

Wise and

Wonderful



Good news and information for our friends and families

A Different Perspective On Balance

Work-life balance can mean something different to different people, and the best way to find your own healthy balance begins with accepting who it is you want to be in your own life.

The personal brand that you wish to build both professionally and personally is the litmus test that you can make use of when it comes to juggling home life and work priorities. It is vital to simply accept the fact that you cannot be in two different places at once, either physically or emotionally.

The line between work and home has been blurred by smartphones and email, but it is important to still have some degree of structure in your life, especially when juggling commitments.

One good tip is to create a shared calendar that can be used by everyone in your home so everyone can see where everyone is or should be at any given time. Make sure you have some free time in the day to deal with unexpected events and make the time to meditate, read, exercise, or just general relaxation.



How to Pack a Better Lunch

Children and adults need to eat lunch when at school, college, or work, and bringing your own lunch rather than eating out has a number of big advantages. You will likely eat food that is of much better quality and in healthier sized portions, with a greater concentration of whole grains and vegetables, if you bring your own food, as well as less of the stuff you would do well to avoid such as sodium, saturated food, and excess calories.



Packing your own lunch also serves to save money, and one of the simplest tips is to make your packed lunch with the same food that you had for dinner the previous evening. It is very simple to cook an extra salmon fillet or chicken breast, add some more vegetables, and boil one more egg when preparing your evening meal, and most are just as tasty and healthy when eaten chilled. Homemade sandwiches are almost automatically a healthier choice than deli sandwiches, and you can also add more produce such as grilled zucchini, fennel, onions, sliced radish, and green beans to create a tasty and interesting salad.

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



Chemistry and humor: A dangerous mixture?

You don't have to be a scientific genius to get a laugh from these jokes, but a little knowledge of physics and chemistry will help:

- Never trust atoms—they make up everything.
- Did you hear about the guy who read a whole book about helium in one sitting? He couldn't put it down.
- What do you do with a bunch of dead chemists? Barium.
- The optimist sees the glass half full. The pessimist sees the glass half empty. The chemist sees the glass completely full, half in the liquid state and half in the vapor state.
- A chemist's motto: If you're not part of the solution, you're part of the precipitate.

Monthly Quote

"Whenever you are asked if you can do a job, tell 'em, 'Certainly I can!'" Then get busy and find out how to do it."

—Theodore Roosevelt

Outdoor Learning

Outdoor learning is an excellent method of engaging children, but it needs originality and advance thought and planning from parents or teachers. One place that is great for getting kids to develop more physical confidence is the beach, where they are able to jump, play ball games, dig, surf, race, and swim. It is a good idea to set physical challenges that your kids may initially balk at and to encourage them to keep trying until they succeed.

Especially beautiful are places that are near water, offering kids lots of chances to write poetry, sketch, or paint. Woodlands and forests are also excellent places for really firing-up children's imaginations, particularly at dusk, as well as for building tasks and teaching more practical skills such as tying knots, whittling sticks, and how to safely use a knife. Parks, gardens, and other open spaces are particularly ideal spots for teaching kids how to navigate, using basic or picture-based maps for younger children, and more sophisticated maps and compasses for older kids.

Hannukah

It's celebrated worldwide, for eight days and eight nights. Hanukkah is celebrated in the home beginning on the 25th day of the Jewish month of Kislev.

Hanukkah celebrates the victory of the Maccabees or Israelites over the Greek-Syrian ruler, Antiochus about 2200 years ago.

A menorah is a special nine-branched candelabrum, also known in Hebrew as a Hanukiah.

The lighting of the menorah, known in Hebrew as the hanukiya, is the most important Hanukkah tradition. A candle is lit each night of the 8 days. The taller one in the middle is used to light the eight candles.

Budgeting Ideas For The Holidays

It seems like no matter how carefully you budget and plan for the holidays there is always some additional expenses involved that you missed. In some cases, families may not have a holiday budget, or they may simply feel obligated to keep increasing their spending despite having a plan.



To help to manage holiday budgeting and keep your spending under control, there are some simple yet very effective techniques to use. To help control spending use the following ideas and your Christmas budgeting won't be a problem.

Stop Using Debit and Credit Cards

People shopping with debit and credit cards are more likely to buy on impulse, and much more likely to buy more than they planned regardless of the time of year. Over the holidays use cash only, and use the envelope plan listed below. If you have bigger ticket purchase, use the store's free layaway plan to pay for the item. This eliminates any interest you may accrue on a credit card purchase and ensures the items are all paid for before the holidays. You can use a debit card to set up automatic payments for the layaway, just be careful not to exceed your limit.

