



1436 Royal Palm Square Blvd.  
Fort Myers, FL 33919

888-889-8899  
DellutriLawGroup.com

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



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## Enter Our Raffle!



We believe in getting kids on two wheels early! Who doesn't love a shiny bicycle?! This raffle is another special way for us to say thank you for the support you have given us throughout the years. Why? Because we are always looking to give back to our community and believe in helping in any way we can.

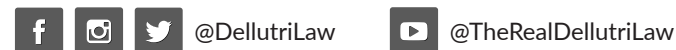
Ready to enter our raffle? Follow the steps outlined here:

1. Enter your information into our raffle form below by **May 2, 2022**. Please enter only once.
2. Join our Facebook family at both @DellutriLaw and @SunshineStateBikerLawyer so you can keep your eye on the prize.
3. Be sure to tune into the Sunshine State Biker Lawyer Facebook page to watch live as our winner is announced!

Raffle will be announced **May 6, 2022**. Good luck!

*This raffle is open to residents of Florida, but prize must be picked up from our office in Fort Myers, FL. Enter now until May 2, 2022. Please only one entry per person. The name of our winner will be announced on Facebook on May 6, 2022 at 1 p.m. EDT. Like our Facebook page to stay updated!*

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



# Growing Together with You

## 2 TIPS TO SAVE YOUR FAMILY'S LIVES *Kick Distracted Driving to the Curb!*

Here in Southwest Florida, not a day goes by that I don't see someone on the road with a cellphone in their hand. I have to ask: Is holding your iPhone the new 10 and 2 position? That's the only explanation I can think of for so many people being blatantly unsafe.

Seeing young kids and older drivers with their phones out on the road drives me crazy, because not only are they putting their own lives at risk, they're risking mine too – and I have no control over it!

Well, that's not entirely true. I have a tiny bit of control, not over the accident, but over how things will go if someone hits me while texting their significant other or BFF. I know how to get that control, because I'm a car accident attorney and I've seen this problem from the other side. But you're in luck – April is National Distracted Driving Awareness Month, and I'm going to share my secrets with you.

Here we go: If you want to protect yourself and your family against distracted driving accidents, there are two things you can do.

**1. Don't be part of the problem.** Pay attention to the road and put your phone away. If you have to take a call or return an email and it can't wait, pull over into a safe spot or hand the phone to someone else in the car. Personally, I don't even use my phone "hands free" because it's still dangerous!

I don't care how experienced you are. I don't care if you've won an award for "Best Driver in the World." You're human, and when you make the decision to answer a phone call, email, or text, you WILL be distracted, and distractions significantly reduce your reaction time. And remember, if you hurt someone on the road because you're distracted, the injured person's attorney can and will use your phone records against you. If you were texting or taking a call when the crash happened, they'll dig up that proof.

I'm not saying this to scare you (okay, maybe a little) but because I've seen truly horrifying crashes involving distracted drivers. These crashes kill people everyday. It's tragic, and I don't want you to be next.

**2. Buy the best auto insurance you can.** Do not try to save money by switching to Geico or get \$400 back by switching to Allstate. *Never do that.* Instead, find a good insurance agent you can trust and buy the best auto insurance policy you can afford.

I recommend going WAY above Florida's minimum requirements because they're horrifyingly low. The insurance lobby spends a lot of money in Tallahassee. People come through our doors at Dellutri Law Group with \$100,000 injuries and just \$10,000 of insurance all the time, and again, I don't want you to be one of them!

You need to be proactive because you never know when someone will pop out in front of you and slam on the brakes. If you need help finding a trustworthy insurance agent in your area, call my team and we'll do everything we can to connect you.

If I sound really passionate about this insurance thing, it's because I am! In fact, I literally wrote the book on it. It's called "**Florida Auto Insurance Guide: Are You Covered?**" and you can **download a free copy by following the QR code**. You'll also find other free resources there like the "Glove Compartment Accident Checklist." You can print that bad boy out and put it in your glove box so you know exactly what to do in case of an accident.

Do me a favor – follow that QR code, and stay safe!

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

# 5 STEPS TO TAKE BEFORE FILING FOR BANKRUPTCY

What steps should I take before filing for bankruptcy protection?

This is an excellent question, and there are many different answers. Here, I will describe the top five things you should do when you are considering filing for bankruptcy protection.

