

To do common things uncommonly well brings success. -Henry John Heinz



Financial Literacy

April is National Financial Literacy Month

Too many Americans are insufficiently educated about their personal finances. In honor of Financial Literacy Month, the experts at Money Management International (MMI) created FinancialLiteracyMonth.com. No matter what day or month of the year a consumer begins their 30 step path to financial wellness, it will help them to create a successful strategy to better their overall financial position.

1. Make a commitment to change and develop a financial plan.
2. Conduct a self-assessment of your financial situation.
3. Clear out financial clutter
4. Set yourself up for success
5. Get copies of your credit report, routinely to track activity.

Access the other 25 steps at this link:

www.financialliteracymonth.com/30Steps/Step3.aspx

Knock, knock
Who's there?
Howard
Howard who?
Howard I know!!!

Latest epidemic in the US? Tooth Decay in Children

Ok – What you need to know from the American Academy of Pediatric Dentistry...

Birth-2 Years

Once teeth emerge, brush gently with a soft child's and a little fluoride toothpaste twice a day. At bedtime, give water only – no sugary liquids or carbohydrates (ex. milk, formula, fruit juice). Take the child to the dentist at age 1.

2-5 Years

Assist or brush your child's teeth at least twice a day to ensure effective brushing. Have them spit out the excess toothpaste rather than swallowing it. Limit juice to 6 ounces a day. Begin flossing when teeth touch.

School-age Children

Supervise brushing until age 8. Limit carbonated drinks as they can erode enamel. Sports drinks & juice pouches are also bad because they keep acid levels high.

Spring Gardening Tips

Gardening can be a great way to enjoy the outdoors, get physical activity, and grow nutritious fruits and vegetables. Below are some tips to help keep you safe & healthy so that you can enjoy the beauty and bounty gardening can bring.

Dress to protect. Gear up to protect yourself from lawn and garden pests, harmful chemicals, sharp or motorized equipment, insects, and harmful rays of too much sun.

- Wear safety glasses or goggles, sturdy shoes, and long pants when using lawn mowers and other machinery.
- Protect your hearing when using machinery. If you have to raise your voice to talk to someone who is an arm's length away, the noise can be potentially harmful to your hearing – wear hearing protection.
- Wear gloves to lower the risk for skin irritations, cuts, and certain contaminants.
- Protect yourself from diseases caused by mosquitoes and ticks. Use insect repellent containing DEET. Wear long-sleeved shirts, and pants tucked in your socks. You may also want to wear high rubber boots since ticks are usually located close to the ground.
- Lower your risk for sunburn and skin cancer. Wear long sleeves, wide-brimmed hats, sun shades, and sunscreen with sun protective factor (SPF) 15 or higher and remember your sunglasses.
- And finally, Save your Back - use good lifting and bending techniques!