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The 11th Hour of the 11th Day of the 11th Month Why Veterans Day and the Number 11 Go Hand in Hand

Veterans Day comes every Nov. 11. It's a national holiday that recognizes veterans who served in the United States Armed Forces and honors those both living and deceased. Historically, the day marks Armistice Day and the end of the Great War: World War I. But what is the significance of the number 11?

The armistice was signed at 5:45 a.m. in France, but it took effect at 11 a.m. that same morning — which happened to be Nov. 11, 1918. The armistice originally lasted 36 days but was extended month after month. This led to the signing of the Treaty of Versailles on June 28, 1919, when peace was officially declared.

Later that year, President Woodrow Wilson proclaimed that Nov. 11 would be known as Armistice Day to honor those who fought in the Great War. This lasted until 1954, when President Dwight Eisenhower signed a proclamation turning Armistice Day into Veterans Day.

The change was made in order to recognize all veterans who had honorably served their country. By 1954, the U.S. had fought in more wars — specifically World War II and the Korean War — and hundreds of thousands more Americans had served.

Unsurprisingly, there was some political drama surrounding the day. In 1968, Congress made Veterans Day a federal holiday under the Uniform Holiday Bill. The idea was to increase the number of three-day weekends in the year. Veterans Day became a holiday that would fall on the fourth Monday of October, a far cry from Nov. 11.

However, in 1978, Veterans Day was restored to its original Nov. 11 date. But why?

The answer is simple. It's a number that sticks with you. When the clock strikes 11:11, you always take notice. By that same notion, we all remember the 11th hour of the 11th day of the 11th month. Because of this, we'll never forget the end of the Great War, nor will we forget those who served.



The Evolution of the Dellutri Family Thanksgiving From Italian Food to the British Invasion, We've Had It All!

As a kid growing up in New Jersey, I always ate Italian food on Thanksgiving. Chicken parmesan, lasagna, and stuffed shells were our family's version of turkey, green bean casserole, and sweet potatoes. The truth is that my dad just didn't like turkey, but since we're Italian, it worked. The only time we had a turkey on the table was when a friend or relative brought one over and my dad couldn't say No.

Even though our Thanksgiving table didn't match the ones in the movies, I never felt like I was missing out one bit. My mom is a fantastic cook, and she always made a dish of eggplant rollatini tender enough to melt in your mouth. I swear, a single bite of that stuff is life-changing. It was hard for anyone who came to our Thanksgiving to leave without gaining 10 pounds.

Even more than food, though, Thanksgiving was a time for family. There was never any question about whether we'd all be together on Turkey Day — it was assumed and presumed you'd be at the table, help out with the prep work, and clean up afterward. That was all just part of the Dellutri family deal!



When Marjorie and I got married, our Thanksgivings started to evolve. We're turkey eaters now, so every year I'm in charge of the bird. Without fail, I head to the store in November and scrounge up the biggest turkey I can find, usually somewhere north of 20 pounds. Then, I wrestle it into my roaster. Our family is growing so much now that last year, we actually had to have two turkeys! I had one going in the roaster and my son-in-law smoked the other. Of course, I still make sure at least one Italian dish makes it to the table for nostalgia's sake. Just because we have new traditions doesn't mean we need to leave the old stuff behind.

In the last few years, our family Thanksgiving has evolved again! Now, we're lucky enough to have a former neighbor of ours sit in on the celebration. He's a great friend, and he happens to be from England, so he and his wife always bring some kind of unusual dish to share. One year, he made these little English scallion things, and my god, they were fantastic! These days, I like to think our Thanksgiving is a lot like the one the Pilgrims had: Everyone brings a bit of their own family history, culture, food, and personalities to the table, and it results in a Great Day.

Where we definitely diverge from the Pilgrims is with our tradition after the feast. At the end of every Thanksgiving, the Blu-ray edition of "National Lampoon's Christmas Vacation" goes into the player. Marjorie, the kids, and I can recite every word, and when the movie wraps up, it's on

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to planning Black Friday shopping. I love looking through the newspaper ads at all the stuff I don't want or need at any price. The kids have all herd my "less is more" speech too many times.

This year, the COVID-19 pandemic is throwing us a Thanksgiving curveball. I won't be watching the parade while I cook the turkey because it's been canceled. So, I'll have more time on my hands to try new recipes — which is where you come in. I've been sending you recipes for years through this newsletter, so now it's your turn to send one to me! If you have an awesome family recipe you make on Thanksgiving, email it in to CBYrus@DellutriLawGroup.com. I might just be willing to share my mom's life-changing eggplant rollatini recipe with whomever offers up the best dish. MAYBE.

Happy Thanksgiving, and may the cleverest chef win!

