



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

Boots on the Ground

Imagine the horror

of fearing your stepfather is mentally abusing your aging mother. Now imagine living 9,237 miles away.

Gigi is a mother of two and an Economics Professor at the University of New South Wales. As her mother began to suffer from dementia, her stepfather left her alone, isolated her, and prevented her from speaking with her daughter. Gigi was mortified when a hospital called claiming her stepfather was not giving her mother anti-seizure medications. Gigi recalled the neurosurgeon saying “There’s a problem here. You’ve got to come check this out because this should not have happened. She should not be in this hospital.”



Each time Gigi flew back from Australia the situation grew more disturbing. Gigi saw her stepfather was blocking everything—home health care, communication, and family—so she moved her mother to an assisted living facility. Refusing to accept this, the stepfather tried to get her mother to sign a new Power of Attorney (POA).



“I couldn’t have asked for a better team to help me through this acutely traumatic period...” —GIGI

Gigi and mom at the Frick Conservatory and Botanical Gardens (PA)

As the only child living on the other side of the world, Gigi realized she needed boots on the ground to look after her mother. She was referred to board certified elder law attorney Rep DeLoach because his Life Care Planning team could provide the support and expertise she needed. Rep and his team immediately went to work.

The firm’s Elder Care Coordinator assessed Gigi’s mother and relocated her to a memory care facility. Displeased, the stepfather filed for guardianship to usurp Gigi’s power of attorney. Rep engaged his colleague, board certified civil trial attorney Paul Cavonis, to represent Gigi to prevent the guardianship. In the end, Paul prevailed and Gigi’s mother received the care and protection she needed.

“Rep DeLoach, Paul Cavonis, and the whole support team at this firm provided priceless advice and assistance in what was me and my mother’s hour of greatest need,” exclaims Gigi. “Paul Cavonis brilliantly represented my mother’s interests in a legal defense while Rep served as steady, practical, and kind support in all legal matters of estate, up to and including dealing with my mother’s death.

“Even now, more than two years after her death, when I contact the office for follow-up matters, Rep is always bright, prompt, and helpful. I couldn’t have asked for a better team to help me through this acutely traumatic period in me and my mother’s life.”

Not every family faces dire circumstances like Gigi did, but no matter what the challenge, we’re here when you need help.



Legal Steps to Take with a Recent Dementia Diagnosis

When a loved one is diagnosed with dementia, the family will want to make certain legal and financial affairs are in order. Planning now can help protect assets, provide benefits eligibility, avoid probate and much more. Here's an abbreviated list of critical steps to consider:

1. Add a Dementia Rider to your Living Will

This makes sure your family knows your wishes and prevents unwanted treatment.

2. Review your Durable Power of Attorney

A legally sufficient DPOA is essential to protecting assets should you need Medicaid.

3. Review your Designation of Health Care Surrogate

Make sure your designated health care surrogate(s) are up to date.

4. Review your Living Will

Not all living wills are created equal, so make sure yours is specific and makes your wishes known.

5. Review your Last Will and Testament/Living Trust

Make certain your assets are distributed in accordance to your wishes. Older revocable living trusts may need updating. And even if your estate planning documents are up to date, it's advisable to keep them together with earlier, original documents.

6. Add a Co-Trustee to your Living Trust

Adding a trusted co-trustee can avoid the process of removing you as sole trustee of your trust.

7. Review assets and how they are titled

It's important to retitle assets to your trust, confirm co-owners on accounts, and more.



8. Consider protecting assets before the five year lookback period

While not for everyone, irrevocable asset protection trust planning can help protect assets from the cost of long-term care.

9. Consider giving your homestead property to an irrevocable asset protection trust

This step could protect your homestead property should you need nursing home care.

10. Gather VA documents

Secure your Military Discharge paperwork and include information on all marriages.

11. Consider your long-term prospects

Would now be the time to relocate to be with family members who are out-of-state?

12. Get a Florida ID Card

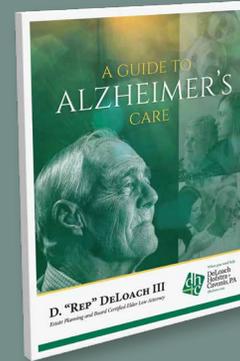
Florida identification cards don't expire.

It's certainly easier to plan ahead than it is to address challenges later. Either way, we'll always be here to help. We encourage you to contact us to review your estate plan, finances and prospects. For an expanded version of these Legal Steps, visit dhclaw.com/FreeLegalResources.

Free Legal Resources

Our elder law practice is committed to showing support for the more than 5.8 million Americans living with Alzheimer's disease. If your loved one was recently diagnosed with Alzheimer's disease, or another form of dementia, you don't need to take the caregiving journey alone. At DHC, our team treats our clients like family. Here are some free resources to help:

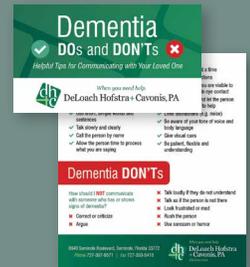
A Guide to Alzheimer's Care



Our Guide to Alzheimer's Care is written to help caregivers and their family contend with an aging loved one's failing memory, behavior issues, and this terrible disease process.

Dementia DOs and DON'Ts: Helpful Tips for Communicating with Your Loved One

Rep DeLoach is known to say, "you don't know what you don't know." This simple guide spells out the "DOs and DON'Ts" for communicating with a loved one who has memory issues. We also have a great business card-sized guide with helpful tips.



