

Wise and

Wonderful



Good news and information for our friends and families

Party and Study Tips

Students want to party, but they also want to get good grades, so it is important for them to come up with their own work/life balance to ensure that both of these goals are met and they are able to do their best in their studies without missing out on a social life.

One of the best tips is to make sure that when it is study time, you have removed all other distractions.

There is nothing wrong with being a party animal in college, but when you are studying, you should make certain that all entertainment devices are out of reach and that you have signed out from social media and turned off your mobile phone.

At the end of every day, revise what you have done in class that day in order to have a better grasp of the subject.

Striking the right balance between having fun and studying hard is crucial to make sure you get the absolute most out of your college experience.



Eating Out Lunch Tips

While we can sometimes bring our own lunch to work, on other occasions we may have to go out to eat with business associates and co-workers, and in these circumstances it is important to know how to make sure you still eat healthily.

One good tip is to examine the menu as soon as you can so you can make the best decision.

You should also not allow yourself to succumb to peer pressure when the time actually comes to order your meal. If possible, you may want to specially order a meal with specific additions such as carbohydrates, proteins, and vegetables. Another good tip is to consume a healthy snack prior to lunch so that you are not too hungry and end up overeating.

Overeating can also be avoided by starting the meal with a salad or broth soups.

Make sure you avoid blackened, creamed, and fried foods and select baked, broiled, grilled, poached, or steamed dishes instead.



Monthly Joke



The Value of Money

Chad got a call from his bank to discuss his accounts.

“I’m afraid to tell you, sir, that your finances are in terrible shape,” the banker said.

“Your checking account is overdrawn, your loan is overdue, and your saving account is almost down to zero.”

“I know. I’m taking care of my mother, and she doesn’t have a very good idea of how much money I have.”

“Well, why do you allow your mother to spend so much money?”

“Honestly,” replied Chad with a deep sigh, “because I’d rather argue with you than with her.”

Monthly Quote

“A good leader takes a little more than his share of the blame, a little less than his share of the credit.”

—Arnold H. Glasgow

Empowering Yourself After a Fall

At some point in our lives everyone suffers a fall and ends up feeling like nothing is going their way anymore. The key is to know how to respond to such a scenario and how to empower yourself and get the inspiration you need to carry on and move on.

One good tip is to be productive. Regardless of the nature of the work you are doing, producing results and being active simply make you feel good about yourself, build confidence, and make you feel like you are taking your life by the reins and not just being stagnant.

You also simply to have faith in yourself; to really believe that you are capable of coping with anything that life might throw at you, and ultimately emerge triumphant. After all, you cannot ask others to have faith in you if you lack that quality yourself. Tell yourself that you are worth it every day, and before long, you will find that you believe it.

Dogs and Beds

Many people sleep with their pet dogs in the same bed. This is not always a heavenly arrangement, but there are some tips that can prevent the bedroom becoming a battleground between you and Man's Best Friend.

No matter how cute he or she may be, you should never share a bed with a puppy that has yet to be housebroken – for obvious reasons. In some instances, it can still be a problem for pets that are housebroken, even if they are normally aware that they need to go outside to do their business. They may be simply too small to be able to jump off the bed to go do so.

Some people may be unable to allow their pets in bed with them, or even into their bedroom, no matter how much they might want to. Those with asthma or pet allergies should keep their pets out of their bedrooms. On rare occasions, pets can have diseases as well as fungi and parasites that can pass to people. Make sure your animal is always kept current with tick and flea prevention and given regular checkups at the vet.

How To Cuddle Up On Cuddle Up Day With Older Kids

When you have young children, you sometimes wish you could just sit on the couch without a little one in your lap, hugging you close and talking about all the things they have seen and done that day. Then, as kids get older, they don't crawl up on your lap as much, and cuddling becomes less and less a priority for them. Hugs and kisses at the school become something that is just endured after checking to make sure no one is looking, and then eventually it is not allowed at all.

As parents, it can be difficult to find ways to have that closeness and love that children need all through their life. The good news for parents is that there is now an actual designed Cuddle Up Day, and in 2016 it will be on Wednesday, January 6th.

It won't be difficult to get the little ones excited about Cuddle Up Day, but you may find your tweens and teens are not as keen on the idea. By being a bit creative as a parent, you can turn this Wednesday night into something special in your home this year as well as the years to follow.

Get Comfortable

A great way to get into the cuddling mood is to have everyone put on their favorite pajamas to just relax and unwind. You could also go for sweats and favorite T-shirt, or perhaps buy everyone a family t-shirt just for the day. These are surprisingly low cost through online printers, and you can customize them with the family name and your own family photo, image or design.

