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Do you follow us on social media? We've been following all the local businesses, and the ways they have given back to SWFL after Hurricane Ian are so heartwarming! We have seen businesses and individuals alike stepping up to support those in need.



Bruno's of Brooklyn fed over 6,000 people hot pasta and water for free by the 4th day after Hurricane Ian made landfall.



Fancy's Southern Café was feeding all Linemen and First Responders for free.

The Badgers and the Biker Lifestyle loaded up a U-Haul full of donations in Missouri to bring back down to SWFL within days of the storm making landfall in Florida.



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



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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NOVEMBER 2022

Growing Together with You

AFTER HURRICANE IAN MAKE THE MOST OF THIS THANKSGIVING

Reader's Note: This story was written long before Hurricane Ian was even a threat. We thought about changing it due to the recent devastation to SWFL but decided against it: God never promised us a road without speedbumps, but he did promise to be with us as we hit each one. May God Bless SWFL.

When I was a kid growing up in New Jersey, my parents loved to delegate household chores to me. I grumbled and griped about all of them – what 10-year-old wants to shovel snow or take out the trash!? – but there was one chore I actually looked forward to.

Every fall, it was my job to rake our yard free of leaves. First, I raced to the garage to grab a rake even longer than I was tall. Then, I dashed back and forth across the yard, sweeping all the leaves into an enormous pile. When the grass was visible, and my duty was done, it was time for my favorite part: Diving headfirst into the leaf pile!

I tossed handfuls of leaves into the air and swam the backstroke in my giant red, yellow, and orange pool. Those were some of the happiest moments of my childhood, and last Thanksgiving, I got to repeat them with my 4-year-old granddaughter, Konnor.

We were in Tennessee when it struck me that I could pass on my fall tradition. Unlike Florida, Tennessee has fall leaves! A few of our kids kept Konnor occupied inside while I raked the leaves in the front yard into a massive pile. Her uncle, Bradley, burrowed into the center of the mound and waited.

When I brought Konnor outside, Bradley popped up like a jack-in-the-box! Leaves rained down everywhere, and Konnor shrieked with delight. We both dove into the pile, joining Bradley in an epic leaf fight.

No matter how old I get, the simple pleasure of playing in fall leaves stays the same. As a kid, I didn't think of diving into a leaf pile as a momentous occasion. It was just something I did every fall. But I've come to realize that those little moments are the best parts of life and worth treasuring and passing on to the next generation.

Think back over your childhood memories. Which little moments shine the brightest? What simple, free things did you do as a kid to



pass the time and make memories? Maybe you remember playing hide-and-seek with your sisters in the backyard, beating your dad at checkers, or cooking pot pie with your grandma. You can share those moments with your kids and grandkids just like I did with Konnor.

This Thanksgiving, take a few minutes to pull out your old checkerboard or dig grandma's recipe out of the kitchen cabinet. While you play or cook, share the stories of your childhood with your family. They'll absorb your memories and make their own at the same time.

Playing in the fall leaves with my granddaughter didn't cost a dime. There were no cellphones or iPads involved. I didn't need to grab my laptop, post on Snapchat, or check TikTok to make it happen. We just got up and walked outside into the fresh air. You can pass along your memories the same way. If you do it right, your kids won't even miss the Nintendo!

In this complicated, 100-mile-an-hour world we live in, it's important to take time to smell the roses – or in this case, rake the leaves. Your childhood pleasures may seem simple and mundane, but they can make the difference between a good holiday and a great one. Trust me. It's even better than football on TV ... unless you're watching the Giants.

From my family to yours, Happy Thanksgiving!

-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

SHOULD I SIGN ASSIGNMENT OF BENEFITS?

Hurricane Ian may have passed, but it left behind devastation and a “bunch of vultures.” I’m not talking real vultures – well maybe there are a few real vultures. The vultures that I am speaking about are the droves of disaster relief, roofers, dry-out companies, etc., who flood in from out of town and pounce on devastated areas and start asking suffering homeowners to sign contracts that they have not read and probably cannot understand. This is when the homeowners’ real problems start.

Do not sign anything without reviewing it thoroughly. A true contractor worth his or her salt will gladly give you a day to review their contracts so that you are not being led down the road less traveled.

