



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

Clive with paralegal Tammy Dina and attorney Rep DeLoach at Seminole Garden Shuffleboard Club



“Within a day or two after admitting her, Rep had a gentleman come into my home, sit down with me, and work through all the paperwork so her care would be covered by insurance, because the nursing home, frankly, would’ve had me bankrupt in a year and a half,” Clive declared.

“Rep DeLoach has given me a whole new life.”

“I met with Rep to go over some other things,” Clive continued, “and he said to me, Clive, I want you to take this form and go to the VA immediately.”

I said, “Well, what’s this all about, Rep?” He said, “It’s called Aid and Attendance.”

About 18 months later Clive discovered there was \$15,200 in his checking account from the VA. The VA then detailed how much he would receive each month, tax-free.

Over the past ten years, Clive has accumulated approximately \$77,200 from the VA. “I would have never had that money if I hadn’t gone to an attorney who knew what he was doing and how to do it. And that assistance was fantastic,” Clive gratefully recounted.

Sadly, Clive’s wife recently passed, but he feels it was a blessing because of her fully developed Alzheimer’s. With Rep and his team’s help, Clive knows he did the best he could for the woman he loved. Now, at 84, he’s looking forward to continuing on with his life with a “bucket list” trip to Alaska.

“Rep was there and he took care of everything for me,” said Clive. “But he also gave me something that probably was much more valuable than anything else—Rep DeLoach has given me a whole new life.”

A Whole New Life

Little by little

Clive noticed his wife’s memory disappearing. Each month, it became a little worse. Clive was worried.

Clive, a retired school teacher, and his wife had moved from New York to Seminole.

“My wife needs to go into some kind of care. I don’t know where you go. I don’t know how it works. I don’t know what it costs,” he recalled thinking. Clive knew he needed help. That’s when he met with attorney Rep DeLoach and his Life Care Planning team.

Rep arranged everything with an assisted living facility, but within two months Clive’s wife fell and was rushed to the hospital with broken ribs. The doctors



Clive in the Peacock Center, Seminole Gardens

said she could not go back to assisted living. It had to be a nursing home.

“There, again, was it up to me to look for a nursing home?” thought Clive. “No, Rep had it already lined up. And three days before Christmas, I was able to drive into the private entrance of a facility at 10:30 at night. Then out came two aides to help pick her up out of my car and carry her in.”



STAFF Spotlight

Becky Brandt

We know probate paralegal Becky Brandt as hardworking and caring for both our clients and the environment. According to Rep, “Becky is friendly, good with clients and a great part of our probate team.” Please meet Becky:

What is your hometown?

I was born in Rochester, NY and moved to Seminole, FL when I was three. I spent most of my childhood summers in Rochester though, so I consider both my hometowns.

What is your favorite movie?

One of my top ten would be *Amelie*. It’s about an awkward girl who does little deeds in secret to try to improve the lives of the people around her. The story, the aesthetics and the music makes my heart happy.



Becky with probate attorneys
Dennis DeLoach and Rep DeLoach

Where is your favorite destination in the world?

Home is my happy place. I love visiting other places but nothing is better than curling up in my own bed.

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

I love heavy metal.

What is your favorite book?

I am terrible about choosing favorites but the book I am currently reading is *Chase Darkness with Me* by Billy Jensen and I am loving it.

What skill or talent would you like to have that you don’t have?

The ability to make music. I love music, but have no musical talent.

Do you have pets?

One dog, Milky, a Cavachon, and two cats, Captain Friendly and Lynk.

What values are important to you?

Environmental Stewardship: Living sustainably to ensure we are leaving future generations with the natural resources they need to flourish. Honesty: It’s always the best policy. Empathy: It’s the value the world needs most at this time, as it bridges divides.




