



1436 Royal Palm Square Blvd.
Fort Myers, FL 33919

239-939-0900

Check us out online!

www.DellutriLawGroup.com



PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

Inside This ISSUE

- 1 Are You Ready for the Next Recession?
- 2 Think Twice Before Drinking and Driving
Testimonial
- 3 Should I Replace the Car Seat?
Employee Spotlight
Basil Berry Sorbet
- 4 Teach Your Kids Flu Prevention

STOP THE SPREAD

PREVENT COLDS AND THE FLU WITH KID-FRIENDLY TEACHING TOOLS

School is back in session, but your child may be bringing home more than just random facts. Germs and bacteria that spread the common cold and flu are most prevalent in schools, but while these illnesses are strong, prevention is simple. Teach your kids how to prevent the spread of bacteria this season with these helpful tips.

BUT MOMMY DOESN'T COVER HER NOSE!

Kids learn more by watching what you do rather than listening to what you *tell* them to do. Get in the habit of covering your nose and mouth when you cough or sneeze, and then wash your hands. Make hand sanitizer and facial tissues readily available in your home and be sure to wash your hands before every meal. In addition, stick to healthy habits when you do feel sick. Drink fluids, get plenty of rest, and seek medical attention when it's warranted. If your children see you taking care of yourself, they will be more likely to do the same for themselves in the future.

AHH ... AHH ... ACHOO!

Hand washing and nose blowing are about as fun as ... well, just that. It's no wonder children don't want to take time out of their busy play schedules to combat nasty germs. Instead of making

these important steps a chore, make basic hygiene fun. Use fun songs to teach the proper way to cover a sneeze, or do a science experiment to teach your children about the germs that are spread through just one sneeze. (According to research, sneezes can travel anywhere from 19–26 feet at 100 miles per hour!) For crafty kids, let them decorate tissue boxes or hand sanitizer containers to give hygiene some flair. Soon enough, you'll find them being smarter about their health.

As kids pack into classrooms this fall, germs will fly faster than this past summer did. Prevent the spread of the common cold and flu by learning more tips from the Centers for Disease Control and Prevention online at CDC.gov.



SEPTEMBER 2019



Attorneys for Personal Injury, Bankruptcy, Foreclosure Defense, and More!

1436 Royal Palm Square Blvd.
Fort Myers, FL 33919 239-939-0900

4851 Tamiami Trail North, Ste. 229
Naples, FL 34103 239-403-3011

3841 Tamiami Trail
Port Charlotte, FL 33952 941-624-4454

4830 West Kennedy Blvd., Ste. 600
Tampa, FL 33609 813-670-7588

37 North Orange Avenue, Ste. 500
Orlando, FL 32801 407-720-9200

IT WAS THE BEST OF TIMES, IT WAS THE WORST OF TIMES' What I Learned from the Great Recession

This month marks the 11th anniversary of the Great Recession, which began in earnest in 2008. As a consumer-based law firm, we at Dellutri Law Group were able to see something coming based upon our clients' stories, but we had no idea what was about to happen.

For me, the story starts in November of 2007 at Thanksgiving dinner. My whole family was gathered at my house to dig into the turkey, and one of my family members who works in finance was talking about how wonderfully the stock market was doing and how the nation was prospering as a whole. Listening to him, I turned to my wife, Marjorie, and said, "Something is wrong." Despite the strong economy, our phones at the office were ringing off the hook with clients scheduling bankruptcy consultations.

That was the moment I realized there are two economies: One is the economy of Wall Street, and the other is the economy of regular people — let's call that Main Street. The two are parallel roads running side by side without any apparent turnarounds or connections. While one is doing great, the other could be dealing with a 10-car pileup and no one on the first highway would be any the wiser.

At the firm, we were shaking our heads in 2007 because, while Wall Street was at an all-time high, normal people on Main Street were having a hard time making their mortgage payments. Some of the first

people to come through our doors were mortgage brokers and real estate agents who were trying to file for bankruptcy before they missed months of mortgage payments. Those professionals knew that if you miss three months of payments, your credit score falls approximately 100 points. However, if you file before your credit score falls, it's easier to rebuild financially. Bankruptcy will still hurt a little, but, if you start your recovery with a credit score of 700, you'll be much better off than if you were starting at 500. Seeing people who knew those things rushing into our office told me that the economic downturn was going to be a lot bigger than what we were reading in the newspapers.

