



1436 Royal Palm Square Blvd.  
Fort Myers, FL 33919

239-939-0900

DellutriLawGroup.com

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FEBRUARY 2020



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

# THE \$200,000 SECRET I KEPT FROM MY WIFE (AND HOW I SURVIVED THE BIG REVEAL)

This month, I want to use this space to tell you just how much I love my wonderful wife, Marjorie. She has been my Valentine for 22 years, and that's saying something because it takes a special woman to stay with me for even a week! Not only does she have enduring love, but she has real allegiance. And I'm not just saying that — I have proof.

offhand comedy was my best course of action, I popped my head into the kitchen and said, "Honey, that's ridiculous. I don't owe Sallie Mae \$72,000."

Marjorie said, "Well, thank goodness!" and looked relieved until I followed up with, "It's actually much more than that!" She nearly fell over in shock.



In a nutshell, here's how I know my wife believes in me: When she found out (after our marriage, I might add) that I was nearly \$200,000 in debt, she didn't run screaming for the exit.

What came next was the first difficult conversation of our marriage. I thought I was done for, but I have to give Marjorie credit. She didn't scream, or cry, or get upset. Instead, she calmly asked me, "How are you going to deal with this?" At that moment, I knew she was in it for the long haul. I told her my plan, she made sure I followed through, and that was the last we spoke about the matter. That was just one of many times in my life when I realized I'd made an amazing decision and married a truly wonderful woman.

you. I knew you'd pay it back as quickly as possible. Plus, I made an investment in you when we got married." Truth be told, had the shoe been on the other foot, I don't know how I would have reacted. She made the difficult conversation easy, and I'll be forever grateful for that.

I'll never forget the conversation. On a Saturday afternoon about six months after Marjorie and I tied the knot, she went out to get the mail. I was relaxing in the family room, and when she came back with the stack of envelopes, she headed into the kitchen. Seconds later, she yelled, "Carmen! Who is Sallie Mae, and why does she say you owe her \$72,000?"

In the years since the bomb dropped, Marjorie has never harassed me about that debt or thrown the fact that I deceived her in my face during a fight. In fact, we've never even had a full-blown fight — looking back, I can only come up with two small arguments in the last 22 years. When I asked Marjorie years later why she didn't divorce me on the spot when the debt came out, she said, "You had earning potential, and I had faith in

So, on that note, Happy Valentine's Day to my wonderful wife! Marjorie, we've come all the way from negative \$200,000 to here.

P.S. To be perfectly honest, I'm keeping one more secret from my wife. Recently, another woman came into my life, and she's competing with Marjorie for prime real estate in my heart. Her name is Konnor, and she's the sweetest granddaughter a guy could have. Marjorie, I love you, but Konnor is my honey, and I'm her man!

*-Carmen Dellutri*

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[DellutriLawGroup.com/newsletter](http://DellutriLawGroup.com/newsletter)

## GIVE THE GIFT OF LIFE

### FEB. 14 IS NATIONAL DONOR DAY

With all the cards, chocolates, and expensive dinners, it's easy to get cynical about Valentine's Day. However, National Donor Day also falls on Feb. 14, and it can refocus our attention back on the real meaning of the day: love.

In the U.S., 20 people die each day while waiting for an organ transplant. Losing loved ones is one of the most painful aspects of the human experience, and while it is unavoidable, organ donation offers a pathway to help prevent that loss and keep more love in the world.

In the spirit of that love, here are a few ways you can get involved with National Donor Day this Feb. 14.

#### REGISTER AS AN ORGAN DONOR.

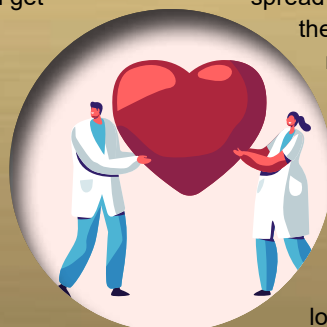
Signing yourself up is easy and can be done either online or in person at your local Department of Motor Vehicles. You'll need official identification to register. Registration is not permanent and you will always have the option to change your mind. Once registered, you will not need to carry your donor card with you, as your status exists in the registry.

#### JOIN A DONOR DASH.

Donor Dash fundraising events pop up all over the country on National Donor Day. These noncompetitive 5K running and walking events are designed to bring donors and recipients together and keep hope alive for those who are currently waiting for a donation. To learn more, or to register for an event, check out DonorAlliance.org.

#### PARTICIPATE IN #STARTTHECONVERSATION.

Donor Alliance, a nonprofit that works to promote organ donation, began the #StartTheConversation campaign as a way to help spread awareness about organ and tissue donation. Starting the conversation can be as simple as sharing that you registered with your friends and family or as personal as sharing a story about how organ donation has touched your life or the lives of your loved ones.



Don't let another Valentine's Day come and go in a tide of cellophane, candy hearts, and cheesy cards. This year, get involved in National Donor Day. After all, what better way is there to express the value of love than giving the gift of life?

## WHAT HAPPENS WHEN A PERSONAL INJURY OR WRONGFUL DEATH CLAIM

# Involves a Minor?



To a parent, there is nothing more devastating than their child being injured or killed in an accident, especially when it's due to the negligence or recklessness of someone else. The most common types of personal injury and wrongful death claims involving minors include car accidents where the child is seriously injured or killed.

The state of Florida, along with most other states in the United States, legally recognizes anyone under the age of 18 as a minor. In cases of personal injury and wrongful death, the law gives certain rights to parents since children are not able to make legal decisions for themselves. Additionally, the law provides some protection for children that are not afforded to adults since children are not mature enough to understand and look out for their own interests.

