

DELLUTRI LAW GROUP NEWS

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A Note From Carmen



This note starts with a hint of sadness, as I will be leaving the practice of law effective immediately and moving to Hawaii because I hit the Power ball Lottery. Everyone please come to the office and pick up your files. April Fools! No such luck! No Hawaii, No Power ball, and your files are staying right where they are. Even if I hit the lottery, I would still come to work everyday. If you know anything about our office culture, you know that everyone at the firm works very hard, but we have a good time doing it! We are all blessed to work with one another. I truly enjoy practicing law for our clients with everyone at our office. They push me to be a better attorney each and every day.

Some of you may be watching television when our new Personal Injury commercial came on, you know, the one where I give out my cell phone number for people to call or text when they are involved in auto accidents. Yes, I am giving out my cell phone number because I see too many people injured in car accidents speak to insurance companies and are baited into making statements when they are in no condition to be speaking with anyone but their doctor and lawyer. Now some of you may be tempted to use this cell phone number to call on nights and weekends with non-emergency issues. Please think about a few things before calling that number. First, is it really an issue that cannot

Dellutri Law Group Blood Drive

Every minute in every day, someone needs blood. An average of 40,000 units are needed every day in the U.S. The needed blood can only come from a volunteer donor, someone like you who can make a choice to donate. There is no substitution for human blood. Currently, only 3 out of every 100 people in America are donating blood. In fact, 60% of the population will need blood at some point in their life, yet only 5% of the population actually donates. The Dellutri Law Group knows how important donating blood is and would like to take the month of April to raise awareness about the importance of your donation. On April 21st from 11am until 3pm, the Dellutri Law Group will hold our first annual Blood Drive right here at our Ft. Myers office.

Donating blood is a safe and healthy. You get a free mini-physical, including a blood pressure check, heart rate,

temperature, and iron levels. For men, there is a life saving benefit to donating blood, because men are at higher risk for "hemochromatosis, or iron overload". This is a potentially deadly problem where too much iron builds up in the blood. Iron Overload can lead to heart disease and many other major health problems. Research shows that if men give blood 3 times a year, they can reduce their iron overload and therefore their risk of a heart attack by as much as 50%.

Qualifications:

- You must be at least 17 years old.
- You must weigh at least 110 pounds.
- You must be healthy.

Note* Healthy means that you feel well and can perform normal activities. If you have a chronic condition such as diabetes, healthy also means that you are being treated and the condition is under control.

Blood donors are true heroes. In fact, your blood donation

will be broken down into several



components, enabling you, with just one donation, to save up to three lives! Donating blood to Florida's Blood Centers assures that the blood stays here where it's needed most. Florida's Blood Centers is the largest blood bank in the state and the fourth largest independent blood bank in the Nation!

If you would like to join the Dellutri Law Group in donating blood where it is desperately needed, please call our office at 239-939-0900 and ask for Kelsey.

For more information and qualifications on donating blood, please visit

The American Red Cross by clicking [here](#).

Comcast Call In Show

Every Thursday night at 5:30 on Comcast channel CN 14, Mr. Dellutri hosts a live call in show called the Consumer Protection Program for the members of our community to call in and ask questions regarding Consumer issues. Mr.

Dellutri is able to take the questions and answer them live on the air. This provides the individual, as well as other listeners tuning in, a legal solution or advice. We believe it will help individuals facing credit card debt, creditor harassment, foreclosures, and

many other consumer problems. The show gives us the opportunity to give legal advice to those who need it, and provide answers for the hard working individuals of our community. If you or someone you know would like to call in, the number to call is 239-417-4711.

Upcoming Events

The Dellutri Law Group has always taken a special interest in our community. We take great pride in knowing that we are able to volunteer in the community, and always strive to reach out to community members of all ages. This May, we have decided to reach out to the new drivers of our local High Schools. Auto Accidents and wreck less driving has affected men and

emergency issues. Please think about a few things before calling that number. First, is it really an issue that cannot wait until tomorrow? Is this an issue that cannot be left with our answering service? Please remember that I have a wife, children, and a little bit of a life outside the office. Mutual respect has been and always will be one of our policies. Thank You.

Fun easy Recipe of the month: Apple Oat Muffins



Ingredients: 2 1/4 cups granny smith apples, 1 cup pastry flour, 1/2 cup all purpose flour, 1 cup rolled oats, 2/3 cup brown sugar, 1 1/2 tsp baking powder, 1/2 tsp baking soda, 1/2 tsp ground cinnamon, 1 cup plain yogurt, 1/4 cup milk, 2tbs olive oil, 1 egg, 1tsp vanilla extract.

Use cooking spray to coat 12 standard muffin pan cups. Put diced apple on paper towels to drain; pat dry. Mix well flour, oats, sugar, baking powder, baking soda, salt and cinnamon in a large bowl. Blend yogurt, milk, oil, vanilla and egg in a medium bowl. Make a well in the center of flour mixture; stirring milk mixture, until just until moist and stir in the apples. Divide batter to prepared muffin cups. Bake at 400F until muffins spring back when pressed lightly in center, about 20 minutes.

