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MARCH 2020



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IT'S ALL ABOUT THE COACH

MY TAKE ON THE METHOD BEHIND MARCH MADNESS

Here at Dellutri Law Group, we wait all year for March Madness to come around. Most of my staff gets pumped up for the office bracket (there's always a fancy trophy up for grabs, as you can see) but for me, it's all about the coaches.

Let me explain: The way I see it, the best basketball teams vault to the top because they have the best coaches to lead them. Sure, there are great players, but there's only one coach coordinating the chaos of all of the players, all of the assistant coaches, and everything else happening on and off the court. Every one of those moving parts needs to come together just right to make the team successful — and without a brilliant coach, the whole song and dance implodes.

Take practice, for example. College basketball games go by like lightning in just 40 minutes. They play two 20-minute quarters and boom, game over! But even though the team is only on the court for an hour, between the coaches and the players, they need to prepare for hundreds, even *thousands*, of hours to get ready for the competition. That includes training, conditioning, strategizing, analyzing their old plays, picking apart their competitors' moves, and more, all at the coach's direction. Ultimately, the muscle memory of that preparation is how you win. They say culture eats strategy for

lunch, and I say a well-oiled machine with a very good leader kicks the crap out of the unprepared every time.

When I come into the office every morning, I gear myself up to be one of those leaders. A law firm isn't all that different from a basketball team — and here at Dellutri Law, we're playing to win. That means we're constantly practicing, running drills to prepare for the next recession. I'm not going to lie; the last recession caught us by surprise. We weren't prepared that time, but we learned from it, and this go-around, we'll be ready. I look at it this way: The basketball teams that will make it to the Sweet 16 or the Final Four this year are the ones that started preparing, working, and getting ready for March Madness the day last year's March Madness ended. Everything you see those teams do on the court — every last pass, dribble, and tipoff — has been practiced a thousand times, and that's why they whoop the competition.

(Side note: The one exception to this seems to be free throws. I still don't understand why these clowns can't make a free throw! Statistically, basketball games are close enough that a few free throws can be game-changers. If I were a coach, I'd make all of my guys do 100 free throws before each practice until nobody missed. But I digress.)



In order to bring that same level of readiness to the next recession, my team and I have been finding all the holes in our system and plugging them one by one. Now we have better software, better training, and a better intake process, and we've automated as much of our system as possible. Everything is tracked, and nothing is missed. And because I believe a lawyer is only as good as their communication with their clients, we're putting every second of the extra time we've created into strengthening those relationships.

After all, if no one trusts the coach, the game falls apart — and in an office that will fight to the death over a plastic March Madness trophy, you know there's no way we'll let that happen.

-Carmen Dellutri

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DellutriLawGroup.com/newsletter

COMPLETELY DIFFERENT ROOTS

CELEBRATING ST. PADDY'S DAY IN IRELAND VS. AMERICA

From extravagant parades to green-dyed rivers, something about St. Patrick's Day feels quintessentially American — despite its Irish heritage. That's because many common St. Patrick's Day traditions actually originated in America, evolving beyond their roots in the Emerald Isle in a few key ways.

On March 17, Irish folks commemorate the death of St. Patrick, who brought Christianity to pagan Ireland during the late fourth and early fifth centuries. Historically, these religious origins make for a more somber observance of St. Patrick's Day. Many Irish families go to church and eat a modest feast as the extent of their celebration.

However, St. Patrick's Day in America is not so much about venerating Ireland's patron saint as it is about celebrating Irish

heritage in a foreign land. When Catholic Irish immigrants first came to the United States, they faced persecution from a largely Protestant population. In response, Irish Americans began using March 17 as a day to publicly declare and celebrate Irish heritage with parades and demonstrations.

The observation of St. Patrick's Day grew in popularity in cities with large Irish populations, like Boston, New York, and Chicago. Then, in the booming post-World War II economy, various businesses aggressively marketed the holiday to Americans of all heritages. Thus, it became a day when anyone could celebrate Irish American heritage, or at least it gave everyone an excuse to drink like they believe the Irish do.

Ironically, imbibing was not a part of St. Patrick's Day celebrations in Ireland until

relatively recently. Due to the religious nature of the holiday, pubs and bars closed down on March 17 until 1961. Additionally, the traditional meal of corned beef and cabbage is another American addition. In Ireland, pork and cabbage was actually more common, but impoverished Irish immigrants substituted less expensive beef for pork, and the tradition stuck.

Even though the most widely observed St. Patrick's Day celebrations originated in America, many of them have found their way back to Ireland. Starting in 1996, the St. Patrick's Day Festival in Dublin now attracts over 1 million attendees with all the drinks and revelry that Americans love. You'd be hard pressed to find a green beer, though. In the hallowed birthplace of Guinness and whiskey, some traditions may be better left across the pond.

BEWARE OF UNINSURED OR Underinsured Drivers

A recent study by the Insurance Research Council found that 1 in 8 U.S. drivers has no insurance. The study also found the number of uninsured drivers is on the rise. This means people with insurance will pay out of pocket when an accident does happen — even if that accident was the fault of an uninsured driver! In other words, uninsured drivers (and drivers who do not have enough insurance) put insured drivers at significant risk.



But, wait — how can uninsured drivers be allowed to operate a vehicle at all? How can it even be legal to drive a heavy vehicle without any kind of insurance? Great question.

The good news is that in the state of Florida at least, you cannot drive a vehicle of any kind without insurance (Virginia, New Hampshire, and Mississippi drivers are not so lucky, though, since I'm told those states do not require insurance in order to operate a vehicle).

