



# 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



## Giving Back

Lena Then (1970)

Lena Now (2020)

*Lena learned how to sew* from her mother in their native Bitondo, a borough of Bari, near the coast of the Adriatic Sea in Italy.

“My mom put a needle and thread in my hand when I was about five years old. Later she sent my sister and me to learn at a shop. I was 13 and my sister was 16 when we came to this country in 1958. We had one of those foot pedal machines in Italy. Over here, everything was power machines, but we were young enough to pick it up right away.”

Those early lessons and lots of hard work led Lena to the American dream of owning her own business, an alterations and dry cleaning business on Seminole Boulevard. She used to do alterations for Mr. DeLoach before closing down her shop and working out of her home. She talks about retirement but says, “I’m 74 and I like to keep my mind busy, and I just love to see people happy.”

To keep herself busy, this hometown hero

has shared her sewing skills by making over 2,000 free masks, both adult and children sized, for local nursing homes, a children’s rehabilitation hospital for orphans, and you guessed it, our law firm.

Lena is an estate planning client and said in her endearing accent, “Rep took care of me and he was so sweet because I don’t understand a lot of legal stuff, you know?” She went on to say, “and thank all of you for all the help that you have given me. You did a couple of closings for my houses. You did my business, you did everything. So I’ve been with

you a long time. You are the only law firm I know around here because you were right around the corner from me. You always treated me good, so I’m very happy to have you in my life, to have all of you.”

“When I started to do masks, it was just such a great feeling,” exclaimed Lena. “I always said, I love America, just love. People that are born in this country, they don’t know what kind of country they have. They don’t know. I really never gave back, and I feel that by doing this, I had a chance to give back to America, the country I love.”

During these trying times, so many caring people are quietly doing good to help fill a need. Another one of Rep’s estate planning clients, Susan, also made masks for the staff without being asked. She just showed up with them.

Rep stated, “Not only do we deeply care about our clients and their well-being, but we are finding out that our clients truly care about us too and it’s a wonderful feeling. Our clients are like family.”



Liam and Connor Fisichella

**COVID-19 Preparedness**

# Staying the Course

The firm has remained steadfast in its commitment to keep our DHC community safe while still striving to provide excellent legal solutions and service.



*Thank you for keeping your social distance.*

We are staying the course and following all safety recommendations from the CDC. To learn about all of the precautions we are taking, visit the “COVID-19 Preparedness and Resources” page on our website. It also includes links to resources with up-to-date information on the pandemic. This is a challenging time for many people so we have also been researching and posting information about different community agencies that are assisting those in need. Please feel free to share any of this information with those you think can benefit.

As an elder law firm, we provide legal services to a great number of clients who are in nursing homes and assisted living



Delivering desserts at Palm Garden of Pinellas and pizza at Palm Garden of Largo

facilities. We have also built personal and professional relationships with these devoted healthcare professionals. As a thank you, we have been providing pizza, platters, drinks and more to these dedicated individuals—all at a safe distance of course. Frankly, we also miss them and want them to know we are thinking of them.

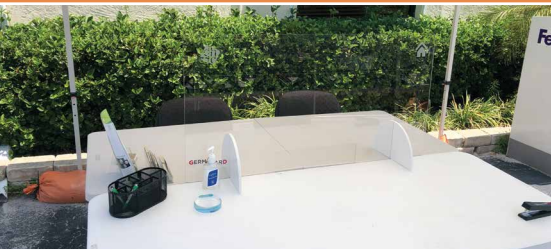
## Free Legal Resource: Separate Writing

While you are staying safer at home, you may be spring cleaning and also organizing your space and your mind. During this time, you may want to consider recording who will receive your treasured personal effects upon your passing. Florida law permits the use of a “separate writing” to dispose of certain items of personal property as part of your last will and testament. This allows you to make small changes to your estate plan without going to your attorney. Your separate writing may include personal property such as:

- ▶ art, antiques and jewelry
- ▶ silverware, china and glassware
- ▶ collections
- ▶ furniture and furnishings
- ▶ vehicles

but specifically excludes gifts of cash, stocks, and bonds. If you think your heirs may argue over your property, or if you promised a specific item to a person, you would write it down on a separate sheet, which is then legally binding. To download our free “Separate Writing” form, go to [dhclaw.com/SeparateWriting](http://dhclaw.com/SeparateWriting).