Legal Steps to Take with a Recent Dementia Diagnosis



An abbreviated list is included in this issue's Legal 411 but you can download the full version of the checklist on our website.

To download free copies of any of these resources and more, visit dhclaw.com/FreeLegalResources.



PAUL R. CAVONIS
Injury Law and Board Certified Civil Trial Attorney



D. "REP" DELOACH III
Estate Planning and Board Certified Elder Law Attorney

Read What Our Clients Say

Gigi

Daughter of Life Care Planning and Guardianship client

My mother's husband was trying his last tactic, which was suing for guardianship of her, to try to get me out of the picture once and for all. And I knew if that happened my mother would suffer. I just wasn't by nature somebody who was going to fight, fight, fight in that sort of tooth and nail way. I needed to hire somebody who could do that and Paul was perfect—chomping at the bit to figure out a way to protect my mother. It was a great team because Rep had this lovely calming, nurturing kind of attitude while Paul was much more aggressive. You absolutely need a firm like theirs who can provide holistic support across the different areas such as the health, legal, and financial. It was a great package of services for my mom and me.



Estate Planning/Elder Law
Paralegal Tammy Dina and
Arden Courts' Bernadette Homan

VR Dementia Experience

Rep DeLoach and his estate planning and elder law team recently stepped into the shoes of someone living with Alzheimer's disease. Using Virtual Reality (VR) technology and an Oculus Go headset that provides a three-dimensional, 360 degree view with sound, team members entered the world of "Harry," who is living with Alzheimer's, and saw how he experiences a variety of common symptoms associated with the disease. The Alzheimer's Foundation of America (AFA) Dementia Experience can help care partners like our law firm and families better understand what someone living with this disease may be going through. Because each individual living with Alzheimer's disease and other dementias experience their symptoms in a unique way, this was only an experience, not a simulation. What the AFA has created with this unique experience is an opportunity to educate and build empathy and understanding. Special thanks to Donna Caesar and Bernadette Homan of Arden Courts of Seminole for providing this unique and educational experience for our team.



Attorney Rep DeLoach



Elder Care Coordinator Gloria Centonze



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PROUDLY A **PET-FRIENDLY OFFICE**

Special MESSAGE

We Are Here to Help

Even if you think we cannot help you with your particular legal need, please call us.

We have a list of trusted attorneys who practice in other areas of the law that we can refer you to and get you the help you need. If you have any questions, please contact Simone DeLoach at 727-308-5441 or simone@dhclaw.com to learn more.

Disclaimer: Photos were taken prior to the COVID-19 pandemic.

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



Alzheimer's Advocate

Congratulations to board certified elder law attorney Rep DeLoach for becoming a Certified Dementia Practitioner and Certified Alzheimer's Disease and Dementia Care Trainer (CADDCT) at the 2nd Annual National Alliance of Attorneys for Alzheimer's Planning conference. Additionally, Director of Marketing Simone DeLoach became a Certified Dementia Practitioner (CDP). The conference featured an insightful and personal presentation by Matt Paxton from the A&E program *Hoarders*.



Rep now leads a comprehensive Alzheimer's Disease and Dementia Care curriculum for our entire DHC elder law staff so that we may provide a higher standard of service to our clients.

When it is safe to do so, Rep will conduct training seminars for the community, other elder law attorneys and their staff, and healthcare professionals in our forthcoming, state-of-the-art seminar facility.



When you need help.

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Connect With Us!



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Upcoming EVENTS

Our Favorite RECIPES

As part of our adherence to maintaining social distancing and group gathering guidelines, we have suspended all in-person seminars. In the meantime, we are offering estate planning, long-term care and pet planning seminars online.

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.



Chantal's Walnut Banana Bread

Business Office Administrative Assistant Chantal Guilbault loves to cook. She says "cooking makes me happy and feeding people, seeing smiles on their faces brings me a lot of joy." When she made this recipe for the office, there were smiles all around!

- ▶ ¾ cup all-purpose flour
- ▶ ¾ cup whole wheat pastry flour
- ▶ ½ cup chopped walnuts (or milled flax seed)
- ▶ ¼ cup sugar
- ▶ 2 tsp baking powder
- ▶ 1 tsp salt
- ▶ ¼ tsp baking soda
- ▶ 1 cup of mashed bananas, about 3
- ▶ ⅓ cup corn syrup, agave syrup, sugar cane syrup (my favorite)
- ▶ ⅓ cup vegetable oil (sunflower, avocado or safflower)
- ▶ 2 eggs lightly beaten
- ▶ Optional, ⅓ cup semi-sweet chocolate chips

Heat oven to 350°F. Prepare an 8 ½ x 4 ½" loaf pan. Mix flour, flax or nuts, sugar, baking powder, salt and baking soda in a large bowl with a whisk. In a medium bowl mix the rest of the ingredients. Make a well in the center of the dry ingredients and pour in the wet ingredients. Mix just until you don't see any lumps of flour, do not over mix. Pour into the prepared baking pan and cook for 50 to 60 minutes until a toothpick comes out dry. Let the pan sit for at least 10 minutes before unmolding onto a wire rack. Let cool completely and wrap with wax paper then tin foil and let the loaf sit for at least 6 hours before serving, if you can stand it!

