



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

Kim and Peter visiting the Mendenhall Glacier in Alaska

A Letter from Peter T. Hofstra

After 40+ years of practice, I am retiring from the practice of law to spend more time with my beautiful wife and best friend, Kimberly, and the rest of my family.

It has been both my pleasure and my honor to have served the people of Seminole and Pinellas County for these many years.

The decision to retire was not an easy one. It was made only after long and thoughtful deliberation. My career at DeLoach, Hofstra & Cavonis, P.A. has been professionally rewarding. I still remember my first day as a law clerk.

worked the past many years. They, more than me, have made the organizations the tremendous successes that they are. My professional assistants have earned and deserve my sincere gratitude, particularly my current assistant, Karen, who has been with me the past twenty years. They have made my job much easier and less stressful, and for that I am forever indebted to them.

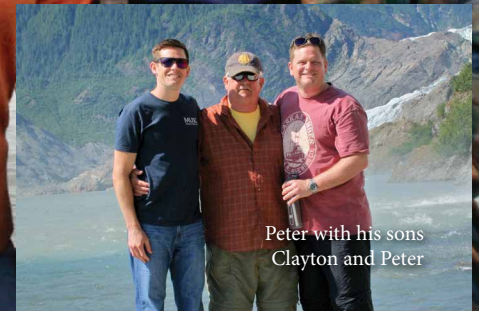
I would also like to thank the associate attorneys and partners of DeLoach, Hofstra & Cavonis, P.A. Each one of them has contributed to my success and that of the law firm, and each of them has made an indelible impression on my professional and personal life. For that, I am forever grateful.

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. I wish him nothing but good thoughts.

In closing, I would thank the many, many clients of DeLoach, Hofstra & Cavonis, P.A. and Seminole Title Company for whom I have had the pleasure of representing. It has been my pleasure and privilege to do so. I can only hope that we exceeded your expectations and that we professionally represented you and your interests.

God bless...



Peter with his sons Clayton and Peter



Then: 1977



Now: 2017

Mr. Joseph M. Murphy shall be my successor attorney. I am confident that Joe will ably and professionally take over my position here at DeLoach, Hofstra & Cavonis, P.A.

I would like to thank the staff members of DeLoach, Hofstra & Cavonis, P.A. and Seminole Title Company with whom I have



Read What Our Clients Say

Jason
Real Estate Client

Mr. Hofstra I apologize for the tardiness of this long overdue email, things got hectic in the months after closing and I have neglected to reach out to express the gratitude that you deserve. Thank you for all your help. The guidance and advice that you have provided me were extremely helpful and comforting knowing that I had someone in my corner of the ring to represent my best interests. Your team, particularly Karen, was unbelievably professional, conscientious, flexible and accommodating as we rushed to get things closed on my condo in August. Not only that, your flexibility and generosity on the billings were unexpected, but certainly did not go unnoticed. It is no surprise to me that your name and your firm carries the level of respect that it does in the area. You and your team will continue to get my recommendations every opportunity I get. Thank you again, and I wish you, your team, and your families a very happy and healthy holiday season!

STAFF Spotlight

Lorry Feldmeyer

Lorry Feldmeyer is everything you would want in a probate paralegal and colleague. She is efficient, accurate, knowledgeable of her position, thorough, and most of all—kind and compassionate. Please meet Lorry:

What is your hometown?

Cincinnati, Ohio.

What is your favorite movie? Why?

I like Tom Hanks' movies like *Sleepless in Seattle* and *You've Got Mail*; movies with happy endings. I also like scary movies but I don't like to watch them alone.

What is your favorite book? Why?

I like Agatha Christie and Mary Higgins Clark novels. Not just one in particular. I like mystery/suspense.

Where is your favorite destination in the world? Why?

Of the places I have been during my life, I really enjoy the mountains of Tennessee, Georgia and North Carolina. The views and wildlife take my breath away.

What do you like to do to relax?

I like to do jigsaw puzzles on my iPad.

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

Chef skills. I love to cook and I am a good cook; however, I would love to possess better culinary skills.

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

I am the youngest of eight children and have an identical twin sister.

Do you have any pets?

I have one dog named Tanner. He



is a very spoiled Peke-A-Chon and he loves to snuggle, usually in your lap using your leg as a pillow.

What values are important to you?

Honesty, loyalty and respect.

In the COMMUNITY

21st Annual Music in the Park

DeLoach, Hofstra & Cavonis, P.A. and Seminole Title Company have been supporting Music in the Park since its inception 21 years ago. The law firm and title company enjoy being a part of such a great community and the music series is just one of the many reasons why Seminole is a premier place to live, work, and play. This free music series is organized by the City of Seminole Recreation Department and runs for six consecutive Fridays with entertainment from around the Tampa Bay area. This year's series concluded with a high energy and exciting performance by Sounds of Soul. The staff and family members danced to the hits of Motown in our pavilion, visited with attendees and clients, and had fun playing with our new corn hole boards. Please be sure to stop by and see us next year!



