

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



Joe Murphy and Renee at her Indian Rocks Beach condo

**Calm and Cool.
It's What We Do!**

Renee found herself in a situation that most people would not want to be in when, despite timely paying her regular monthly association fees, the association failed to maintain the condominium's common elements. She reached out to the firm because attorney Paul Cavonis had helped her secure a good result on a separate matter in the past.

Specifically, Renee's association had the responsibility to maintain the condominium's roof. Despite receiving notice from Renee that water was

penetrating into the interior of her unit, the association failed to take remedial action. As a result, Renee suffered extensive damage to the interior of her unit. Not knowing how to navigate the complex and stressful litigation process, Renee asked attorneys Paul Cavonis and Joe Murphy, to get involved. The two were able to negotiate a favorable settlement for Renee, whereby the common elements were repaired, damages were paid, and Renee had no out of pocket expenses for her attorney's fees.

"Joe is an excellent litigator who kept a calm

and cool demeanor under pressure. I was very impressed with his composure in the courtroom! I would strongly recommend him to anybody who needs a competent, knowledgeable and compassionate attorney," exclaimed Renee. "The point I truly want to get across is to help other people out there who don't have a clue how to stand up for their rights against associations in the area."

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Attorney Joe Murphy primarily practices in the areas of real estate and civil litigation. As of the start of this year, he has assumed leadership of the firm's real estate section for Peter T. Hofstra who has retired from the active practice of law. Peter and Joe worked very closely over the past two years in preparation of the transition.



Peter Hofstra and Joe Murphy

"I am confident Joe will ably and professionally take over my position here at DeLoach,

Hofstra & Cavonis, P.A.," remarked Hofstra about his successor. Joe is uniquely poised for this new role with his strong litigation background, real estate law experience and a master's degree in Urban and Regional Planning from Florida State University. Peter remains "of counsel" to the firm.

Good people find themselves in difficult situations everyday. That's why we're here. When you need help, just give us a call!




PAUL R. CAVONIS
Injury Law and Trial Attorney

\$140,000

Confidential Settlement: Premises Liability

It seemed like just another ordinary trip to the supermarket for “Leona” (real name confidential). Unfortunately, on that day Leona would suffer a back injury because the supermarket failed to use common sense in the way it sold cut flowers.

It was a predictable chain of events. Another customer removed cut flowers from a bucket

of water near a checkout. There was no mat to absorb the dripping water. There were no bags provided for the flowers. The water dripped from the flowers onto the floor and as Leona walked by, she slipped and fell.

The supermarket refused to cooperate with our reasonable attempts at early settlement, so we mounted an aggressive trial strategy

that ultimately secured a substantial settlement for Leona during the trial and after our cross-examination of a defense expert. Our investigation determined that the supermarket was aware that the flower display could cause water to drip on the floor and that it violated its own policy by failing to have the mat and bags in place.

Our refusal to yield to the supermarket’s attempts to minimize Leona’s claim sent a clear message that we fight aggressively for the rights of our clients, no matter how big and powerful they may be.




Legacy of Leadership

Congratulations to estate planning and elder law attorney Christine R. O’Neil for joining the Greater Seminole Chamber of Commerce Board of Directors. On January 10, Fire Chief Heather Burford did the honors of installing the new Board for 2018-19 at a lovely luncheon. We are very proud of Christine and her commitment to civic engagement on behalf of our firm. She has accepted the offer to serve as Secretary of the Executive Board. DeLoach, Hofstra & Cavonis, P.A. has a long legacy of leadership with the Chamber: Dennis R. DeLoach Jr., Director; Paul Cavonis, Past President; Rep DeLoach, Director; and Joseph M. Murphy, Past Secretary. Dennis first joined the Seminole Chamber over fifty years ago in 1965. Pictured left to right: Rick Griesheimer, chair; Dr. James Olliver, chair-elect and treasurer; Mark Strickland; Christine R. O’Neil, Secretary; Christine Mancini; Amy Hartman; Fire Chief Heather Burford.

