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## BRING THE WATER PARK TO YOUR FAMILY!

### 3 WAYS TO HAVE FUN IN THE SUN AT HOME



Summer is finally here, and if you have kids at home, then that means their constant needling about a trip to the pool or water park probably started already! Luckily, you don't need to spend a fortune on the water park to have a great time cooling down this month — you can bring the water park to you!

#### DESIGN A HOMEMADE WATER SLIDE.

If you have a big plastic tarp, a garden hose, stakes, and dish soap, then you have the makings of a great water slide. Simply spread out the tarp (on an incline if possible), secure it with the stakes, then arrange the hose at the top of the "slide" so water pours down. Add some soap for bubbles and extra slipperiness, then you're good to go — just encourage the kids to take a running start. If you want an option that requires less assembly, purchase a Slip 'N Slide kit at pretty much any big-box store or Amazon.

#### HOST A WATER BALLOON CHALLENGE.

Huge packs of water balloons are easy to find online or at your local dollar store and can supply hours of fun for a few bucks. If your family is big enough for a full-scale water balloon fight, fill as many balloons as you can get your hands on and plan out a full list of games, like duck, duck, splash (the "goose" gets a wet head); capture the water balloon (instead of pulling flags, get soaked); or a water balloon spoon race (the first person to cross the finish line with an intact balloon wins). Check out KaseyTrenum.com or LocalFunforKids.com for more ideas or keep it simple and host a water balloon dodgeball free-for-all.

#### WHIP UP SOME PARK TREATS.

Are your kids big fans of funnel cakes, Dippin' Dots, or that signature water park burger or pizza? If favorite treats are integral to the water park experience, then try turning your kitchen into a snack kiosk! Stock up on popsicles and burger fixings or attempt The Gracious Pantry's healthy homemade Dippin' Dots or Live Well Bake Often's homemade funnel cakes.

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## WHEN FATHERHOOD SHOWED UP SCREAMING

### REMEMBERING THE MOMENT ALYSSA MADE ME A DAD

Father's Day is coming up, and in recent months, I've been thinking a lot about the moment I joined the ranks and became a dad. Maybe the reality of fatherhood hits some guys as soon as they find out about the pregnancy or when they feel the baby kick for the first time. But for me, life was business as usual right until the very last second: the moment my daughter Alyssa was born, screaming like a banshee.

Alyssa arrived in this world with a bang. She's 19 now, all grown up and in college, but I'll never forget what she looked like in those first few seconds. I was lucky because when Marjorie was in labor, the doctors actually let me into the delivery room with a video camera. It was such a weird experience. At first I couldn't see anything because there were so many people blocking the action, but man oh man, when the big moment arrived, I saw it all. I was watching when the doctor reached in and pulled out Alyssa's little head. Looking back, I have no doubt my eyes were popping and my jaw was on the floor. I shouted: "Wowwww."

Talk about a dose of reality! Fatherhood hit me like a freight train the second I saw and heard my little girl. My first thought was, "I can't believe God trusted me with this child — I hope I don't drop her!" From that moment on, Alyssa was my whole world. In fact, when the nurses left the operating room to run tests on her, I followed them. Without a second thought, I abandoned my wife for my daughter! I didn't even realize what I'd done until I came back and Marjorie said: "Thanks for hanging around." Those fatherhood

instincts are strong, let me tell you. Every bone in my body was saying, "Stick with the kid!" and I've been doing it ever since.

I'm not sure where the delivery video is now. After 19 years, it's probably in a box somewhere, but I don't need it to remind me of the moment Alyssa was born or what the next day was like. Alyssa cried for about 24 hours straight. At 8 a.m. the morning after, I had to go to court, and she was still crying. I took a quick shower in the hospital and was running out the door in my suit when a nurse grabbed me.

"Where are you going?" she asked, clearly thinking that a brand-new dad like me had no business leaving without his baby.

"I'll be back," I told her. "I have to be in court at 8 a.m.!" After that, *her* jaw hit the floor as I sprinted away.

When I got back to the hospital a few hours later, Alyssa was still crying. Marjorie and I were starting to worry that she would never stop, but pretty soon she went quiet. And she never cried again — seriously! Still, that didn't stop me from worrying. Sometimes I'd even wake up in the middle of the night, sweating and scared. I had no idea what I was getting myself into with this whole dad thing, but now I feel so blessed to have taken the ride.

When Nick came along a few years later, I thought I had the whole Dad thing in the bag. I wasn't ready for Nick. Nick didn't come into the world screaming, but, he definitely makes his presence known. Now 15, Nick plays by different rules, he loves us, and he challenges us. Nick makes you



think. If you say something, you better be ready to back it up. He questions our ideas and beliefs with very logical arguments which turn into very good conversations. Between Nick and Alyssa, things are rarely quiet in the Dellutri household. Marjorie and I are very blessed as parents.

In the last 19 years, I've learned that fatherhood is all about learning, teaching, being open, putting yourself last, and experiencing feelings you never knew you had, from the highest highs to the lowest lows. Sometimes you make mistakes too — dads are human, after all — but you get through them by knowing when to say you're sorry. At least, that's the method that worked for me!

No one tells you this, but one of the coolest things about being a parent is having discussions with your kids when they're older. Nothing beats when you realize, "Wow, I didn't ruin them, they turned out so much better than I thought they would!" Over the last few months, I've had a lot of talks like that with Alyssa and Nick, who were both able to come home and social distance with us. In the Dellutri house, every night is movie night these days, and I'm loving the extra time with my family. I hope that wherever you are right now, you're enjoying this time with your loved ones, learning more about each other and keeping everyone safe. This too will pass away.

