



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

Delivered With Heart

It is often remarked

by clients, families and staff alike that Elder Care Coordinator Gloria Centonze goes above and beyond for our clients. She is passionate, caring and as an experienced social worker, she always keeps the best interests of our clients in mind.

So when Gloria won the “Advocacy Delivered with Heart” award at the 2020 *Delivered with Heart Award* ceremony on February 20, we were all so ecstatic for her. This was a result of many heartfelt nominations from her colleagues, all applauding her unwavering commitment to our clients and their families.

Hosted by the Jean Griswold Foundation, the award is for an individual professional who advocates for seniors in our community through social work, case management or patient advocacy.

“We hired Gloria Centonze to assist our elderly clients and their families with healthcare advocacy. With more than 35 years of experience, Gloria always goes above and beyond to help our families in difficult times,” explained Life Care Planning attorney Rep DeLoach in her nomination. “Her phone is always on, day and night. She follows our clients from placement in the

right long-term care facility to providing hospice advocacy at end-of-life.”

“I honor all the nominees that are in this room because

we’re all doing it for the same reason,” Gloria exclaimed at the award ceremony. “You’re only as good as the opportunity that somebody gives you. I am so blessed and so grateful that Rep lets me be me, and by being me, I can give it to everybody else.”

“Please just do what you’re doing,” continued Gloria. “Do it for the right reason, because they don’t have a voice. They really don’t. Speak up and speak up loud!”

We truly appreciate the strength and guidance Gloria provides our clients and their families. Her award was well deserved. To read all her nominations and watch

a video of Gloria’s acceptance speech visit dhclaw.com.

Especially now, we thank all the healthcare workers and caregivers who put themselves at risk for the sake of others. We are vigilantly keeping our staff safe and are in regular contact with our Life Care Planning clients who are at high risk.

“As an elder law practice, we want to know we are making a difference with our clients,” said Rep DeLoach. “We know that Gloria does that on a daily basis.”

Please call us when you need help with a loved one.



Simone DeLoach, Rep DeLoach, Gloria, Christine O’Neil and Dawn Gretter at Morean Center for Clay



FAQs: COVID-19 and Real Estate Contracts

How does COVID-19 affect my pending real estate contract?

Given the ongoing global pandemic and related public and private closures, scheduled contract closings may experience delays. When determining what such delays mean for your pending real estate contract, it is essential that you refer to the terms of the contract.

The most predominant contract form used locally, FAR BAR “As Is”, contains Force Majeure provisions that may excuse a party’s non-performance of obligations. The definition of Force Majeure in the FAR BAR

“As Is” Contract does not expressly include pandemics or epidemics. It does, however, address limitations on a party’s ability to perform its obligations under the contract. If either party is unable to perform their obligations due to a qualified Force Majeure, the non-performing party will not be held in default, or liable for damages. Furthermore, all contract deadlines, including the closing date, will be extended up to seven days after the Force Majeure no longer prevents the performance under the contract and for up to 30 days beyond the contract closing date. For a delay more than 30 days, either party may terminate the contract with

written notice, the deposit shall be returned to the buyer, and both parties would be released from all further obligations.

Given the uncertainty of whether Force Majeure provisions will apply, the Florida Association of Realtors recently circulated a COVID-19 Extension Addendum to Contract to clarify any mutually agreed to extensions.

Please contact us should you have questions regarding a new or pending contract, or require assistance with drafting a COVID-19 addendum.



Read What Our Clients Say

Nancy
Daughter of Life Care
Planning Client

In Gloria Centonze’s busy and engaging world, she always makes me feel like we are her only Life Care Planning client. During the many times and ways we communicate, her naturally warm, down-to-earth personality helps her to just “sit” with me, as we work through the issues at hand. In Gloria’s wide range of experience, her role as Elder Care Coordinator at this firm has been so necessary and valuable to me, with recently placing my mother in Assisted Living. When I feel overwhelmed, it is a comforting relief to depend upon her professionalism and zest for helping to straighten my path. I am happy to have Gloria with me along this way. Thank you, Gloria!

COVID-19 Preparedness

We're Still Here to Serve You!

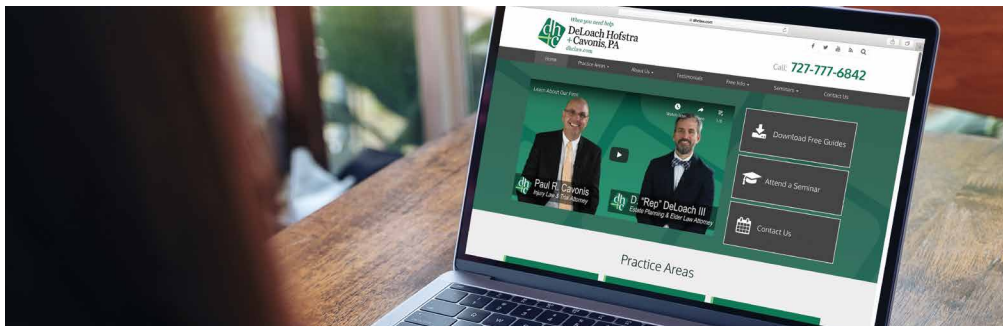


During this pandemic crisis, DeLoach, Hofstra & Cavonis, P.A. remains open and dedicated to supporting our clients, employees, and community partners!