The Gift of Giving

Each year, the law firm and Seminole Title Company staff donate funds or toys to sponsor a Guardian ad Litem (GAL) family for Christmas. This year’s family was a mother of five, all under the age of 9, who had just taken in her 12-year-old sister. A GAL is a volunteer appointed by the Court to advocate for the best interest of a child who has been abused, neglected, or abandoned. The majority of these children have been removed from their homes and placed with relatives or foster parents. Attorney Paul Cavonis has served as a volunteer GAL since 2013. When asked why he does it, he said “the children need an advocate to give them a voice.” Special thanks to Paul’s paralegal Monica Case and law clerk Jordan Case for leading this meaningful initiative to ensure that each of the sponsored children received gifts this holiday season.



Monica Case and Paul Cavonis



3 Legal Tips for the New Year

Your Family’s Estate Plan

Did you get your estate planning documents prepared by another law firm? Did you move here from another state? Are your documents more than five years old? We are glad to make sure your documents are the best available based upon your specific situation. Get peace of mind knowing you and your family will be protected. We offer a free one-hour consultation to review your documents and discuss your goals.

Car Insurance Policy

Most people mistakenly think they have “good coverage.” The reality is often far different. Make sure you have the following, additional coverages: Uninsured/Underinsured motorist coverage and Medical Payments Coverage. Confirm that all licensed drivers in your household are listed on your policy. Have at least \$50,000 in property damage liability coverage. Finally, call us for a free automobile insurance review.

Homestead Exemption Applications

Did you recently buy a home and are unclear about homestead tax exemption laws? The deadline to apply for 2018 homestead property tax exemptions is March 1st. For more information, visit the Pinellas County Property Appraiser website at www.pcpao.org or give us a call.

Giving Back in 2017, Looking Forward to 2018

As we reflect on 2017, we are so honored to have partnered with and supported the missions of these meaningful community organizations:

- ▶ Alzheimer's Association Florida Gulf Coast Chapter
- ▶ City of Seminole Recreation Department
- ▶ Empath Choices for Care
- ▶ Greater Seminole Area Chamber of Commerce
- ▶ Pinellas Guardian ad Litem
- ▶ Pinellas Park/Gateway Chamber of Commerce
- ▶ Indian Rocks Christian School
- ▶ Kiwanis Breakfast Club of Seminole
- ▶ Largo High School
- ▶ Museum of Fine Arts, St. Petersburg
- ▶ Pinellas Education Foundation
- ▶ Seminole High School
- ▶ Seminole Historical Society
- ▶ SPC Institute for Strategic Policy Solutions
- ▶ SPCA Tampa Bay



Wishing you and yours all the best in 2018 and beyond!

STAFF Spotlight

Gloria Centonze

Certified Elder Care Coordinator Gloria Centonze is passionate, caring and frequently goes above and beyond for our clients. As an experienced social worker, she always keeps the best interests of our clients in mind. She is truly a jewel in our DHC crown. Please meet Gloria:



Rep DeLoach and Gloria Centonze

What is your hometown?

Albany, New York.

Where is your favorite destination in the world? Why?

Hawaii, I have family there and my grandson was born there. Going as a non-tourist is very different. I have been on some of the most picturesque, tranquil hidden beaches amid some of the most beautiful mountains. I find myself at peace when I am there.

What do you like to do to relax?

I love to go to the beach before sunset and just sit and listen to the water; this was something my mom and I did often together. Now I share those moments with my oldest daughter (priceless).

What is something people would be surprised to learn about you?

At 24, I owned and operated a laundromat near the college. Customers would often see me in my overalls putting a new motor on a washer or a new belt in a dryer. This was my first of many businesses.

What values are important to you?

My parents instilled in me at a very young age a strong work ethic and to be respectful of all people without judgment. I try very hard to always think I never know what someone has been through in life and maybe that's why they do certain things or act certain ways. I don't know if it is a value but I let my heart lead me in everything I do. And when I am wrong, I am the first to admit it.

