

SEPTEMBER
2018

Long hot summer days are being replaced with cool long nights. Working late in the yard pulling weeds will be replaced with raking leaves. The outdoor grill will be put away and the smell of hot bread and soup will fill the kitchen. While harvesting the last of the garden and enjoying the harmony of nature, take a minute and discover if your life is in harmony. Harmony brings about thoughts, words, deeds and feelings working together for a better world. Harmony has no need to blame others, find fault, criticize or judge others harshly. Instead harmony creates the desire to share gentleness, respect, humility, tolerance and forgiveness. Harmony allows one to experience qualities of courage, strength, wisdom, confidence, motivation, self-discipline, inner peace and love. If you have harmony in your life, you will find the ups and downs of life easier to handle and the joys of life a lot better.

REASONS TO LOVE SEPTEMBER



- The weather feels so amazing you just want to be outdoors.
 - It is still warm enough to go to the beach, but late enough in the season to miss the crowds.
 - Favorite TV shows return.
 - Pumpkins! September marks the season where pumpkin can officially go into anything and everything you eat and drink.
 - People feel re-invigorated, re-inspired and clearer than in the hot summer months.
 - Comfort food. Soups, stews, slow roasts, mashed potatoes, gravy, shepherd's pie, root vegetables,, cauliflower with cheese sauce and hot bread.
 - You can have hot baths and flannel bedding.
 - The warmth of a log fire.
 - Early mornings. It's crisp, you can see your breath, there's dew on the lawns with crisp leaves underfoot.
 - You start to see orange and brown in beautiful shades.
 - Football Season!
- Make this a
September
to Remember!

DON 'T FORGET TO SAVE

CNBC -MAKE IT

If you want the security and the benefit that comes when you make saving a priority, here are six tips to help you get started. 1. **Evaluate purchases before checking out.** Every time you check out at the grocery store, look in your cart and find three to five items that you don't really need. You will save money every time you shop without cutting a single coupon. 2. **Automate everything.** It's harder to miss money you don't see. Setting up savings accounts, retirement funds and debt-repayment plans means you have already made the choice to use your money wisely. 3. **Choose between food and drinks.** Regularly splurging on both food *and* drinks can add up. If you eliminate one \$2.00 soda a day, you would roughly save \$14.00 a week, \$60.00 a month or \$730 a year. Other types of drinks could even save you more. 4. **Try a "zero spend" day.** Commit to at least one "zero spend" day a week. For a bigger challenge try doing more than one day a week. One individual saved \$18,432 in a six month time by cutting his monthly spending from around \$4,700 a month to \$3,170 a month. That's a 33 percent decrease and saved him enough to max out his 401k. 5. **Change one habit at a time.** Start with something small. Each small change will motivate you to want to make the needed big changes. 6. **Bank your bonus.** It doesn't matter if it is a tax return, bonus from work, or a check from a side job, immediately put a portion in a savings/retirement account or pay off debt.

FINANCIAL LITERACY LESSONS FOR KIDS USNEWS

1. **Teach the difference between wants and needs.** Good financial decisions start when children can distinguish between wants and needs. For example, everyone needs clothing but designer jeans fit in the want category.
 2. **Every purchase has an opportunity cost.** Children need to know money is limited. This means money used to purchase one item won't be available to purchase other items.
 3. **Consequences of making a money mistake.** Children should **not** be shielded from making most poor money decisions. Parents can give advise but should be willing to stand by while a child makes a poor decision. Don't replace the ill-spent money or the lesson will be lost.
 4. **Sometimes you have to wait.** Practicing delayed gratification creates the self-discipline needed to save money for retirement, college and other expenses in adulthood.
 5. **How credit works.** Children need to understand that credit means borrowing from others and it comes at a cost. They should also know that credit can be a valuable tool, if it is used responsibly.
 6. **Time helps money grow.** Teach them money saved or invested over a long period of time can grow significantly.
 7. **How money works in the real world.** Parents need to teach children a realistic vision of how much money is needed to run a household.
- Teaching about money isn't a single conversation at the kitchen table.
It takes days, weeks and years.

The real measure of your wealth is how much you'd be worth if you lost all your money. --Anonymous

7 WAYS TO HELP PREVENT CREDIT CARD FRAUD

In today's world, it is important to take safety measures to avoid fraud on your credit cards. Here are some easy tips:

1. Carry credit cards separately. This way if your wallet or purse is stolen, your cards are safe. If you have multiple credit cards, only take the one/ones you plan on using that day.
2. Don't sign blank receipts. Draw a line through any space above the total amount to avoid someone writing in an amount without your authorization.
3. Don't give out credit card numbers to unsolicited callers. You should only provide card details if you initiated the call and you know the business is reputable.
4. Be cautious online. Always be cautious when dealing with unfamiliar websites or companies.
5. Safely store or shred sensitive papers. Dumpster divers do still exist and you don't want them piecing together your personal information.
6. Check your accounts. If you notice something suspicious, contact your financial institution immediately.
7. Review your credit report at least yearly. You can get a free credit report from www.annualcreditreport.com.