PAUL R. CAVONIS
Injury Law and Trial Attorney

Read What Our Clients Say

Paul
Auto Accident Client

Mr. Cavonis is hands-down very experienced and knowledgeable. Without a doubt, I was confident in his abilities. I was so thankful that he represented me. He has a very calm demeanor, and took the time to review every detail of my case. He was able to answer any questions that I had and was very thorough when reviewing all the evidence and case facts. I was treated with respect and felt he truly cared about my situation. I was very pleased with the outcome of my case and I will always be grateful for his work and assistance. Also as a side note, his staff was exceptionally quick with getting back to me when I had questions or concerns. Thank you again!

 **In the COMMUNITY**

Animals in Art

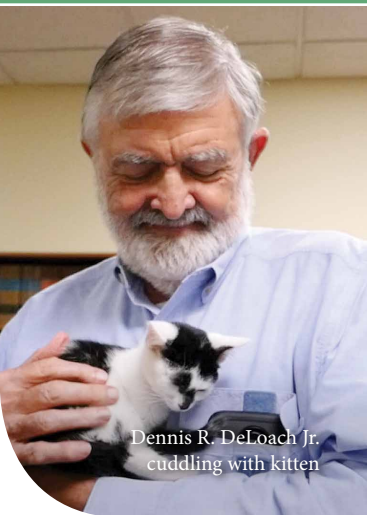
Florida CraftArt (FCA) recently presented *Woof, Meow, Chirp and Slither: Artists Interpret the World of Pets*, a juried exhibition of original artistic interpretations of the world of pets. The art was judged by Director of Marketing Simone DeLoach, who has a Bachelor of Arts degree in Museum Studies and a minor in Visual Arts from Eckerd College. Simone serves on the Board of SPCA Tampa Bay and is an avid animal and art advocate. FCA showcased how pets contribute to our health, happiness and longevity. Attorney Rep DeLoach was also part of the pet-friendly program and presented on “Estate and Pet Planning” including pet trusts, charitable planning, and incapacity planning. The exhibition was part of the St. Pete PAWS program and the City of St. Petersburg’s initiative to be designated a national “Better Cities for Pets.” DHC is proudly a pet-friendly office!



Simone with First Place winner Rosemary Lutz for a ceramic cat and fish sculpture called “Gone Fishing”



Rep with FCA Community & Business Engagement Manager Rhonda Sanborn, Hospice & Palliative Care Vet Cherie Buisson and FCA Gallery Manager Liz Rogers.



Dennis R. DeLoach Jr. cuddling with kitten



STC’s Kathy Carpenter embracing puppy

Whiskers at Work

Back by popular demand, the DHC and Seminole Title Company “Legal Beagles” hosted “Whiskers at Work,” an SPCA Tampa Bay program which brings homeless animals into your office for cuddling sessions! This type of interaction not only helps the animals with their socialization but also helps staff with stress relief. Our attorneys, staff and family members were delighted by two adorable bunnies, two playful puppies and five frisky kittens. It was successful on a number of levels, including legal assistant Ellise Peck adopting two kittens and intern Christiana Lafferty adopting a kitten. To learn more or join us, visit theLegalBeagles.com. Watch a heartfelt video of “Whiskers at Work” there too.



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

FAQs: VA Pension Benefits and Long-Term Care

VA Pension benefits can be extremely helpful to pay for long-term care for a veteran who served in wartime and their surviving spouse. Here’s how the pension program can help you and your family.

What is Pension?

Pension, sometimes called “Aid and Attendance,” assists needy veterans and surviving spouses of veterans with supplemental monthly payments to help pay high out-of-pocket medical expenses.

Who is eligible?

The veteran must have: (1) served at least 90 days of active duty (at least one day in war time); (2) been discharged (except dishonorably); and (3) high enough recurring medical costs and financially qualify.

How much will Pension pay?

Pension benefits can provide a cash payment of up to \$2,230/month for a married veteran, \$1,827/month for a single veteran, and up to \$1,209/month for the

surviving spouse of a wartime veteran.

Are there limits to income and assets?

The veteran or surviving spouse may own a home and only have assets less than \$126,000 (cash, stocks, etc.). There is also an income limit based on out of pocket medical costs, typically for assisted living and in-home care.

