



DeLoach + Hofstra, PA
NAVIGATOR

When you need help, showing you and your family the way.

Injury Law + Litigation + Elder Law + Life Care Planning + Wills & Trusts + Probate + Real Estate

Getting Your Case Over the Finish Line

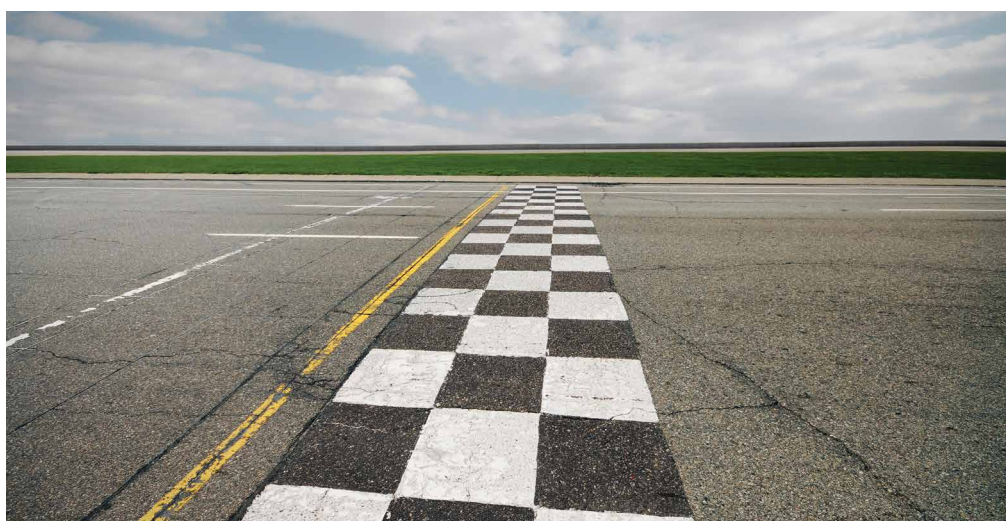


PAUL R. CAVNIS

Injury Law and Trial Attorney

I've been practicing law for over 20 years and have trial experience including both jury and non-jury trials. I pride myself on my courtroom experience and firmly believe it's essential to get good results for my clients. There is no magic or mystery to this. We all know that negotiating from a position of strength results in the best possible outcome. When you have an experienced trial lawyer on your side, you are in a position of strength because your opponent knows your lawyer will take your case to trial if necessary.

As I explain to my clients when describing the litigation process, the strategy should always be to hope for the best, but plan for the worst. By planning for trial and expressing the willingness and ability to take the case to trial, the likelihood of trial *decreases substantially*. This is so because your opponent knows you are ready, willing and able to assert your rights in court, thereby creating favorable conditions for a good out-of-court settlement. Simply put, having an experienced trial lawyer in your



corner increases the chances your case will settle under favorable terms out-of-court. On the other hand, if you are represented by an attorney who doesn't go to trial, and believe me there are many of them, your chances of a favorable out-of-court settlement decrease. Again, there is no mystery to this. Using the example of an injury claim, why would an insurance company pay you what your claim is worth if they know your attorney won't or can't take your case to trial? The answer is simple: there is no reason for them

to pay a fair amount because the insurance company knows your attorney is likely to take whatever settlement they offer. It will come as a surprise to no one that insurance companies want to pay as little as possible.

In our firm, most cases don't require a trial because we prepare them for trial. It's a simple formula that just plain works. Make sure whoever you hire as your lawyer understands this. We certainly do.

Upcoming EVENTS

All seminars and receptions are in the DeLoach & Hofstra, P.A. Law Library; space is limited so please call Karen Clayton at 727-397-5571 to reserve your seat.

Wills v. Trusts: Which Is the Best Choice for You?

TUESDAY, OCTOBER 20, 5:30 PM

- ▶ *Revocable Living Trusts*
- ▶ *How Bad is Probate?*
- ▶ *Incapacity Planning*

Medicaid Qualification: Your Questions Answered

TUESDAY, NOVEMBER 17, 5:30 PM

- ▶ *Asset Protection for You and Your Children*
- ▶ *Medicaid Spenddown*
- ▶ *Common Myths of Medicaid Planning*

Meet Our ATTORNEYS

PETER T. HOFSTRA
Real Estate Attorney



Although early in his life he had studied biology and chemistry, Peter T. Hofstra found his niche in the law and has been a major contributor to the success of DeLoach & Hofstra, P.A., since joining Dennis R. DeLoach Jr. in 1977. In particular, his experience in real estate law has helped to solidify DeLoach & Hofstra, P.A. as the “go-to” firm for real estate acquisitions, condominium and association law, and other real property transactions.

Mr. Hofstra’s father was an officer in the U.S. Coast Guard and so while he was born in Portsmouth, Virginia, he has also lived in Maryland, New Jersey, Alaska, and Florida. Having lived in Florida since 1968, he considers the “Sunshine State” to be his home. Mr. Hofstra is a graduate of Randolph Macon College (Ashland, Virginia), where he earned a bachelor’s degree in Biology. He went on to receive his Juris Doctorate from Stetson University in 1977.