*-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](https://DellutriLawGroup.com/newsletter)

# TOP 5 THINGS TO KNOW

## About Modifying Your Student Loans

In case you missed the big news, the United States Bankruptcy Court, Middle District of Florida, recently approved a modification program for people struggling with student loan payments. The program allows student loan court modification for the first time, and it's a landmark decision. If you are considering this program, here are five things you need to know about modifying your student loans.

1. 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 terms that are acceptable to lenders. In other words, you won't get away with paying nothing, but those payments should be easier to deal with.

3. It's essential that you gather as many documents as you can prior to filing. You'll want to show how much money you have paid, how much you still owe, any repayment plans you've tried to negotiate, the amount of your current income, and many other details.



4. Creditors have the legal right to delay repayment terms. It's too early to tell whether or not this will happen regularly, but creditors do have the right to request additional paperwork and extend the length of modifications. This is why it's imperative that you have all the necessary paperwork in order before you file.

5. You must demonstrate that you qualify for bankruptcy protection. This one might be difficult to do on your own because it means you have to know the bankruptcy process and be eligible to file.



# Small Business Spotlights

That's right, we said spotlights, with an "s." We asked our social media friends for help on this section of the newsletter. While COVID-19 changed our world, a lot of local businesses found the opportunity to rise to the challenge. Check out how some of these restaurants went to work for our communities.



Swfl Produce they are delivering produces boxes multiple times a week throughout the 3 counties.  
1d Love Reply 2

Olga Mall they started a small produce set up and allow people to pay or take for free if needed 🍎  
1d Like Reply 4

ARTISAN EATERY as soon as the schools closed, offered free bag lunches for pick ups, no questions asked. Then offered grocery store services. Text your order to them from their list and request anything else you may want and they will try to get it for you. They have managed to get our personal requests for almost everything we've asked for. Pay online, they bring your groceries to your vehicle so minimal contact. I believe I am getting spoiled. Thanks Tim & Healy and all your employees! 🍕 And they are buying from local farms, etc, so in turn helping them out as well.  
1d Like Reply 7

Oh! Downtown House of Pizza! They've donated a crap ton of pizza to frontline workers! The owners are pretty spectacular folks too.  
20h Like Reply 1

Rustys Raw Bar in Naples... has a discounted food pantry. Good food, low cost, safe.  
1d Love Reply 1

Liberty Restaurant now offers \$5 meals and on the menu it states if you can't pay give him a call and he'll assist you.  
<https://eatliberty.us>

FK Your Diet Restaurant they continue to provide free meals for first responders and hospital employees. They also provide free meals to people in the service industry who have been laid off. But they have also stayed true to their mission of supporting foster kids.  
1d Love Reply 3

## EMPLOYEE SPOTLIGHT OFFICE MANAGER CHRISTIE LEE GARRATT

## GRILLED BASIL CHICKEN AND TOMATOES Inspired by TasteOfHome.com

You all likely know our office manager, Christie Lee Garratt. It's been a while since we featured her, and the last few months, she has worked so hard to facilitate all our new technology, help train our staff, and be of assistance to every single person in every department. She did all this with ease while adjusting to virtual school for her son and maneuvering around her husband's extended hours. We can't fit everyone's gratitude in this small space, but here is what some of our attorneys have to say:

"Christie is the person who will always help, and she always is able to smile and brighten the day. (Plus, she has the candy!)" —David Lampley

"Christie is the best office manager anyone could ever ask for!"

"She always smiles. She always listens. She's always positive. She's always respectful. She's always ready with a helping hand. She always takes action. She is a role model for all of us. She will call you out respectfully. She's not afraid of technology. She can do everyone's job. She doesn't complain. She doesn't gossip. She doesn't take bullshit. She doesn't say, 'I can't help you with that.'"

"I'm grateful for her, and I appreciate her for all that she does for me, my family, and others at the office." —Carmen Dellutri

"When I think of Christie, 'lifesaver' is what instantly comes to my mind every single time. From sunup to sundown she is always there for me without hesitation and without judgement." —Amanda Downing



- Ingredients**
- 2 tbsp olive oil
  - 1 clove garlic
  - 1/2 tsp salt
  - 3/4 cup balsamic vinegar
  - 1/4 cup tightly packed fresh basil leaves
  - 8 Roma tomatoes
  - 4 boneless skinless chicken breast halves (4 oz each)

- Directions**
1. For marinade: In blender, combine olive oil, garlic, salt, vinegar, and basil. Cut 2 tomatoes into quarters and add to mixture. Cover and process until blended. Halve remaining tomatoes for grilling.
  2. In bowl, combine chicken and 2/3 cup marinade. Cover and refrigerate for 1 hour. Reserve remaining marinade.
  3. Heat grill to about 350–400 F. Lightly oil grates. Grill chicken until internal temperature reads 165 F, about 4–6 minutes per side. Grill tomatoes until lightly browned, about 2–4 minutes per side. Discard remaining marinade.
  4. Serve chicken and tomatoes with reserved marinade.

## TESTIMONIAL

## OUR CLIENTS SAY IT BEST ★★★★★

"When I first decided to see about bankruptcy, I walked in the office beating myself up pretty bad. I felt like most do — like filing bankruptcy is the end and I should feel ashamed and embarrassed. David and all the staff got me to feel and believe that it's actually just the beginning and that I had no reason to feel like I did anything wrong.

"I couldn't have asked for a more supportive and compassionate group of people. They were just amazing. At my 341 meeting, as I sat there waiting my turn, I saw a few others there with different attorneys

being questioned by the trustee about all kinds of personal things. Come my turn with Carmen alongside me, I was only asked the questions they are required to ask, and I was done in five minutes tops. That is the difference between having just an attorney and having the Dellutri Law Group in your corner.

"Awesomeness at its finest!"  
—D.A.

## WHAT'S THE GOODNEWS?

**"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**