

A Statewide Law Firm

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



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AUGUST 2023

# Growing Together with You

## I Kept a \$180,000 Secret From My Wife Here's What Happened When She Found Out!

The other day, I read an article about financial infidelity, which is the idea that spouses and partners are not always 100% honest with each other about their finances. I'm pretty much an expert on this topic — or, let's say, a reformed expert. Many, many years ago, before I married Marjorie, I incurred a significant amount of student loan debt in law school, to the tune of \$180,000.

I shared this story in the newsletter several years ago, so if you know it, go ahead and skip to the last paragraph of this letter. But if my debt is news to you, keep reading! You don't want to miss what happens next.

Shockingly, while Marjorie and I were dating, the topic of my \$180,000 student loan debt never came up. I had plenty of opportunities to tell her, but it just never seemed like the right time to drop a financial bomb like that. I mean, how do you casually say to someone, "Oh, did I mention my student loan debt?" or "Let's discuss exactly how much debt I'm in, because if we get married, I'm going to devote a significant amount of income to paying this debt off for quite a few years. That means no vacations, no new cars, etc." I just couldn't do it. Hopefully, you see what I mean.

Shortly after we were married, Marjorie went out to the mailbox to retrieve the mail. She noticed about seven letters from Sallie Mae. Since she didn't know who Sallie Mae was, she opened the letters and started to add up the numbers. (Marjorie is a CPA, after all.) Back in the house, she called me over.

Happy with our service? We'd love to hear from you! We are always honored when our clients and associates refer their friends, family, and colleagues our way — or simply say kind things about our firm. If there is anything we can do for you, please let us know. We're here to help!



Reach us any time at 888-889-8899 or [DellutriLawGroup.com](http://DellutriLawGroup.com)

If you'd like to leave us a review, feel free to scan the QR code. We appreciate every word!

"Carmen, I need to talk to you about something," she said. "Who is Sallie Mae, and why does she say you owe her over \$80,000?"

I reassured Marjorie that all was well, explained that Sallie Mae was my student loan company and said I would handle it. I also told her I did not owe \$80,000. At first, she was relieved — but then, I decided it was time to come clean and spill my guts. I told her that I owed much more than that — about \$100,000 more!

Marjorie took the news rather well, and it helped that I promised to pay off my debt as quickly as possible. I actually made several promises that day. First, I promised to pay back every penny of student loan debt before I bought any toys for myself. (That was a hard one, but I'm glad I did it. It kept me focused.) Then, I promised never to drop any more financial bombs on her. Finally, I promised to discuss future financial decisions with her before making them.

I've kept all my promises, but I'm actually glad we had that difficult conversation. It taught both of us a lot about ourselves and how we'd make our financial decisions in the future.

To all of those spouses and partners who are not being 100% honest about their finances, be careful. I can only hope that when you decide to come clean, your spouse/partner will be as understanding as Marjorie was! Interestingly, I've never asked her what would have happened had I come clean before we got married. Since we are coming up on 25 years together, maybe I'll ask. Or not.



*-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](http://DellutriLawGroup.com/resources/newsletters)

# ESTATE PLANNING SIMPLIFIED



Do you have an estate plan? Many people fear estate planning for numerous reasons. But estate planning is not about you or your fears; you do it to protect your loved ones. Your family shouldn't be trying to figure out what your final intentions were while they are grieving your loss.

Estate plans don't need to be elaborate. They can be very simple and solve many, many problems for your loved ones. Because we had clients who passed without a will, we heard the horror stories, and we took action. We knew we could make estate planning much simpler and cheaper and dispel the mysteries behind the process.

If you have been thinking about getting your affairs in order, please call us for a free consultation. We will be more than happy to discuss what you need to protect your loved ones based upon your current circumstances. You might be surprised at how inexpensive estate planning can be.

## Testimonial

Our Clients Say It Best

*"Dealing with legal issues can be very stressful. I have called around and spoken with many attorneys who all seemed to just want to take my money without any real direction on how to resolve my issue. That is why it was a relief to me when I called the Dellutri Law Group and was connected to Carmen Dellutri. Not only did he answer all of my questions but he gave me actionable steps to resolve my case. Thank you Carmen Dellutri for all of your help! You gave me the confidence to move forward with ease. Service like this is really hard to find!"*

—A.G.

## *She Survived Domestic Violence — Now She's Helping Others!*

### INTERN TAMARA TAYLOR'S INSPIRING STORY

Did you know Dellutri Law Group offers internships? This summer, we invited Tamara Taylor, a paralegal in training, to join us and learn the legal ropes.

Tamara is earning her paralegal degree at Florida SouthWestern State College, and to get it, she has to spend 135 hours working for a local law firm. She put in 38 of them with a criminal attorney, then decided to switch things up and work on personal injury, bankruptcy, and estate planning cases with us for the rest of her time.

"I didn't get to do much in the criminal attorney's office except look up people on the jail website to see what they were charged with," Tamara explains. "I didn't learn nearly as much as I'm learning now! The paralegals at DLG are sitting with me and showing me exactly how to open files, discharge files, and file motions step by step on the computer. I'm learning a lot about technology."

Tamara isn't a typical paralegal student. She's been a self-employed personal assistant for most of her adult life and decided to retrain for the legal field after surviving domestic violence.

"I wanted to change the lives of women [like me], and I wanted to be in law," she explains.

