

Lawgic Letter

Protecting Families and Preserving Legacies

Meet the Florida Attorney with a Unique Approach

It's common for individuals to put off estate planning, driven by a combination of factors, such as a misguided belief that there's plenty of time - a reluctance to confront their own mortality - and the idea that engaging a lawyer to craft a plan can be expensive. However, these misconceptions can lead to significant complications and hardships for loved ones left behind.

Let me share with you the story of my friend, Denise, whose bittersweet tale would forever change her perspective.

Denise had always known about the importance of having an estate plan. However, thinking that estate planning was complex and expensive, Denise had put off creating her own plan. After all, she and her husband were both in good health, and thoughts of their own mortality made her uncomfortable. Little did she realize that by avoiding the topic, she was leaving her own family vulnerable to potential hardships.

Then one morning her phone rang. It was her sister. They always spoke before having breakfast and shared their plans for the day, a tradition since they were both younger and away at college. But this time, the call wasn't pleasant. Her sister's husband had passed away unexpectedly in his sleep, leaving everyone behind, including two teenaged children.

A profound realization began to dawn upon Denise as she witnessed the turmoil that engulfed her sister's life. Instead of properly grieving for the loss of her husband, her sister was threatened by her adult stepchildren who were more concerned about their inheritance than the loss of their father or the future of her young child. Watching her sister struggle with the aftermath of her sudden loss brought into sharp focus Denise's need to protect her own family's future. She could no longer ignore the inevitability of life's uncertainties and the imperative to secure their financial well-being.

Driven by love and a newfound urgency, Denise sought my confidence and expertise. With compassion and patience, our dedicated team reassured her, dispelling the myth that estate planning was complicated and reserved for the wealthy or the elderly. We guided her through the process, highlighting the tangible benefits of creating a comprehensive estate plan and empowering her through each step.

Denise's journey became a testament to her strength and determination. She recognized the importance of safeguarding her family's future and in the process confronted her mortality. With our guidance, Denise and her husband very easily completed an estate plan that reflected their values and protected their loved ones from potential problems.

Through this transformative experience, Denise realized that estate planning

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Kevin L. Deeb, Esq.

Quote of the Month

“ Things which matter most, must not be at the mercy of things which matter least.”

— Johann Wolfgang von Goethe

was not merely about finances and legalities; it was a profound act of love and responsibility and a means to ensure her family's security, honor her own wishes, and leave a lasting legacy. What's more, she was surprised at how easy we made it for her.

Denise's story serves as a poignant reminder that none of us are immune to life's uncertainties. By taking proactive steps, we can provide for our loved ones and protect them from hardships.

Don't let mistaken beliefs or fears hold you back from creating an estate plan. Reach out to us today for a free 20-minute Discovery Call, and we will guide you through a hassle-free process, dispelling misperceptions, addressing concerns, and ensuring that your loved ones are well-cared for in all circumstances.

Your journey towards peace of mind and a secure future begins now.



FREE BOOK REVEALS
**EVERYTHING YOU'VE EVER WANTED
TO KNOW ABOUT ESTATE PLANNING**

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Classic Lebanese Tabbouleh

Ingredients

- 1 cup bulgur wheat
- 2 cups boiling water
- 3 cups finely chopped fresh parsley
- 1/2 cup finely chopped fresh mint leaves
- 2 tomatoes, finely diced
- 1/2 cup finely chopped red onion
- Juice of 2 lemons
- 1/4 cup extra-virgin olive oil
- Salt and black pepper to taste
- Lettuce leaves for serving
- Optional: pita bread or toasted pita chips for serving



Instructions:

1. Place the bulgur wheat in a large bowl and pour the boiling water over it. Cover the bowl with a plate or plastic wrap and let it sit for about 20 minutes, or until the bulgur is tender and has absorbed the water.
2. Once the bulgur is ready, fluff it with a fork and let it cool to room temperature.
3. In a separate bowl, combine the finely chopped parsley, mint, tomatoes, and red onion.
4. Add the cooled bulgur to the parsley mixture and toss everything together.
5. In a small bowl, whisk together the lemon juice, olive oil, salt, and black pepper.
6. Pour the dressing over the tabbouleh salad and toss well to coat all the ingredients.
7. Taste and adjust the seasoning if needed.
8. Refrigerate the tabbouleh for at least 1 hour before serving to allow the flavors to meld together.
9. When ready to serve, line a serving platter with lettuce leaves and spoon the tabbouleh on top.
10. You can serve tabbouleh as a side dish or as a main course accompanied by pita bread or toasted pita chips.

Enjoy your refreshing and flavorful Tabbouleh!

