



1436 Royal Palm Square Blvd.
Fort Myers, FL 33919

888-889-8899
DellutriLawGroup.com

Check us out online!



PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

A Statewide Law Firm
Many of our clients never come into the office. We use technology to handle their cases virtually all across Florida.



888-889-8899
DellutriLawGroup.com
DECEMBER 2021

Growing Together with You

Inside This Issue

- 1 Santa Is ... Who?! 7-Year-Old Carmen's Big Reveal
- 2 Tips for Spending Responsibly During the Holidays
- 2 Testimonial
- 3 Dellutri Law Group Passion Projects
- 3 DIY Holiday Egnog
- 4 Why I Follow Bikers?



Why I Follow Bikers?

The other day my son and I were running errands. As we drove down the road, a biker came up next to me at the traffic light. I looked over, exchanged pleasantries, and when the light turned green, I immediately got behind him. As we were traveling up the road, I put enough distance between us so that if anything happened, I could stop safely.

My son asked why I moved into the left lane when we would be getting off to the right in a few miles. I told him that I always drove behind bikers because in that moment of time, I could protect them from anything coming up behind them. By staying a safe distance, any negligent drivers not paying attention, would hit me before they hit him.

My son looked a bit perplexed. I told him that every driver on the road has a duty to protect every other driver, and that includes pedestrians, bicyclists, and motorcyclists. However, pedestrians, bicyclist, and bikers are entitled to extra protection, in my opinion, from negligent drivers. The guy driving the big F-350 who gets rear-ended at a stoplight by a texter will probably be okay. But what if the same texter was following a biker. The biker who gets rear-ended at a stoplight has much less protection around him or her, and their bodies absorb the impact, not the vehicle. So, by traveling behind them at a safe distance, I am putting an extra layer of protection around them. Can I stop all dangerous drivers for that bike or on the

road? No, but, while traveling behind them I can assure that nothing will rear-end them while I'm behind them.

My son said, "But they'll never know you were trying to protect them."

"You're absolutely right," I replied. "They don't need to know." You do the right thing because it's the right thing. You don't do it because you're looking for recognition. While driving, you are always trying to do the right thing to protect yourself and others on the road. You don't get a participation trophy every time you get behind the wheel. Getting home or to your destination safely is the ultimate reward. The same is true for every other driver on the road.

I think I made an impact on a newly minted driver. Hopefully, he will follow in my footsteps and give each and every biker he encounters on the road the same courtesies that I try to extend. Hopefully, you will too.

-Carmen Dellutri

For more crazy lawyer stories, be sure to follow us on social media!



Do you remember the moment when you learned the truth about Santa? I'll never forget mine. It was Christmas Eve, 1973, and I was just 7 years old. Most kids figure out the Santa secret at school — a wink and nudge from a friend is all it takes — but not me. I cracked the code at home, and it all happened thanks to a pair of boots.

These weren't just any old boots! They were my dad's massive work boots with leather uppers and 3-inch-thick rubber on the soles. They were so big that my brother and I called them his "Herman Munster Boots." To us, they seemed as giant as the footwear the monster from "The Munsters" stomped around in.

My dad talked about those boots like they were magic. He never wore a jacket, even working on cars in the New Jersey winter, because he swore that with thick woolen socks, his Herman Munster Boots kept his whole body warm and toasty.

Now for the Santa part.

Dad and I had a boot ritual. Every weeknight, he came home from work, collapsed into his chair, unlaced his boots,

and kicked them onto the floor. That was my signal. I could take the boots for a spin!

On that fateful Christmas Eve, I ran over and stuck my tiny feet into Dad's huge footprints. Then I stomped through the living room and the kitchen on my way to my parents' bedroom, laces flying everywhere. This was part of the ritual. I got to play as long as I eventually put the boots where they belonged.

But that Christmas Eve was different. I swung open my parents' door and my whole body went rigid. I couldn't breathe. My eyes were as big as silver dollars. The bedroom was full of Christmas presents! To this day, I can still picture the huge pile of parcels wrapped in orange Mickey Mouse paper. As soon as my heart restarted, I dropped the boots and sprinted to my room.

What the heck was going on?! Had Santa dropped off our presents early? Were Mom and Dad hiding them for him? Was Santa real at all? I had a full-on existential crisis right there in my 7-year-old mind. All I knew for sure was that if Dad had known about the presents, he never would have let me open that door in his boots. So, either Santa had

paid us an early visit and no one told Dad, or my mom had been Saint Nick all along.

A normal kid might have run back to the living room shouting about all this. But my brain was stuck on one question: What if Santa was real after all, and spilling this secret made him too mad to visit next year? My brother would kill me!

So, I never said a word. The next morning, I ripped the orange Mickey Mouse wrapping paper off my Evel Knievel Scramble Van and said, "Thanks Santa!" just like a believer would. To this day, I've never told a soul this story. You're the first!

Now that I'm all grown up with my own kids, I'm glad I didn't run my mouth and ruin the magic of Christmas for my brother. The fact that I eventually had to live through my son Nick saying, "Mom, you're Santa Claus!" was enough of a gut punch.

I hope that if you have small kids, you'll keep the magic alive for them as long as you can. Just remember — watch where they take your boots!