Mr. Hofstra is an avid reader and enjoys the satirical work of Carl Hiaasen and Tim Dorsey. Young at heart, his favorite movie is the Wizard of Oz and always has been since he was a little boy. His favorite destination in the world? Alaska; specifically the city of Juneau.

LEGAL 411



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

FAQs about Medicaid

Helping a loved one plan for their long-term care can be a very difficult process. People often call with many questions on Medicaid and asset protection planning. Here are a few questions you may have and some short answers:

Can I give all my assets to my family in order to protect my assets from the nursing home?

We would rarely, if ever, advocate doing this. First, you are not allowed to make any transfers within five years of a Medicaid application, among other possible concerns.

Can I give away \$14,000 per year to my children to protect my assets?

No, this would be considered a

disqualifying transfer. Many people mistakenly believe that because you can give away \$14,000 per person, per year, free from estate tax, that this is the same case with Medicaid.

If you have too many assets to qualify but need a long-term stay in a nursing home, can you still protect any assets?

Yes, assets can be protected in the right situation and given the correct facts. Importantly, having an updated power of attorney will help with this, preferably one created after 2011.

Is the home counted as an asset?

No. The first \$552,000 in home value is not counted as an asset so long as the owner has an intent to return.

If you have any questions or need additional help, please call me or visit deloachandhofstra.com. You can also attend my upcoming seminar on Medicaid Qualification on Tuesday, November 17 (see Upcoming Events on cover page).

In the COMMUNITY

Kids Appreciation Day/ Back to School Splash

More than 300 kids attended the Kids Appreciation Day/Back to School Splash on Saturday, August 15 at the Seminole Recreation Center. DeLoach & Hofstra, P.A. and Seminole Title Company were proud sponsors of this free event which included free swimming at the Family Aquatic Center, food, games, bounce inflatables, craft tables and prize giveaways donated by sponsors throughout the Seminole community. Kids Appreciation Day “has history in this community,” said Dr. Stephen Nickse, chair of the organizing committee, “and I’ve always challenged people to find another event for children that’s been going on for 36 years.” This event was presented by the City of Seminole and Greater Seminole Chamber of Commerce.



Dr. Stephen Nickse and Rep DeLoach






DENNIS R. DeLOACH JR.
Estate Planning and Probate Attorney



Read What Our Clients Say

“Dear Dennis, Judy, Jill, and Jane,

Thank you for guiding me through this unexpected (what could’ve been) nightmare! I would bet my life that no other law firm would or could have been more efficient, friendly, and most of all more patient!

You gave me sunshine when my days were cold through this whole process! I might sound a bit corny, but I am most sincere in saying so. Your firm will remain in my heart forever.”

Jeanne K.
Probate Client

Jill Ann Iacopelli

Congratulations to Jill Ann Iacopelli on her recent 25th anniversary with DeLoach & Hofstra, P.A.! Jill is a Florida Registered Paralegal and longtime, dedicated assistant to firm founder Dennis R. DeLoach Jr. Jill is originally from Wyandotte, Michigan, but she has become very passionate about another area of the world—see if you can guess.



What is your favorite book?

The Venetian Mask by Rosalind Laker which is set in 18th century Venice.

What is your favorite movie?

The Godfather.

Where is your favorite destination in the world?

Terrasini, which is in the Province of Palermo on the island of Sicily in Italy.

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

Play the piano.

What do you do to relax?

I enjoy listening to music, cooking, and baking.

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

That I have backpacked over 100 miles of the Appalachian Trail. I love rustic camping.

What values are important to you?

My family and faith.

Jill and Mr. DeLoach are pictured together on Jill's 20th Anniversary in 2010. Congratulations on this milestone and thank you for all your many years of loyal service to the firm, Jill!

19th Annual Music in the Park

DeLoach & Hofstra, P.A. has been supporting Music in the Park since its inception 19 years ago. The firm enjoys being a part of such a great community and this music series is just one of the many reasons why Seminole is a premier place to live, work, and play. This free music series runs for six consecutive Fridays in September and October with entertainment from around the Tampa Bay area.



Joe Murphy, Kim Hofstra,
Mayor Leslie Waters,
Peter Hofstra and Rep. DeLoach



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 PAWS for the LAWS



Thank You, Jacob



We were so pleased to have Jacob Endrulat intern with us this past summer. Jacob was professional, reliable, hard-working and lit up the office with his smile and pleasant nature. Jacob is currently a junior at the University of Florida, majoring in economics. He wanted to learn more about pursuing a legal career and received a great deal of hands-on experience in the marketing department and

practice areas such as Life Care Planning, Litigation, Injury Law, and Elder Law. He even attended a jury trial with attorney Paul Cavnolis!

Before he was interested in the law, one of Jacob's greatest ambitions in high school was to be a college athlete. He ran cross country as well as track & field, and at one point ran the 1600 meter race (the mile) in 4:33—now that is fast! He was a pleasure to work with and is certainly on the fast track to success. We wish him all the best.



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Connect With Us!



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