-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

Do You Have the Proper Auto Insurance Coverage?

Florida roads are used by more than 14 million licensed drivers, so it's no wonder countless fender benders and more serious accidents happen 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? Being aware of coverage options for car insurance can help you avoid some really devastating financial scenarios if you do get into an accident.

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

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 \$14,000 for that visit. Your \$10,000 will go rather quickly! You also have to think about how you'll care for dependents if 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. 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 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. An experienced attorney can help you figure out whether you have the coverage you need. For a FREE insurance review, email CarmenDellutri@DellutriLawGroup.com and use the words "Insurance Review" in your subject line. We'll get back to you right away with all of the details you need to put your mind at ease.

Small Business Spotlight

Fort Myers Auto Mall *Changing the Stereotype*

People think of used car dealers just about as highly as lawyers and politicians. That's a scary thought! Well, we aren't your typical law firm and our attorneys break all the stereotypes, and we found the used car dealership to match our style! When Fort Myers Auto Mall was established in 2011, their goal was much like ours, to change the stereotype.

Owner Leigh Anne Thompson spent her first career as a pharmacist licensed with the state of Florida. Pharmacists routinely rank at the top of the Most Respected Professions list, so you can imagine Leigh Anne's shock when, suddenly, all her clientele didn't trust her anymore. Leigh Anne set out to bring in a team that lives and breathes her personal mission statement, which is built upon trust, quality, and respect.

To date, Fort Myers Auto Mall has been the only independent used car dealership in Fort Myers to win the DealerRater Consumer Satisfaction Award for three years! Leigh Anne also saw a need for even better customer satisfaction and began differentiating the business by employing two full-time mechanics and focusing on only purchasing one- and two-owner, low mileage cars to resell. They have recently expanded their dealership by purchasing the Enterprise property next door to their current location on Fowler Street.

If you are in the market for a reliable used car or truck, be sure to check them out. Give them a call today to see what they have on their lot at 239-693-4733.

Employee Spotlight

Joe's Choice: Gulf Coast Humane Society



Have you heard of our passion projects? Although Attorney Joe LoTempio is such a "people person," he really wanted to give back to his furry friends. That's why Joe chose Gulf Coast Humane Society as his Dellutri Law Group Passion Project. Their mission is to create the first not-for-profit, no-kill animal welfare organization in Southwest Florida. Their shelter protects and houses the neglected and abandoned pets of Southwest Florida. They rely solely on donations, grants, and fundraising events to further their mission. Joe is especially fond of their no-kill mission because, as Captain America once said, "You can't justify murder by masking it with a cause."

Also, we felt this was a good time to introduce you to the newest DLG family member. Her name is Khaleesi, and she is very fluffy and cuddly and enjoys spending time with her new dad, Joe. We may or may not have thrown baby Khaleesi a kitten shower during lunch one day.

Luxurious Vegan Chocolate Mousse

Inspired by WellPlated.com

Making chocolate mousse with avocados may sound strange, but we promise it's a match made in heaven! This sinfully delicious recipe is a great holiday treat.

INGREDIENTS

- 4 oz vegan dark chocolate, chopped
- 2 large avocados, pitted and skinned
- 3 tbsp cocoa powder
- 1/4 cup almond milk
- 1 tsp vanilla extract
- 1-3 tsp maple syrup, to taste
- Fresh berries, for garnish

DIRECTIONS

1. In a microwave-safe bowl, melt the dark chocolate. Heat in 15-second intervals, then stir and repeat until melted. Set aside to cool.
2. In a food processor or blender, combine the cooled chocolate and other ingredients. Blend until smooth and creamy, adding additional sweetener as desired.
3. Scoop into glasses and refrigerate at least 2 hours. Top with berries and serve!



Testimonial

Our Clients Say It Best

"The Dellutri Law Group is top notch! They start the process with no judgment and with great understanding as to why you are seeking and needing their services. They truly work as a team from start to finish for their clients! The staff I had contact with treated my case as if I were a family member. I can't say enough about the professional and reassuring attitude in every contact related to my case. I must really speak very highly of Lauren and Attorney Lampley — very impressed!! I also must commend Mr. Dellutri! His name is on the door and he stands by his words. It shows in how he and his staff treat their clients! Great choice!!"

—F. (Avvo Review)



A Huge Thank-You to Our Referral Partners!

Last month we had:

- 33 referrals from friends, family, or previous clients
- 21 referrals from other attorneys
- 12 returning clients for a new matter
- 7 referrals from other professionals in town
- **We sent out 74 referrals**



What's the Good News?

"Only fear the LORD, and serve Him in truth with all your heart; for consider what great things He has done for you."

1 Samuel 12:24 NKJV