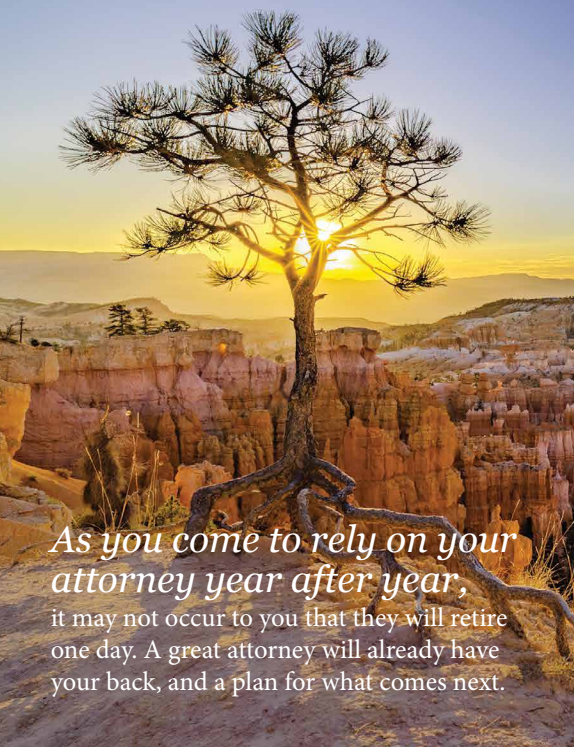




DeLoach Hofstra+Cavonis, PA
NAVIGATOR
When you need help, showing you and your family the way.

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

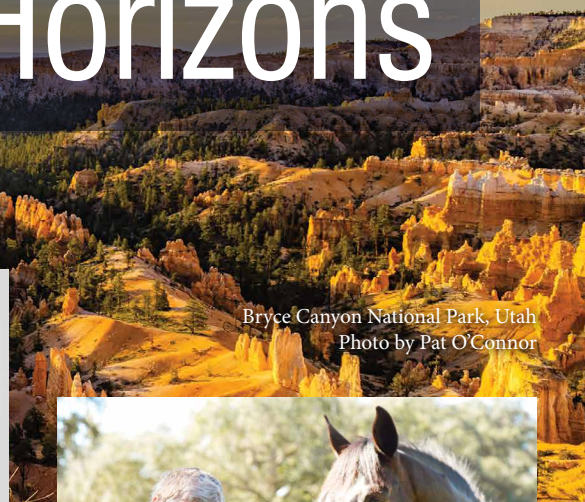
Transitions and New Horizons



As you come to rely on your attorney year after year, it may not occur to you that they will retire one day. A great attorney will already have your back, and a plan for what comes next.



Dennis R. DeLoach Jr., Rep, Pat, Paul, and Joe



Bryce Canyon National Park, Utah
 Photo by Pat O'Connor



Pat and wife Tina

After nearly four decades of dedicated service in estate planning, tax law, and business succession, attorney Pat O'Connor is preparing to transition into retirement. To ensure a seamless transition and continued personalized care he is referring his many loyal clients to DeLoach, Hofstra & Cavonis, P.A.

"I've always represented hardworking individuals and families—those who needed guidance for their future and security for their loved ones," reflected Pat. "When I decided to retire, it was important to me that my clients had a soft landing with a family-friendly firm that values relationships as much as I do."

"You don't just trust your clients to anyone," continued Pat. "I chose DHC because I've seen their compassion firsthand, and I know my clients will be in good hands."

"Our firm is truly honored to serve Pat's

clients with the dedication and care they've come to expect," said attorney Rep DeLoach. "Moreover, we warmly welcome Patti Bunce, Pat's longtime paralegal, who is joining our estate planning team to provide continuity and support."

"This is a meaningful way for our firm to grow and continue meeting the evolving needs of our clients," said attorney Joe Murphy. "While Pat leaves large shoes to fill, his clients should know how valued they are and how hard we will work to earn and maintain their trust."

Pat's relationship with DHC stretches back over 30 years. He describes his initial encounters with DHC attorneys as both challenging and respectful. "Paul Cavonis was a formidable opposing counsel who always made me work harder," Pat recalls

with a smile. "But I respected him for being a straight shooter. That's why, years later, I trusted him with my own mother's case."

Pat is excited to embrace new opportunities as he transitions to retirement. He plans to spend more time with his family at his 21-acre farm in Ocala, caring for his horses and immersing himself in landscape photography. "I've always loved capturing the beauty of places like Glacier National Park and Bryce Canyon," Pat shares. "Maybe I'll even showcase my work at local art festivals."