Although Tamara isn't comfortable working in family law because of her past, helping people struggling with injuries and bankruptcy is gratifying for her. She's also a certified life coach and hopes to one day run a home for hurting women. For now, she gives her advice away for free.

"I was an Uber driver for three years to put myself through school, and I kept picking up all of these women who were beaten by their husbands and boyfriends," she explains. "I'm constantly running into women who need someone to talk to, so I talk to them and help them."

We loved working with Tamara this summer, listening to her wisdom, and hearing tales about the 2.5-acre orchard she lives on. She'll make an excellent paralegal one day, and we're lucky to be part of her story!





# Stop All the Racket!

## What Are Your Rights Regarding Construction?

During August, it seems like there's construction everywhere. No matter where you look, you see dozens of neon orange cones and workers in high-visibility vests! That's because August is a busy part of "construction season" in most of the country. You'll experience commuter detours, loud and jarring noises, and even damaged property!

But do you have any legal rights when it comes to construction? Can you sue if it becomes too disruptive or causes you to lose sleep? So, whether you have a neighbor who loves DIY projects or if you're experiencing frequent construction in your area, here's what you need to know.

### For Homeowners

Whether your neighbors are building a back deck or renovating their garage, they must perform these activities in a way that doesn't obstruct or disturb you and your property. Having an open line of communication is vital. You can talk to your neighbor about the noise and ask if they can work during certain times of the day or tell you when there will be loud noises.

Additionally, cities and neighborhoods have ordinances that explain when you can make loud noises and when "quiet hours" are in effect. So, if your neighbor or nearby construction is making excessive noises outside the permitted hours, you have the right to file a complaint with your local police department.

### For Renters

You have limited options as a renter. If construction occurs, you can check your lease or bylaws to see what hours construction can take place. If you have noisy neighbors who like to renovate their apartment, you can call your police department's non-emergency line if they are making loud noises during quiet hours and file a complaint with your landlord.

Construction can be an inconvenience. Therefore, if you continue to hear noises from your neighbors or construction workers, you can file a noise complaint through your police department's non-emergency line. However, if your property is damaged because of construction, you have every right to hold the at-fault party responsible and sue.

If you have any questions about your rights as a homeowner or renter, please contact us today for more information. We can guide you in the right direction when attempting to resolve these issues.



## Grilled Halibut With Roasted Red Pepper Sauce

Inspired by FoodAndWine.com

### INGREDIENTS

- 1 16-oz jar roasted red bell peppers, drained
- 5 garlic cloves
- 1 tbsp sherry vinegar
- 2 tsp honey
- 1 tsp kosher salt
- 1/4 tsp black pepper
- 1/2 cup olive oil
- 4 6-oz skin-on halibut fillets

### DIRECTIONS

1. In a food processor or blender, mix bell peppers, garlic, vinegar, honey, salt, and black pepper until smooth. Transfer sauce to a bowl; whisk in oil.
2. Into a large plastic zipper bag, pour 1 cup of sauce; add halibut fillets and seal bag; turn to coat fillets. Let marinate in refrigerator for 20 minutes. Reserve remaining sauce for serving.
3. Preheat a grill to medium-high (400–450 F). Remove halibut from marinade; scrape off excess.
4. On oiled grill grates, arrange fillets and grill, covered, until fish flakes easily, 4–5 minutes per side.
5. Transfer fillets to serving plates or a large platter. Drizzle with reserved sauce. Serve alongside preferred veggies and crusty bread.

## A Huge Thank-You to Our Referral Partners!

A referral is the greatest gift we can receive from a client or fellow business! Last month we had ...

- 36 referrals from friends, family, or previous clients
- 20 returning clients for new matters
- 14 referrals from other attorneys
- 5 referrals from doctors and other professionals
- We sent out 81 referrals to our trusted referral partners.

## What's the Good News?

*"In all your ways submit to him, and he will make your paths straight."*

PROVERBS 3:6



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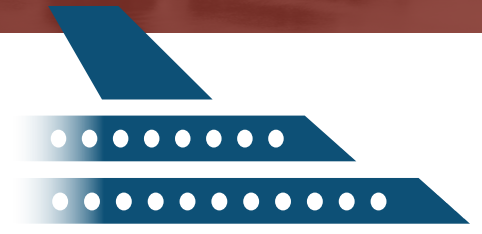
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# Going on a Cruise?



## THINGS TO KNOW BEFORE YOU GO

Cruising is big business. More than 25 million people will set sail on a cruise this year. Some of those people will be seriously hurt during their vacations. If you are injured, you need to preserve the evidence.

Here are eight things you should know before departing on a cruise.

First, if you are injured, do not move from where the injury occurred.

Second, report your injuries to any available crew member. They will contact the proper people to assist you.

Third, if you are able to take photographs and video, do it immediately. If you are unable to, ask someone to video the entire area and photograph everything you believe contributed to your injury.

Fourth, make sure the crew member who responds also takes photos and videos of what contributed to your injury.

Fifth, if you visit the ship's doctor, make sure to request copies of your medical records and X-rays before you depart from the ship.

Sixth, ask to speak with the security team on board and immediately request, in writing, copies of related surveillance tapes that show you being injured.

Seventh, as soon as you get home, set an appointment with your physician.

Eighth, call the Dellutri Law Group to discuss your case immediately due to the short statute of limitations against cruise lines. Stay safe out there.

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

