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Inside This Issue 1 Carmen's Wife Marjorie Is a Saint — Here's Why **2** Money Problems? Here's What You

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Great Customer Service Even If He Didn't Hire Us

Something big happened last week. Our Mega Marketer, Casey Byrus, came into my office and said: "Hey CD, I just received a voicemail from someone who had an initial consultation with David Lampley two days ago, and he would like to speak directly with you."

I immediately called this gentleman back. He told me that he wanted to call and speak to me personally because he was extremely impressed with the professionalism of our law firm. He praised our receptionist, our intake process, and attorney David Lampley for his honesty and willingness to help him, even if he wasn't going to hire our firm.

He asked to be on our newsletter list so that he would receive a hard copy in the mail every month, and, best of all, he wrote us a five-star review — all because of the way we treated him!

Take that, wannabe law firms.



For more crazy lawyer stories, be sure to follow us on social media!









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A Statewide Law Firm

office. We use technology to handle their cases virtually all across Florida.



DellutriLawGroup.com FEBRUARY 2022

Growing Together with You

My Wife Let Me Ditch Her on Valentine's Day

—— (Yes, I Lived to Tell the Tale) –

I have the best Valentine in the world. and I can prove it. All I have to do is tell you one story.

Our tale begins several years ago just before Valentine's Day. I'm not a big fan of going out to dinner, so Marjorie was shocked when I told her I planned to take her out for an elaborate Valentine's Day meal. Quite frankly, she didn't believe me at first! I actually had to call the restaurant to prove it to her.

Booking a fancy dinner like that was out of character for me, but I owed my wife big time. She had let my long work hours slide (more or less) for over two decades, and honestly, anyone who puts up with me for more than 24 hours deserves an elaborate dinner. On the day of the dinner, I came home from work early, got all dressed up, and off we went. I even picked out an excellent card and called the restaurant to



ask if they could decorate the table nicely. Marjorie was very impressed. Everything was going according to the plan. We arrived at the restaurant about 15 minutes early and sat down to wait for our table.

While we were still waiting, my phone lit up with a text message from my firm's answering service. The message said: "Call from Bob Jones. Please call back right away." (Bob Jones wasn't the caller's real name, of course; I'm protecting his privacy.)

I asked Marjorie if I could step away and return his call. "What's going on?" she asked. I explained that Bob, who I've known for many years, often refers clients to us who have been injured in car accidents. I assumed he had a referral to tell me about.

Being the wonderful wife she is, Marjorie said, "Sure, but don't take too long." She knew if I didn't call Bob back, it would bother me until I did, and she was right.

It wasn't the call I expected, though. Bob's wife had been hit by a drunk driver, and he needed my help right away. "I'll be right there." I told him.

When I got back to Marjorie, she could see that something was wrong. I told her what had happened to Bob's wife, and without a moment's hesitation, she said, "Well, we'd better get going then!"

Marjorie knew it would be tough for me to not think about Bob and his wife, so she

willingly put her special night on hold. She even offered to drive home so I could start planning how I would help.

When I asked how she made her decision so quickly, she said, "I knew what I was getting myself into when I agreed to be your wife. Being married to you is an adventure. I never know what the day will bring, but I know it will never be boring!" Looking at her then, I fell in love all over again. "I think there is a compliment in there somewhere." I said.

Full disclosure: Many years ago when I was trying to win the heart of my future bride, I told Mariorie that I was a workaholic. She understood and gave my crazy hours her seal of approval because she could tell the office was my happy place.

That Valentine's Day. I dashed off to help Bob. When I arrived home several hours later, Marjorie listened to every detail without once mentioning the Valentine's Day dinner she'd never received. If that's not "Best Valentine Ever" material, then I don't know what is. I made the dinner up to her three weeks later.

-Carmen Dellutri

Bob's wife recovered wonderfully, and I am forever grateful I could be there for him when his family needed me.

P.S. Marjorie, if you're reading this, Happy Valentine's Day, darling. You're the best!

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

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Having Problems Paying the Monthly Bills? HERE IS THE FIRST THING YOU SHOULD DO

No, it's not giving up. We have all been there, whether you want to admit it or not.

Find a quiet spot, sit down, and think about all of life's blessings that you are grateful for. Once you have realized that it's not as bad as you have made it out to be, it's time to get to work.

First, you need to take stock of your net monthly income and your monthly expenses. Start with your income. Everyone should know how much money they have coming into their household each week, biweekly or monthly. If you are married or living with a significant other, get them to join you at the table, tell them what you are doing, and add their income in as well. Again, we are looking for total monthly income at this time.

Next, put in your fixed monthly expenses. Start with mortgage or rent, as it is usually your biggest expense. Then, add car payment(s) and what you believe you spend on food, electric, cable, cellphone, etc. Once you have all of the fixed living



expenses listed, move to the discretionary expenses like eating out, morning coffee at Starbucks, entertainment, etc.