Bring out all the pillows in the house and pile them on the couch or on the floor. Add comforters and comfortable blankets that everyone can snuggle into and just enjoy conversation and time together. Take out your favorite family movie or plan to spend some time reading some of the favorite books. Big kids can take turns reading, or they can cuddle with the little ones while Mom and Dad take turns reading.

Adding to the Event

Pop some popcorn, make some hot chocolate or bring out a special treat the whole family enjoys. Have everyone get comfortable on the pillows, and just enjoy being in the same room with each other.

One great way to give hugs and cuddles that everyone appreciates is to have everyone write one positive about their family members. Throughout the night, you can read them out loud, with the person receiving the positive giving the sender a hug as a thank you.



Coping With Anxiety

Anxiety is the major mental health issue of modern society, with one in four people estimated to suffer from it. Anxiety can also co-exist with mental health conditions like depression, adjustment disorder, schizophrenia, and bipolar disorder, but on its own, at least, anxiety is actually the mental health condition that is the easiest to treat.

Anxiety symptoms can be managed and possibly cured quite simply by following certain steps. The first step is to work out both the nature of your symptoms and the possible cause. Once that is done, you can target the symptoms, for example, by practicing relaxation techniques to wave off negative thoughts. Anxious thoughts are one of the most common causes of anxiety, and one good tip is to learn Cognitive Behavior Therapy, which involves challenging negative thoughts not just with positivity but with logic and reason.

Mindfulness, breathing, exercise, relaxation, and meditation can also be used to manage bodily symptoms of anxiety such as heart racing, shallow breathing, nausea, dry mouth, and muscle cramps.



ANXIETY

Tips to Survive Exams

Exams can be a very stressful time for students, especially when they are in the middle of multiple exams in a short space of time across a number of different subject fields.

The key to staying calm and focused before and during an exam, and maintaining your health and personal wellbeing, is preparation.

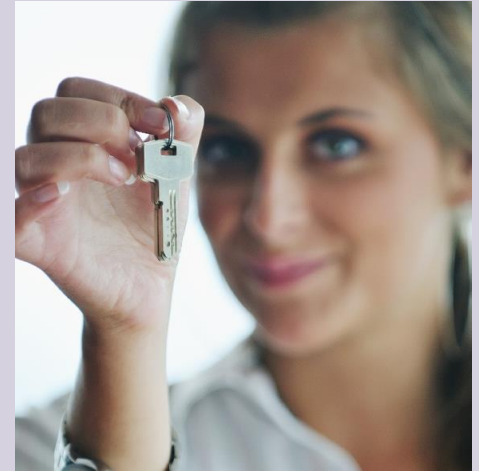
One good tip is to be aware of your own learning style. If you are a very visual person, use color highlighters, mind maps, and pictures to help with your studying. If you are more aurally oriented, memorize information with the use of rhyme and rhythm and create mnemonics.

More physical people might want to use actual objects in their study such as mini models and flash cards or use action, movements, and touch. Social types would benefit from working with others and gaining from the cross-pollination of ideas, while the more solitary among us would be better off finding a quiet, private place in which they can study.

During your study time, you also need to make sure that you still get your eight hours of sleep per night while continuing to exercise and eat well.



Advice For Female Home Buyers



More and more single women are purchasing their own homes these days, with women more than men believing it to be a sound financial investment.

One of the biggest issues for women who do so is affordability.

This encompasses more than just being able to afford to pay off the mortgage every month, but everything that goes along with owning a home including taxes, insurance, emergency money, and home maintenance.

Experts say that as well as needing twenty percent of the home value as a down payment, it is also a very good idea to have funds that would cover all expenses for at least six months.

Property taxes and the cost of making repairs, even when buying a new home, also have to be taken into consideration.

One very good idea is to consult the experts before making any commitments.

Do research, work with a financial advisor, and take your time before you make any binding decisions.

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Good news and information for our friends and families

[company name]

[address one]

[address two]

[city]

[state]

[zip]

[telephone]

[Web site or e-mail]

GOOD NEWS AND INFORMATION FOR OUR FRIENDS AND FAMILIES

JANUARY 2016

Family New Year Resolutions To Consider for 2016

- **Cut down on activities.** If your family is busier than ever, make room for consistent togetherness time. Suggest cutting back on work and extracurricular activities, so everyone can eat dinner together most nights.
- **Strengthen your children's confidence.** Some parents spend a lot of time pointing out their kids' weaknesses. Remember that successful people focus on their strengths, and do the same for your kids. You'll give them the confidence to tackle their weaknesses.
- **Make personal resolutions a family affair.** If you've decided that you need to do more charitable work, consider making your personal goal a family goal. Volunteering as a family is a powerful way to build self-esteem and establish a sense of community in yourself and your children.

Picture box for
photo or
company logo

From the desk of

[sender's name]

text box for client's personal message

Bold Headline for Monthly Offer

Bold text for details of monthly offer

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.