We wish Pat all the best in this exciting new chapter of his life and welcome his clients to the DeLoach, Hofstra & Cavonis, P.A. family.



Read What Our Clients Say

Michelle
Daughter of Elder Care
Navigation Client

The Elder Care Navigators at DHC are top-notch. Elder law attorney Rep DeLoach leads the team and is compassionate, informed, and sincere, setting the tone and planning the path forward. They showed us how to navigate this sad journey with a team of specialists. Amy Hernandez did more than hold my hand for the Medicaid application—she did it. Then there is Gloria Centonze, your angel. She finds your facility, advocates for the family, attends care meetings, and ensures concerns are addressed. Having a friend like Gloria makes a difference. DHC Elder Care Navigators provide honesty and hope when facing tough decisions.

In the COMMUNITY

Spreading Holiday Joy

This holiday season, DHC and Seminole Title Company proudly partnered with the Seminole Lake Rotary Club for their Red Sled Initiative. Dedicated to supporting children in Pinellas County's foster care system, the initiative raised funds and collected toys to bring joy to over 1,800 children and their families connected with Family Support Services. This vital organization provides safe homes and adoption services for children in need. Through this collaboration, we helped ensure that the season of giving reached those who need it most. Special thanks to injury law paralegal Monica Case for organizing the office donations.



Rep DeLoach Shares Expertise on Charitable Gifting

Board certified elder law attorney Rep DeLoach recently presented at the Charitable Gift Planners of Tampa Bay's program on "Legal and Ethical Issues on Gifting." Approved for CLE credits by The Florida Bar, the program addressed key topics such as testamentary capacity, Medicaid gifting, mandatory reporting of exploitation, and ethical considerations for legal and financial professionals in the community. The Charitable Gift Planners of Tampa Bay is a professional association promoting charitable gift planning in the region. Rep's participation reflects his commitment to providing ethical guidance and expertise to the professional community on complex gifting issues.



MICHELLE M. LIANZO
Estate Planning and Elder Law Attorney

FAQ: Understanding Trusts

What is a trust?

A trust is a legal instrument where assets are held and managed by the trustee for the benefit of the beneficiary.

Why should I consider a trust?

Trusts can help manage assets, avoid probate, minimize estate taxes, delay lump sum distributions, and ensure your wishes are followed after your death. They can also provide for loved ones who may need assistance managing their inheritance.

What are some common types of trusts?

- ▶ **Revocable (Living) Trust:** Can be changed or revoked during your lifetime.
- ▶ **Irrevocable Trust:** Once established, it cannot be changed or revoked.
- ▶ **Special Needs Trust:** Supports individuals with disabilities without affecting government benefits.

How is a trust different from a will?

A will outlines how your assets are distributed after death, but a will alone does not avoid probate. In contrast,

a trust can provide for asset management during your lifetime and avoid the probate process, which can be lengthy, costly, and stressful for loved ones.

How do I create a trust?

Creating a trust involves consulting with an estate planning attorney who can assist in selecting the right type of trust for your unique goals and circumstances. This allows you to have an instrument that not only memorializes your intent but provides a smooth transition for your assets to avoid probate. While the process can seem complex, our experienced attorneys are here to guide you every step of the way.

We'll help you understand your options, ensure your trust is tailored to your needs, and provide peace of mind knowing your family and assets are protected. Contact our office today to schedule a consultation. We look forward to learning more about you, your family, and ways we can assist for generations to come. To learn more, visit dhclaw.com/trusts.

STAFF Spotlight

Patti Bunce

We are excited to welcome paralegal Patti Bunce to our estate planning and elder law team! Joining us from Pat O'Connor's law firm, Patti brings a wealth of experience and a heartfelt dedication to assisting clients. Attorney Rep DeLoach shared, "Patti's experience and commitment to client care make her an incredible asset to our team. Her contributions will be invaluable as we continue to provide exceptional service to our growing client base." Please meet Patti:

What is your hometown?

Clearwater, Florida.

Where is your favorite destination in the world?



I would like to travel to Alaska. I'd like to photograph the mountains and connect with the nature there.

What skill or talent do you wish you had?

I wish I could play the piano.

What do you like to do to relax?

Gardening, photography, and spending time with my family are my favorite ways to unwind.

Do you have any pets?

Yes, I have one dog—a Rat Terrier named Rocky.

What values are important to you?

