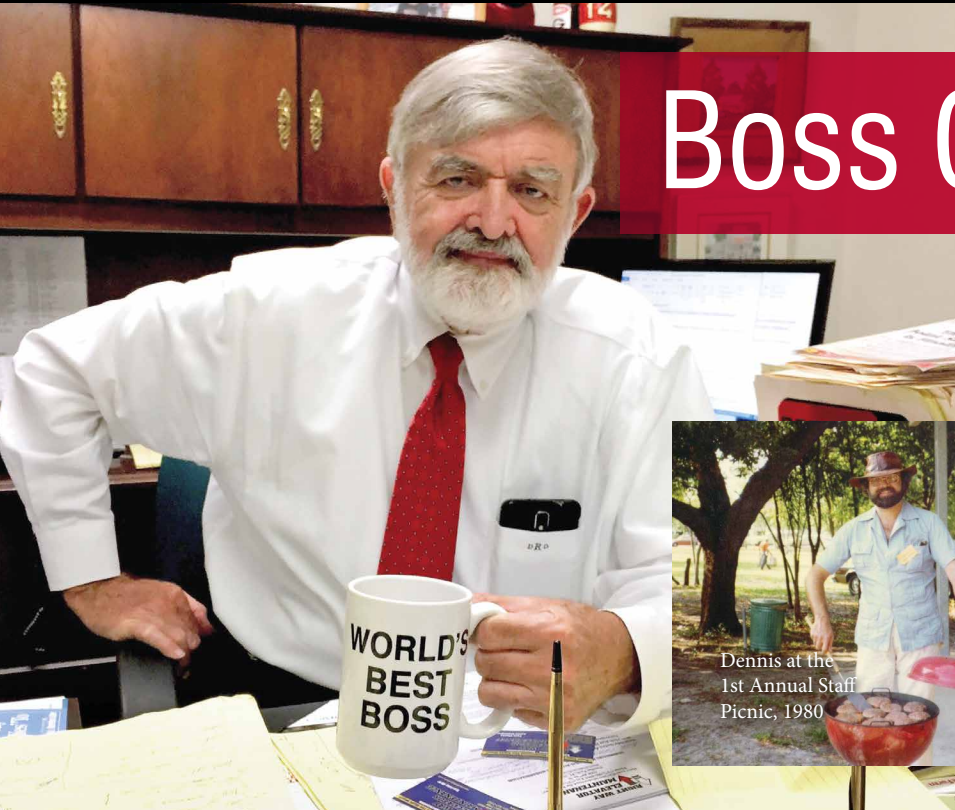




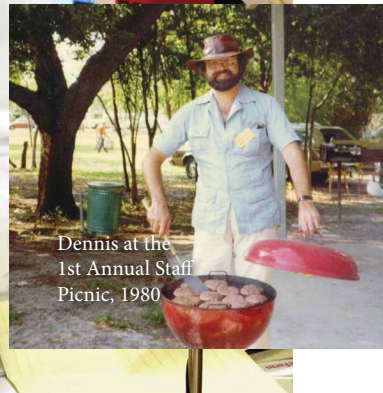
# DeLoach Hofstra + Cavonis, PA NAVIGATOR

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

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate



## Boss Of The Year, Every Year



Dennis at the 1st Annual Staff Picnic, 1980

Never taking credit, Dennis smiled during his acceptance speech and said, “I want to thank all the people in my firm. I was so blessed to have Peter Hofstra. He was a wonderful partner for 41 years. And Paul Cavonis, excellent, outstanding lawyer for 28 years. My son, Rep, 18 years. The secret of a good law firm is to have partners that are smarter and better than you are, and that’s what we have.”

### *Dennis R. DeLoach Jr.*

always attributes the success of his companies to his staff, not him. It is this selfless, generous leadership that led him to be awarded “Boss of the Year” at the 54th Annual Seminole Chamber of Commerce Awards Banquet.

It all began back in 1965 when Dennis was working with the law firm of Fisher & Sauls, P.A. and transferred to their Seminole office. In 1970, his passion for the community led him to help form the City of Seminole and serve as its first co-city attorney. Six years later, Dennis opened his own law firm in Seminole and that pivotal decision and vision led to hundreds of people being employed by either the law firm or Seminole Title Company.

Peter T. Hofstra, who recently retired after 40 years, remarked, “I cannot adequately

express in words the thanks I have for my partner, Dennis R. DeLoach Jr. We have worked closely throughout my entire career and I do not remember ever arguing with one another! Not many partners can say that. Dennis has been my boss, my mentor, and my partner.”

Former firm administrator Ken Burke, now Clerk of the Court, also provided support. “I owe any professional success I have achieved to Dennis. What he has taught me is beyond compare. I often ask, ‘what would Dennis do?’”

Included with the Boss of the Year nomination were 23 heartfelt, supplemental nominations from DHC and STC staff. They shared stories of numerous acts of kindness he privately performed for them during times of personal crisis such as the death of a spouse or parent, cancer, surgeries, or spouses losing their jobs.

