

A crow was absolutely satisfied with life until one day he saw a beautiful swan. He expressed to the swan that with her pure white color she must be the happiest bird in the world. The swan explained she had been the happiest bird until she saw a parrot boasting two colors. The crow now thinking the parrot must be the happiest bird approached the parrot. The parrot stated that life had been happy until a peacock with multiple colors had crossed his path. Next, the crow visited a peacock in the zoo and said, "You are so beautiful that people come to admire you. You must be the happiest bird on the planet." The peacock replied, "I always thought I was the most beautiful and happiest bird until I examined the zoo and realized that the crow is the only bird not kept in a cage. I have been thinking that if I were a crow, I could happily roam everywhere." The crow finally realized the foolishness in his comparisons and recognized happiness comes when one is happy with what they have. The moral is to be satisfied with what you have, so you can be the happiest person in the world.

TRAITS THAT WILL MAKE YOU LIKEABLE

❖ **Let a positive mental attitude be seen and felt by others.** This sets you up for success and gives you a good reputation.

❖ **Speak in a disciplined, friendly tone.** Speak with confidence, poise, and a warm voice.

❖ **Maintain composure.** Don't overreact. Silence is an effective tool.

❖ **Be patient.** Proper timing of words and actions is a benefit.

❖ **Keep an open mind.** Listen to new ideas. Don't associate only with like-minded people. You will miss out on personal growth and opportunities.

❖ **Recognize that not all thoughts have to be expressed.** Don't offend those around you by expressing everything you feel or know, even if it is true.

❖ **Don't procrastinate.** This may indicate that you're afraid of taking action.

❖ **Do a good deed daily.** Help others without expecting anything in return.

❖ **Learn in failure.** People admire those who grow from failure. Be grateful for gaining a measure of wisdom from defeat.

❖ **Praise others.** Give genuine and honest praise.

Financial Tips For Getting Ahead

Deborah Fowles

- 1. Get Paid What You're Worth.** This sounds easy, but many people struggle with this basic rule. Make sure you know what your job is worth in the marketplace for what you do. Being underpaid even a thousand dollars a year can have a significant cumulative effect over the course of your working life.
- 2. Spend Less Than You Earn.** No matter how much or how little you get paid, you'll never get ahead if you spend more than you earn.
- 3. Stick to a Budget.** How can you know where your money is going or set saving goals if you don't budget? You need a budget whether you make thousands or hundreds of thousands of dollars a year.
- 4. Pay Off Credit Card Debt.** Credit card debt can be a big obstacle to getting ahead financially. Despite the resolves to pay balances off quickly, many end up paying far more for things because they did not use cash.
- 5. Contribute to a Retirement Plan.** If you're already contributing, try to increase your contribution. If your employer doesn't offer a retirement plan, consider an IRA.
- 6. Review your Insurance Coverages.** It's important that you have enough insurance to protect your dependents and your income in the case of death or disability.
- 7. Have a Savings Plan.** Resolve to set aside at least 5% to 10% of your salary for savings before you start paying your bills. Have money automatically deducted from your paycheck and deposited into a separate account.
- 8. Update Your Will.** 70% of Americans don't have a will. If you have dependents, no matter how little or how much you own, you need a will. *For financial success, start now to include these tips into your lifestyle.*

TIPS FOR HOLIDAY SPENDING

National Debt

While there is nothing wrong with starting holiday shopping in November, it may be beneficial to start as early as September. Here are 5 reasons to start thinking about a holiday budget now:

1. You can plan and anticipate your spending. You want to control your spending to avoid going beyond your budget. If you plan, you can anticipate your needs and make smart holiday spending choices.
2. You can save for holiday expenses. Once holiday spending needs are planned, you can start saving. The earlier you start saving, the less you have to contribute from every paycheck.
3. You can avoid holiday debt. Probably the most important reason to plan early is to avoid debt. The more time you have to save, the more likely debt can be avoided.
4. You can take advantage of sale events. You can also take advantage of any lower prices when shopping online because you have the time to wait for the shipped gifts to arrive.
5. Planning early gives time for making gifts. Although this may cost less, it takes lots of time. If you start early, you can pace yourself avoiding some stress.

"The secret of being happy is accepting where you are in life and making the most out of every day."

Anonymous

Why Saving Money is Important

Credit.com

The What If's: There are many unknowns in life. You never know when you'll lose your job, have a medical emergency, or need to make emergency car repairs. A savings account can help add relief for those "what if" moments.

Helps You Make Calculated Risks: If you decide to start a business or invest, your savings account can help you. Your savings can support you during your new venture before you get your first paycheck or see a return on your new investment.

Provides Freedom: Besides an emergency fund, a savings account provides you with more financial freedom. If you consistently save, you'll eventually find you can be more independent.

Feeling Secure: Saving money helps you become financially secure. Having money makes life easier. If you're in a pinch and desperately need money, you can rely on your savings.