



DeLoach Hofstra + Cavonis, PA NAVIGATOR

When you need help, showing you and your family the way.

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate + Guardianship

“God forbid something happens to me.”

That’s what so many people either wonder, ignore or plan for. It’s the nagging question that good estate planning provides comforting answers for.

“I am one of those ‘once a client, always a client.’ My association with Dennis DeLoach Jr. and this firm go back a long time,” declared Deby, who first worked with Dennis in 1974.

Deby began working with Dennis’ son, Rep DeLoach, soon after he joined the firm in 2003. “I’m certain the first time I saw him, I saw this skinny young kid and thought, God, is he going to be as good as his father? Is this kid going to be able to handle it? But when he came to the house to complete my parents’ wills, he explained all the documents to help my parents understand. I thought he was excellent. I really had great confidence in his abilities early on and not just because he was part of the firm.”

When Deby’s husband, Hugh, passed away in 2017, Deby made sweeping decisions about Rep DeLoach and her own estate planning. “He is my ‘go to’ person for everything. He’s my power of attorney, healthcare surrogate and executor,” exclaimed Deby. “I chose Rep not because I’m not close to my family, but because my family lives 6,000 miles away. Also, they’re too close to me in age. My brother is 86, I have a twin sister, and I have no children. When Hugh died, I decided I needed someone I could trust with everything I got.”

“Rep provided tremendous peace of mind for me,” attested Deby. “Now I’ve got someone close by whom I trust probably more than a relative.

My Go To for Everything



Deby and Rep

A relative may act out of emotional stress. Even if you’ve got it all written out, a relative may misconstrue or make changes, whereas an independent party goes by your written instructions.”

“You’re not like the ‘big box’ firms,” concluded Deby. “I always felt like

it was family. So the fact that Rep is willing to do this for me, I consider that kind of a privilege.”

We truly value Deby and her trust in our firm and its people. It’s a heartwarming journey for Rep, who went from jokingly referred to as the “skinny young kid” to becoming Deby’s trusted advocate for all her legal, financial, healthcare and end-of-life wishes.

“I would like to ‘share my story for your 45th anniversary’ but cannot name just one good experience with your firm. All experiences have been favorites!” added Deby. “Happy Anniversary and congratulations on the almost completed new home of DHC!”



Deby with DHC koozie in Milford Sound, New Zealand

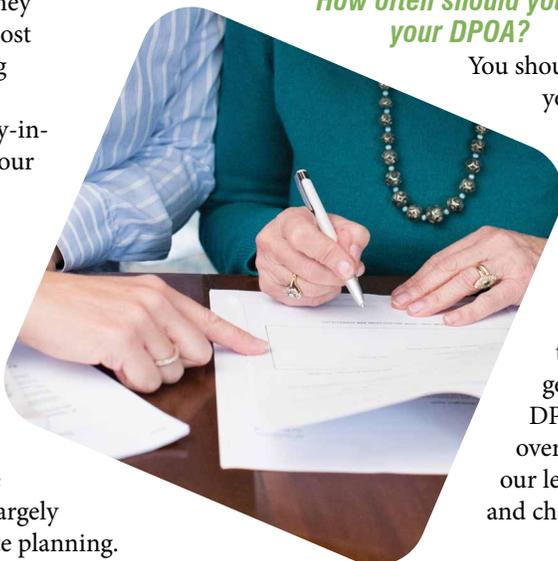


FAQs: Durable Power of Attorney

A durable power of attorney (DPOA) is one of your most important estate planning documents. It gives an individual (your "attorney-in-fact") power to manage your legal and financial affairs.

Why is a DPOA so important?

Should you lose mental capacity without a DPOA, a guardianship will be needed to run your affairs. Guardianships are difficult, expensive, and largely avoidable with good estate planning.



How often should you update your DPOA?

You should update your DPOA about every 10 years. Financial institutions do not like older DPOAs and may refuse them when they get older. Our DPOA improves over time based on our legal experience and changes to the law.

Can any attorney or online form be used to create a DPOA?

Your DPOA should only be prepared by an experienced elder law attorney. A good DPOA allows for Medicaid, asset protection planning, probate avoidance, and the establishment of living trusts by your agent. Most online forms, or even DPOAs created by non-elder law attorneys, do not allow for advanced planning powers. A well-drafted DPOA can help protect assets from the high cost of nursing home care. A cheap form found online is no way to protect your nest egg!

For help with your DPOA or other advance directives, please call us or visit dhclaw.com.



Read What Our Clients Say

Elaine
Litigation &
Estate Planning Client

I have had multiple experiences with this firm. The first person I met when I contacted them was Monica. She is so friendly and above all extremely knowledgeable. Anytime I have a legal question, she is my first contact. The whole personal injury department is great. Paul Cavonis is there with his knowledge and friendly attitude whenever you need him. I have referred family and friends there and will continue to do so. I also used Rep DeLoach to do our family trust. He and his staff made it quick and easy. This firm is a one-stop shop. I would never go any other place.

 In the COMMUNITY

30th Annual SPCA Tampa Bay Pet Walk

Thank you to all the DHC/STC Legal Beagle donors who helped make this year's Pet Walk a success! This hybrid event was held virtually and in-person on Saturday, April 17 in North Straub Park. Attorney Rep DeLoach had the tough job of judging the cutest costumes for the Pet Costume Contest. The event raised over \$118,000. Of that total, the Legal Beagles contributed over \$1,500 and were the 12th highest fundraising team out of 66 teams. All Legal Beagle donors will receive our new "Legal Beagle" mug as an appreciation gift. These much-needed funds will help to rescue and rehabilitate homeless and suffering animals in our community. To join the Legal Beagles and receive a free Legal Beagle pet bandana and invitations to future pet-friendly events, visit thelegalbeagles.com or call 727-308-5441.



