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NO-CARVE PUMPKIN DESIGNS!

JUST IN TIME FOR HALLOWEEN

Jack-o'-lanterns go hand-in-hand with Halloween, but digging through the inside of a pumpkin is not something everyone enjoys. If you aren't keen on cutting open a pumpkin, here are a few no-carve ideas you can try this Halloween!

HAUNTED HOUSE

Take a few pumpkins, stack them on top of each other, and create a spooky pumpkin haunted house! Then, use paint, balsa wood sheets, and hot glue to create silhouettes, ghosts, windows, and doors for a haunting effect!

CREATIVE WITH STRING

Use cotton twine and hot glue to create a web-like design on the surface of your pumpkin. Don't forget to add a few plastic spiders! You can also use string art to create ghostly words or images. Lay out your design with small pegs or nails and wrap the string around them to reach your desired effect.

NOTHING BUT NET

You can create eerie pumpkins using fishnet stockings. Spray-paint your pumpkin if desired — just

make sure the design of the stockings will stand out. Once the paint is dry, cut the legs off the stockings, slide the pumpkin inside, remove the extra fabric around the stem, and use hot glue to secure it.

COLORFUL PAINT

Painting your Halloween pumpkins gives everyone a chance to participate. Be creative by using different designs, cutouts for silhouettes, drip paint to create a marble design, or nail polish and water to give white pumpkins a unique and vibrant look.

A SPOOKY MONSTER

By adding a witch hat, wrapping a pumpkin in cheesecloth, attaching spider legs, or tying on a vampire cape, you can create a pumpkin version of the most popular Halloween monsters. Along with these accessories, you can also use paint, construction paper, and other craft materials to add the details that will make your creation pop!



For more detailed directions for these pumpkin designs and more ideas, visit WomansDay.com.

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HAPPY HALLOWEEN!

A BLAST FROM HOLIDAYS PAST

A few days ago, I was going through my files, looking for some homeowners association documents when I came across an old photograph that immediately put me in the mood for Halloween. In it were four people dressed up as Teenage Mutant Ninja Turtles having a great time at the Royal Palm Scare, the Halloween block party Dellutri Law Group used to host every year.

The party got its name from the street our firm is located on: Royal Palm Square. Each October, we'd enlist all the businesses on the street to join the fun. They'd put up tents, give away candy to kids, and promote their businesses to parents tagging along with their little ghouls, ghosts, and demons.

The particular party where that photograph was taken was one of my favorites, because it became the setting for a great story. It all started when one of the Ninja Turtles, our process server Brandon, got a call in the middle of the festivities. As soon as he hung up, he approached me in the crowd and told me, "Carmen, I found a guy I've been looking for! He's at a restaurant in Cape Coral. Would you mind if I go over the bridge, serve him, and come back to the party?"

I told him I wouldn't mind at all, and he took off — without removing his outfit. In fact, he crossed the bridge, went into the restaurant, and served the guy in full Ninja Turtle attire! When Brandon got back, he was laughing like crazy. He dove right back into the fun and started taking pictures with kids and the rest of the turtles, including the snapshot I found. Though we don't host the Royal Palm

Scare any more, our office still gets into the Halloween spirit. The team decorates their desks and brings in candy just in case we have any midday trick-or-treaters, but those are rare in our building.

What I'm looking forward to most this year is trick-or-treating with my wife and our almost 2-year-old granddaughter. I don't know what her costume will be yet, but it better be something simple as the houses in our neighborhood are far apart, and she has short little legs, so we're planning to drive house to house in a golf cart. That way, she won't get too tired. We'll also continue our tradition of going to the neighborhood where one of Dellutri Law Group's other attorneys lives, which always fills up with a massive amount of kids. It's a great neighborhood, and people there go crazy with their Halloween treats and decorations. Every homeowner goes out to the end of their driveway to meet the trick-or-treaters, and I can't even tell you how many bags of candy they go through — our kids always left with more than they could eat.

I'm not sure whether Marjorie and I will dress up this year, but in the past, we've been Fred and Wilma Flintstone, Prince Charming and Cinderella, and the Queen of Hearts and a playing card from "Alice in Wonderland." Wearing costumes is actually nothing new for me because back in college, I used to work at a nightclub called the Ocean Club, and once a week, we all had to dress up for an event called "Funetti Night." I picked out a court jester costume, complete with a belled hat and colorful leggings. It cost me \$150,



and it was totally worth it! I don't know where that costume went, but I wish I still had it.

Really, I've always enjoyed Halloween because it's the one night a year when kids can let loose and be whatever they want to be, whether that's a Disney princess or a miniature zombie. I'll never forget my son, Nicholas, busting out in dance moves to Usher's "Yeah" when he was 8 years old dressed up as Luigi from "Super Mario." It was so hilarious that I took a video, and the little guy got a lot of likes on Facebook.

I hope everyone has the chance to make holiday memories like that with their kids. If you haven't yet, this coming Halloween is your chance. Do yourself a favor and don't miss it.

-Carmen Dellutri

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/newsletter

KNOW YOUR LIABILITY

What happens if your kids are out trick-or-treating Halloween night and someone sustains an injury? Who is liable? As a homeowner, do you have any obligations when it comes to keeping your property safe for visitors? The law can get a bit SCARY when it comes to injuries sustained while at a store or on someone else's property, but here are some basic guidelines.

A HOMEOWNER'S DUTY

In the State of Florida, the law requires all landowners (including business owners and homeowners) to keep a property in reasonably safe condition. This means that:

- Railings should be secure.
- Any holes should be filled in.
- Wheelchair ramps should be up to code.

