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ANSWERS: B,A,C

LIGHT UP THE NIGHT

WHY DO WE HANG CHRISTMAS LIGHTS?

The first string of twinkling lights illuminating your neighbor's house is always a telltale sign of the upcoming seasonal festivities. Christmas lights are a holiday staple, but have you ever wondered where this beloved tradition started?

The tradition of hanging lights on the tree originally started with candles. Because this posed an immense fire hazard, Edward Hibberd Johnson, a close friend of Thomas Edison and vice president of the Edison Electric Light Company, vowed to find a better way to decorate Christmas trees with light. In December 1882, three years after Edison's invention of the lightbulb in November 1879, Johnson hand-wired 80 red, white, and blue lightbulbs together and wound them around a Christmas tree in his parlor window. A passing reporter saw the spectacle and declared in the Detroit Post and Tribune, "One can hardly imagine anything prettier."



Johnson continued this tradition, increasing the number of lights each year and eventually putting them up outside. But because electricity was still a new concept, many years passed before the fad took off for regular Americans. In 1923, President Calvin Coolidge began the tradition of lighting the National Christmas Tree, which spurred the idea of selling stringed lights commercially. By the 1930s, families everywhere were buying boxes of bulbs by the dozen. Today, an estimated 150 million Christmas lights are sold in America each year, decorating 80 million homes and consuming 6% of the nation's electricity every December.

Whether you'll be putting up your own lights or appreciating the most impressive light displays in your neighborhood or town, let the glow fill you with joy this season. Just don't leave them up until February!

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CHRISTMAS TRADITIONS

WITH DELLUTRI LAW FIRM

Christmas traditions create memories that last a lifetime. They bring families closer and create opportunities to spend quality time with family, friends, neighbors, and others. So, this year, we decided to start a new tradition at the firm. Every year, we have a potluck Christmas lunch where everyone brings something special. We shut off the phones and spend time together. To get a jump-start on the Christmas season, we asked everyone to tell us about one of their Christmas traditions. So here it goes!

MARJORIE: My favorite Christmas tradition is getting everything set up late on Christmas Eve for Christmas morning. We make sure that the gifts are under the tree, Santa has milk and cookies, Christmas music is cued up, and the video camera is set up on the tripod with a fully loaded battery so we can record every minute of the Christmas morning festivities in our matching pajamas!

AMY: In our home, Christmas kicks off right after Thanksgiving dinner with family, and all the cousins get together while we "map" out our Black Friday runs while we're watching "A Christmas Story" and another favorite, "The Night Before." Then we just usually come back to the house and eat some more, stay up late, and play board games.

LAUREN: Growing up, it was always a tradition to bake what seemed like a year's worth of Christmas cookies. We would spend days in the kitchen making all sorts of them (my favorite is still butterscotch!) and

then indulge on Christmas Day while taking our family photos.

AMANDA: Christmas Eve was and is always my favorite. My grandma (who passed but is still with me), cousins, aunts, and uncles all come over for food and fun.

KATHY: My Christmas starts off with the huge newspaper on Thanksgiving where I map out my Black Friday shopping day; The newspaper is a must for this! Christmas morning starts with my famous hash brown casserole, followed by a relaxing day with my kids and grandchildren, and then finding room in the house for all the new toys.

NATHALIE: After spending time with family on Christmas Eve, on Christmas Day, my husband and the kids decorate gingerbread cookies and watch Christmas movies. I think we have seen "Home Alone 2" a little too much, but it's definitely a favorite in my home.

CHRISTIE: My family always cooks a huge breakfast on Christmas morning with homemade biscuits, grits, country ham, and red-eye gravy.

ASHLEY: My favorite tradition is having everyone over for breakfast on Christmas morning and watching my nieces and nephews open their gifts.

CASEY: My favorite Christmas tradition is having my entire family over to my home on Christmas Eve.

STEFANIE: With my parents, we open up one present each on Christmas Eve. And for the last 29 years, the present my mom just HAPPENS to pick has always been a new pair of pajamas for everyone.

JOE: I leave my Christmas tree up until Deliverance Day, which falls on the fourth Sunday of March, at which point I unwrap all the presents that have accumulated under the tree for the past three months. My friends come over to watch because they think it's hilarious.

ALLISON: My favorite Christmas tradition is eating chocolate snowmen for breakfast on Christmas morning while watching "A Christmas Story."

CARMEN: We kick off the Christmas holiday every year with our favorite flick, "National Lampoon's Christmas Vacation." Our first showing is always Thanksgiving night.

MARIA: I kick off Christmas with matching pajamas, even though Carlos hates it. The house is filled with traditional Spanish and Puerto Rican food along with coquito (with rum). Then, we play a good hand of dominoes with family and friends. This usually lasts until the end of summer.

These are our traditions, and we would love to hear yours. We hope you have a Very Merry Christmas and a Happy New Year.

-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/newsletter

HOLIDAY DEBT *Hangover*

January tends to be a month of regret — or at least a month of added stress. For many people, dealing with the credit card bills that come after buying expensive gifts in December is more than a little stressful. This year, these bills will be even higher thanks to a new hike in interest rates.