*“I want to thank all the people in my firm. I was so blessed to have Peter Hofstra. He was a wonderful partner for 41 years. And Paul Cavonis, excellent, outstanding lawyer for 28 years. My son, Rep, 18 years. The secret of a good law firm is to have partners that are smarter and better than you are, and that’s what we have.”*

Dennis did not seek this award nor any of the attention that came along with it. As C. S. Lewis wrote: “Integrity is doing the right thing, even when no one is watching.” And that is why he is our Boss of the Year every year!

Please visit our website to read all the nominations and watch Dennis’ acceptance speech.



**PAUL R. CAVONIS**  
Injury Law and Trial Attorney

# FAQs: Personal Injury Protection (PIP) Insurance

## What is Florida's No-Fault Law?

The No-Fault Law is also called Personal Injury Protection insurance, or PIP. It applies to automobile accidents. In Florida, that means your insurance company provides certain limited benefits, typically \$10,000 of medical bills, 60% of lost wages, less any deductible you've selected.

## How long do I have to seek treatment?

Under the No-Fault Law you must seek treatment within 14 days of your accident and a physician must determine you

have an emergency medical condition (EMC). Fail to do this and your own insurance company can deny the No-Fault benefits you've paid for many years.

You should contact us as soon as possible so we can secure witness information and preserve all evidence related to your accident. Remember, it is very important that you be treated within 14 days of your accident.

## What additional steps should I take?

Send us a copy of your automobile policy

so we can ensure you are properly covered *before* an accident. For example, you should have Uninsured/Underinsured motorist coverage and Medical Payments Coverage. You should confirm all licensed drivers in your household are listed on your policy. You should also have at least \$50,000 in property damage liability coverage.

Contact us for a free "Automobile Insurance ID Card and Registration Holder" and our helpful "What to Do at an Accident Scene" checklist.

## In the COMMUNITY

### Chili Cook-Off for a Cause

In February, DHC and Seminole Title Company held our "3rd Annual Presidents' Day Chili Cook-Off." Seven staff members competed in this "cook-off for a cause." Attorney Joe Murphy won first place with his Kobe beef and beer chili (recipe featured in our next issue). Probate paralegal April Ellison took second place and estate planning paralegal Tammy Dina came in third. We competed with Joe's winning recipe at the 20th Annual Pinellas Park Firefighters Chili Blaze in England Brothers Park on March 15. All event proceeds benefited the Muscular Dystrophy Association.



Rep DeLoach, Joe Murphy, Ashleigh Fisichella, April Ellison, Emiline Mosher and Pattie Robinson



Maria Winer of Maria's Adult Day Care and Rep



Elder Care Coordinator Gloria Centonze and Marketing Coordinator Ashleigh Fisichella assisting caregivers with questions

## Fifth Annual Caregivers Conference

Dementia is among the world's greatest public health challenges. At least 44 million people are living with dementia worldwide. That number is expected to double by 2030 and more than triple by 2050. At the "Fifth Annual Caregivers Conference," hosted by the SPC Institute for Strategic Policy Solutions and co-sponsored by Maria's Adult Day Care Center and AARP Florida, Rep DeLoach presented "Preparing Caregivers for the Future: What's in Your Future Legal Tool Box." If you have questions on being a caregiver or preparing for incapacity, please call us or join one of Rep's seminars (see Upcoming Events). Watch Rep's presentation and download a "Free Guide to Alzheimer's Care" from our website.

**Proven RESULTS****CHRISTINE R. O'NEIL**  
Estate Planning and Elder Law Attorney

## Read What Our Clients Say

**Grace**  
Estate Planning Client

*Christine helped me to draw up my change of POA, HCS, living will and quitclaim deed due to my husband's terminal illness. She explained everything in great detail and went over every document with me. She was extremely helpful, caring and professional, as was all of the staff I met with in her office. Would, definitely, recommend Christine and this law firm to friends and family!*

## ★ STAFF Spotlight

### Best Sullivan

Best Sullivan began with us as a Paralegal Studies intern from St. Petersburg College. Her excellent work led to her hiring as an estate planning and elder law paralegal to Rep DeLoach and Christine O'Neil. Her colleagues describe her as caring, genuine, smart, reliable, and simply "the best!" "Best is an amazing addition to our estate planning team," shared Rep. "We were so lucky to find her." Please meet Best:

#### **What is your hometown?**

I have two: Charleston, South Carolina and Winter Park, Florida.

#### **What is your favorite movie? Why?**

*Koyaanisqatsi*, directed by Godfrey Reggio, because it is beautiful, and it is the first movie I have a memory of seeing when I was a child.

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

My family and I were featured in People magazine in 1992. My late dad, Jerome L.

Sullivan, MD, Ph.D., was known as the "father of the iron hypothesis" of heart disease. His seminal paper was published in the medical journal *The Lancet* in 1981. Recognition for his work was later featured in many publications when I was a child.