The Pitfalls of Waiting: Why Proactive Landlords Are More Successful

Most landlords take the management of their investment property very seriously, as they should. They take great pride in their properties and the safe, comfortable homes they provide tenants. Understanding the landlord and tenant law, and the responsibility of both parties, landlords aim for a harmonious relationship with them.

Florida law requires lease agreements to include specific details like rental amounts, security deposits, lease duration, and property rules. These provisions ensure transparency and clarity for both the landlord and the tenant. Yes, tenants are granted certain rights, including a safe and habitable residence, prior notice of rent increases or lease terminations, and privacy with quiet enjoyment. In cases of neglected repairs, tenants also have the right to withhold rent and could even sue for damages caused by the landlord's negligence.



Michelle M. Deeb, Esq.

However, tenants have the responsibility to abide by their own obligations to the landlord as well. Unfortunately, some landlords make the mistake of waiting too long to act when a tenant falls behind on rent or violates some other term of the lease agreement. Fueled by hope, they often believe the tenant will eventually catch up on past due rent or correct a violation of the lease agreement, avoiding the need for eviction. While the landlord's optimism is admirable, it often leads to larger problems down the line. Tenant

actions (or inactions) warrant a landlord's immediate action.

Without hesitation, landlords should send written notices upon the first signs of a breach, whether it is non-payment or some other term in the lease, even if the tenant promises to rectify the situation. Timely notices convey seriousness and saved time in case eviction became necessary. Unfortunately, landlords wait too long before sending notices and beginning the eviction process.

Another common blunder committed by landlords is the attempt at a Do-It-Yourself eviction. I'm not referring to self-help evictions where the landlord simply removes the tenant *which is illegal, by the way), but by filing the eviction on their own. Sure, sometimes that might work. But underestimating the complexities and legal nuances involved, landlords that take matters into their own hands without seeking professional assistance can - and often does - result in wasted time, money, and increased stress. When tenants try to defend themselves in court by filing nonsensical (and oftentimes, frivolous) responses that, while having no legal basis, often bring the eviction process to a grinding halt. And landlords, not knowing how to maneuver, end up waiting much longer than necessary for the eviction to proceed. Indeed, an extra month or two can cost a landlord thousands of dollars more in damages.

Landlords can avoid this by recognizing the value of hiring an experienced law firm that is well-versed in evictions. Oftentimes, this realization comes about only after having a bad experience. An attorney's expertise could save time and money, providing invaluable guidance and use of efficient strategies. And attorney's fees are not as high as some may believe. By entrusting an attorney with an eviction, landlords can focus on managing their properties effectively, confident in a streamlined resolution.

Whenever uncertainties or questions arise, our clients turn to us for trusted advice. Our expertise in landlord and tenant law provides peace of mind and security. With our guidance, Landlords navigate potential legal disputes quickly, ensuring a smooth tenancy.

If you find yourself in a similar situation, remember the significance of understanding landlord and tenant law. Seek professional advice without hesitation. Like all of our clients, you can save time, money, and stress by relying on us. We provide valuable strategies, protecting your rights as a landlord throughout the process. Further, we happily draft written notices for free to repeat clients. So, there's no reason to delay an eviction. Call us whenever you have a question regarding a problem tenant. We can help.



Small Businesses we are loving this month!

- South Florida Dentistry
- Signature Women's Healthcare
- RSR Assisted Living
- Ms. Cheezious Food Truck
- Books & Books
- Aguacate Sanctuary of Love
- Cake Lounge Miami
- White Lion Café
- Esmeralda's Salty Air Retreat

What in the Florida?!

If you've lived here long enough, you know all about Florida's rainy season. Some unlucky few also know what its like to cross flooded areas in order to make it home or to work, and



even smaller number of folks have dared to enter flooded roads which have been barred off in the hopes of a quicker route. However, Valusa County has discussed enacting an Arizona statute, lovingly deemed a "Stupid Motorist Law", which would give the county the power to impose higher first responder fees if the driver who was stranded maneuvered

around barricades to enter flooded streets or highways. So think twice before using your vehicles to their fullest potential next time you visit Valusa County during rainy season!

5 MOST RECOMMENDED ACTIONS ITEMS BEFORE SELLING YOUR HOME

1. Early on, obtain your own title search, permit/violation search and property inspection so it doesn't become a negotiating point for the buyer
2. Declutter your home (including closets and garage) so that it looks more spacious
3. Remove family portraits so that potential buyers can better see themselves living there (it's difficult to do so when your family pictures are everywhere)
4. Make all minor aesthetic repairs throughout the home and have it deep-cleaned (use the property inspection report!)
5. Repair all damaged roof shingles and tiles

Unlocking Peace of Mind: Unveiling the Power of a Last Will and Testament

Having a Last Will and Testament is not just important; it is essential to ensure that your wishes are precisely followed after you have passed away. Without these vital documents in place which create a proper estate plan, the distribution of your assets and the guardianship of your children may be determined by the state, which may not align with your desires. By creating a legally binding document, you can articulate your explicit wishes regarding the management of your estate following your death. This

comprehensive document empowers you to designate beneficiaries who will receive your assets, including money, real estate, and personal belongings. Moreover, you have the opportunity to appoint an executor who will dutifully carry out your instructions.