Not long after that Thanksgiving, Marjorie and I were at home watching the news when the stock market began to crash. It fell 777 points in one day. We were stunned. We were thinking that the parallel roads of Wall Street and Main Street had finally converged, and it wasn't going to end well for anyone.

As for the Great Recession itself, I think it's best summed up by a Charles Dickens quote: "It was the best of times, it was the worst of times." Prior to the crash, people boasted about the equity in their homes to anyone who would listen. After the crash, people watched their credit scores tank and their houses lose equity. No one could refinance, and mortgage companies came knocking, telling people to pay up. Every day at work became a nightmare.

Just when I thought I'd seen it all, my next appointment would change my mind. All I could do was offer people hope and wait for the economy to pull through.

Now we're seeing signs of something starting to happen again. Market vulnerability, trade wars, real estate slowing down, and it makes me wonder what's next. I'm happy to say, though, that we have a toolkit to handle what's coming this time. We can take the lessons we learned in the Great Recession and put them to work.

Here's my advice: Make sure you have money in your savings account, set aside an emergency fund, and don't cut into your retirement plans — they're protected under Florida law. Also, call your bankruptcy attorney. They can tell you exactly how to prepare for the future and give you guidance on what to protect and what not to. Never discount the power of bankruptcy if there's another collapse. The people who filed early in 2008 came out smelling like roses, and the people who tried to hold on for the ride were hurt in the long run.

Above all, when worst comes to worst, don't let your pride keep you from doing what's best for your family. We survived one recession and, armed with what we've learned, we can survive another.

-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

THINK TWICE BEFORE

Drinking and Driving

Most of us know of someone who has been injured or killed as a result of a drunk driver, and it's no secret that driving under the influence can have deadly consequences. Yet, every day, people get behind the wheel after drinking. Just because you make it home safely doesn't mean you're making a smart decision!

According to the Federal Bureau of Investigation (FBI), over 1.2 million drivers were arrested in 2011 for driving under the influence of alcohol or narcotics. According to the Florida DMV, there were 55,722 DUI tickets issued in the same year. In 2014, drunk driving fatalities accounted for 28% of all traffic-related deaths.

CONSEQUENCES OF DRIVING UNDER THE INFLUENCE

Like regular auto accidents, drunk driving accidents can have serious or deadly consequences. Although many people walk away from drunk driving accidents with only bruises, others suffer serious damage to their internal organs, spinal cords, and brains. These injuries usually require expensive surgeries, extended hospital stays, pain medication, and years of physical therapy. In addition to injuries, drunk driving can also result in death.

UNDERSTANDING DRUNK DRIVING LAWS IN FLORIDA

If you're pulled over after drinking and driving, you'll likely be charged with a DUI. In Florida, driving under the influence (DUI) is defined as operating a motor vehicle while impaired with a blood alcohol level of .08% or higher or while under the influence of a chemical or controlled substance.

In Florida, your first DUI conviction can result in these penalties:

- Fines ranging from \$500–\$1,000 or more
- Community service — mandatory 50 hours or a fine equaling \$10 per required community-service hour
- Probation of no more than one year
- Jail time
- Vehicle impoundment

HAVING YOUR DRIVER'S LICENSE REVOKED FOR UP TO ONE YEAR

After the first DUI conviction, the penalties become much more severe. Fines are higher, jail time is increased, and

you may even get your driver's license revoked permanently. Although these penalties may seem harsh, they don't compare to the penalties incurred when someone gets injured or dies as a result of you driving while intoxicated. If this happens, you may be charged with a DUI misdemeanor, DUI felony, or DUI manslaughter.

WHY YOU SHOULD ALWAYS USE A DESIGNATED DRIVER

If you know you're going to drink, it's important you have a way to get home. Before you go out, choose someone in your group to be the designated driver for the night. This way, you'll know you have a safe way home and eliminate the possibility of getting a DUI. Plus, using a designated driver makes the roads safer for other drivers, too!



Getting behind the wheel after drinking is dangerous for both you and other drivers on the road, and accidents that occur after drinking are preventable. Before you drink and drive, think about whether it's worth it, and always find an alternative way to get home.

