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## FINDING MOTIVATION ON THOSE TOUGH DAYS

### TOP MENTAL STRATEGIES FOR YOUR FITNESS ROUTINE

Whether your New Year's workout routine is finally embedded in your schedule or you're still trying to make it happen, always remember that your mind is just as important as your body. On some days, you may feel like anything is possible, and on others, it may feel impossible to even get out of bed. Don't worry, that's totally normal! There's no reason to feel ashamed if you're struggling with gaining steam and motivation for your workout. Here are some mental strategies to help you get firmly into your routine this year and the years to come.

#### GETTING TO THE GYM

What's the hardest part of working out? For most people, it's not the heavy weights or the long cardio sessions — it's actually stepping into the gym. Sometimes, people will wake up and think that the gym isn't possible that day as they lay in bed. Some people will psych themselves out of working out because their time is limited, or they worry about how tired they'll be after the workout (especially after or before a busy day).



Instead of thinking of reasons you can't or don't want to go, focus your mind *only* on the task of getting there. Stepping into the gym will often give you the mental push to actually work out. It's also best to leave the all-or-nothing mindset behind — a 45- or 55-minute workout isn't required every single gym session. Life happens, and even if it's a short exercise, your workout will actually energize you for the rest of your day.

#### PUSHING YOURSELF TO THE LIMIT

Studies have found that the most successful people share grit: the ability to work hard and endure even the most difficult times. Workouts will burn, and the motions may feel uncomfortable or even painful, so it's crucial to have the grit to push yourself to the limit. Rather than give up, you should embrace the pain and see it as a sign you're growing stronger. Adjust your inner vocabulary. Anything that seems "uncomfortable" should be reconsidered as "intense" but something you can work through. Of course, be careful of injury pains!

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## CLAWING MY WAY OUT OF A \$200,000 HOLE HOW I PAID OFF MY STUDENT LOAN DEBT FOR GOOD

If you read the Valentine's Day edition of this newsletter, then you know I've had a major run-in with debt. When Marjorie and I first got married, I was \$200,000 in the hole, and one of the only reasons she didn't kick me to the curb when she found out was because I had a plan for how to get out of it.

Since that newsletter mailed, many of you have called me up and asked, "Carmen, what the heck was that plan? How did you live to tell this tale?" Well, I'm ready to share my secrets. Today, I'm going to tell you exactly what I did to get out of debt for good.

The first part of the plan was simple: If it wasn't food or gas, we didn't buy it. For years, other than our mortgage and utilities, pretty much the only thing Marjorie and I spent money on was groceries. Luckily, we already had a house and didn't have kids yet, so there wasn't much else we needed or wanted. We cooked at home, and instead of taking vacations, we took short road trips. Basically, we both learned how to stretch our dollars very, very thin. All available cash went to debt reduction.

Second, I handed Marjorie total control of our finances. She's a CPA, so this was definitely a smart move! She set up our payroll so that my paychecks would go straight into our joint bank account, which I didn't have checks or a debit card to access. I couldn't have spent money on anything discretionary even if I'd wanted to! My student loan payments came out automatically, so I never saw the money.

The third thing I did was work my butt off. I put in six or seven days of work a week because I had that debt hanging over my head, and I wanted to pay it off before Marjorie and I started a family. During those years, banks and debt collectors were out of control. I filed many lawsuits against banks, mortgage companies, debt collectors, and insurance companies that deserved it. If I won, they paid my attorney's fees, so you could say I had a very big incentive to win, and WIN BIG for my clients. We still do this today and have the website: SueTheBastardsNow.com. If you don't believe me, Google it. I'll wait for you. And, believe it or not, I have Florida Bar approval — Take that debt collectors!

Living frugally and working my butt off was definitely a grind, but I think it could have been a lot harder for me if I had a "spend, spend, spend" mindset to start with. I've always been a coupon clipper. I'm just not the kind of guy who needs the brightest, shiniest new thing, and I never have been. While the other lawyers I went to school with were spending on the latest fashions, picking out the most expensive ties, and driving the fanciest cars (yes, there is definitely some truth to those lawyer stereotypes!), I was driving a 4- or 5-year-old beater without a payment.