Loyalty and respect are values I hold dear.

Giving Back in 2024, Looking Forward to 2025

As we reflect on 2024, we are so honored to have partnered with and supported the missions of these meaningful community organizations:

- ▶ Charitable Gift Planners of Tampa Bay
- ▶ City of Seminole Recreation Center
- ▶ Eckerd College
- ▶ Friends of Strays
- ▶ FLUFF Animal Rescue
- ▶ Greater Seminole Area Chamber of Commerce
- ▶ Greater SouthShore Chamber of Commerce
- ▶ Kiwanis Breakfast Club of Seminole
- ▶ My Fairy Godfathers
- ▶ Pinellas County Chiropractic Society
- ▶ Seminole Lake Rotary Club
- ▶ Seminole Rotary Club
- ▶ Seminole Historical Society
- ▶ SPCA Tampa Bay
- ▶ St. Petersburg Bar Association
- ▶ Teamsters Local 79
- ▶ USF Muma College of Business

Wishing you and yours all the best in 2025 and beyond!

GREEN TEAM Tip

Got a live Christmas tree?

Give it a second life by using it to start a brush pile near your bird feeder. Not only will it provide good year-round cover for birds, but it will also take up a lot less space in your county landfill.





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 PROUDLY A **PET-FRIENDLY OFFICE**

SAVE *the* DATE

34th Annual SPCA Tampa Bay Pet Walk

SATURDAY, MARCH 29, 2025

Pet Walk is happening in two locations again this year: North Straub Park in St. Petersburg and Largo Central Park in Largo! For event details or to join our “Legal Beagles” walking team, contact Simone DeLoach at 727-308-5441 or visit theLegalBeagles.com.



Cover masthead photo: January marks the start of a new year and brings new wildlife, including baby Florida-native bobcats born during their breeding season.

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



2024 DHC Koozie Contest Winner

Congratulations to litigation paralegal Cara Kirkley, winner of the 2024 DHC Koozie Contest! Cara brought her koozie to the Lightner Museum in St. Augustine, captioning her photo, “We are DHC. We are mighty!”—a statement we wholeheartedly agree with! Check out all the creative submissions on our Facebook photo album or enjoy the rotating exhibit of koozie adventures in our lobby. Ready to join the fun? The contest returns in May 2025! Don’t have a DHC koozie? Don’t worry! Stop by our office during business hours to pick one up. Learn more at dhclaw.com/koozie.



When you need help.

DeLoach Hofstra
+ Cavonis, PA
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Upcoming EVENTS

Our Favorite RECIPES

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FREE WEBINARS



Your Guide to Florida Long-Term Care Medicaid

PRESENTED BY ATTORNEY REP DELOACH

- ▶ *Income/Asset Rules*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

Estate Planning Essentials

PRESENTED BY ATTORNEY MICHELLE LIANZO

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

Estate and Pet Planning

PRESENTED BY ATTORNEY REP DELOACH

- ▶ *Pet Planning and Pet Trusts*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

Please visit dhclaw.com/webinars for complete access. For any questions, please contact Ashleigh Fisichella at 727-308-5441 or ashleigh@dhclaw.com.

Chantal's Corn, Avocado, and Tomato Salad

This vibrant and colorful avocado salad is a showstopper for game days, backyard gatherings, or any occasion! Packed with flavorful ingredients, it's a versatile dish that works perfectly as a side or a crowd-pleasing dip with chips. Quick, healthy, and incredibly easy to make, this recipe may become a favorite go-to.

- ▶ 2 cups cooked corn, fresh
- ▶ 1 pint cherry or grape tomatoes, halved
- ▶ ½ cup finely diced red onion
- ▶ 1–2 avocados, cut into half-inch cubes

Dressing

- ▶ 2 tbsp olive oil
- ▶ ½ tsp grated lime zest
- ▶ 1 tbsp fresh lime juice
- ▶ ¼ cup chopped cilantro
- ▶ ¼ tsp salt
- ▶ ¼ tsp pepper

Bring a pot of water to a boil and cook the corn for 3–5 minutes, then remove and let it cool. In a large glass bowl, combine the cooked corn, tomatoes, and onion. In a separate bowl, whisk together the dressing ingredients until well blended. Pour the dressing over the salad and gently toss to combine. Cover and chill the salad in the refrigerator for 1–2 hours to allow the flavors to marinate. Just before serving, add the avocado slices or chunks to the salad. To prevent browning, toss the avocado with a squirt of fresh lime juice before mixing it into the salad.