What do I do if I'm served with a foreclosure complaint?

For many, a foreclosure is the first and only lawsuit they have or ever will be involved. So understandably, the vast majority of people who are served with a foreclosure summons have no idea what to do. It can certainly be a scary and intimidating process without some guidance. That is where we come in. We strongly urge anyone who is served with a foreclosure notice to call an attorney as soon as possible. Many law firms, including ours, offer a free initial consultation for foreclosure defense, so there is no excuse not to at least sit down with an attorney for a half hour so you know what your rights are. You generally have only 20 calendar days from the date you are served to file a formal, written response in your case. If you miss that deadline, you may waive valuable legal rights or defenses in the case, which may not be in your best interests. Only an attorney can tell you whether it is in your best interest for you to file a response, or to have one filed on your behalf by an attorney. And, of course, we understand that if you are in foreclosure, you very well may not have any money to hire an attorney. If that is the case, we still would like to meet with you, as there may be things we can do for you without any out-of-pocket costs for you. Our attorneys volunteer at twice-monthly foreclosure and bankruptcy seminars at Florida Rural Legal Services in Fort Myers, FL. Florida Rural Legal Services offers free legal services to those who qualify based on

pride in knowing that we are able to volunteer in the community, and always strive to reach out to community members of all ages. This May, we have decided to reach out to the new drivers of our local High Schools. Auto Accidents and wreck less driving has affected men and women of all ages for as long as we can all remember. We can't help but stress the importance of educating new drivers in Southwest Florida about the dangers of reckless driving and the steps to follow if they were ever involved in an accident. We hope that by raising awareness and encouraging safe driving, that we can help them to avoid unfortunate and sometimes life threatening situations caused by reckless driving. We will be passing out Automobile Accident Checklists to all of the students to keep in their glove boxes with information on what steps to take, and what important case sensitive things to do if they are ever involved in an accident. If you would like to receive one of our accident checklists as well, please call our office at 239-939-0900 and ask for Kelsey or Elizabeth.

Spotlight Attorney: David Fineman

Attorney David Fineman has been with the Dellutri Law Group since 2008. Mr. Fineman is licensed to practice in all state courts in Florida and the United States District Court for the Middle District of Florida. Prior to practicing law, he served the community as a law enforcement officer. He decided to practice law because he always loved helping people and wanted to be challenged. He says he is very proud of the number of people he has been able to help over the years, and the Thank-You's he has received. "It feels really good to read a note from a client saying how much I have helped them," he says. In his first week at the Dellutri Law Group, Mr. Fineman says "I remember I came from another firm that did not practice 'Casual Fridays', and I was not told that Dellutri Law Group did. Showing up in dress slacks, nice shirt, and tie was not a big deal, but laughter came from everyone when I was informed that I was not told as a prank." Recently, The Dellutri Law Group's consumer protection litigation division prevailed for one of its clients in an action against HSBC Retail Services. Attorney David Fineman took lead counsel on the case approximately two years ago and brought claims on behalf of the client for violations of the Fair Credit Reporting Act, Florida Consumer Collections Practices Act, and defamation per se. The claims arose from HSBC's improper reporting on the client's credit report and attempted collection of a debt that had been paid in full. The case began in state court, was removed to federal court, and was finally arbitrated before a neutral arbitrator. Attorney David Lampley sat second chair and assisted in the arbitration. After 8 hours of arbitration and 8 days for consideration, the arbitrator rendered an award for our client.

Mr. Fineman continues to serve the community through programs like Florida Rural Legal Services, and Toys for Tots. So as you can imagine, the Dellutri Law Group is proud to have Mr. Fineman as part of our team.



What is Confirmation of a Chapter 13 Plan?

Confirmation is the second most important part of the bankruptcy for the debtor, the first being discharge. Unfortunately, many debtors don't know what confirmation is. Confirmation is when the court approves the bankruptcy and its terms. Many people think the original plan signed by the debtor stating the amount of the payments and the length of the bankruptcy cannot change. That is not the case. Those terms are just proposals. The job of the bankruptcy trustee is to investigate the facts of each particular debtor to determine if he agrees or disagrees with the terms. Ultimately, the judge will decide at the confirmation if the terms are acceptable or if they need to change.

-Jeremy Iskin, Esq.

A Hole in One & Longest Drive

On Saturday March 27, 2010, Attorney John Webb landed a hole in one at the Dellutri Classic Golf Tournament. Mr. Webb was the only player to hit such a miraculous shot, and we are proud of his effort. Attorney David Lampley also pulled in the longest drive after a tough day on the course. All in all it was a great day of golf and fun and the proceeds of the Dellutri Classic went to support the Lee Memorial Health System Foundation and the John Kanzius Cancer Research Foundation.

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sure and bankruptcy seminars at Florida Rural Legal Services in Fort Myers, FL. Florida Rural Legal Services offers free legal services to those who qualify based on income and other factors. These seminars are a great way to get acquainted with their services and to speak with an attorney regarding your situation. If you would like more information on our free seminars, please call our office at 239-939-0900.

-Holly McFall, Esq.

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"It's not what you look at that matters, it's what you see."

-Henry David Thoreau