DHC and STC Staff and family



Curator of the Photographic Collection
Robin O'Dell with panel

Friends of Photography: Panel Discussion on Collecting and Preserving

Ever wonder how to start a collection, or what to do with the collection you already have? These questions and more were recently answered by a group of experts through a panel discussion hosted by the Friends of Photography (FOP) of the Museum of Fine Arts. Attorney Rep DeLoach spoke about the great American tradition of philanthropy and bequesting to institutions, the legal aspects of donating to a museum, and what that means from a tax and estate planning perspective. Also on the panel was an appraiser, an archival framer, and a collector. All proceeds benefitted the photography collection at the Museum of Fine Arts through the FOP.

LEGAL 411

FAQs: Hurricane Damage Claims

What should you do when making a hurricane claim under your insurance policy?

Document all the damage to your property with pictures and video. Preserve any

items of personal property that have been damaged so they are available for inspection by the insurance adjuster. Don't throw out the damaged property. Report the claim to your insurance company by phone and in writing. Keep a log of all your phone calls with your insurance company and save all your written communications (letters and emails). Keeping accurate records of your contacts with the insurance company will be very helpful if there is a dispute later.

What should you do if your insurance company either isn't responding or has made a low offer?

If you are not getting a response, give your insurance company a deadline, in writing, to respond. Tell them that if they do not respond by the deadline, you will hire an attorney. If they do respond and they give

you a low offer, get additional estimates to repair or replace your property so you are prepared to support your damage claim. Never accept the first offer from your insurance company. You will get your best offer through negotiations.

How can we help?

Call us immediately if you are not satisfied with the response from your insurance company. We can discuss your options. We may be able to take your case on a contingency fee. This means that we would collect our fees and costs from your insurance company and you don't have to pay them out of your pocket. We are here to help you, so don't hesitate to call us.



PAUL R. CAVONIS

Injury Law and Trial Attorney



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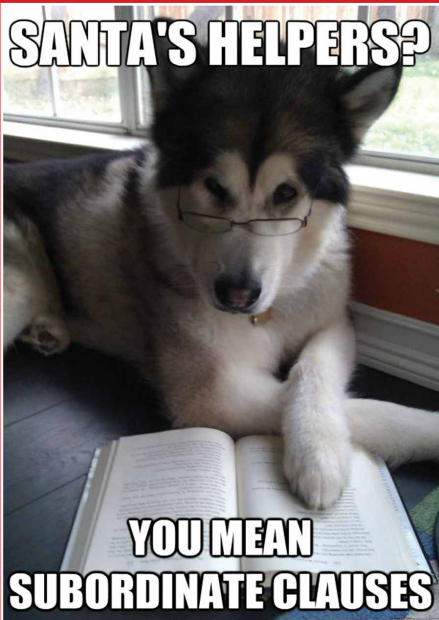
Special MESSAGE

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



“Adventures of the DHC Koozie” Photo Contest Winner

Mayor Leslie Waters said, “Hurricane Irma disrupted just about everything in the City of Seminole [over] a month ago, except our community spirit.” This was evident when on September 15, probate legal assistant April Ellison, and fellow staff member Alicia Greer, along with other Seminole residents fed hundreds of out-of-state linemen working with Duke Energy to restore power to Pinellas County. Businesses and individuals donated tables of hot food, salads, fruit, drinks, and desserts. DHC also made a donation to the event and offered free wi-fi, cell phone charging stations and bottled water at the office. April also brought koozies, and her photo with these linemen made her the 2017 koozie contest winner by garnering the most “Likes” on Facebook! Join in the fun when the contest kicks off again in May 2018 and “Like” us on Facebook to learn more. Don’t have a DHC koozie? Don’t worry! Stop by our office during business hours and pick one up.



When you need help.

DeLoach Hofstra
+ Cavonis, PA
dhelaw.com

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 **Upcoming EVENTS** **Our Favorite RECIPES*****Estate Planning Essentials*****TUESDAY, NOVEMBER 14, 5:30 P.M.**

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

How to Qualify for Medicaid**TUESDAY, NOVEMBER 28, 5:30 P.M.**

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

Estate Planning Essentials**TUESDAY, DECEMBER 12, 5:30 P.M.***(see November 14)****How to Qualify for Medicaid*****TUESDAY, JANUARY 9, 5:30 P.M.***(see November 28)*

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.

**Emiline's Crustless Pumpkin Pie**

For some pumpkin pie lovers, the most important part is the creamy, pumpkin filling. Try this crustless version of administrative assistant Emiline Mosher's award-winning recipe and enjoy more of what you love about this holiday tradition.

- ▶ 1 can (16 oz) pumpkin puree
- ▶ 1 can evaporated milk
- ▶ 4 eggs
- ▶ 1 ½ cup sugar
- ▶ 1 tsp pumpkin spice
- ▶ 1 tsp salt
- ▶ 2 sticks of butter
- ▶ 1 box yellow cake mix
- ▶ 1 cup chopped walnuts

Preheat oven to 350 degrees. Grease your preferred dish (you can use two pie dishes or one 9x12" cake pan). Beat pumpkin puree, milk, eggs, sugar, pumpkin spice and salt in a bowl until smooth; pour into preferred dish. Sprinkle yellow cake mix and chopped walnuts on the top. Then, pour over melted butter. Bake in preheated oven until set, about 30 minutes.