

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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JUNE 2023

# Growing Together with You

## So Long, DLG! I'M OFF TO THE NAVAL ACADEMY

Welcome back to the Dellutri Law Group newsletter! Normally, this is the spot where my dad, Carmen, tells you a story every month. But just this once, I'm stepping in to take the reins. (Dad, if you're reading this, don't worry — I'll hand the newsletter back over in July.)

As you might have guessed by now, my name is Nicholas Dellutri, and this is my farewell tour. I'm about to leave Florida and my high school life behind to spend the next four years at the United States Naval Academy in Annapolis, Maryland. Leaving will be bittersweet, not only because I've never been away from home or my parents for so long but also because I'll have to leave Dellutri Law Group.

I've been in and out of the DLG office since I was a very, very small child. When my mom worked at the firm, her office was actually my nursery! I spent many happy mornings there before heading over to preschool. I literally grew up in this building watching amazing people come to work for the company. Some moved on, but others — like our marketing director, Elizabeth, and our paralegal, Kathy — grew up with me. My aunt Ronnie has worked at the firm for 19 years, even longer than I've been alive. As a kid, I was fascinated by everyone's work and asked them all 1,000 questions.

*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!



*A blast from the past!*

DLG became even more of a second home for me in 2020. I was bored out of my mind with online learning, so when my older sister invited me to help out with her work in the bankruptcy department, I jumped at the chance! By the summer, I'd gotten everything 6-year-old me had ever wanted: my very own desk and computer setup at the firm.

I've worked at DLG ever since, and while part of me regrets spending my last few summers working, I'd never trade in the value of the experience. I formed amazing relationships with our clients and learned an insane amount about personal finances. Most of my peers have no idea how to read a tax return or the difference between secured and unsecured loans, but because I took this opportunity, I do!

At this point, you're probably wondering why I'm going to the Naval Academy instead of law school. I'll be honest — for a while there, I planned to study English (writing is my favorite thing to do), go to law school, become a lawyer, and take over the family business. I imagined myself leading a team and helping people like my dad. But then, reality set in.

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trustee, and the bankruptcy trustee, so the client knew the odds of getting to the bankruptcy discharge were very slim. But, something inside me said, "You got this."

Even though they knew the odds weren't good, both DL and DF had been in this position before, and I knew neither of them will ever back down from a challenge when there is a chance. They knew I was serious about helping this person, and they were right there to help, talking the case through with me, researching the issues, and discussing the strategy to handle each creditor, the bankruptcy trustee, and the United States trustee and the timing of how we could best achieve our objective. In other words, which mountain we would climb first. We spent many hours on strategy (arguing our points) why this won't work, and that will work but not until we get this handled. I filled several legal pads with facts, research, timelines, etc. They told me my legal theories were unconventional (that happens a lot too). Quite frankly, the facts of this case reminded me of the ball of Christmas lights Clark Griswold handed to his son, Rusty, that had to be untangled. It was literally that bad.

I will admit that, while the case was unfolding, we did have quite a few setbacks, which took the wind out of our sails, but we never gave up. The client took these setbacks in stride. But it was at these times that attorneys Lampley and Fineman stepped up. It was back to the drawing board and legal pads. We adjusted our strategy, pivoted our position and changed our timelines.

I had originally hoped to get this client a chapter 7 discharge. But, as circumstances would have it, the stars aligned, and each little victory wound up with us converting the client's case to a chapter 13, where the client will pay off the non-dischargeable debts over time under bankruptcy court protection.

Because of how we strategized the case and dealt with each issue as it arose, our client is now in a much better place financially. Woot-Woot. A win for the good guys and a very happy client, who now sees a brighter financial future. Our client's results were much better than any of us had hoped for at the beginning of the case.

We pride ourselves on helping our clients through the most difficult times of their lives. Happy clients are one thing, but when a happy client sends you a referral, you need to step up your game and ensure you not only give the new client a wonderful experience, but you must also make sure the referring person is pleased their recommendation of your services was spot-on.

We know referrals only happen when people notice someone has a need and they are willing to help by making the referral. Our clients happily refer other people to our firm because they are willing to help others when hope seems like a pipe dream.

This client has become a raving fan of our firm and has sent several referrals since that time. David and David still argue with me, tell me I'm crazy, and think my legal theories are unconventional, but that will happen anytime you put three Board Certified Consumer Bankruptcy Attorneys in the same room. Without them, we never would have achieved this amazing result for our client, and each day, I'm proud to practice law with these guys. Separate, we are very good, but together, we are a force to be reckoned with. In a nutshell, that is how we won the unwinnable case.

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For more DLG news and updates, be sure to follow us on social media!



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I know myself well enough to know I'll quickly burn out doing the same work every single day. I need a job where every dawn is a different challenge, so I turned to my other dream: becoming a cruise ship captain.

As a kid, I was fascinated by the idea that a hunk of metal could float in the middle of the ocean and carve through waves under its own power. Whenever my family took a cruise, I went "job scouting" — pulling every crew member aside to ask what they did on board, whether they liked it, and what life was like on the ship. Once, we were lucky enough to score an invite to the officer's private viewing deck with about 100 other guests. I ignored the glacier view entirely and spent the whole time taking pictures of the crew area! I was beside myself with excitement.