One significant advantage of a Last Will and Testament is the ability to name guardians for your minor children, if necessary. By making these arrangements within your will, you can ensure that your children will be cared for by individuals whom you trust and who share your values. This provision provides peace of mind, knowing that your children's future will be entrusted to the right hands.

Without these documents, your assets and property will be distributed based on the default laws of the state in which you reside. Unfortunately, this can lead to the unintended consequences of your assets

falling into the hands of individuals you did not intend to have them. Furthermore, the absence of a Last Will and Testament increases the risk of probate litigation. This occurs when family members, creditors, or other parties with an interest in your estate challenge the distribution of assets. Probate litigation can be both costly and time-consuming, placing an unnecessary burden on your loved ones during an already challenging time. By creating a proper estate plan, you can proactively prevent such disputes and ensure that your estate is managed smoothly and efficiently.

In summary, having a proper estate plan, and in turn a Last Will and Testament, is crucial for protecting your final wishes and ensuring the proper distribution of your assets. By taking the time to draft these important legal documents, you can safeguard your loved ones from unnecessary complications and disputes, providing them with the security and clarity they need during the probate process.



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Special Announcement

We are excited and proud to announce that we have just opened a new office location in North Coral Gables at **310 Alhambra Circle**. Please feel free to come by and say hello! We love visitors!

If you love our existing location, don't worry, our office location at 500 S. Dixie Highway, Suite 304, remains open to accommodate clients that are located further south.

Did You Know?

Did you know that in Florida, when parents sign liability waivers on behalf of their minor children, those waivers are not valid. The public policy behind this is simple and sound. Minors should not have to pay the price for their parents ill-advised choices when they choose to waive their rights. Keep this in mind the next time you are asked to sign a waiver. More importantly, if you are the business owner, don't rely on a parent's waiver to avoid liability. It won't preclude a law suit if the child is injured.

Five New Florida Laws Taking Effect This Year Affecting Real Estate and Business Owners

State laws and various changes are set to take effect in the new year, encompassing a range of areas. Here are some notable changes that have or soon will come into effect:

1. **Toll Credits:** A special session led to the approval of a measure that grants 50 percent toll credits to motorists who undertake 35 or more toll-road trips within a month. This program, lasting for a year, includes a \$500 million fund to help toll agencies cover revenue losses.
2. **Property Insurance Reforms:** A controversial practice in the property insurance system known as "assignment of benefits" will be discontinued. Homeowners will no longer be able to sign over claims to contractors, with the prohibition on assignment of benefits applying to policies issued on or after January 1.
3. **Disaster Assistance:** In response to the Surfside building collapse and the impact of hurricanes, lawmakers approved measures to provide property tax rebates for residents whose properties were rendered uninhabitable. Applications for rebates will be accepted between January 1 and April 1.
4. **Workers' Compensation Rates:** Starting in January, workers' compensation insurance rates will see an average decrease of 8.4 percent, continuing a trend of decreasing rates for the sixth consecutive year.
5. **Miya's Law:** Following a tragic incident, lawmakers passed a measure requiring apartment landlords to conduct background checks on all employees. The legislation, named "Miya's Law" after a Valencia College student who lost her life, aims to enhance safety in apartment complexes.

These changes represent a diverse set of reforms and improvements that aim to enhance various aspects of governance, transportation, property insurance, public services, and safety in the state.

Are you leaving your family vulnerable to the risks of not having crafted an estate plan (or not having an old one reviewed) that safeguards their well-being and guarantees the distribution of assets when and how you wish?

REACH OUT TO US NOW TO SCHEDULE A FREE 20-MINUTE DISCOVERY CALL TO SEE IF WE'RE A GOOD FIT FOR EACH OTHER. YOU CAN EITHER CALL US AT 305-670-1188 OR VISIT US ONLINE AT [DEEBPA.COM](https://deebpa.com) TO SCHEDULE A MEETING.

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What Clients Are Saying About Us

"Deeb & Deeb, PA has provided us with a wide range of legal services, both professionally and personally, for over 20 years. Kevin and Michelle made the purchase of commercial properties and personal residences and the creation of our estate plan easy while easing our minds knowing we were in great hands ... If you are looking for strong representation with personal attention, this is the place for you. 5 stars is not enough for Deeb & Deeb" - **Paul U.**



Download Your Free Book



*The Complete Guide
to Estate Planning*

SCAN ME!

