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3 Gift-Giving Tips That Won't Kill Your Savings

Ah, the holidays. It's a time of sweet treats, family, and giving back — and sometimes giving a little too much. When it comes to the perfect holiday gift, many people spend too much money. The average American spends nearly \$1,000 on gifts during the December holidays alone!

It's possible to cut back and make it to January without major debt. Here's how.

Check your list — twice!

The list is going to be your secret weapon to tackling the holidays with your savings still intact. Start by writing down the name of every person you'd like to get a gift for. Now, with the exception of your immediate family members, narrow the names down to your top five — top 10 if you're really popular. Now, place the names of the people who didn't make the cut into a second list. If you still feel the need to do *something* for them, send homemade cookies or a handwritten note instead of purchasing something. This limits how much you actually have to spend!

Think beyond store-bought or expensive items.

Sure, everyone wants this holiday season's "it" item, but sometimes the best gifts don't even come wrapped under the tree. Instead, look

to your own talents as a clue to what you should give. If you're a great crafter, create something unique for the people on your list. If you can offer the gift of time, provide a free night of babysitting for your friends with kids or an experience at the local theater. These gifts have a bonus factor: Recipients love the gift when they open it, and they love it when they get to use it!

Set a budget — and stick to it.

Setting a holiday budget ensures you only spend what you can afford. It also narrows down your search. If you choose to buy your neighbor something, but they aren't your top priority, set their budget at a lower level, like \$25–\$50. If you have a sibling who has had a rough year and you'd like to make their holidays a little brighter, bump their budget up. This narrows the focus of what you're looking for so you don't stumble into something you can't afford.

Ultimately, it's the spirit of giving during the holidays that makes them so rewarding. With a little ingenuity, you can be generous *and* avoid the stress of excess debt come January.



The World's Best Christmas Present Costs Just 55¢ Will You Give It a Try?

This is it, my friends — the third month in a row that every department store in Florida is playing Christmas music! Jokes aside, the holidays really are just around the corner. And, as ironic as it seems in a year when we've all been told to stay apart, Christmas is the time when everyone comes together. Families share food, traditions, and gifts — and I'm here to help you with the latter.

First, though, some backstory. I'm not going to sugar coat this. Many friends of the firm lost jobs, and some lost family members in the roller coaster ride of the last 12 months. It's been a tough year for many. Honestly, I think 2020 will be remembered as the year when everything changed. Our lives are radically different than they were in December 2019. We've discovered new technology, new ways of communicating, the term "social distancing," and the endless debate of "to mask or not to mask." But even after six months of hibernation and another four of extreme caution, in a way, none of that matters. It's all window dressing. Ultimately, we're still humans. We all have the same urge to communicate, to connect, and to show the people we love just how much we adore them. We also all secretly want the same Christmas gift.

Are you curious yet? Here's my plan. It's bold, it's beautiful, and it costs just 55 cents. It's — drumroll please! — a letter. Yes, really. Before Zoom, texting, and even

email, handwritten letters were the way we humans communicated. Some old-fashioned humans like me still use them! And no matter how old they are, every person loves to open the mailbox and find a letter with their name on it.

If you want to knock Christmas out of the park this year, write a stack of letters. This kind of communication is meaningful, and time is short, so with every gift you give (or even if you're not giving another gift), write a card to the friend, family member, or coworker you're thinking about. Tell them what they mean to you. Explain how they've helped you get through the year, or how they've inspired you to be a better person. Convince them that having them in your life really matters. That's the best Christmas gift there is.

Right now, this very second, is the perfect time to start writing. All it takes is a piece of paper, a pen, an envelope, a stamp, and a tiny bit of introspection. Drop the whole thing in the mail, and presto! You have an instant Christmas present that will mean more to your estranged sibling, old boss, or homebound parent than an Amazon bauble or gadget ever could.

If you can believe it, this idea came to me on one of my middle-of-the-night wanderings. I was pacing the house, unable to sleep, when my old boss popped into



my head. This gentleman was the head of the law firm I worked for before I started The Dellutri Law Group. I was there for a year and a half about 22 years ago, and that night, it dawned on me that it would be nice to send him a letter letting him know that while I didn't appreciate how difficult running a law firm was at the time, now I get it. I'd say, "Hey, I know this is 22 years overdue, but I learned a lot from you and I wanted to say thank you. You taught me many things during our time together, and those lessons have stayed true over the years. Like how to be a great boss, a gentleman, an attorney, an effective advocate and most importantly, a dad. I watched how you treated your wife and kids and your clients and employees, and the lessons I saw you live had a big impact on me." I didn't even know if Joel was still practicing, but I Googled him the next day, and he was still practicing. I kind of figured he would be.

So, here's my challenge for you this month: Send at least one letter or card this Christmas. Open up! Share your emotions! It sounds cheesy, but you'll be surprised how good it feels. End this year on a good note.

From my family to yours, Merry Christmas and 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/resources/newsletters

DECEMBER 2020



Two Concentrations, One Focus:

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

Bankruptcy and the Big Banks: *Be Careful*

When you choose a bank to do business with, you're likely to choose a bank with a name that you recognize. This makes sense since the bank you work with will ultimately be responsible for holding your money. But some big banks don't play by the rules when it comes to the bankruptcy code and the bankruptcy courts. While not the only bank to be singled out in court, Wells Fargo was involved in a recent court case that points to a major problem with some of the larger (and more trusted) banks in the U.S.