## Additional Precautions We Are Taking:



**Germ Guards:** We have added germ guards for our indoor and outdoor conference rooms and for our receptionists.



**Masks:** We are wearing masks and encourage all clients to wear a mask. We are providing disposable masks for all clients who arrive without masks. Special thanks to receptionist Emiline Mosher who also voluntarily sewed cloth masks for the staff.



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

## Read What Our Clients Say

**Janie**  
Trip & Fall Client

*I would just really recommend Mr. Cavonis to anybody who has any type of slip and fall or any kind of accident. He's very caring and he works really hard. He's very good at what he does... you're not just a number per se, you're a person. They seem to really care and they're very polite and very loving and all, so I really enjoyed my experience. And I really feel that he did a really great job for me and I just completely would recommend the firm. Very nice people. Couldn't be better.*



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

# Estate Planning Checklist During a Pandemic

As we practice social distancing, now would be a great time to review your estate planning documents and consider the following:

- Do your estate planning documents conform to your wishes?**
- Do you have the originals of your documents?**
- How long has it been since you reviewed your documents?**  
We generally recommend reviewing matters with your attorney at least every five years.
- Do you have a will-based estate plan or a trust-based estate plan?**  
Revocable living trust-based estate plans are better than wills in many, but not all, situations.
- Have you taken the time to complete the separate writing to your will?**  
Get free form from our website.
- Do your heirs/children know where your estate planning documents are located?**
- If you have a revocable trust, have you titled your assets to the trust?**
- Do you know the beneficiary designations on your IRA/401K/Annuities? Do they conform to your wishes?**
- Have you considered protecting your assets from the nursing home?**  
Now may be the time to consider irrevocable trust planning if you want to leave an inheritance to your children. These types of trusts must be set up 5 years before you get sick, but they are a great way to leave assets to your children in a tax-efficient manner.

If you want to make a change to your estate plan, please do not do it yourself! Please contact us if you need help creating or updating any of your estate planning documents.



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 PROUDLY A **PET-FRIENDLY OFFICE**

## Special MESSAGE

### #DHCkoozie Photo Contest Goes Local

With travel at a standstill, take advantage of our beautiful surroundings and submit your local koozie pics to [simone@dhclaw.com](mailto:simone@dhclaw.com) for a chance to win a \$50 Amazon gift card. We'll post your photo to our Facebook page and the photo with the most "Likes" wins! Contest closes Tuesday, September 8. Visit [dhclaw.com/DHCkoozie](http://dhclaw.com/DHCkoozie) to learn more. No koozie? No problem! Pick one up at our office on your next visit!

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](mailto:simone@dhclaw.com).

## PAWS for the LAWS

# Zoom Meeting

Audio only      With video



## Thank You, Colin

We were so pleased to have Colin Treneff intern with us as the Digital Arts & Marketing Intern over the past two years. Colin joined us after graduating from St. Petersburg College with an associate degree in Digital Arts & Media with a concentration in Video Production. His job responsibilities included video production, photography and other projects as needed. The law firm is committed to providing free legal information for its clients and the public through our website informational videos, testimonials, seminars, books, guides and more. According to Director of Marketing Simone DeLoach, "People take in information in different ways and videos are increasingly playing a key role in the way we communicate with our audience. Colin has been a tremendous help in accomplishing that endeavor." We wish him the best of success in his pursuit of a career in the film industry!



Simone and Colin interview auto accident clients Sean and Stella



When you need help.

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+ Cavonis, PA  
[dhclaw.com](http://dhclaw.com)

## 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 the SPC Seminole Campus. In the meantime, we are offering 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*
- ▶ *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**.



## Dawn's Simple Spice Mix

With the Safer at Home Order, Medicaid Outreach Coordinator Dawn Gretter and her husband have been grilling at home more often. To make their dinners simpler, without sacrificing taste, they have been adding her easy spice mix to almost everything: tofu, meat, poultry, fish, veggies, pasta and more!

- ▶ 1 ½–2 tbsp paprika
- ▶ 2 tsp celery salt
- ▶ 2 tsp turmeric
- ▶ 1–2 tsp garlic powder or 2–6 cloves fresh, chopped garlic to taste
- ▶ 1 ½ tsp cumin
- ▶ 1 ½ tsp white pepper
- ▶ 1 tsp salt
- ▶ ½ tsp black pepper

### *Optional*

- ▶ 1–2 tsp cayenne pepper for an extra kick

This is the base of the flavor mix so you can also add other herbs and spices, fresh or dried, (like basil, rosemary, thyme, sage, etc.) if you like. Every week Dawn will pre-mix and put in a shaker jar or a glass bowl to keep handy.

