

Wise and

Wonderful



Good news and information for our friends and families

How To Keep Your Professional and Personal Life Separate

One of the ways to ensure you keep a healthy work/life balance is to keep your professional life and your personal life as separate as possible, and there are a number of ways in which this can be achieved.

One method is to have two Facebook pages – one personal for your friends and family and another one for business. A lot of people make the error of using one page for both purposes and end up both annoying their social contacts with promotional posts and looking unprofessional in front of prospects. To start separating your work life from your personal life, separate them online.

It is also a good idea to ensure that you schedule as much time for your personal and social life as you do your business. Personal time should be set aside, including the likes of family activities, holidays, exercise, and hobbies. This both provides motivation to keep your schedule firmly on track and gives you something fun to look forward to. On the same note, it is vital to set boundaries and to start and stop work on time and not allow it to run into, and ultimately even take over, your personal life.



Breakfast Tips

Having breakfast every day is not only good for nutritional reasons but will also result in children performing better in school. Just a simple breakfast can make sure that a child will not start the school day hungry and that they have the required energy and nutrients to aid concentration while they are trying to learn. A nutritious breakfast also gets children off to a good start to meeting all of their daily requirements for vital nutrients such as calcium, which is found in cheese, milk, and yogurt.

Dairy goes hand-in-hand with breakfast and delivers nine vital nutrients in the one package, with dairy protein also helping to support developing muscles and keep kids satisfied until lunch time. Good ideas for nutritious breakfasts featuring dairy products include yogurt smoothies, pizza, and breakfast burritos. Hungry children are often unable to learn, so be sure to send your kids off to school with full bellies.



Hello! We are pleased to send you this monthly issue of *Wise and Wonderful*. It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends and neighbors. Enjoy!

Monthly Joke



No Place Like Home

A man walked into a roadside diner and asked for a menu. A few minutes later he told his waitress:

“I’d like a T-bone steak, medium rare, but instead of that bring me a ribeye steak so well done its crispy and black. And French fries, but instead of that get me a baked potato. And a house salad with ranch dressing, but instead you can serve me French dressing. Iced tea would be nice, but you can pour me a cup of coffee.”

The waitress stared at him. “What are you talking about?”

“I’m a truck driver,” he explained,

“and I’ve been on the road for six months.

So I wanted a meal that reminds me of home.”

Monthly Quote

“A little thought and a little kindness are often worth more than a great deal of money.”

— John Ruskin

Learn About Thanksgiving!

Thanksgiving in the States is always on the fourth Thursday in November each year.

The Plymouth Pilgrims were the first to celebrate the Thanksgiving in Plymouth, Massachusetts. The first Thanksgiving celebrations lasted three days!

Benjamin Franklin wanted not the bald eagle, but the turkey to be the national bird!

Abraham Lincoln issued a 'Thanksgiving Proclamation' in October 1863 and officially set aside the last Thursday of November as the national day for Thanksgiving.

In the U.S., approximately 280 million turkeys are sold for the Thanksgiving celebrations.

In Canada, it's celebrated on the second Tuesday in October.

Turkeys will have 3,500 feathers at maturity. That's a lot of feathers to pluck!

91% of American's eat turkey on Thanksgiving.

The first Thanksgiving meal, did not contain turkey. Most likely it was duck or wild fowl, stuffed with onions and herbs. They probably included shellfish and clams or mussels, corn and fish and you guessed it... no pumpkin pie! Hard to imagine!



Giving Thanks At Thanksgiving

Finding ways to give thanks to people in our lives is a great family activity and one that will assist children in learning the importance in recognizing others for their kindness and support. Unfortunately in today's busy world actually taking the time to recognize acts of kindness, support, and love are often reduced to sending a quick text message or perhaps an email, but there are some other things that we can incorporate into our daily lives as well.



For kids, it is important to not focus in on technology, but rather to give a personal message of thanks. This is a great discussion to have at this time of year with Thanksgiving just around the corner.

Here are some low-cost, fun, and personalized ways that you children can give thanks to friends, family, and people in their lives. You can incorporate other creative ideas as well; your only limitation will be your imagination.