If you need help for yourself or your spouse, please visit our website or attend one of our free monthly seminars discussing payment for long-term care.



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 PROUDLY A **PET-FRIENDLY OFFICE**

Special MESSAGE

Free Long-Term Care Book



Attorney D. "Rep" DeLoach III has written his book in clear and understandable language, providing vital information for your own long-term care and for an aging loved one. To download a free copy of Rep's book or other guides,

visit dhclaw.com. To request a hard copy of this book, call Ashleigh Fisichella at 727-308-5441. She can also register you for a seminar.

Cover masthead photo: The striking Roseate Spoonbill is one of six species of spoonbills in the world and the one found in the Americas. Their flocks are particularly popular throughout Florida. Like the Flamingo, this bird gets its beautiful color from its food of aquatic invertebrates, particularly shrimp.

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



Green Ambassador Leads Firm's Environmental Stewardship

A law firm may not be a traditional setting for an environmental internship, but we recognize there is room for such endeavors everywhere. While working full-time as a probate paralegal, Becky Brandt has been pursuing her passion for environmental stewardship and an Associate in Science degree in Environmental Science at St. Petersburg College. As part of her graduation requirements, she interned at the firm this summer working to reduce our environmental footprint and move us toward sustainable practices. Becky's activities included organizing an energy audit with Duke Energy, encouraging paper and power reduction, and introducing composting. Becky's on-site advisor Simone DeLoach said, "The firm truly values the important and meaningful work Becky is doing. She has become our 'green ambassador.'"



Becky and Simone at the "Green Challenge" board



When you need help.

DeLoach Hofstra
+ Cavonis, PA
dhelaw.com

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Upcoming EVENTS

Our Favorite RECIPES

Estate Planning Essentials

TUESDAY, OCTOBER 15, 5:30 P.M.

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

How to Qualify for Medicaid

TUESDAY, OCTOBER 29, 5:30 P.M.

- ▶ *Income/Asset Rules for Medicaid*
- ▶ *Healthcare Crisis Management*
- ▶ *VA Benefits*

Estate Planning Essentials

TUESDAY, NOVEMBER 12, 5:30 P.M.

*Lurie Civic Building at
St. Petersburg College Seminole
Campus (9200 113th Street,
Seminole)

(see October 15)

How to Qualify for Medicaid

TUESDAY, DECEMBER 3, 5:30 P.M.

*Lurie Civic Building at
St. Petersburg College Seminole
Campus (9200 113th Street,
Seminole)

(see October 29)

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 DHC Law Library *unless otherwise noted. Seating is limited so please RSVP to Ashleigh Fisichella at 727-308-5441, ashleigh@dhclaw.com or online at dhclaw.com.



Marinated Vegetable Salad

For as long as she can remember, trust administration paralegal Becky deMaCarty's mother served this recipe at all their holiday dinners. Living in a small Georgia town, she also took it to potluck dinners at church. Whenever there was a death in the church family, she brought it to the funeral meal and it affectionately became known as "Mary's Funeral Salad." Their friends and family love it and hope you do too.

- ▶ 1 can French cut green beans
- ▶ 1 can small peas
- ▶ 1 can white corn
- ▶ 1 jar chopped pimento (small jar)
- ▶ ½ green pepper, chopped into small pieces
- ▶ 1 cup celery, chopped into small pieces
- ▶ ½ cup green onion, sliced thin

Marinade

- ▶ ¾ cup white vinegar
- ▶ ½ cup oil
- ▶ 1 cup sugar
- ▶ 1 tbsp water
- ▶ 1 tsp salt
- ▶ 1 tsp pepper

Drain canned vegetables. Stir all vegetables together in a large bowl. Stir together marinade ingredients in a small pan and heat until boiling. After boiling, let cool and pour over vegetables. Mix, cover and refrigerate for at least 8 hours.
Optional: serve with turkey or ham.