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Inside This ISSUE

- 1 A Resolution to Protect Your Family
- 2 The Dangers of Drinking and Driving in Florida
- Our Clients Say It Best
- 3 Your 2020 Vision
- When Is It Time to Consider Bankruptcy?
- How to Make Your Own Sauerkraut
- 4 Helping Your Kids Make New Year's Resolutions

HELP YOUR KIDS ACHIEVE MORE THIS YEAR

WITH SIMPLE AND ACTIONABLE GOALS

With every new year comes an opportunity to reinvent ourselves or start down a new path toward self-improvement. Making resolutions is a big part of many families' New Year's traditions, and parents often have a desire for their kids to take part in that tradition when they're old enough. Following through on resolutions is tough, especially for young children, but with your help, they can achieve their goals.

PRACTICE WHAT YOU PREACH.

You are your children's role model for almost everything, including following through on New Year's resolutions. So, ask yourself if *you* follow through on your own resolutions. When you proclaim that you will read more books or finally get a gym membership, do you actually try to do it? Your kids will assign as much importance to New Year's resolutions

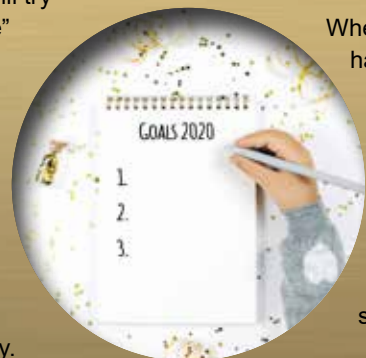
as you do, so by sticking to your own commitments, you can help them stay on track too.

KEEP THINGS SIMPLE AND ACHIEVABLE.

When your kids are forming their resolutions, their first attempts will probably be very broad. Statements like "I want to be more kind" or "I will try to help more around the house" incorporate good values but don't include any actionable steps. Help your kids think of tangible ways to act on those goals. For example, if they want to be tidier, a good resolution might be for them to clean their room once a week or take responsibility for one household chore every day.

DON'T DO ALL THE WORK FOR THEM.

While it's important for you to help your kids formulate their goals, be sure that you aren't taking over. If they're ultimately responsible for their resolutions, they'll feel more compelled to keep them. Instead, suggest different goal areas they could improve, such as home, school, or sports, and let them elaborate.



When it comes to creating habits, nobody is perfect, so even if your kids falter on their goals in the middle of February, don't worry. The important thing is that you continue to encourage them every step of the way.

JANUARY 2020



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A WIN-WIN FOR FLORIDIANS

RESOLVE TO PROTECT YOUR FAMILY FROM UNINSURED DRIVERS IN 2020

In 2019, I had to tell too many of my clients there wasn't adequate insurance available to compensate them in their car accident cases. This should be a rare occurrence because it means the other driver involved in the crash was underinsured or uninsured. However, in Florida, we have an epidemic of inadequately insured motorists. This problem has caused a lot of heartbreak, which is why my biggest piece of advice for you going into the new year is this: Protect yourself and your family by purchasing uninsured motorist (UM) coverage.

In my experience, around 65% of the people on the road in the State of Florida either have no insurance or are significantly underinsured. That means every time you get into your car, you're rolling the dice on not only whether you'll be in a crash, but whether the other driver will have insurance to compensate you for your pain and suffering if you're injured — and the odds aren't in your favor.

UM coverage is the best form of auto insurance coverage in Florida, but it isn't recommended by most insurance companies. That's because insurance companies know about the epidemic of uninsured drivers, and they don't want to pay the price for the uninsured driver's negligence. Still, UM coverage is out there, and the smartest move you

can make to protect your family in 2020 is to buy as much of it as you can afford (in Florida, you can even stack your coverage for increased protection). I know many great insurance agents who offer it to all of their clients.

Honestly, the worst part of my job is telling someone who has a \$100,000 personal injury case that there's only \$10,000 of insurance available to cover their expenses. Just a few days ago, I had to break that news to a client, and he was furious when he realized he'd have to live the rest of his life in pain. I understand that anger — I'm angry, too. I'm sick and tired of good, honest, hardworking people getting the shaft by uninsured negligent drivers when all they're trying to do is get to work and come home safely. The worst part is that the Florida legislature has done nothing to stop it. It's enough to make you wonder how many politicians in Tallahassee are in the pockets of the insurance companies? Answer: Too Many.

Because of my line of work, I have an advantage when it comes to knowing which safety measures to take to protect my family. I carry an abundance of auto insurance, and I drive a big pickup to make sure I even the odds in any collision. But not everyone has those advantages, and to be frank, the Florida system is setting



all of us up to fail. Uninsured drivers make the roads unsafe for everyone — and don't even get me started on the texters and the drunks.