- Handmade cards – children can design their own personal thank you cards to give out to those they wish to recognize. All you need to do is provide crayons, markers, glitter, fabric, and craft odds and ends and some craft glue and kids can design away. A hand printed messages inside adds to the personal touch.
- Thank you leaves – if you live in an area where the fall leaves are out in their splendid colors, you can use these to create a wonderful gift. Kids can write a thank you note on writing paper that will fit on the surface of the leaves, one per large, flat leaf. Then, glue the short message to the center of the leaf and allow to dry. Use a glue and water mixture or a lacquer to paint over the leaf and note. This can be glued to a heavier piece of construction paper for a thank you noteworthy of framing.
- Baking something special – for neighbors, family and friends that are visiting, why not have the kids help bake a batch of their favorite cookies. These can be wrapped in fall colors of foil or wrapped in plastic wrap and covered with fall colors of tissue paper. A short thank you note can be attached with a ribbon.

Modeling thankfulness and appreciation of others all year round is also important for kids to see. It is also a great practice in the family, and one which will become a habit.

Study Tips for Kids

Children need to be raised to have good learning habits in the same manner as they need to be raised to have healthy eating habits.

Studying and actually attending class are obvious pointers, but there are other study tips that are less blatant.

It is important to keep in mind that ways of studying that are not fun and more difficult can nonetheless be more effective than the easier and more enjoyable methods.

One good tip is to test your child's memory. Rather than simply having them constantly re-reading the same notes, get your kids to close the book every now and then and test out their knowledge and memory.

Even good grades do not necessarily translate to good learning. Cramming can result in good test scores, and yet the knowledge will only be retained for the short term.

A better strategy is to study a little bit each and every day, reviewing things a couple of times, with the result being that the knowledge is retained for much longer.



Taking the Perfect Family Photo

It takes a surprising amount of effort to create a family photograph that you will be proud to have hanging on your wall, but there are some helpful tips to make sure that you end up with the kind of snap that you truly desire.

One good tip is to choose the best time to take a photograph. This needs to be when your kids are usually at their most good natured and happy.

If you have small children, they are likely to be tired and perhaps not in the right mood to pose for photographs at five or six o'clock in the afternoon/evening.

On the other hand, if you have teenagers, it might not be the best idea to rouse them out of bed at 8 am to take a photo. Choose a time that is convenient for everyone.

Although many people think they should get all dressed up for a family photo, it might actually be a better idea to stay casual.

Families that are relaxed and comfortable are going to result in a much more relaxed and warmer photograph.



Pre-College Finance Tips



Students returning or going to college for the first time usually have a lot of things to remember such as headphones, lots of shampoo, underwear, and so on.

However, it is also a very good idea to have your head filled with finance tips before arriving at college.

One important piece of advice is to make sure to sign up for text alerts, push notifications, and emails from your credit union or bank.

These are a good way to stay up to date with possible trouble spots that could result in overdrafts and might even help you to quickly spot fraud or anything dubious happening with your account.

Alerts can also be helpful with credit cards to ensure you pay your bills on time and avoid late fees.

However, you should make sure you will not be charged ridiculous prices for these alerts by your cell phone carrier.

Never hand over vital ID info or account numbers in an email or text message, as fraudsters often send such messages pretending to be from banks or credit unions.

Any scholarship applications that want payment in advance are also almost certainly scams.



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GOOD NEWS AND INFORMATION FOR OUR FRIENDS AND FAMILIES

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How Did Black Friday Come To Be?

- Black Friday is the Friday after Thanksgiving & nearly 135 Million people go out shopping on Black Friday each year.
- The day's name originated in Philadelphia, where it originally was used to describe the heavy and disruptive pedestrian and vehicle traffic which would occur on the day after Thanksgiving.
- It's named Black Friday, now, as they say it's the first point in the year that businesses go from being in the red (in debt) to finally being in the black.

Meal Tips For Busy Families

Meal times can sometimes be a problem for busy families who are constantly on the go, but there are Ways to make sure your family is getting something to eat without resorting to unhealthy fast food. Planning is vital to the process, and this can be done on weekends or quieter evenings.

It is a good idea to plan out your menu for at least a few days ahead, or even for the whole of the next week, and make sure that you have all of the necessary ingredients available. Make use of a shopping list and prepare your family meals in advance by thawing out, or even cooking some parts of the meal, and chopping vegetables.

Another good tip is to double up on recipes before cooking, meaning that you end up with twice the amount of food and can freeze the excess for another meal on another day. Leftovers can be jazzed up by adding sauces, seasonings, or spices to alter the flavor.

