



1436 Royal Palm Square Blvd.  
Fort Myers, FL 33919

239-939-0900

DellutriLawGroup.com

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MAY 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

# COMPASSION AND UNDERSTANDING THANKS TO COVID-19

I'm Carmen Dellutri, your stereotypical guy and an attorney. Both guy and attorney tend to only look at the analytical, unemotional side of most things, no matter the situation. In comparison, women tend to be better communicators, better listeners, more compassionate and, let's face it, just pay more attention to the little things going on around them. They process situations and emotions. I am usually lost in my own world of legal arguments and evidence, even with things as simple as grocery shopping.

stopping to make small talk, everyone knows exactly what they are there for. While it may seem as though everyone has suddenly lost their patience and are now shopping like me, I'm realizing nothing could be further from the truth.

**"While our processes are streamlined, we all seem to have the same unspoken agreement: I understand your fear."**

Going to the grocery store can be somewhat painful and frustrating for guys like me unless you can make a game of it. It shouldn't surprise anyone to know that I can be a bit competitive, even if I'm only competing with myself. I still cannot understand why there are 400 different types of soap and why a list is not mandatory. When I go shopping, I usually play mind games and time myself. I have to organize my steps to get in and out as soon as possible. I don't stop to read labels, touch the fruit, or have a conversation with the deli clerk (unless they are offering a free slice of prosciutto! Then I'm a talking machine).

I even find myself shifting. In the past month and a half, I've found myself being more patient and respectful of others and their fears. I'm now willing to slow down and wait for other shoppers who don't have my world record time in Publix. I'm paying more attention to the people around me and the fear in their face. I'm listening to the concern in their voices. It's forcing me to be more compassionate and understanding. I'm even noticing others doing the same. While our processes are streamlined, we all seem to have the same unspoken agreement: I understand your fear.

However, now it seems that others have become so quick to get in and get out. Everyone has their list, no one is

When I told my wife about my observations and eye-opening revelations, she smiled and said, "You're exhausting. I've been



telling you to pay attention to the little things for 20 years." And then she added, "I'm proud of you."

I'm still just a guy with an attorney mindset. But these days? I feel like I've finally graduated to being a human — all because of a stupid virus.

*-Carmen Dellutri*

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

# SAY CONGRATULATIONS

## WITH THESE TECH GIFTS FOR GRADS

Spring is all about new beginnings, and for many, graduation is just the start of something big. Whether your favorite graduate is heading off to college, serve in our nation's military, or join the workforce, there's a gadget out there that will give them a great start — or at least make you their favorite relative. Check out this guide to find the perfect tech gift.

### FOR THE AUDIO LOVER

From wireless headphones that surround you with sound to Bluetooth speakers that offer crystal-clear quality, the options are endless when it comes to choosing an audio device. But before purchasing the "next best thing," consider the person who will use it. If your graduate exercises frequently, they may want wireless headphones like Apple's AirPods or one of the many Samsung varieties. On the flip

side, if they enjoy action movies, a great sound bar for their entertainment system just might do the trick.

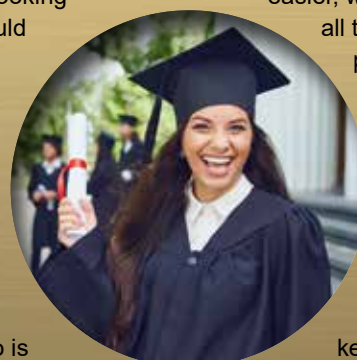
### FOR THE STREAMER

There's no shortage of streaming services, and depending on what your graduate enjoys watching, you may consider gifting them a subscription. Nostalgic Disney lovers looking for some stress relief would certainly love a Disney+ subscription, but if you know someone who has an affinity for the dramatic sagas, a subscription to HBO Now could satisfy their cravings. Hulu + Live TV can also be a great alternative for a grad who is

out of the house! The best part is that this gift keeps on giving with every movie or show they stream.

### FOR THE ACADEMIC

This May will mark the start of a new academic adventure for many. AI systems like the Amazon Alexa and Google Home can make staying in touch and studying easier, while an e-reader could house all their textbooks in one handy place. Laptop cases, screen covers, and other protective gear can keep their technology safe from wear and tear. (After all, what college kid can afford a new laptop on a whim?) Charging stations and cord organizers can also protect their tech and keep their space clean.



# REAR-END COLLISION: *Who's at Fault?*

If you rear-end another driver, who is at fault? This is a really difficult question to answer without knowing the specifics of a particular case, but you might want to know about some general information regarding rear-end collisions.

## BURDEN OF PROOF

If you were driving along and the person in front of you slammed on their breaks, are you responsible if you hit that vehicle? This type of accident happens often and for various reasons. The person might have been experiencing "road rage" or might have been distracted, or another driver may have done the same thing causing a two or more car accident — the list goes on. Even if you think the person in front of you may have hit their brakes out of malice, it is up to you to prove this was the case (the same applies if you think that person was simply not paying attention). While in the midst of driving, it may seem obvious what the issue is, but this is difficult to prove. Even if you have a passenger with you, you still have to prove you were not following a vehicle too closely.

## CLOSE DRIVING

More often than not, the driver who rear-ended the other driver will be found at fault. Why? If you are keeping a car's length



distance between yourself and the other driver (as is required by most states), you would not rear-end the car in front of you. There are some circumstances where this might not be true; however, it depends on the specific facts of each case.