-Carmen Dellutri

If you know someone who would like a copy of this newsletter, please visit this link to add them to our mailing list: DellutriLawGroup.com/resources/newsletters

Tips for Spending Responsibly During the Holidays

Not only is the Thanksgiving holiday a fun time to get together with friends and family members, it also kicks off the time of year when people begin to spend more. With the holiday season now in full swing, many people feel pressured to make all holiday wishes and dreams come true — this often means buying items on credit.

We want you to avoid falling into a debt trap this year, which is why we've put together a few important money-saving holiday tips. Take a look at this list before you overspend.

Holiday Savings

We all want to buy the people we love the things that they want. But sometimes those things are just too expensive. Other times, we haven't properly budgeted for those items.

So, my first tip to you is to budget:

- Figure out realistic amounts to spend on each person on your list.
- Write down how much money you will have to save each week to buy that item.
- Place this amount in a separate bank account reserved only for holiday spending.

If you find that you have to save more than you comfortably can, I'd like you to take a look at this next section.

How to Save

I encourage all of you to save real cash (not credit) for holiday spending. However, if you are going this route, I want to make sure that you are saving responsibly.

Do not begin to save for a holiday gift if:

- You are saving more than you make every week.
- You cannot save enough cash for the item you want to buy.
- You're tempted to pay with credit or take out a loan to purchase an item.
- You have to forego basic necessities (food, bills, etc.) to save for the item.

What about credit cards? Well, there is a way to use cards responsibly, with a big IF.

The Only Time to Use a Card There are times when a credit card can be used responsibly. Only use a card to buy a holiday item IF:

- You can pay back the amount immediately.
- You are trying to build credit responsibly.
- You will not let your payments build up, causing you to spend on interest.
- You still budget for that item in cash.

Remember to buy holiday gifts responsibly. Sure, everyone WANTS something, but most people are happy just being cared for and loved — and that's something you can provide for free.



Dellutri Law Group Passion Projects

With the new year coming up, we are always updating our team's Passion Projects pick-list. We need your help! Do you have a local organization doing some amazing things? We want to know about it! Please email CarmenDellutri@DellutriLawGroup.com, and tell us who you think is doing amazing things in the community.

With offices that stretch up and down the coast of Southwest Florida and across the state to Orlando, we have the ability to make a difference in countless lives and communities. Carmen Dellutri's love for philanthropy has been a driving force of the Dellutri Law Group ever since its doors opened nearly 24 years ago. Blood drives, food drives, and toy drives represent just the surface of what our offices strive to do to show our support to different organizations. Additionally, Carmen's contagious passion for giving back has spread like wildfire to each of our employees, thus the Dellutri Passion Projects were born.



What Are the Passion Projects?

Great question! Each employee is granted the opportunity to select one organization each year that they are passionate about. With so many years in the community, multiple offices throughout Florida, and a large social media presence, we are dedicated to helping support our team's chosen charities by increasing awareness, promoting their events, and volunteering when we can.

DIY Holiday Eggnog

Inspired by [TastesBetterFromScratch.com](https://www.tastesbetterfromscratch.com)

Making your own eggnog is easier than you think! This creamy, delicious drink will be a hit with your holiday guests.

INGREDIENTS

- 6 egg yolks
- 1/2 cup sugar
- 1 cup heavy whipping cream
- 2 cups milk
- 1/2 tsp nutmeg
- 1 pinch salt
- 1/4 tsp vanilla extract
- Cinnamon and whipped cream, for garnish

DIRECTIONS

1. In a medium bowl, whisk the egg yolks and sugar until light and creamy. Set aside.
2. In a saucepan over medium heat, stir together the cream, milk, nutmeg, and salt. Bring to a simmer.
3. Add a spoonful of the milk mixture to the egg mixture. Whisk vigorously and repeat, one spoonful at a time.
4. When most of the milk is whisked in, add the egg mixture to the saucepan.
5. Whisk until the liquid thickens slightly or reaches 160 F. Remove from heat and add vanilla extract.
6. Pour the eggnog into a glass container and cover. Refrigerate.
7. When the eggnog has thickened, pour it into glasses, garnish, and enjoy!

Testimonial

Our Clients Say It Best



"I am very pleased to wholeheartedly recommend the entire Dellutri Law Group, and specifically Joe LoTempio, to you for your legal needs. My many years of involvement with them has revealed their extreme competence, capability, and professionalism. They are very knowledgeable and organized and it would be an immense challenge for anyone to find a more compassionate, considerate group of individuals. Mr. LoTempio quickly grasped the entirety of my complex situation, formulated a plan with well thought out solutions identified, and swiftly and accurately concluded the several aspects of my case. He is personable, engages well with others, and exhibits high levels of motivation and quality of character. Without hesitation I would advise utilizing Mr. LoTempio and the Dellutri Law Group for your legal needs."

—W.K. GOOGLE REVIEW, NOVEMBER 2021

What's the Good News?

*"And let us not grow weary
of doing good, for in due
season we will reap, if we
do not give up."*

GALATIANS 6:9



A Huge Thank-You to Our Referral Partners!

Last month we had ...

- 53 referrals from friends, family, or previous clients
- 20 returning clients for a new matter
- 16 referrals from other attorneys
- 3 referrals from other professionals in town
- **We sent out 95 referrals**