While minimizing foot traffic and allowing members of our team to work remotely, we're answering our phones and emails, accepting new clients, and scheduling conferences via phone or video. Our law firm provides professional services deemed essential pursuant of Pinellas County Resolution No. 20-20: "COVID-19 - SAFER AT HOME" ORDER.

Thank you for keeping your social distance.

Please call or email us if you need help or think you have a legal issue related to COVID-19. We have a number of ways to handle your legal matter using current technology. We also have an abundance of free legal resources on our website.



Free Legal Resource: Living Will and Healthcare Surrogate

In this difficult time we want to help make certain our community is prepared for a downturn in health. That's why we are offering a free Living Will and Designation of Healthcare Surrogate to everyone on our *Navigator* list, even if you are not a client of the firm. You are welcome to share with friends, family, neighbors or anyone else you think could benefit.

If you have completed your own estate planning documents with our law firm within the past five (5) years, you should not need to update your Advance Directives. But you may want to use these documents if you are under the following circumstances:

- ▶ Your own Advance Directives are five years or older;
- ▶ You cannot find your existing Advance Directives; or
- ▶ You have family or friends that just need to get these documents done!

Attorney Rep DeLoach is a "Certified Respecting Choices Advanced Care Planning Facilitator." He has included instructions on how to complete your Living Will and Designation of Healthcare Surrogate along with some Frequently Asked Questions (FAQs). To download a free copy, please visit dhclaw.com, call us at 727-308-5441 or email help@dhclaw.com.

- ▶ Your child is over eighteen and going off to school;

Be safe and be well. We are here for you, *when you need help.*

Additional Precautions We Are Taking:



Outside Signings: We've set up our tent and 6' tables to ensure the 6' distance rule. We urge clients to take pens home because we replace them with new, sanitized pens. We sanitize the tables and chairs after every signing. One of Rep DeLoach's clients drove by to sign their documents without leaving their car!



Drop Box: A secure drop box is available 24 hours a day for both the law firm and title company. It's just outside the side entrance to Seminole Title Company. Let us know when you drop off documents so there will be no need to interact.



Video/Telephone Conferencing: We are utilizing conference calls to communicate with clients and staff alike. To keep updated on client matters and cases, our teams meet on daily Zoom video conferences to start the day right!



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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 still 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.

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



Congratulations to the Murphys



Congratulations to real estate attorney Joe Murphy and wife Lindsay on their new bundle of joy, Emmett James Murphy. He was born on Friday, November 15 at 9:02 a.m., weighing in at 9 lbs 1 oz and 22". These high-flying parents met as performers in the FSU Flying High Circus, which is one of only two collegiate circuses in the United States. Emmett is pictured with an elephant which leads us to believe that he may have some circus training in his future! We are ecstatic for this terrific troupe as they embark on their own three-ring circus of mom, dad and baby!



When you need help.

DeLoach Hofstra
+ Cavonis, PA
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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 at the Lurie Civic Building at SPC Seminole Campus. In the meantime, we are offering both estate planning and long-term care 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 for Medicaid*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

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**.



Rep's Lentil Soup with Lemon

During these trying times, it's all about preparation. This is a flavorful, easy soup that can be batched for lunch or dinner making it a no-hassle meal. This soup is vegan, gluten-free and low-fat. Don't skimp on the lemon zing, which makes this recipe sing! (Serves 8; 12 cups)

- ▶ 1 lb brown or large green lentils, rinsed and picked over
- ▶ 10 cups vegetable broth
- ▶ 2 tsp ground coriander
- ▶ 1 ½ tsp cumin
- ▶ 2 ½ tsp dried oregano
- ▶ 2 bay leaves
- ▶ 1 lb fingerling potatoes, scrubbed and cut into ½-inch dice
- ▶ 1 small butternut squash (1 lb), peeled, seeded and cut into ½-inch dice (about 3 cups)
- ▶ 2 tbsp olive oil
- ▶ 1 large onion, chopped
- ▶ 3 large garlic cloves, finely chopped
- ▶ 2 tsp kosher salt, or more to taste
- ▶ ½ tsp freshly ground black pepper, or more to taste
- ▶ ⅓ cup fresh lemon juice
- ▶ 2 lemons
- ▶ Hot sauce to taste

In a large soup pot over medium-high heat, combine lentils, and seasoning. Bring to a boil, then reduce heat to low. Simmer about 30 minutes. Add potatoes and squash, recover and cook another 15–20 minutes, until tender. Meanwhile, in a large skillet over medium heat, heat olive oil. Add onion, and cook, 3–4 minutes while stirring. Add garlic and cook, stirring, until soft, 3 minutes. Add mixture to the soup. Add salt and pepper to taste. Pick out and discard bay leaves. Just before serving, stir fresh freshly squeezed lemon juice into the soup. Serve the soup hot.