Even though it is illegal to drive without insurance in Florida, many drivers are still severely underinsured, which will result in your paying more out of pocket if you are injured in a car accident that involves an uninsured or underinsured driver. That's where uninsured motorist (UM) coverage comes into play.

WHAT IS UNINSURED MOTORIST COVERAGE?

UM coverage can be added to your auto insurance policy in case an uninsured or underinsured driver hits and injures you. UM coverage acts as a reinsurer of the bad driver who caused the accident, and it pays for the injuries incurred if you are hurt by an underinsured driver.

The state of Florida only requires two types of insurance coverage. The first is property damage, and that coverage does nothing for bodily injuries. The second coverage is personal injury protection (PIP). PIP provides \$10,000 in personal injury protection, but this protection only covers the owner of the vehicle and not

someone who might be injured by that owner's negligence. In my opinion, 60% of the people on Florida roadways are either uninsured or underinsured. This is why it's important to consider UM coverage if you can afford it.

If you choose to underinsure yourself or simply cannot afford to purchase adequate auto insurance, you may be sued if you injure someone else in an accident and do not have adequate coverage. So, ask yourself: Can you drive without UM coverage? Yes. Is it a good idea? Not at all. Florida has one of the highest rates of uninsured and underinsured drivers, so it's a good idea to make sure you are covered if one of those drivers hits you or if you hit someone else.



Giving Back to Local Companies

ON NATIONAL MOM-AND-POP BUSINESS OWNERS DAY

March 29 is National Mom-and-Pop Business Owners Day, which is huge for small businesses everywhere. Mom-and-pop businesses are the backbone of the U.S. economy; Small Business Trends reports that mom-and-pop businesses account for 64% of gross domestic product (GDP) and generate 78% of all new jobs. Furthermore, no matter what turns the economy takes, small-business owners are less likely to lay off their employees than big corporations. Mom-and-pop businesses support all communities, and you can support them by celebrating this unofficial holiday!

GIVE YOUR LOCAL ECONOMY A BOOST!

Shopping locally has a massive impact on your community. Local businesses return three times the amount of money to the local economy than larger corporations do. With that big of a returned investment, your

community can support even more small businesses that generate a wealth of jobs and keep the cycle going.

In addition to the economic boost, products from small businesses are usually higher quality, which makes them a better value for your dollar. Take this day to shop for birthday and holiday gifts for your loved ones that will bring them great joy and last a lifetime.

GET SOCIAL AND SPREAD THE WORD!

While small businesses utilize every form of marketing available, social media is essential for their success and growth. After shopping at your favorite mom-and-pop business, share that experience on your social media! When you write a post on Facebook or take a picture for Instagram, be sure to tag the business and use relevant hashtags so your friends, family, and everyone else in your community can shop there too.

Writing reviews on Google Reviews and Yelp helps establish validity for the company. When another potential customer looks for reviews, they know they're getting quality products and services from a well-established pillar of the community. The local businesses that are active on social media may post deals and sales for that day only, so keep your eyes peeled and be sure to follow all your favorite businesses!



5 IMPORTANT IDENTITY THEFT TIPS TO KEEP YOUR FAMILY SAFE

1. Use a password-protection application like LastPass. LastPass keeps all your passwords stored under one master password so your passwords remain locked and safe.
2. Look for the security symbol when you visit websites. If a site is secure, you will see a small lock symbol or other security feature in the search bar — if a site looks suspicious, it probably is. Only visit sites you know and trust, and never use your credit card on a site that doesn't look safe.
3. Don't store credit card details on shopping platforms. Sure, entering your credit card details into that department store site for safekeeping is simple (and makes it easier to spend!), but sites can get hacked. Instead, take out your card every time and enter details manually.
4. Know that public Wi-Fi can be unsafe. It's fun to work at a cafe or use Wi-Fi when you're traveling, but save looking at your bank account or transferring funds for a time when you can use secure internet.
5. Pop-ups and links can be fraudulent, so make sure you know what you are clicking on. If you get an email from someone with a link, check to make sure that person has actually sent the link. If you see a pop-up on a site, close the window and do not enter your bank account or other details.



ORANGE GLAZED SALMON

Inspired by RealFoodWithJessica.com



Ingredients

- 2 salmon fillets (10 oz total)
- 1 tsp salt
- 2 tbsp ghee
- 1 tbsp garlic, minced
- 1 tbsp fresh rosemary, chopped
- Zest from 1 orange
- 1/3 cup fresh-squeezed orange juice
- 1 tsp tapioca starch

Directions

1. Heat oven to 425 F, and line a sheet pan with parchment paper.
2. Salt each fillet with 1/2 tsp salt. Bake for 6–8 minutes.
3. In a saucepan, combine ghee and garlic and cook over medium heat for 3 minutes.
4. Add rosemary, zest, and juice. Cook for another 3 minutes.
5. Stir in tapioca starch until lumps disappear and mixture thickens.
6. Plate salmon and top with orange sauce.

TESTIMONIAL

OUR CLIENTS SAY IT BEST



"Very professional staff at this office or in general this firm of lawyers. I was unsure on filing my case, but this company guided me from the beginning to the end and everything went great. Also the attorney fees are very reasonable. I truly recommend them!"

—V.

WHAT'S THE GOODNEWS?

"Every desirable and beneficial gift comes out of heaven. The gifts are rivers of light cascading down from the Father of Light." —James 1:17, MSG