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Growing Together with You

Brace Yourself — The Snowbirds Are Here! MY THOUGHTS ON FLORIDA'S ANNUAL INVASION

When I set our clocks back on Nov. 7.1 couldn't help but sigh a little. As a fellow Floridian, you know the feeling. Yes, daylight savings ending means that winter is coming. But it also means that the snowbirds are bearing down on us, racing to get away from the cold and single-handedly eat every early bird special Florida has to offer.

One of my favorite jokes about snowbirds goes like this:

Q: How do you know it's autumn in Florida? A: The license plate colors start to change!

The memes practically write themselves. These people congest our roads, clog our restaurants, and, for some reason, think downtown is a tourist attraction. Worst of all, they're a danger to themselves and others because they seem to have no idea how to drive in Florida.

About a month ago, I was driving behind a snowbird in the right lane (I could spot her by the license plate) and while I watched, she put her right-hand turn signal on ... even though there wasn't a right hand turn for miles. I felt like rolling down my window and screaming, "Hey, I don't know when you're turning, but it had better not be soon because THERE'S A WALL THERE!"





THE SNOWBIRDS ARE COMING



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WILL YOU HELP US?

One of my favorite things about being a business owner is when I get to read our client reviews. I absolutely love when a client specifically names a member of our team for doing a wonderful job. It's awesome to see that team member read the review and see how much they helped that client. The fact that our clients take time out of their busy lives to put their thoughts in writing for all the world to see means even more to us.

I'm going to brag a little bit about my team and tell you that out of all the law firms in Southwest Florida that are similar in size, we have more five star reviews then any of them. I've actually had other attorneys accuse me of making up reviews. I laugh at them and tell them to work harder and be nicer.

I've had several attorneys tell me they are going to try to beat me by getting more

reviews. I definitely have a competitive nature, and I don't like to lose. So, I have a favor to ask you. If you haven't given us a review and wouldn't mind saying a few kind words about us, would you do me a solid and go to **ReviewTheDLG.com** and leave us a five star review? If someone did an extra special job for you, please mention them specifically so we can all high-five that person (or people).

I appreciate you all!

-Carmen Dellutri

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



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We all love to complain about the snowbirds, but the truth is they're a necessary evil. They bring a lot of revenue to our state, and plenty of local businesses can only survive because of snowbird season.



We know they're coming, we dread them coming, but we NEED them to come. It's a toxic relationship we just can't quit.

Even my business gets a boost from snowbirds. How?

Well, I wish I could say that the stereotypes about how they drive are unfounded (I grew up behind enemy lines in snowbird country, after all - I know New Jersey natives can drive in New Jersey), but the truth is that the influx of northerners really does have an impact on our car crash statistics.

We track these things at our office, but even if we didn't, it wouldn't take a rocket scientist to put the trend together. As soon as daylight saving time hits, our phone starts ringing off the hook! It seems like every call is about a car crash where a granny from Ohio, New York, Pennsylvania, or Michigan slammed into someone on her way to the early bird dinner at IHOP.

Why am I telling you all this? Well, for one thing, I want you to be safe on the road. Keep your eyes peeled for snowbirds and make sure you put plenty of distance between yourself and anyone driving as if they might be half-blind and 90. For another thing, I want you to know that if you are injured by a negligent snowbird in a car wreck, I have your back.

Remember, the early bird may get the worm, but the negligent bird will deal with the firm.

Good luck and stay safe out there.



-Carmen Dellutri

ONCE A CLIENT, ALWAYS A FRIEND

The other day, I received a call from a client (we don't refer to our clients as former clients because we believe that once you retain our firm, we become part of a big family, and once you are part of a family, you are stuck with us. Kind of like that crazy uncle you dread seeing at holiday parties). She had moved to Orlando approximately 15 years ago. When she filed bankruptcy with our firm approximately 18 years ago, she had come into our Port Charlotte office. At that time, we had offices in Port Charlotte, Fort Myers, and Naples only. So, fast forward 18 years, and with her living in Orlando and facing severe financial problems, she reached out to us again because she really didn't know where to turn.

She was delighted to know that we now have offices in Tampa and Orlando and handle cases all over the state of Florida. Likewise, she was happy to know that I remembered her and the details of her prior case.

Her exact words were: "I thought you would have forgotten about me." I said: "What? No way. You surprised us when you brought us the best homemade peanut butter cookies." She laughed and said: "I forgot about that." I replied: "I didn't."

Anyway, she told me what was going on and what her concerns were about her financial future. After about 30 minutes on the phone together, we had a plan, and we were ready to move forward. Yes, you can file bankruptcy more than once in your life, provided you meet the requirements of the United States Bankruptcy Code. She certainly did, and filing for bankruptcy a second time in her life was not only necessary but also the right thing for her to do under the circumstances. Unfortunately, each of us will face speed bumps in the road of life. Some people will have small speed bumps in front of them, and others will experience larger ones. Some people experience large ones several times in their lives. I've learned that it is not what life throws at you, it's how you deal with it.