I had to rework my entire college plan at the last minute to gain admission to the Naval Academy, but with the help of my school guidance counselor, I did it. I even managed to go to the gym and crush my fitness assessment, despite the fact I'm not in love with physical activity. (I'd much rather sit in bed in a dark, cold room and watch reality TV while I eat ice cream and Cheez-It crackers.)

So, here's the new plan: I'll report to the Academy on Thursday, June 29, to major in naval architecture and marine engineering. After spending four years there, I'll enter my five-year period of required military service as an officer, and if I'm lucky, I'll commission into surface warfare. Then, I'll retire when my time is up and start applying to cruise ships.

I'm incredibly nervous for my first day on campus (What if I have to call my mom? What if I forget my retainer!? — just kidding), but I'm excited, too. The worst part of the transition will be saying goodbye to my family, my high school friends, the town where I've lived my entire life, my house, my bed, my dogs, and my coworkers at DLG.

If I've worked with you at any point during my three years in guest services, bankruptcy, or HR at DLG, you're also on the list of people I'll have trouble saying goodbye to. Fortunately, you won't have to miss me too much — my dad may not be a naval captain, but I'm pretty sure he'll keep the DLG ship running smoothly while I'm gone.

Until next time,

*-Nicholas Dellutri*

# Injured in a Motorcycle Crash? THE SSBL CAN HELP

Our rowdy friends describe their motorcycles as sexy, a bit dangerous, part of their persona, therapeutic, and the list goes on. Florida is too beautiful a place to be stuck indoors, and there is no better way to see all the state has to offer than from the seat of a motorcycle with the sun and breeze in your face. Many towns even have “bike night” events to celebrate riders.

But, being a Florida motorcyclist certainly comes with its fair share of dangers. If you were to do a Google search for “motorcycle accidents in FL,” you would find pages and pages of news stories. No location is safe from this either – Ocala, Marion County, Orlando, Sarasota, Bradenton, Crystal Springs, Polk County, Jacksonville, and Tampa are all listed on that page-one search (at least from our office at the time we searched). We know if you kept looking, you’d find your own town or county.

If you were involved in a motorcycle accident anywhere in Florida, the Sunshine State Biker Lawyer can help. If you believe someone else was at fault for the crash, you have the right to pursue legal action against that person or another at-fault party. That’s where we come in.

At the Dellutri Law Group, we have the Sunshine State Biker Lawyer, and we have been helping injured bikers throughout Southwest Florida since 1998, and while we draw on this experience when helping our motorcycle accident clients, we also realize every case is different. That’s why we take the time to get to know you, your story, and your specific concerns. From there, we build a case tailored to your situation.

## 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 ...

- 39 referrals from friends, family, or previous clients
- 21 returning clients for new matters
- 19 referrals from other attorneys
- 8 referrals from doctors and other professionals
- **We sent out 87 referrals to our trusted referral partners.**

## What’s the Good News?

*“God is able to bless you abundantly,  
so that in all things at all times,  
having all that you need, you will  
abound in every good work.”*

2 CORINTHIANS 9:8

## “Testimonial

Our Clients Say It Best



*“We refer your office every chance we get, as you really helped us! We are debt free since our discharge in 2020 and couldn’t have been happier with how wonderful everyone in your office was to us and our outcome.*

*“When you do the right thing, that positive karma will help you every time!  
Thank you for sharing!”*

–Sharon A.



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# WINNING THE UNWINNABLE CASE

We receive a ton of referrals from our past clients who tell their friends and family members about how well they were treated and the results they received. We appreciate each and every one of these referrals. We also receive referrals from other attorneys who know a person needs help but they cannot assist them for one reason or another. Here is a little story about a referral to our firm.

The unwinnable case came in recently, and I decided we were going to win. I didn't know how we were going to win, but I knew we had to. Here's why: This person needed to file bankruptcy and get a fresh start. But this was no ordinary case. The circumstances this person had been through were shocking, and every new detail we learned made it look like they had a better chance of hitting the Powerball than receiving a bankruptcy discharge. But we kept moving forward knowing there had to be a light at the end of this tunnel.

This client had been to see two other bankruptcy attorneys. The first bankruptcy attorney was recommended by another attorney. After the

initial consultation, the attorney said that there was no way bankruptcy would help this person, and that they would probably get sued in bankruptcy court by several of their creditors. The next bankruptcy attorney told this person the same thing. The client was ready to give up and told a friend from church what happened with the first two attorneys. That friend from church (a prior car accident client) recommended this person call our firm and talk to us.

I met with this person, and we talked for quite some time. I asked many questions, and the answers I received were exactly what I didn't want to hear. So, I told this person that I would need to discuss this matter with the other attorneys in the office. After I told them about this bizarre case, attorneys David Lampley and David Fineman told me I was crazy (this happens often) and that my chances of getting this person a bankruptcy discharge were slim, like less than 1%. We had a number of creditors against us, including the IRS, the United States

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