Next, you may want a legal opinion about your situation before you ever sign a contract with an assignment of benefits clause. Remember the old saying: An ounce of prevention is worth a pound of cure. There’s quite a bit of truth in that statement. Just ask anyone who was taken advantage of by an out-of-state or out-of-town service provider or contractor. We learned many lessons after Hurricane Charlie that still hold true today.

1. Hire local contractors or providers if you can. When there is this much devastation, you may want to ask for referrals from friends, relatives, or your attorney. We have plenty of labor here in Southwest Florida to rebuild. After Hurricane Charlie, many locals learned that these salesmen did not have their best interests at heart. Many of our neighbors who lost jobs and businesses will need to support their families. Let’s support the locals financially, as they will pump the money back into our local communities.



2. If you care about your home and how it will be restored, never, never, ever sign an assignment of benefits clause without seeking a legal opinion so that you understand completely what it is and how it will affect your personal position.
3. An assignment of benefits (AOB) clause is a clause that can be contained within a contract for work with a service provider like a roofer, general contractor, or dry-out company. Or an AOB can be an entirely separate document that a service provider will have you sign.
 - a. In either case, the AOB is a binding legal contract.
 - b. It gives the service provider your right to deal with your insurance company.
 - c. It gives the service provider your right to manage your claim.
 - d. It takes away from you your right to resolve your own claim.
4. In 2019, Florida passed AOB reforms, which restored some rights back to Florida citizens after signing AOBs.
5. If you have already signed an AOB, You can cancel it, but you must do so in a very particular way to make sure the revocation is effective. Plus, you may still owe the contractor additional funds. Lastly, please make sure that your homeowners insurance company is put on notice of the revocation or they will continue working with the contractor.

“Testimonial”

Our Clients Say It Best



“I would give the Dellutri Law Group 10 stars if I could!! They did an amazing job from beginning to end and the outcome was perfect. Not only are they at the top of their game, but they are also caring people who give back to the community. Thank you to Mark Martella, David Lampley, Carmen Dellutri, Ronnie, and Lauren and a special thanks to Tara for her never-ending patience with me and my questions when it came to uploading my docs. I highly recommend The Dellutri Group and I am grateful to have had them on my side!”

–W.S. GOOGLE REVIEW – SEPTEMBER 2022

DLG Passion Projects

We are doing something a little different this month and spotlighting the same Passion Project we did last month again. After Hurricane Ian came through SWFL like a wrecking ball, Midwest Food Bank needs our help more than ever.

The Midwest Food Bank is a volunteer-based, national food bank that also focuses on being faith-based. Established in 2003, its mission is to share its love of Christ by alleviating hunger and malnutrition locally and throughout the world.

The organization still needs volunteers and food donations more than ever. You can find out more about how to help by following them on their Facebook page @MidwestFoodBankOfficial or visiting Volunteer.MidwestFoodBank.org.



Apple Cranberry Crisp

Inspired by TasteOfHome.com

If you're feeling old-fashioned, treat yourself to this warm and bubbly dish. Nothing says Thanksgiving quite like a classic apple crisp.

INGREDIENTS

- 3 cups peeled and chopped tart apples
- 1 1/2 cups cranberries
- 3/4 cup packed brown sugar, divided
- 1 tsp ground cinnamon
- 1/2 cup all-purpose flour
- 1/3 cup butter, cold
- Vanilla ice cream (optional)
- 1 tbsp lemon juice

DIRECTIONS

1. Preheat oven to 375 F.
2. In a large bowl, combine apples, cranberries, 1/4 cup brown sugar, lemon juice, and cinnamon.
3. Grease an 8-inch baking dish and pour the mixture into it.
4. In a small bowl, mix flour and the remaining brown sugar. Cut in cold butter until the mixture is crumbly. Sprinkle this over the fruit.
5. Bake uncovered for 25–30 minutes or until the topping is golden brown and the filling is bubbly. If desired, serve with vanilla ice cream and enjoy!

A Huge Thank-You to Our Referral Partners!

Last month we had ...

- 41 referrals from friends, family, or previous clients
- 22 returning clients for a new matter
- 11 referrals from other attorneys
- 7 referrals from doctors and other professionals
- We sent out 92 referrals to our trusted referral partners

What’s the Good News?

“The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law.”

GALATIANS 5:22-23