This woman has been through a lot in her life, and she was unsure how her financial picture would look with this new problem. I was able to assure her that we could handle the problem for her and that she would be fine once her Chapter 7 bankruptcy was filed and discharged. She was so happy that she had a plan going forward.

Afterward, she told me that she was afraid to reach out to us because she was a bit ashamed that she might have to file bankruptcy again. I told her that I understood her feelings, and I had heard this from other people facing similar circumstances, but in my opinion, that is nonsense. No one asks for financial difficulties. No one asks for a medical condition that costs hundreds of thousands of dollars. No one asks to lose a loved one. But, these things happen.

When people face financial problems, they tend to believe that they are all alone in the world. They are afraid to reach out for help for fear that they will be judged, and nothing could be further from the truth. I learned a long time ago that financial problems do not discriminate. I've represented doctors, lawyers, financial planners, and CPAs who never thought they would be in my office. Ever since I protected my first client from a debt collector many years ago, I knew that a portion of my practice would always be to help Floridians fight to protect themselves from debt and unscrupulous debt collectors.

I specifically designed this law practice so that people facing any type of debt problems or injury as a result of someone else's negligence could call on us, and we would be there for them. Can we help everyone? No, that's just silly. Just because you are bigger doesn't mean you are better. It just means you are bigger. Do you recall the story of David versus Goliath? Better is better. Like I said. we cannot help everyone who has been injured or who is facing financial problems, but we can be there to provide hope for those who have lost it.

-Carmen Dellutri

What's the **Good News?**

"Be strong and courageous. Do not be frightened and do not be dismayed, for the Lord your God is with you wherever you go."

JOSHUA 1:9

A Huge Thank-You to **Our Referral Partners!**

Last month we had ...

- 37 referrals from friends, family, or previous clients
- 17 returning clients for a new matter
- 13 referrals from other attorneys
- 5 referrals from other professionals in town
- We sent out 77 referrals

Skills That Enrich Us THE IMPORTANCE OF HAVING A HOBBY

January is National Hobby Month, and since it falls at the beginning of the year, it's the perfect time to try something new! Hobbies add variety to your life and ensure you aren't just living to work, so to speak. The best way to find a hobby you enjoy is to be open to new things. Whether it's gardening, reading, drawing, running, fishing, crafting, or even beekeeping, finding an activity you enjoy is important. Here's why!

Hobbies are stress relievers.

Hobbies offer a healthy escape from your busy lifestyle by keeping you engaged in something you find pleasure in. Instead of just relaxing on the couch and turning off your mind for a bit (which is totally acceptable sometimes), hobbies allow you to remain mentally productive while winding down at the same time.

Hobbies also provide eustress.

Believe it or not, one type of stress is deemed beneficial: eustress. If you aren't overly stressed and are feeling a little under-stimulated, a hobby can provide activity for both your mind and body to keep you feeling excited about life and ready to take on new challenges and adventures.

Hobbies offer a social outlet.

Some hobbies involve group activities, such as bowling, sports teams, book clubs, and even wine tasting. Connecting with others offers the social support humans depend on to lead a healthy and fruitful life. Who knows? Maybe you'll find some great friends who share the same passions as you!

Hobbies develop patience.

When you take on a new hobby, you are tasked with learning something new. Whether you're practicing a new instrument, learning a different language, or figuring out how to make jewelry, a learning curve is involved. Building new skills takes patience, a very important attribute for success.

Finding a hobby that suits you may take some exploration and trial and error, but it is all in good fun! Make it your goal to try something new or learn a new skill each month until you find something that sticks. Once you do, you're sure to find that hobbies are both enjoyable and enriching!



CHICKEN AND LEEK FILO PIE

Inspired by GoodHousekeeping.com

• 3 oz unsalted butter, divided

- 2 large leeks, finely sliced
- 2 large carrots, finely chopped
- 1 tbsp flour

INGREDIENTS

- 14 oz chicken stock, warmed
- 2 tsp Dijon mustard
- 3 tbsp heavy cream
- 12 oz cooked chicken, cut into chunks
- 2 tbsp chopped fresh parsley
- 12 sheets frozen filo pastry, thawed

DIRECTIONS

- 1. Preheat oven to 350 F.
- 2. In a pan over low heat, melt 1 oz butter.
- 3. Add leeks and carrots and cook for 15 minutes, until softened but not colored.
- 4. Stir in flour and cook for 1 minute.
- 5. Gradually add chicken stock, stirring until sauce is smooth, then let simmer for 10 minutes.
- 6. Stir in mustard and heavy cream, then add cooked chicken and parsley. Transfer to a large ovenproof dish.
- 7. In a pan, melt remaining butter.
- 8. Put a single filo sheet on a board and brush with melted butter. Scrunch up pastry sheet and place on top of chicken mixture. Continue until pie is covered.
- 9. Bake for 20–25 minutes, until the filo is golden and chicken mixture is bubbling.

GGTestimonial **Our Clients Say It Best**

"We just finished working with Mark Martella on revising our trust and wills. He made this effortless and walked us through every step, explaining each section. I highly recommend using him as well as the Dellutri Law Group for all your legal needs."

-J.G. GOOGLE REVIEW, NOV. 2021