HEAR FROM A HAPPY CLIENT ★★★★★

"Working with the Dellutri Law Group is a pleasure. Their team is incredibly professional, knowledgeable, and comforting throughout the whole process."

– T.Y

HAVE YOU HEARD THE GOOD NEWS?

"If we confess our sins, He is faithful and just and will forgive us our sins and purify us from all unrighteousness."

–1 John 1:9



Should I Replace a Car Seat After an Accident? THE CAR SEAT CONUNDRUM

Being involved in a car accident can be scary, but being involved in a car accident with children in the car is even scarier. The force of an accident can have a significant impact on the exterior of your car, but it can also cause significant damage to the inside of your car. After being involved in a car accident, many parents wonder if they need to replace their child's car seat. The answer often depends on several factors, including the manufacturer's directions and the severity of the accident. Here are some things to consider.

CAN I REUSE A CAR SEAT AFTER AN ACCIDENT? The answer is likely "no." The force of a car crash can be extreme, and, since it's often strong enough to bend the frame of your car, it can easily damage your child's car seat, too. Even though you may not see the damage, there's a good chance the plastic in the car seat has been weakened.

Even if your child wasn't in his/her car seat during the accident, it's still important to

replace it. A car seat will take some of the crash impact even when a child isn't in the seat.

Many insurance companies will reimburse you for the cost if you need to replace the car seat. If another party was at fault, their insurance company may cover the cost. In order to have the cost covered, you'll likely need to show the insurance company the receipt for the new car seat.

NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION'S (NHTSA) GUIDELINES ON CAR SEATS AFTER AN ACCIDENT The NHTSA used to recommend you replace a car seat whenever it was in a car during an accident, regardless of the severity of the crash. However, the NHTSA has revised its recommendation in an attempt to reduce consumer and insurance costs and reduce the number of children without a car seat while the seat is being replaced.

The NHTSA recommends that car seats be replaced following a moderate or severe crash. This helps ensure a high level of crash protection for children in car seats. The NHTSA also states that car seats don't automatically need to be replaced following a minor crash. Minor crashes are those that meet all of the following criteria:

- The car was able to be driven away from the crash site.
- The vehicle door closest to the car seat was undamaged.
- There were no injuries to anyone in the car.
- The air bags did not deploy.
- There is no visible damage to the car seat.

If you're not sure whether to replace your child's car seat after an accident, err on the side of caution and simply replace it. As the saying goes, "It's better to be safe than sorry!"

EMPLOYEE SPOTLIGHT: LITZY MOZZO



Litzy Mozzo is one of our amazing legal assistants at the Dellutri Law Group! Before working at the Dellutri Law Group, Litzy was working at a company that takes care of truck drivers and their companies' documentation. Her amazing customer service and organizational skills reflect tremendously on her job here at the Dellutri Law Group. When we asked Litzy what her favorite part of working here was,

she replied, "I absolutely love everything I've learned and continue to learn every day. I definitely enjoy and learn a lot more when I translate for the attorneys and clients!" You can find Litzy working hard at the front of the office on important client calls, documents, and other important tasks.

When Litzy isn't working you can find her hanging out with friends. They are always taking turns cooking dinner and hosting domino and Parcheesi nights at each other's houses. Her favorite thing to do is barbecue at her house and hit the beach on Sundays! Litzy's other passions include makeup, traveling, dancing, and relaxing with family and friends.

We are so thrilled to have an amazing person like Litzy as a part of our Dellutri Law Group family!



BASIL BERRY SORBET

Inspired by Good Housekeeping



Ingredients

- 1 cup sugar
- 1 cup fresh basil leaves
- 6 cups frozen mixed berries
- 3/4 cup fresh lemon juice

Directions

1. In a saucepan over high heat, combine sugar with 1 cup of water, stirring occasionally until sugar dissolves, creating a syrup-like consistency.
2. Remove syrup from heat, add basil, cover, and let stand for 15 minutes. Strain syrup into bowl and refrigerate until cold.
3. In a blender, combine syrup with frozen berries and lemon juice. Purée until smooth.
4. Transfer to a square baking pan, cover in plastic wrap, and freeze until set, about 2 hours.
5. Scoop and serve.