This month, please make a New Year's resolution to demand UM insurance from your carrier to protect your family, no matter the cost. Take it from me: Seeing your loved ones live out the year safe, happy, and pain-free is worth any expense.

If you have already been in an accident and are facing a tough personal injury case, you know who to call.

-Carmen Dellutri

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DellutriLawGroup.com/newsletter

THE DANGERS OF DRINKING AND DRIVING *in Florida*

Most of us know of someone who has been injured or killed by a drunk driver; 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 made it home safely doesn't mean you made a smart decision! When you get behind the wheel after a night of drinking, you're not only putting your own life at risk, but you're also risking the lives of everyone else on the road.

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

KNOW THE CONSEQUENCES OF DRIVING UNDER THE INFLUENCE.

Like regular auto accidents, drunk driving accidents can have some serious, and even deadly, consequences. Although many people walk away from drunk driving accidents with only bruises and broken bones, 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. It's not just the driver who's

at risk but also passengers in the car and other drivers on the road.

Regardless of whether you suffer from minor or life-altering damage, injuries from a drunk driving accident are a constant reminder of a forever life-changing moment. Aside from the physical injuries, drunk driving accidents create burdens like medical expenses, lost wages, and pain and suffering. Extensive emotional damage for drivers, passengers, and family members can also plague those involved for years.

UNDERSTAND 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 0.08% or higher or while under the influence of a chemical or controlled substance.

Even your first conviction can cost you. In Florida, your first DUI conviction can result in penalties:

1. Fines ranging from \$500–\$1,000 or more
2. Community service – mandatory 50 hours or an additional fine equaling \$10 per required community service hour
3. Probation of no more than one year

4. Jail time
5. Vehicle impoundment
6. 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 is injured or dies as a result of your driving while intoxicated. If this happens, you may be charged with a DUI misdemeanor, DUI felony, or DUI manslaughter.

ALWAYS USE A DESIGNATED DRIVER.

If you know you're going to be drinking, it's important to have a way to get home, whether that means calling a taxi or using a designated driver. Before you go out, choose someone in your group to be the designated driver for the night. You'll know you have a safe way home, and you'll 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 you and other drivers on the road, and DUI accidents are preventable. Before you drink and drive, think about whether it's worth it, and always find an alternative way to get home.



YOUR 2020 VISION

New year, same you, new goals! Goal planning is a huge deal when it comes to achieving your new 2020 visions. In the space below, write down two major goals you have for the new year!

GOAL NO. 1: _____

GOAL NO. 2: _____

Now that you have your goals written out, have you thought about what it takes to achieve these goals? We want to watch you crush your visions this year! Here are five ways you can goal plan to keep you on track with success.

1. **Create a visual board presenting your 2020 goals.**
2. **Set realistic/obtainable goals for yourself.**
3. **Make sure your goals are measurable.**
4. **Have accountability partners.**
5. **Reward yourself for knocking your goals out of the park.**

Whether you are just getting started with your goal planning or maybe you have been thinking about this for a while, we are rooting for you and hope that you have a prosperous year ahead!



WHEN IS IT TIME TO CONSIDER BANKRUPTCY?

If you're like most people, when you borrow money or put something on your credit card, you have every intention of paying it back. But sometimes, life takes an unexpected turn. Maybe you were recently divorced, lost your job, or got in an accident and were unable to work for several weeks or months. Regardless of the reason, something happened and now you're unable to keep up with your payments.

If you're in a situation where you're in over your head with credit card debt, medical bills, or other types of debt, it's important to know bankruptcy may be an option. Bankruptcy isn't for everyone, and there may be ways to pay off your debt without filing for bankruptcy. Here are four signs that suggest you should consider speaking with an experienced bankruptcy attorney.

- **Debt collectors won't stop calling you.**
- **You're thinking about taking money out of your retirement fund.**
- **You're behind on your mortgage or vehicle payments.**
- **You're overloaded with credit card debt.**



HOW TO MAKE YOUR OWN SAUERKRAUT

Inspired by NourishedKitchen.com



Ingredients

- 2 lbs cabbage
- 4 tsp fine sea salt

Equipment

- Jar
- Lid with airlock
- Something to weigh down cabbage, ideally made of a nonreactive material like glass

Directions

1. Remove outer leaves from cabbage. Slice very thinly.
2. In a large bowl, combine cabbage and salt. Let stand for 20 minutes.
3. Squeeze cabbage to release juices. Let the cabbage continue to soak and release juices for another 20 minutes.
4. Transfer to a jar and press down cabbage until completely submerged in its juices. Weigh down cabbage.
5. Seal jar with airlock. Let cabbage sit at room temperature and away from sunlight for one month. Once fermented, transfer to the fridge. Sauerkraut will keep for six months to one year.

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 takes excellent care of their clients and treats 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, for everything! You are the BEST!"

–S.C.

WHAT'S THE GOODNEWS?

"May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit." –Romans 15:13