Proven RESULTS



D. "REP" DELOACH III

Estate Planning and Board Certified Elder Law Attorney

Read What Our Clients Say

Rep and his team guided me through the entire process. They were always available for questions by either phone or email. They even provided me with an advocate for my brother. Gloria visits him in the nursing home and also attends care-planning meetings with me at the nursing home. I can always count on her. If I have problems or concerns, she will always follow up at the nursing home. I think the greatest compliment that I can pay is to say that I will be using them for me and my husband's own personal needs as well.

Margie

Life Care Planning Client



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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



Commitment to Education

Congratulations to attorney Rep DeLoach on being the firm's first published author with his recent book "The Top 20 Rules for Protecting Your Florida Estate." Rep knows there is a lot of bad information in circulation, and that is why he wrote this book. Rep wants to help people become more informed about wills, probate, revocable living trusts, costs of long-term care, and more. He provides this vital and basic estate planning information in clear, understandable language. Also as part of his commitment to education, he presents two free monthly seminars at our offices, one on estate planning and one on Medicaid planning (see detachable tab for seminar dates). To get your free copy of his guide to estate planning or other guides, visit www.dhclaw.com or call Ashleigh Fisichella at 727-308-5441. She can also register you for a seminar.



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Upcoming EVENTS

Our Favorite RECIPES

Estate Planning Essentials

TUESDAY, JANUARY 23, 5:30 P.M.

- ▶ *Wills v. Trusts*
- ▶ *Probate and Probate Avoidance*
- ▶ *Medicaid and Asset Protection Strategies*
- ▶ *Incapacity Planning: Durable Powers of Attorney and Advance Directives*

How to Qualify for Medicaid

TUESDAY, FEBRUARY 6, 5:30 P.M.

- ▶ *Income/Asset Rules for Medicaid*
- ▶ *Common Myths for Protecting Your Assets*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

Estate Planning Essentials

TUESDAY, FEBRUARY 20, 5:30 P.M.

(see January 23)

How to Qualify for Medicaid

TUESDAY, MARCH 6, 5:30 P.M.

(see February 6)

Our educational seminars are free and open to the public so we welcome all friends and family. All seminars are presented by attorney Rep DeLoach in the DeLoach, Hofstra & Cavanaugh, P.A. Law Library. Seating is limited so please RSVP to Ashleigh Fisichella at 727-308-5441, ashleigh@dhclaw.com or online at dhclaw.com.



Tammy's Slow Cooked Mac n' Cheese

What's better than a triple mac n' cheese, you ask? How about quadruple mac n' cheese! If you love cheesy goodness, please try estate planning paralegal Tammy Tolsma's decadent recipe:

- ▶ 1 box uncooked elbow macaroni
- ▶ 4 tbsp butter, cut into cubes
- ▶ 1 cup half & half
- ▶ 3½ cups milk
- ▶ 3 cups shredded sharp cheddar cheese
- ▶ 3 cups shredded Monterey Jack cheese
- ▶ 16 oz (one small brick) Velveeta cheese, cut into cubes
- ▶ 16 oz jar Ragu Double Cheddar Cheese Sauce
- ▶ 1 tbsp Worcestershire sauce
- ▶ ¼ teaspoon salt
- ▶ ¼ teaspoon pepper

Spray 3½ to 4-quart slow cooker with cooking spray. Cook the pasta to al dente (half the cook time on box) and drain. Place the macaroni in slow cooker, immediately add butter, Worcestershire, and stir until melted. Add half & half, 1½ cups milk (reserve 2 cups milk for later use), 2½ cups of cheddar cheese, and 2½ cups of Monterey Jack, jar of Ragu (add remaining 2 cups of milk to the Ragu jar—add lid, shake, and let sit), and all of Velveeta, salt and pepper; stir to blend well. Cover and cook on low for 1½ hrs.

During the last 30 minutes of cooking: pour in the milk/cheese sauce remnants from the Ragu jar, stir well. Sprinkle with the remaining ½ cup of cheddar cheese and ½ cup of the Monterey Jack cheese and re-cover. Once done, turn slow cooker setting to warm until ready to serve.