Homeowners who know of any existing conditions are obligated to fix those problems right away. But what if you don't know about a potential problem with your home? Here's where things get complicated.

HOMEOWNERS MUST KNOW

The law also notes that all homeowners must do periodic inspections of a property, and this extends to business properties as well. While the law is slightly more lax when it comes to personal property (you may not know that your railing is loose, for example), if you own a business, you must have knowledge of every aspect of your property at all times.

Many businesses in Florida celebrate Halloween by inviting the public to take part in a celebration. If you intend to have any kind of Halloween celebration at your place of business, make sure to pay careful attention to the next portion of this article.

A BUSINESS OWNER'S DUTY

If a person who's visiting your business slips and falls due to a liquid or any other kind of slippery substance, it was your duty and obligation to know about this problem beforehand.

Someone who falls inside of your place of business because of a wet floor or other issue may be able to gain compensation. If this happens, do not try and bribe that person with a gift card or other offering. Instead, make a note of the accident and call for medical attention immediately.

ON THE OTHER SIDE OF THINGS

What if you fall when you step into a business? If this is the case, make sure to do the following:

- Document the date and time.
- Take a photo of the substance or condition that caused you to slip.
- Seek medical help right away.
- Tell the business owner you have injured yourself.

Most of the time, slip-and-fall accidents are not serious, but sometimes these accidents can have dire consequences. This Halloween, play it safe and make sure your property is as secure as it can be and pay attention to where you walk if you do decide to join in a Halloween celebration.



TESTIMONIAL

HEAR FROM A HAPPY CLIENT ★★★★★

"I can't say enough about the heart and professionalism that is the foundation of Dellutri Law Group. They go above and beyond from their receptionist making you feel at ease and welcome to actually being able to reach the attorney when you need them, a very well-rounded, honest, and hardworking group who wants to do right by you, and it shows."

—G.H.

HAVE YOU HEARD THE GOOD NEWS?

"Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid." —John 14:27



Fall Family Fun

DECORATE YOUR HOUSE WITH YOUR OWN CREATIONS!

The leaves are turning, the weather is changing, and the holidays are right around the corner, which means it's time to bring out the fall decor! To make this season especially memorable for your family, create your own decorations with these fun ideas below.

PINE CONE PAINTING

Go on a family walk through the park to pick up a few fallen pine cones or take a quick trip to the store to buy a bag. Once everyone has their own hand-picked pine cone, grab a paintbrush and a few colors and have at it! For extra flair, add some fixings like glitter, beads, sequins, string, and more.

LEAF PAINTING

Take a trip outside with the kids to pick out some large,

unbroken leaves, then head back inside and get creative! You can pull out the construction paper and paint trees, using handprints and "arm prints" as the trunks and branches. Paint the leaves you found to spruce up your trees or use them as decorations on their own. You can also use them for leaf printing or leaf pressing.

FUN FINGER FOOD

When you've got multiple friends and family members coming over and you need snacks, edible decorations are the way to go. You can get a little creative and make elaborate treats, or you can opt for delicious and easy-to-make finger foods with your kids. A good starting treat for your family is a batch of pumpkin Rice Krispie Treats. Add orange food coloring to the mix and get



your kids to shape the treats like pumpkins before using a few pretzel sticks to make sturdy stems.

THANKSGIVING CRAFTS

Thanksgiving is only a month away, and your possibilities for holiday-themed crafts are endless with just a few supplies like paper, scissors, markers, and string. You can make turkey placemats, tissue paper trees, pumpkin garlands, paper pumpkins, or leaf mobiles to hang from the ceiling. Compile a list of ideas and have your kids pick out which craft they want to do first, then get to work together to create as many decorations as you want to display for Turkey Day.

With these engaging craft ideas, the whole family will be eager to make their own decorations and show them off for months to come!

TOP 5 THINGS TO KNOW ABOUT MODIFYING YOUR STUDENT LOANS

1. You must be in the process of filing Chapter 7, 11, 12, or 13 bankruptcy. Loan modification can only be considered if you are declaring bankruptcy.
2. Any loan repayment plan suggested or offered will work with your budget and with terms that are acceptable to lenders. Even though this program was devised to help out with loan payments, you will still need to make payments agreeable to both parties. In other words, you won't get away without paying anything, but the payments should be easier to deal with.
3. It's essential that you gather as many documents as you can prior to filing. Literally, anything you have that mentions your student loans should be collected and organized. You'll want to show how much money you have paid, how much you have to pay, any repayment plans you've tried to negotiate, what your current income is, and many other details.
4. Creditors have a legal right to delay repayment terms. It's too early to tell whether or not this will happen regularly, but creditors do have a right to request additional paperwork and extend the length of modifications. This is why it's imperative you have all the necessary paperwork in order before you file.
5. You must demonstrate that you qualify for bankruptcy protection. This one may be difficult to do on your own because it means you have to know the bankruptcy process and be eligible to file.



LEFTOVER CANDY SNACK MIX

Inspired by Food & Wine Magazine



Ingredients

- 2 cups mini pretzels, coarsely broken
- 1/4 cup light brown sugar
- 2 tbsp granulated sugar
- 1/3 cup dry milk powder
- 6 tbsp unsalted butter, melted
- 12 oz mini candy bars, such as Snickers, chopped into 1/2-inch pieces

Directions

1. Heat oven to 275 F.
2. In a large mixing bowl, fold together pretzels, sugars, milk powder, and butter.
3. Spread mixture on a baking sheet lined with parchment paper and bake for 20 minutes.
4. Let cool for at least 30 minutes and mix in candy bar pieces before serving.