Harry & Judy Matthews, Simone & Rep DeLoach, and Mikki Matthews (Pocket Pit)



Simone DeLoach with estate planning clients Keith Bucklew and Mark Anderson



Rep in his winning hat

Hats on to the Arts

The Museum of Fine Arts (MFA) Collectors Circle hosted a fun-filled cocktail party at the St. Petersburg Yacht Club in celebration of the arts on Thursday, May 13. This sold-out event had a wide assortment of wonderful hats—some hats were created by the guests themselves or were commissioned by local artists. Congratulations to Attorney Rep DeLoach for winning the "Most Creative" hat category with his work of (metal) art by Frank Strunk III, entitled "Flight" (2004). The mechanical bird on the metal lampshade actually flaps its wings to signify flight! Director of Marketing Simone DeLoach recently joined the Board of Directors of the Collectors Circle and Co-Chaired the event with fellow board member and estate planning client, Keith Bucklew. This "friend-raiser" raised over \$11,000 toward the Collectors Circle mission to enhance and preserve the permanent collection of the MFA through the acquisition, restoration and conservation of art. To learn more, visit mfastpete.org.



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PROUDLY A **PET-FRIENDLY OFFICE**

Special MESSAGE

#DHCkoozie Photo Contest



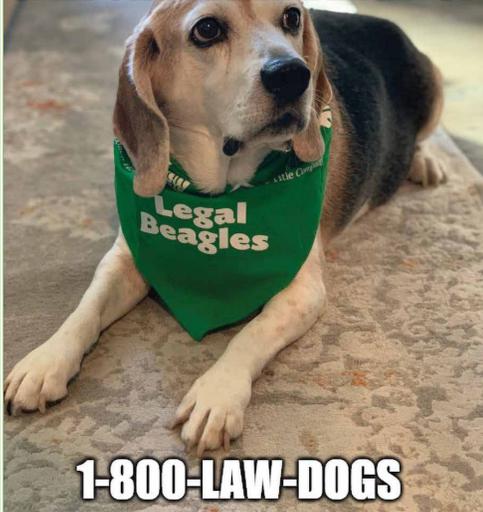
With travel ramping back up, it's time to submit your koozie pics to simone@dhclaw.com. We'll post your photo on our Facebook page. Whomever gets the most "Likes" will

win a \$50 Amazon gift card! Contest closes Tuesday, September 7. Visit dhclaw.com/DHCkoozie to learn more. No koozie? No problem! Pick one up at our office or we'll mail one to you!

To update your address preferences, add friends or family to our mailing list, or to be removed, please call Simone DeLoach at 727-308-5441 or email her at simone@dhclaw.com.

PAWS for the LAWS

**DENIED DOG TREATS?
CALL THE LEGAL BEAGLES!**



1-800-LAW-DOGS



Commitment to Education

There's a lot of bad information about estate planning out there! Rep DeLoach wants to help people be more informed about wills, probate, revocable living trusts, and costs of long-term care, so he wrote "The Top 20 Rules for Protecting Your Florida Estate." His clear and understandable book provides vital and basic estate planning information. As part of his commitment to education, Rep also offers free online seminars on estate planning and Medicaid planning (see detachable tab for details). Download all his guides at dhclaw.com/FreeLegalResources or call Ashleigh Fisichella at 727-308-5441.



When you need help.

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Connect With Us!



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Upcoming EVENTS

While we are still navigating the post-COVID landscape and anxiously awaiting the opening of our new state-of-the-art office building, we are still offering estate planning, long-term care and pet planning seminars online. All seminars are presented by attorney Rep DeLoach.

Estate Planning Essentials

- ▶ Wills v. Trusts
- ▶ Probate and Probate Avoidance
- ▶ Asset Protection Strategies
- ▶ Incapacity Planning

How to Qualify for Medicaid

- ▶ Income/Asset Rules
- ▶ Healthcare Crisis Management
- ▶ Irrevocable Trust Planning
- ▶ VA Benefits

Estate and Pet Planning

- ▶ Pet planning, pet trusts and SPCA Tampa Bay's Legacy of Love Pet Trust
- ▶ Incapacity Planning, including who to name to help you
- ▶ Wills, Trusts and Probate
- ▶ Charitable Planning

To register, please visit dhclaw.com. If you would like to be added to a list to be contacted when our in-person seminars resume, please contact Ashleigh Fisichella at 727-308-5441 or ashleigh@dhclaw.com.

Our Favorite RECIPES



Harry's Weight Loss Cabbage Soup

Like to shed some of those pandemic pounds in time for summer? Long-time independent contractor at the firm, Harry Matthews, says you can lose 10 pounds in 10 days if you follow this recipe and stick to it!*

- ▶ ½ head of chopped cabbage in small pieces
- ▶ 3 to 4 peeled carrots cut in small pieces
- ▶ 3 to 4 stalks of celery cut in small pieces
- ▶ 2 medium or 1 large cooking onion cut in small pieces
- ▶ 14.5 oz can fire-roasted diced tomatoes with garlic
- ▶ 14.5 oz can stewed tomatoes
- ▶ 32 oz chicken broth
- ▶ 12 oz low sodium V8 juice
- ▶ 1 or 2 tbsp garlic
- ▶ 2 tbsp parsley
- ▶ ½ to 1 tbsp black pepper
- ▶ 1 tbsp apple cider vinegar

Put all ingredients in a large pot (or crock pot), bring to boil then cook on low for 2 hours. As part of the "diet," eat a bowl for lunch and/or dinner, a normal breakfast, and only celery or carrot sticks for snacks.

*Note: We are not nutrition professionals nor are we advocating that you follow a specific diet. We just wanted to share the recipe.