The Envelope Plan

This is a very effective option, and it can be used year round. On a series of envelopes write a category of holiday spending. For most families these will include:

- Food
- Decorations
- Clothing
- Gifts
- Travel
- Entertaining

Then, with your budget in hand, place the amount of cash in the envelope that you have calculated for that category. For all your Christmas shopping, use only the cash from the respective envelope to avoid going over budget.

Talk to the Family

Sometimes the problem is in the number of gifts you may feel obligated to give. While you can choose homemade gifts, which is always a great idea, you may also want to have a discussion with the family. This can be about limiting the value of gifts or perhaps giving only to the immediate family and having a dinner or family gathering for the extended family to celebrate the season.

If you are feeling financial pressure over the holidays, you are not alone. By being proactive and realistically budgeting for the season you can help to prevent the after Christmas budget problems while still enjoying a wonderful holiday.

Tips for Family Fitness

Children need exercise just like adults, and the best way for kids to exercise is to get them out from behind the computer screen and play.

Encouraging active behavior early on in childhood, as well as other healthy habits, is the best way to ensure they will become active, healthy adults.

Teach your children that exercising is fun by having playtime at least three times every week for half an hour at a time.

Play games such as hide and seek, catch, hopscotch, kickball, soccer, etc. Try to schedule these activities in the afternoons or evenings, and always make time to do something on a weekend, even if it is just taking them for a play in the park.

Wherever you are going – to school, the library, or the local supermarket – you should walk or use a bicycle whenever possible.

You might even want to keep track of the number of steps you and your children take with the use of a pedometer. It is also a good idea to encourage your children to take part in sporting activities.



What Not To Wear

Clothing is of vital importance in the workplace when it comes to projecting a professional image.

With that in mind, there are a few tips that should be kept under consideration when dressing for work.

You should never wear clothing that is distracting. Loud patterns on ties and shirts, outfits that are obviously uncomfortable and do not fit properly, and jewelry that jingles when you move should all be avoided.

Never wear dirty, stained, or smelly clothes and refrain from having unclean or even unkempt hair.

You do not want your “personal brand” to be associated with laziness by the management at your company. Torn jeans are also a bad idea. Although more casual forms of dress may be tolerated for employees who do not have direct contact with customers, torn jeans is still regarded as being disrespectful to your colleagues and simply unprofessional.

Revealing clothing is also a no-no for the ladies. Figure hugging dresses and low-cut tops are for nightclubs, not the office.

Female employees should also keep their hair tidy and their make-up basic.



20 Somethings Money Tips



20-somethings often have their own set of financial concerns, and thus, there are financial tips that are specifically tailored to that particular age group.

One good tip is to be a packrat when it comes to your savings.

It is important to save as though you believe that tough times may be just around the corner, as they may well be, and you will, therefore, be in a better position if and when difficulties arise.

Higher savings can be a big help when life gets tough.

Another good tip is to not let fear divert from you making good financial decisions such as investing.

Fears of not being knowledgeable enough, being taken for a ride by a peddler, and the volatility of the market can hold people back so make sure you learn all you can, consult with a reputable financial advisor, and started saving up for your retirement now.

The best preparation for good work tomorrow is to do good work today.

—Elbert Hubbard

Fun Christmas Facts!

- Where did the short form X-mas come from? X means Christ in Greek, so to shorten the term Christmas, they used the x to make X-mas!
- How many presents would you get if you got all the gifts in ‘The Twelve Days of Christmas’ song? 364 – wow!
- Did you know the name Santa Claus (or St. Nick) is based on a real person? St. Nikolas of Myra (also known as Nikolaos the Wonderworker, Bishop Saint Nicholas of Smyrna, and Nikolaos of Bari), who lived during the fourth century.

Best Travel Tips

First time and experienced travelers alike all want to get the most out of their travel experiences, and there are a number of tips that can be a great help to ensure that they are able to do just that.

One good tip is to make certain that you wake up early when you arrive in your vacation destination so as to ensure that you have plenty of time to get to see and enjoy all of the best attractions it has to offer.

Interacting with the locals is also a good way to learn all about the local lifestyle and culture.

It is vital to have all of your important belongings kept in one place while traveling.

The likes of cash, ID cards, credit cards, passports, and any other important documents should be kept together and on you at all times. In the event of a worst case scenario, ensure that you have scanned copies of such documents before you set off on your vacation.