**1. Find the best bankruptcy attorney you can.** Please note that I did not say the cheapest. Also, do not pick one because they are the oldest and advertise that they have 40 years of experience. These are not good indicators of the best bankruptcy attorney in town. Do not just pick the attorney your friend used two or three years ago. Make sure you go on the internet and do your research. If you want, I will gladly send you a free book titled: "How to Find, Interview, and Hire the Best Bankruptcy Attorney." This book breaks down all the steps you need to take to find the best bankruptcy attorney in town. Once you find the best bankruptcy attorney in town, you will then set up an interview either by phone, Zoom, or in person.

**2. You want to show up to that meeting fully prepared.** You will want to have your paystubs for the last six months, and your spouse's, if necessary; your tax returns for the last three years; a list of all your creditors, their mailing addresses, and account numbers; monthly statements; and if possible, six months of your bank statements from all financial accounts, just for a start.

**3. Make a list of all your assets.** Start with real estate, move onto motor vehicles, boats, RVs, motorcycles, then work on household goods and furnishings, musical instruments, jewelry, and clothing.

**4. Make a list of all your monthly expenses.** Start with mortgage or rent including HOA, electric, insurance, other utilities, internet, cellphone, clothing, cleaning supplies, pet care, gas, and car maintenance. I suggest going back one year in your checkbook to see where your money goes.

**5. Make a list of questions to ask the attorney.** If you are concerned about losing your home, ask the attorney. If you are concerned about losing your car, ask the attorney. If you are concerned about how long the bankruptcy process will take, ask an attorney. If you are concerned about which chapter under the bankruptcy code to file, ask the attorney. Listen to what the attorney has to say, and if you feel comfortable with this attorney, ask for a copy of the fee agreement. Before you sign the agreement, read it and ask questions. If you are comfortable signing the agreement, go ahead and sign it and get started. If you are not comfortable with the attorney after the interview or after reading the agreement, thank them and set up an appointment with someone else.



*-Carmen Dellutri*

## 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 and 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, JAN. 2022



## DLG Passion Projects

If you have ever had the pleasure of being one of Amanda Downing's clients, you'll know she says what she means and doesn't mince words when it comes to the opposing side. She has the biggest heart and will fight tooth and nail to bring justice for her personal injury clients.

When you ask Amanda about the No. 1 thing she has seen in her career that could have prevented an accident, she will tell you, "Distracted driving, hands down. Cellphones are the worst!" Amanda has spent much of her career as an attorney fighting daily for those accident victims who weren't at fault.

"They did nothing wrong. Imagine driving down the road with your kids, completely minding your own business. You're following the rules of the road, not using a cellphone, not allowing distractions, when suddenly, out of nowhere, comes a drunk driver, head-on, down a one-way road. It's the absolute worst. I hate having to go to bat for those victims because they never should have been put in that situation to begin with. It's just completely unfair."

That's why when we asked Amanda who she was choosing for her Dellutri Law Group Passion Project, she chose MADD without hesitation. "They are fighting the same fight we are. These are real families hurting due to someone else's negligence. They need our help.

To learn more about MADD and how you can help, check out their website: [MADD.org/southwest-florida](https://www.madd.org/southwest-florida).

## What's the Good News?

"I sought the LORD, and He answered me and delivered me from all my fears. Those who look to Him are radiant, and their faces shall never be ashamed. Oh, taste and see that the LORD is good! Blessed is the one who takes refuge in Him!"

PSALM 34:4-5, 8



## ONE-PAN CHICKEN TACOS

Inspired by TasteOfHome.com

This recipe from TikTok user @violet.cooks almost broke the internet – and you'll see why! The fried tortillas make it out-of-this-world delicious.

### INGREDIENTS

- 1 lb chicken breasts, sliced into 1-inch pieces
- 2 tbsp garlic powder
- 2 tbsp cumin
- 2 tbsp chipotle powder
- Canola oil (for frying)
- Corn tortillas
- Grated cheddar cheese
- Pico de gallo and guacamole salsa (to taste)

### DIRECTIONS

1. In a mixing bowl, combine the chicken pieces, garlic powder, cumin, and chipotle powder. Mix until the chicken is coated.
2. In a frying pan, heat the oil. When the oil is hot, add the chicken mixture. Cook on medium heat for 5-8 minutes.
3. Remove the chicken from the pan, and add the corn tortillas (avoid overlapping) so they soak up the juices. Flip the tortillas and repeat. Then, add chicken and grated cheddar to each tortilla and fold it over the filling – in the pan.
4. Cook the tacos for 3 minutes per side until the tortillas are crispy and the cheese is melted.
5. Top with pico and guacamole salsa, and serve!

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

Last month we had ...

- 56 referrals from friends, family, or previous clients
- 24 returning clients for a new matter
- 25 referrals from other attorneys
- 5 referrals from other professionals in town
- **We sent out 113 referrals to our trusted referral partners**