I think I owe a lot of that mindset to my mom, whose favorite word when I was growing up was no! That woman could squeeze a dollar until 101 pennies came out. We had a lot of conversations that went like this:

Carmen: "Mom, can I have that?"

Mom: "No."

Carmen: "What about *that*?"

Mom: "No."

Carmen: "Why not?"

Mom: "Because you don't need it!"

Eventually, I stopped asking because I figured she was right — maybe I really *didn't* need the latest toy or gadget. It's funny how the way you grow up can shape your whole life because I carried that thought through college, law school, and beyond. Thanks, Mom, for always saying NO. For those of you who know me, I'm a pretty simple guy. I knew I didn't want to be the kind of attorney who worked well into their retirement years because they still had bills coming through the door. Fancy cars and suits aren't worth it to me.

Every day I come into the office reinforces that mindset because, in my work, I see a lot of people go through hard times and turn toward their nest eggs. During the economic downturn of 2008 and 2009, I saw people lose fortunes, and I don't want that to happen to anyone ever again.

If you have one takeaway from today's newsletter, I hope it's that you *can* beat your debt. If you work together, create a plan, follow your plan, deal with setbacks, and keep pushing forward, not only will you come out the other side whole, you'll come out much stronger.

*-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](https://DellutriLawGroup.com/newsletter)



# YOUR INSURANCE QUESTIONS

## Answered

Florida roads are used by more than 14 million licensed drivers, so it's no wonder there are countless fender benders and more serious accidents happening frequently in the Sunshine State. It also makes sense that the state of Florida requires all drivers to have a minimal amount of car insurance.

How much insurance do you need? Do you need additional coverage? What about driving without a license or getting into a car accident with someone who does not live in Florida? Here are answers to some of the most popular questions we get about car insurance and driving in our beautiful state.

### THE BARE MINIMUM

The state of Florida requires all licensed drivers to have the following minimum coverage:

- Property damage coverage: \$10,000
- Personal injury protection benefits: \$10,000

### YOU WILL HEAR THAT FLORIDA IS A NO-FAULT STATE, BUT WHAT DOES THAT REALLY MEAN?

Before we get to the meaning of the no-fault statute, I need to tell you that property damage claims are fault-based. So, in



Florida, if you cause an accident, your insurance company will need to pay for the repairs to the other person's vehicle and any other damage you caused. The no-fault statute refers to personal injury claims that are a direct result of an auto accident.

The term "no-fault" simply means that you purchase auto insurance to protect yourself and your resident relatives in case of an auto accident. In other words, after an accident, you will always look to your auto insurance company for personal injury protection benefits like lost wages, medical bills, prescriptions, etc. rather than look at the other person's insurance policy. At first blush, this may sound odd, especially if the other person caused the accident. But it actually makes sense.

The policy surrounding the Florida no-fault statute is that we want everyone to have access to no-fault benefits in case of an accident. There should be no discrimination between rich and poor. So, if you own a car, you must carry no-fault benefits on your policy of auto insurance for yourself and your resident relatives. This way, if you (or they) are in your car and an accident occurs, you (and they) are covered. If you (or they) are in another person's car and an accident happens, you (and they) are covered under your policy.

Problems can arise when someone is driving without insurance or is simply not covered under an insurance policy and they are hurt.

CONTINUED ON PAGE 3 ...

## OUR CLIENTS SAY IT BEST



"Wow! Mr. Dellutri is one of the most passionate lawyers I have ever met! Sitting with him for a consultation assured me that he had my best interests at heart. I would definitely recommend him. And his front reception staff were amazing, so inviting and friendly. Their follow up was stellar!"

—A.K.

## WHAT'S THE GOOD NEWS?

*"Take delight in the Lord, and He will give you the desires of your heart."*  
—Psalm 37:4

### ... CONTINUED FROM PAGE 2

The Florida no-fault statute does not mean you cannot sue someone if they cause damage or injury. It also means that someone else can sue you, which is why we strongly suggest that you purchase more coverage than the bare minimum.

