

SEPTEMBER  
2017

As we journey through life, we may experience days that were not in our plans. We may have things happen to us that we did not request or even want. We may find our life going in a different direction than our teenage dreams. We learn that good days bring happiness, bad days bring experience, and some of the worst days teach the best lessons. As we experience tough times, we learn how strong we really are and that sometimes good things fall apart so better things can come together. We learn that no matter how many mistakes we make or how slow our progress may seem, we are still ahead of those that do nothing. While our own life experiences teach lasting lessons, we should not forget the importance of learning from the life experiences of others. It is not necessary to learn every lesson through our own failures; it is wiser and easier to learn from the journeys of others. As we see failures, we can learn how to avoid making the same mistakes and as we see success we can learn how to replicate things that work. Whether we learn from our own experiences or those of others we should remember: Life isn't about waiting for the storm to pass, it's about learning to dance in the rain."

**September 11th** is a day for us to reflect on the events of that terrible day, honor the victims, and take time to feel connected to our community.

Ways to show you remember: **Donate Blood.** The national blood supply is very low so donating blood is a vital contribution you can make to your community.

**Attend a Memorial.** In addition to the Memorial Ceremony in Manhattan, there are events all over the country. Do a Google search to find one near you.

**Stop by the Local Fire/Police Station.** Say "Thank You" to those that watch out for our safety. **Do Service.** September 11<sup>th</sup> is the *The National Day of Service and Remembrance.* Visit [serve.gov](http://serve.gov) to find local volunteer opportunities. The idea is to reach out and help others, even in small ways.

**Fly an American Flag.** If you don't have a flag post a photo of one on Facebook.

**Appreciate America.** Take time to appreciate a country where freedom is cherished, diversity is celebrated, and justice is enforced.

## PREPARING CHILDREN FOR THE WORLD

Jessica Lahey author, educator and speaker

Each year children return to school and parents must learn to allow them to experience the daily disappointments and frustrations in life. This is often hard, but it is necessary so that children can grow up to be successful, resilient and self-reliant adults. Here are five suggestions to help prepare children for the world: 1) Resist the urge to save your child from every experience. There was a soccer coach who, whenever one of her players would say, "My mom forgot to pack my shin guards," would reply "Well, I guess your mom won't be playing soccer." Remember, it is not your job to make everything right every time. 2) Don't obsessively check children's grades online. Parents should monitor grades and set up clear expectations and consequences. If a problem does arise, let your child try to figure out how to handle it before intervening. 3) Encourage competence. Competence is a feeling of confidence that comes from actual experiences, as opposed to children being overpraised. 4) Help children develop goals. Children need concrete goals of their own. Avoid goals like I am going to get an "A" in math and set goals like I am going to hand in all my homework on time and complete. 5) Set your own goals. Share your goals and let your children know you are still learning.

## HELP YOUR CHILDREN SUCCEED IN SCHOOL

Parents are their children's greatest teachers. Studies show that what a family does at home is more important to school success than the amount of money the family makes or the education of the parents.

### Here are some tips for a successful school year :

- Develop a partnership with teachers and school staff.
- Attend parent-teacher conferences.
- Make sure homework is completed.
- Know how your student is doing before report card day.
- Apply for special services if a child has learning problems.
- Help children prepare for tests.
- Volunteer at the school.
- Ask questions when you have concerns.
- Learn your rights as a parent.
- Demonstrate a positive attitude about education.
- Monitor television, phones, video games and internet use.
- Encourage children to read and work independently.
- Keep updated by visiting the school website.

*"The difference between school and life?*

*In school you're taught a lesson and then given a test.  
In life you're given a test that teaches you a lesson."*

-Tom Bodett

### **Getting The Most Out Of Your Dollar**

Many working and retired consumers live on a fixed income.

Use these tips to give your dollar more buying power:

- Know exactly what income you have each month to budget.
- Know exactly what your fixed expenses are such as mortgage, rent, and insurance etc.
- Figure out how much goes out per year on all expenses. Divide this by 12 and put money away for semi-annual or annual bills.
- Use your local library for CDs, DVDs and movies.
- Make a shopping list and stick to it. Coupons only save you money if you buy products you would normally purchase.
- Take care of your car. If you have a good maintenance schedule, regular cleaning and are a sensible driver, a car can last for many years. After your car is paid for, put the payment amount in a savings account.

**Learning to get the most out of your dollar  
is easy and rewarding.**