#### **Do you have any pets?**

I have one cat named Fritz. I found him

abandoned as a kitten, tucked behind the air conditioning unit of my house. The vet estimated his age to be three weeks, and I kept him and fed him kitten formula from a bottle. Having Fritz as a pet helped me tremendously through the death of my father in 2013.

#### **What is your favorite book? Why?**

*Geek Love* by Katherine Dunn, because of its fascinating and honest portrayal of family dysfunction.

#### **Where is your favorite destination in the world? Why?**

Berlin, Germany, because of its interesting (and fraught) history.

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

Scuba diving.

#### **What do you like to do to relax?**

Watch Netflix.

#### **What values are important to you?**

Honesty and kindness.





DeLoach, Hofstra & Cavonis, P.A.  
8640 Seminole Boulevard  
Seminole, Florida 33772

dhclaw.com  
727-308-5441 | 888-397-5571

 PROUDLY A **PET-FRIENDLY OFFICE**

## Special MESSAGE

### Free Guide to Alzheimer's Care

Did your loved one just receive a diagnosis of Alzheimer's disease? If so, you will want to read our free guide to Alzheimer's care, which will help the caregiver and their family deal with the coming issues in helping their loved one through this terrible disease process. To download a free copy of this guide or any of Rep DeLoach's books, visit [dhclaw.com](http://dhclaw.com).

**Cover masthead photo:** Uga X. You will never meet a more devoted father, husband, boss and fan of the Georgia Bulldogs. Dennis earned a B.S. degree in Forestry at the University of Georgia in 1960 and a law degree from Stetson University in 1963. *Go Dawgs!*

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



## Congratulations to the O'Neils

Congratulations to estate planning and elder law attorney Christine and her husband Jon O'Neil on their new bundle of joy, Everett. He was born on Wednesday, December 12 at 6:54 a.m., weighing in at 7 lbs 13 oz. Avid Tampa Bay Rays fans, they are already planning on taking Everett to watch spring training and join in on other family traditions. We welcome Christine back after spending some much-needed time with baby and daddy. We missed her and are ecstatic for her and her family as they embark on this new and exciting stage of life!



When you need help.

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

## Connect With Us!



Published for informational purposes only and no legal advice is intended. Each case is different and prospective clients may not obtain the same or similar results. You are invited to discuss your legal questions with any of our attorneys. © 2019 by DeLoach, Hofstra & Cavonis, P.A. All rights reserved. No part of this newsletter may be used or reproduced in any manner whatsoever without written permission of the author. Printed in the United States of America.

## Upcoming EVENTS

## Our Favorite RECIPES

### *How to Qualify for Medicaid*

**TUESDAY, APRIL 2, 5:30 P.M.**

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

### *Estate Planning Essentials*

**TUESDAY, APRIL 16, 5:30 P.M.**

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

### *How to Qualify for Medicaid*

**TUESDAY, APRIL 30, 5:30 P.M.**

*(see April 2)*

### *Estate Planning Essentials*

**TUESDAY, MAY 14 5:30 P.M.**

*(see April 16)*

### *Estate and Pet Planning*

**SUNDAY, MAY 19, 2 P.M.**

\*SPCA Tampa Bay Veterinary Center  
(3250 5th Ave N. St. Petersburg)

- ▶ *Pet planning, pet trusts and SPCA Tampa Bay's Legacy of Love Communal Pet Trust*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

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](mailto:ashleigh@dhclaw.com) or online at [dhclaw.com](http://dhclaw.com).



## Best's Bread Pudding with Irish Whiskey Sauce

### *pudding*

- ▶ 1 (20 oz) loaf white bread, preferably stale, torn roughly into 1-inch pieces
- ▶ 4 cups whole milk
- ▶ 3 large eggs, well beaten
- ▶ 2 cups granulated sugar
- ▶ 2 tsp vanilla extract
- ▶ 1 cup golden raisins
- ▶ Butter for pan

### *Whiskey Sauce*

- ▶ 2 tbsp cornstarch
- ▶ 2 tbsp water
- ▶ ¾ cup whole milk
- ▶ ¼ cup unsalted butter, softened
- ▶ ½ cup granulated sugar
- ▶ ¼ cup Irish whiskey, such as Jameson

Preheat oven to 350°F. Butter a 9x13" glass baking dish. In a large mixing bowl, moisten the bread pieces with the milk. Add eggs, sugar, vanilla extract, and raisins. Mix well. Spread mixture evenly into prepared pan. Bake for 50–55 minutes, or until firm and golden brown. While pudding is in the oven, make the whiskey sauce. In a small bowl, mix together the cornstarch and water until smooth. In a small saucepan, heat the milk, butter, and sugar over low-medium heat, stirring occasionally, until butter is melted and sugar is dissolved. Add the cornstarch mixture to the saucepan, then stir in the whiskey. Increase heat to medium-high, stirring constantly, and bring to a low boil. Cook for a minute or so until thickened, then remove from heat. To serve, cut pudding into individual squares and top with warm whiskey sauce.