A Story of Struggle

During the Great Recession (not to be confused with the Great Depression), Rodney Wayne Weidenbenner of New York declared bankruptcy in order to relieve debts and keep his family afloat. Part of his bankruptcy deal included a ruling that allowed his family to keep \$6,900 in his Wells Fargo bank account to pay for basic expenses. One morning, Weidenbenner woke up to find that the little money his family had to live on was gone. What happened?

As it turned out, Wells Fargo seized the funds, citing bankruptcy law. Weidenbenner fought this decision in court and won. The judge found Wells Fargo liable for seizing funds that the bank had no right to touch. The bank further argued (and intends to appeal the decision) that they were well within their bankruptcy law rights. As it turns out, the bank freezes funds in excess of \$5,000 in bankruptcy cases, though this practice may not necessarily be legal.



Not an Isolated Case

While this story is a heart-pounding one (imagine waking up to a drained bank account!), this is not the first time Wells Fargo and other large banks have acted in this manner. But it's an issue that consumers should be well aware of. If you are going to store your money in a bank, take the time to find out what the bank's policies are regarding bankruptcy, and whether or not the bank has veered from these policies in the past. This is an issue your bankruptcy attorney should be discussing with you prior to filing your bankruptcy case.

It is unclear why Wells Fargo freezes some client funds following a bankruptcy decision, but the bank has won a number of similar cases in courts before. This is the first time the bank did not win in a seizure case, and it may be a groundbreaking case for this bank (and others) to follow.

While the Weidenbenners did manage to recoup lawyer fees and other fees associated with the seizure of the family's funds, this is a good lesson to consumers of all kinds. If more information were known about the tactics and policies of some of the larger banks in the U.S., most people would not choose to store funds in these banks.

The Tricky Nature of Bankruptcy

It is not uncommon for a judge to allow a family to retain some funds when declaring bankruptcy, but a skilled bankruptcy lawyer should craft and carry out this decision.

Free Dinners and Fun! From Those Who Protect Us

We had an awesome night last month supporting our local law enforcement officers! Thanks to the Thin Blue Line LEMC and Mission BBQ, over 100 free dinners were given out. We had the chance to meet with officers from Fort Myers Police Department, Lee County Sheriff's Office, Cape Coral Police Department, and even a U.S. Postal Inspector.

Many of our own Dellutri Law Group families came out in support and to have dinner with those who protect us. A special thank you to FOX 4 News for covering this awesome event. We can't wait to team up with these guys again for the next event!



Employee Spotlight

17 Years of Dedication: That's Kathy!

Kathy has been with the Dellutri Law Group for 17 years! She is an awesome paralegal and works on civil litigation and personal injury cases. She hasn't always been a paralegal, though. In fact, it's not even what she set out to do in her career. Kathy fell in love with legal work during her 11 years in the banking world. She was in charge of doing legal research at the bank, so she decided to go back to school to become a paralegal. Her key to staying in love with the profession is knowing that multitasking is the name of the game and that keeping calm and organized is crucial.

Kathy is not just all work and no play, though. When she is not at the office, she is spending time with her family. She absolutely loves being with her two grandchildren and considers herself fortunate that she gets to see them every day.

"Not many people can say they enjoy their job, but I can," says Kathy. "I look forward to going to work every day, and it's hard to believe that it has been over 15 years here. Time flies by when you're having fun!"

Russian Tea Cakes

Inspired by FoodAndWine.com

Make your tea time extra special with these tasty cakes that are easy to make.

INGREDIENTS

- 1 cup butter, at room temperature
- 2 tsp vanilla extract
- 1 cup powdered sugar, sifted (plus extra for rolling cookies)
- 2 cups flour
- 1/4 tsp salt
- 1 cup pecans or walnuts, finely chopped



DIRECTIONS

1. Preheat oven to 325 F.
2. Using a mixer, cream butter in a large mixing bowl.
3. Add the vanilla, then gradually add sugar, beating until light and fluffy.
4. Sift flour, measure, then sift again with the salt. Add gradually to the butter mixture, then add nuts and mix well.
5. Shape dough into 1-inch balls. On an ungreased baking sheet, place tea cakes 2 inches apart.
6. Bake for 20 minutes or until edges are lightly browned.
7. Let cool slightly, then remove cakes from the baking sheet and roll in powdered sugar. Place on a cooling rack to cool completely.
8. Before serving, roll cookies in powdered sugar again.

“Testimonial Our Clients Say It Best

“My husband and I were involved in a traffic accident. Attorney Amanda Downing was recommended to us. I am so glad we called her. She explained everything to us and got us started. All of our questions were answered. Both she and her staff kept us informed along the way. I would recommend her to anyone needing a personal injury lawyer.”

– D.S. (Facebook review)



A Huge Thank-You to Our Referral Partners!

Last month we had:

- 28 referrals from friends, family, or previous clients
- 18 referrals from other attorneys
- 17 returning clients for a new matter
- 5 referrals from other professionals in town
- **We sent out 72 referrals**



What's the Good News?

“Commit to the Lord
whatever you do, and he
will establish your plans.”

Proverbs 16:3