## SOME EXCEPTIONS

Here are some situations that may negate the "driving too close" rule mentioned above:

- The driver in front of you did not have brake lights on or lights were not working.
- The driver suddenly put their vehicle in reverse.

- A car was stalled and did not have hazard lights flashing.

Keep in mind that it is up to every driver to be aware of possible hazards, to follow at a safe distance, and to remain aware while driving. If you have rear-ended another car, make sure to file a police report.

## INJURIES AFTER BEING REAR-ENDED

If you have been hit from behind and are being sued, you may have two cases. First is your injury claim against the driver who rear-ended you. Second, you have to defend yourself against the driver who was injured when they hit you and states it was your fault.



# Which Bankruptcy Type Is Right for You? CHAPTER 13 AND CHAPTER 7 BANKRUPTCIES EXPLAINED

If you're like most people, you don't wake up every day expecting to lose your job, but sometimes, things happen that are beyond your control. If you have lost your job, depending on your situation, filing for bankruptcy may be the best option to help you move forward. If you're struggling with debt, the best thing you can do is to meet with an experienced bankruptcy attorney.

## IF I DON'T HAVE A JOB, CAN I STILL FILE FOR BANKRUPTCY?

Yes, you can file for bankruptcy if you're currently unemployed. No law prohibits people who are unemployed from filing. Job loss is one of the most common reasons people file for bankruptcy. However, unemployment can have an effect on your case, so consider your entire financial situation before filing for bankruptcy.

**CHAPTER 13** Chapter 13 bankruptcy is a reorganization bankruptcy designed for people with a steady income who can pay back a portion of their debts through a

repayment plan that typically lasts 3–5 years. People who don't qualify for Chapter 7 often qualify for Chapter 13, which allows debtors to catch up on mortgage debt, get rid of a second or third mortgage, pay down car loans, or pay back nondischargeable debts such as child support.

In a Chapter 13 bankruptcy, some debts must be paid in full, such as student loan payments, child support, and back taxes. Other types of debt can be paid in part and in some cases, not at all. You don't lose your property in Chapter 13, but you must have a sufficient income in order to make your required monthly payments. If you don't have a steady income, you likely won't be able to propose an approved repayment plan. Until you can find another job, Chapter 13 probably isn't an option for you.

**CHAPTER 7** Chapter 7 bankruptcy wipes out unsecured debts such as credit cards and medical bills. In order to qualify for Chapter 7, you must first pass the means test. The

means test determines whether your income is low enough to qualify for Chapter 7.

In Chapter 7 bankruptcy, you are required to give up any nonexempt property you own. In other words, you must give up any property not protected by state or federal law. In most states, you can exempt some equity in your home, car, clothing, furniture, and other household items. If you own any valuable nonexempt property, the bankruptcy trustee may take it and sell it in order to pay back money to your creditors. In most cases, creditors don't receive much money because most people don't have any nonexempt property to sell. In Chapter 7, you don't have to propose a repayment plan or have a steady income in order to qualify, and being unemployed won't hurt your case.

If you're unemployed and are considering filing for bankruptcy, meet with an experienced bankruptcy attorney who can advise you as to whether bankruptcy is the best option.

## EMPLOYEE SPOTLIGHT

This month we want to shake it up a bit. Instead of spotlighting just one employee, we want to spotlight ALL our employees! That's right. In March, the coronavirus started a strange series of events for the entire United States and our new reality. At a time when it would have been easy to panic, our team stepped it up in a huge way. We've been planning to have the capability to be a virtual office for a year and a half, but the remaining 10% really showed their true colors. We couldn't be more proud if we tried! They learned, implemented, troubleshooted, and even trained our clients on all new policies and procedures. A huge thank-you is definitely in order to our entire Dellutri Law Group family for the last couple of months.

*Thank you!*



## AVOCADO MAYONNAISE

Inspired by The Kitchen



### Ingredients

- 2 ripe avocados
- 1 tsp chipotle peppers in adobo sauce
- 1 tsp Dijon mustard
- 1 tsp lemon juice, freshly squeezed
- 1/2 tsp salt
- 1/4 cup olive oil

### Directions

1. In a food processor, blend avocados, chipotle peppers in adobo sauce, Dijon mustard, lemon juice, and salt for 1 minute.
2. Scrape the mixture down the sides of the bowl.
3. Turn the processor on again and slowly pour in olive oil.
4. Blend for 1 minute or until smooth.

## TESTIMONIAL

## OUR CLIENTS SAY IT BEST



"I've been a client of the Dellutri Law Group for many years. They have always treated me kindly and with respect. Mr. Dellutri always returns my phone calls promptly and treats me with dignity. I never felt like a client, but I always felt like a family member. Mr. Lampley is an excellent attorney who handled my case very efficiently and effectively. Attorney David Fineman

also helped with my case. It was a total team effort. The staff was always kind and courteous. If anyone is in need of an attorney, I would highly recommend this law firm. Results matter, and they always get results for their clients."

—J.M.

## WHAT'S THE GOODNEWS?

*"Now may the God of hope fill you with all joy and peace in believing, that you may abound in hope by the power of the Holy Spirit." –Romans 15:13*