Side note: Some states are "true no-fault" states, though, and that does mean you cannot sue someone when an accident occurs. But that explanation is for another time, and it does not apply in the state of Florida.

Important note: It is illegal *for anyone* to drive in Florida without insurance. The penalty for driving uninsured is severe.

### PURCHASING ADDITIONAL COVERAGE

If you think about it, \$10,000 is not a lot when it comes to paying medical bills for yourself or for someone else. The average hospital stay is around \$2,000 per day, not to mention emergency room care. If you are required to stay in the hospital for a week, you'll have to pay a minimum of

\$14,000 for that visit, so your \$10,000 will go rather quickly! You also have to think about how you'll care for dependents if you're injured, what you will do for work, and how you'll cover someone else's hospital or funeral bills if you cause an accident — yikes!

Here are some additional coverage options you should look into. (Trust us; we have seen more than a few lawsuits as the result of a car accident, and we've also seen what can happen if someone cannot cover those bills).

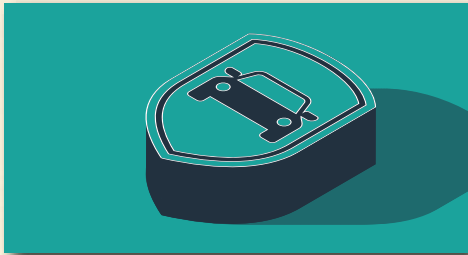
**Collision Insurance:** If the damage done to your car is more than \$10,000, you will be happy to have purchased collision insurance. If someone with no insurance hits you, you will not be covered under your property damage coverage, and your property damage insurance will also not cover you if you caused the accident!

**Additional medical protection** (aka medical payments coverage): Personal injury protection (PIP) covers 80% of reasonable and necessary medical bills. You are

responsible for the remaining amount. If you purchase additional protection, you should be covered.

**Underinsured motorist coverage:** If the person who hit you has no bodily liability insurance or just a small amount, underinsured coverage allows you to collect the remaining amount from your insurance company. Otherwise, you may be out of luck.

You cannot sign up for additional insurance coverage after an accident happens, so make sure that you have enough coverage today. Most people purchase the minimum amount because it is cheaper, but it's simply not enough to protect you and your loved ones if an accident happens.



## SPRING-CLEANING TIPS

Spring is finally here! Do you know what that means? Spring-cleaning! Here are five popular spring-cleaning tips that will leave your house feeling fresh and clean.

1. Declutter! We all have things we hold on to for a little longer than anticipated. Try decluttering items you don't need and donating them to a local charity.
2. Think green! Did you know that vinegar is an all-natural cleaning product used in replacement of products when washing your floors or even your mirrors?
3. Don't forget the walls! Often times when we clean, we neglect the walls. Take time this spring to give your walls some love with a damp towel to remove access dust and dirt particles.
4. Look behind the fridge! Whoa ... do you remember the last time you checked back there? Spring-cleaning is the perfect time to clean behind those hard-to-reach places.
5. Organize! Now that your house is fresh and clean, take time to organize. Label products, use baskets, and maybe show your closet who is boss. Either way, enjoy your space being spotless!



## EASY DEVEILED EGGS

Inspired by TasteOfHome.com



### Ingredients

- 1/2 cup mayonnaise
- 2 tbsp milk
- 1 tsp dried parsley flakes
- 1/2 tsp dill weed
- 1/2 tsp fresh chives, minced
- 1/2 tsp ground mustard
- Salt, paprika, garlic powder, and pepper, to taste
- 12 large eggs, hard-boiled
- Fresh parsley, minced, and paprika for garnish

### Directions

1. In a large bowl, combine mayonnaise, milk, parsley flakes, dill, chives, mustard, salt, paprika, garlic powder, and pepper. Mix well and set aside.
2. Cut eggs lengthwise and remove yolks carefully to preserve egg whites.
3. In a small bowl, mash yolks.
4. Mix mashed yolks with mayonnaise mixture.
5. Spoon or pipe the mixture back into the egg whites.
6. Garnish with fresh parsley and paprika. Refrigerate before serving.