### FILING A PERSONAL INJURY CLAIM WHEN A CHILD IS INJURED IN AN ACCIDENT

In Florida, the law takes into consideration that a child lacks the general mental capacity and legal status to file and negotiate a civil suit. Therefore, a parent or guardian may represent the child's interests and participate in settlement decisions. Florida law requires that parents obtain court approval any time a civil lawsuit is filed on a child's behalf or when a personal

injury claim and the proposed settlement exceeds \$15,000.

Sometimes, the process of filing a claim on behalf of a minor and reaching a settlement is as simple as completing a few forms and filing with the court for approval. It's in the best interest of the insurance company to facilitate smaller claims and obtain a court-approved settlement.

When a parent files a claim on behalf of their child and the at-fault party is deemed financially responsible for the accident, the injured child's parent(s) may legally recover the following damages:

- All medical bills, both past and future, associated with treating the child's injuries
- Compensation for the child's lost earning ability
- Damages for emotional pain and suffering
- Compensation for parents who must care for a permanently disabled child for the rest of his or her life

It's important to note that nearly all settlement agreements are designed to prohibit any additional or future claims brought on by the child in relation to the

same accident. This means that a child cannot reopen a case after they turn 18, even if they're struggling with chronic pain or any long-term effects.

### FILING A WRONGFUL DEATH CLAIM WHEN A MINOR IS KILLED IN AN ACCIDENT

If a child dies in a car accident, the surviving parents have the right to file a wrongful death claim. When filing a wrongful death claim, the family member will bring the wrongful death suit on behalf of their child. Although the child doesn't have to be under the age of 18 for a parent to file a wrongful death suit, the courts sometimes view loss differently if the case involves a minor, especially since parents are deemed financially responsible for children under the age of 18.

Parents or legal guardians may recover damages from any at-fault party that's deemed responsible for the accident. In the case of wrongful death, the deceased child's parents may legally recover the following damages:

- All medical bills related to the injury that preceded death
- Funeral planning and burial expenses



## Leap Into 2020

# FACTS ABOUT THE LEAP YEAR

Like the Olympics and presidential elections, leap years only occur once every four years, which is why many people look forward to Feb. 29. But there's a lot that you might not know about this quirk on the calendar.

### WHY

To keep the calendar in sync with Earth's orbit around the sun, an extra day is added to it every four years. Earth takes exactly 365 days, 5 hours, 48 minutes, and 46 seconds to orbit the sun. Those extra hours add up over time, so another calendar day becomes necessary. But a leap year doesn't occur every four years. Adding that extra day still doesn't quite keep Earth on track, so the calendar skips leap years that occur during century years not divisible by 400. For example, 2000 was a leap year, but 2100 won't be.

### WHO

The odds of being born on Feb. 29 are 1 in 1,461. That means that of the roughly seven billion people in the world, only about five million of them are "leaplings." The number of leaplings currently living

in the U.S. is roughly 187,000. Some famous leaplings include motivational speaker Tony Robbins, rapper Ja Rule, and singer Mark Foster of Foster the People. However, the most famous leapling is probably Superman. When you invent a super-being, you might as well give him a super-birthday.

### WHERE

Anthony, Texas/New Mexico (a single town that straddles the two states' borders), claims the title "Leap Year Capital of the World." The city throws one massive birthday party for all leaplings but invites everyone to join the celebration. Two leapling neighbors from Anthony began the tradition in 1988, and it's blossomed into a festival with thousands of participants every four years. It includes banquets, hot air balloons, a carnival, concerts, parades, and more. When you have four years to plan in between each shindig, there's time to go big.

Celebrate this leap year by doing something unusual or new. It's a special day that doesn't occur often, so make the most of it by doing something you'll talk about for another four years.



## CELEBRATING 15 YEARS

Did you know that we recently just celebrated two of our employees for being a part of the Dellutri Law Group for 15 years? Any guesses on who it might be? If you thought Ronnie and Kathy, you thought right! With 'go-getter' attitudes and passions for helping those who need our guidance, both Kathy and Ronnie display unbelievable loyalty and dedication to the Dellutri Law Group. These two amazing ladies have been serving in the bankruptcy department (Ronnie) and the consumer protection department (Kathy) helping our clients get through some of their toughest legal matters.

Please help us congratulate them both on all of their success!



Ronnie, Carmen, and Kathy



## DATE TRUFFLES

Inspired by The Minimalist Baker



### Ingredients

- 1 lb medjool dates, pitted (about 1 1/2 cups)
- 1/2 tsp sea salt
- Warm water
- 1/4 cup peanut butter
- 1 cup bittersweet or dark chocolate, chopped
- 1 tbsp coconut oil, melted

### Directions

1. Using a food processor, blend dates and sea salt until dough can be formed into a ball. Slowly add enough warm water to mixture to thicken dough.
2. Roll dough into tablespoon-sized balls. Freeze for 20-30 minutes.
3. In microwave, warm 1/4 cup peanut butter for 30 seconds, then drizzle peanut butter on top of balls. Freeze balls for another 20 minutes.
4. Meanwhile, in microwave, warm chocolate with coconut oil until melted. Stir well.
5. Coat balls in chocolate and place on a parchment-lined baking sheet.
6. Top with additional salt and freeze for 30 minutes. Serve at room temperature.

## TESTIMONIAL

## OUR CLIENTS SAY IT BEST



"Thank you so much to the whole staff at the Dellutri group! This is a group of people that take excellent care of their clients and treat them with compassion! This was a very stressful time that they made less stressful by all the help and personal care they provided! They

treat their clients like family! My husband and I would highly recommend the Dellutri group to anyone! Thanks, Dellutri group, for everything! You are the BEST!"

—S.C.

## WHAT'S THE GOODNEWS?

*"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future." —Jeremiah 29:11*