FEDERAL RESERVE INTEREST RATE HIKES

You might have heard the Federal Reserve has decided to boost interest rates by one-quarter of a percentage point. What does that mean? In a nutshell, it means you will be paying higher interest rates on your credit cards over the next few billing cycles — and don't trust your credit providers to let you know about this news.

Credit card companies do not have to warn or tell you about the new interest rate hike. They assume you already know, and that means you are responsible for paying the amount due whether or not you actually knew. So, the gift you purchased in December will cost you a lot more if you don't pay off those credit cards now.



HOW TO START PAYING

The best way to pay back debt is to put aside the money you didn't spend. For example, if you bought a few things on credit to earn points or to hedge until you got paid, take the cash now and put it aside to pay off your credit cards. Do this before that interest starts to rack up. The faster you pay back your purchases, the more money you will save, especially now that interest rates are higher.

It's almost never a good idea to purchase items on credit. If you have done so this past holiday season, make sure you don't end up paying double or triple the original price and pay back your credit cards as soon as possible. While a higher interest rate might seem like no big deal right now, it will end up costing you a lot more money soon.

TESTIMONIAL

OUR CLIENTS SAY IT BEST



"When I first decided to see about bankruptcy, I walked in the office beating myself up pretty bad. I felt like most do, that filing bankruptcy is the end and I should feel ashamed and embarrassed. David and all the staff got me to feel and believe it's actually just the beginning, and I had no reason to feel like I did anything wrong.

I couldn't have asked for a more supportive and compassionate group of people. They were just amazing. During my 341 meeting, as I sat there waiting my turn, I saw a few others there with different attorneys being questioned by the trustee about all kinds of personal things. Come my turn with Carmen by my side, I was only asked the

questions he is required to ask and I was done, 5 minutes top. That is the difference between having just an attorney and having the Dellutri Law Group in your corner.

Awesomeness at its finest!"

—D.

WHAT'S THE GOODNEWS?

"You will seek Me and find Me when you seek Me with all your heart. I will be found by you," declares the Lord. —Jeremiah 29: 13-14



How to Avoid DRUNK DRIVERS THIS HOLIDAY

There are more than enough public warnings and advertisements about driving while drunk during the holiday season. It's something that is just not worth the risk. But all too often, the high rate of drunk driving during the holidays doesn't just impact the person behind the wheel.

Too frequently, innocent people are seriously injured or killed at the hands of reckless people who had too much to drink at a holiday party but still decided to drive. I can't begin to understand why people choose to drive after drinking, but what bothers me even more is that these people are also choosing to play Russian roulette with the lives of others. Here are some ways you can help limit the number of drunk drivers on the roads.

- Act as a designated driver — that means one less person on the road driving drunk!
- Use larger highways.

- Do not use small or rural roads as drunk drivers often try to avoid police this way.
- Try not to travel at night on Fridays or Saturdays.
- Always wear your seat belt.
- Never get into a car with someone who has been drinking.
- Be aware of any driver who is swerving or making wide turns.
- Put distance between yourself and any driver appearing impaired.
- Call the police if you suspect someone of drunk driving.
- Stay alert!

Make sure your kids know about these guidelines too. Be careful out there this holiday season. Be careful not to drink and

drive, but also be careful of those people on the road who are playing a careless game with your life and the lives of those you love.



NEW YEAR'S RESOLUTION QUIZ

See if you can pass our mini New Year's Resolution Quiz below! Check your answers on the back of this newsletter!

1. **What percentage of people fail at achieving their New Year's resolution?**
 - A) 30%
 - B) 80%
 - C) 70%
 - D) 90%
2. **Which is NOT one of the three most common New Year's resolution?**
 - A) Quit smoking
 - B) Save more money
 - C) Eat healthier
 - D) Exercise more
3. **What percentage of American's make New Year's resolutions?**
 - A) 40%
 - B) 50%
 - C) 60%
 - D) 15%

Answers on page 4...



CRANBERRY GINGERBREAD

Inspired by Food & Wine Magazine



Ingredients

- 1/2 cup canola oil, plus more for greasing
- 3/4 cup unsulphured molasses
- 3/4 cup packed light brown sugar
- 2 large eggs
- 1 tbsp fresh ginger, peeled and finely grated
- 1 1/2 cups fresh cranberries, coarsely chopped
- 2 cups all-purpose flour
- 2 tsp baking powder
- 1 tsp baking soda
- 1/2 tsp ground cinnamon
- 1/2 tsp ground cloves
- 1/2 tsp kosher salt

Directions

1. Heat oven to 350 F.
2. Grease a loaf pan with canola oil.
3. In a large mixing bowl, mix together 1/2 cup canola oil, molasses, brown sugar, eggs, ginger, and cranberries. In a separate bowl, sift and combine flour with baking powder, baking soda, cinnamon, cloves, and salt. Mix dry ingredients into wet ingredients until blended.
4. Scrape batter into loaf pan and bake for 50 minutes.
5. Transfer to a rack, let cool for 20 minutes, slice, and serve.