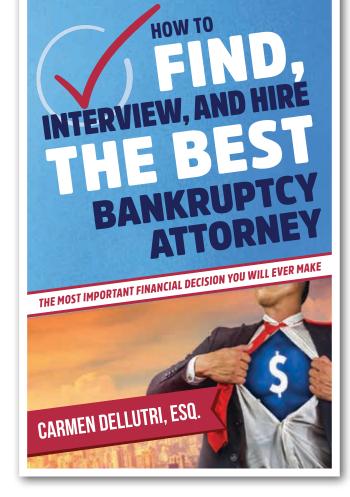
The last set of expenses are the luxury items that you could probably live without — for example, last Friday night when you went out to dinner and drinks with your friends. How much did you spend at the restaurant? What about gifts for your friend's baby shower? How about the new pair of gym shoes?

The purpose of this exercise is not to tell you that you have been foolish with your money; it's the exact opposite. I want to show you exactly where all your money goes every month. I want you to squeeze each and every dollar to get the most mileage out of it. I want you to walk away from this exercise empowered, knowing that you are in control of your finances.

If, after setting aside money for all your necessary fixed living expenses and variable monthly living expenses, there is no money left to pay bills, you should seek the services of a professional bankruptcy attorney immediately. If, on the other hand, you do have discretionary income, but you just don't have enough to meet all of your minimum monthly payments on your credit cards, store cards, gas cards, or medical bills, you should still seek the services of an experienced consumer bankruptcy attorney to talk about your options.

Bankruptcy should always be your last option, but, depending upon where you live, how old you are, your living situation, etc., you should definitely explore whether bankruptcy is an option and whether or not it's the best option for you. If it's not, great, you can now take it off the list and move on to your next best option.





Limited Time Offer: Request a copy of our most popular book and we will send you a copy for free! Please email your name and mailing address to **CarmenDellutri@DellutriLawGroup.com** with the subject "Best Bankruptcy Attorney." This is a limited-time offer, so please be sure to request your copy prior to March 1.

Cherry Cordial Cake Balls Inspired by TasteofHome.com

For a nonalcoholic version of these cake balls, swap the brandy for fruit juice.

INGREDIENTS

- 1 package fudge marble cake mix
- 1 1/4 cups and 3 tbsp brewed coffee, divided
- 1/4 cup canola oil
- 3 eggs
- 10 oz maraschino cherries, stemmed, drained, and chopped
- 1/3 cup brandy
- 1/4 cup cherry preserves
- 1 cup chocolate frosting
- 1 lb chocolate candy coating, chopped

DIRECTIONS

- 1. In a large bowl, combine cake mix, 1 1/4 cups coffee, canola oil, and eggs. Beat on low for 30 seconds, then on high for 2 minutes.
- 2. Preheat the oven to 350 F.
- 3. Pour batter into a greased, floured 9-by-13-inch baking pan. Bake for 30–35 minutes and let cool.
- In a small bowl, combine cherries, brandy, cherry preserves, and remaining coffee.
- 5. Crumble cake. Add frosting and cherry mixture. Combine and shape into 1-inch balls.
- 6. Melt chocolate coating, following package directions.
- 7. Line a baking sheet with parchment paper. Dip balls into coating. Let them stand on the paper for 20 minutes, then serve!

What's the Good News?

"I will give them an undivided heart and put a new spirit in them; I will remove from them their heart of stone and give them a heart of flesh."

EZEKIEL 11:19

A Huge Thank-You to Our Referral Partners!

Last month we had ...

- 27 referrals from friends, family, or previous clients
- 26 returning clients for a new matter
- 11 referrals from other attorneys
- 6 referrals from other professionals in town
- We sent out 73 referrals

66Testimonial

Our Clients Say It Best

"My husband and I have been a client of Dellutri Law Group for the past 17 years. We go all the way back when the firm was a one-man 'Carmen' operation. The first time I called, Carmen himself answered! When we arrived for our appointment, we experienced one-on-one personal attention. We were stressed and overwhelmed due to facing financial hardships; Carmen took the time to educate us on our options, explaining how to proceed. After meeting him, we immediately felt relieved and knew he was the person that we wanted on our side. He took the time to know me, my husband, and my family and even sponsored my daughter's soccer team for several years (the picture is still in his office).



"Since then, Carmen and his law group have represented my family multiple times over the past 17 years. His group has no doubt grown, but his business values and how he treats his clients have surely remained the same. His staff is always available and there to help. I cannot say enough about him and his group. If you are ever in need of an attorney, you need Carmen and his group representing you. Why? You are not only gaining excellent service but also great friendships. His group cares about you, not just your case.

"Thank you, Dellutri Law Group, for always being there for me and my family. We appreciate you so much!"

-R. AVVO, DEC. 2021

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