



VILLAGERS' NEWS

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January 2020

Financial Wellness Month

Write Down Your Financial Goals

If you write down your goals, you are exponentially more likely to achieve them. How do you properly evaluate how you are doing if you are not sure what you are working toward? Be sure to quantify your goals — What is the cost? What is the timing of this goal? This will become the foundation for evaluating the rest of your finances.

Update Your Net-Worth Statement

This is merely a calculation of your assets (investment accounts, retirement plans, bank accounts, annuities, real estate properties, business ownership, etc.) minus your liabilities (housing costs, car loans, student loans, lines of credit, other debts). Review your most recent statements and subtract your liabilities from your assets to determine your net worth. Your net worth will fluctuate over time. The goal is to increase your net worth over time by decreasing your liabilities and increasing your assets.

Review Your Cash Flow

Calculate your earnings and income over the last calendar year. Review all savings including investments, retirement, and bank accounts. If spending seems unreasonable or prevents you from saving toward your financial goals, it is time to consider a budget after reviewing your credit card and bank statements. Many people feel guilty about their spending.

Know financial wellness is not just about quantity, but also quality by allowing you to feel good about your finances and empowered by money. It includes ridding yourself of the discomfort and any concern around money discussions while being clearly aware of your financial situation so you remain on track to achieve your goals. This month, take time to focus on your mental and financial wellness!

Survey Coming Soon!

Training Comments ~

"If I take care of me, I can take care of my clients better."

"Maybe expand to 6 hours."

"Amazing training! Learned a lot!"

"[I] hope to incorporate more mindfulness into my sessions."

Board Members

Scott Perry, Chair

Tonya Logan

Michelle Neal

Samuel Tramel

**seeking board members*

Editor

Janet Holmes

"I wonder if the snow loves the trees and fields, that it kisses them so gently?"

~Lewis Carroll

Did you know?

- ◆ Armadillos have 4 babies at one and are all the same sex
- ◆ Birds need gravity to swallow
- ◆ The most commonly used letter in the alphabet is E



Clean Humor

Q: What is the tallest building in the

entire world?

A: The library, because it has so many stories.



Q: What do you call security guards working outside Samsung shops?

A: Guardians of the Galaxy.

Most common lies ever told:

"I didn't do it"

"I'm fine"

"I have read and agreed to the Terms and Conditions"



Conversation Starters

Thought-Provoking

If you had a time machine, what would you do and why?

Values and Character

How does someone earn respect?

School/Work

What is the hardest thing about school or work?

Emotions

What is the best way to help you when you feel grumpy?

TV-Free Activity:

What's Different About Me?

Have your child study you. Walk out of the room and change something about your appearance. Return and ask what is different. It can be as obvious as you removing your shoes to something more subtle. With several children, limit observation and response times. Allow children the opportunity to be the one observed. Try rearranging objects in the room.

Ways to Help Us

Help Others

www.escrip.com

500017420

https://secure.escrip.com/jsp/group/power_reg2/accept.jsp

www.paypal.com

Tax-deductible donation

26-1727782

We accept cars, cell phones, laptops, iPods, empty inkjet and laser printer cartridges, GPS devices, MP3 players, and digital cameras.

Advertise via our website!

\$25.00 for FREE events

\$100.00 for PAID events

Seminars & Events

http://kaylasvillage.org/seminars__events

Current villagers receive \$10.00 off future training once referral attends. Mention at training so card may be mailed.

We are considering a training package!

Supervisory Approval
February 15-16, 2020

What We Say Matters
February 26, 2020

2020 Seminars being finalized.

We will happily bring training to YOUR organization!



Personalized,
signed copies
available for \$15
(\$5.00 additional shipping)

Inspiration

Video:

"Until you start believing in yourself..."
https://youtu.be/mk82j1jQw_8

Story:

"Damaged Souls Still have Worth"

A shop owner placed a sign above his door that said, Puppies for Sale.

Boy: How much?

Owner: Anywhere from \$30 to \$50.

Boy: I have \$2.37. Can I please look at them?

The shop owner whistled. Out of the kennel came Lady who ran down the aisle of his shop followed by five teeny, tiny balls of fur.

One puppy was lagging considerably behind. Immediately the little boy singled out the lagging, limping puppy and said, "What's wrong with that little dog?"

The shop owner explained that it didn't have a hip socket. It would always limp. It would always be lame.

The little boy excitedly said, "That is the puppy that I want to buy." The shop owner said, "No, you don't want to buy that little dog. If you really want him, I'll just give him to you."

The little boy got quite upset. He looked straight into the owner's eyes, pointing his finger, and said, "I don't want you to give him to me. That little dog is worth every bit as much as all the other dogs and I'll pay full price. In fact, I'll give you \$2.37 now, and 50 cents a month until I have him paid for."

The shop owner countered, "You really don't want to buy this little dog. He is never going to be able to run and jump and play with you like the other puppies."

To his surprise, the little boy reached down and rolled up his pant leg to reveal a badly twisted, crippled left leg supported by a big metal brace. He looked up at the shop owner and softly replied, "Well, I don't run so well myself, and the little puppy will need someone who understands!"

*Visit the Kayla's Village
Facebook page daily for
"Interactive Inspiration."*

Supporter Spotlight: Harvey Schweitzer

Harvey Schweitzer's law firm, Schweitzer & Scherr, focuses on a variety of legal issues involving children, such as foster care, adoption, child maltreatment, custody, and similar matters. He represents parents and caretakers, social workers and child care workers, as well as adoption and foster care agencies.



Harvey, born in Brooklyn, New York, grew up in Miami, Florida. Soon after becoming a lawyer, he volunteered to represent foster children in the D.C. Superior Court system and quickly discovered that a "children's law" practice would be interesting and worthwhile. Harvey said, "My law practice is intellectually stimulating and professionally challenging. You never know what will 'walk in the door next.'"

Fun facts about Harvey is that he was in the Marines [thank you for your service!] and played soccer for a Japanese Navy team. Also, with his wife, Sherry, they are "weekend puppy raisers" (WPRs) and help to train service dogs for the program America's Vet Dogs. Interestingly, they were the WPRs for Sully, President George H.W. Bush's service dog. Currently, the Schweitzers are now training Casey.

When asked how long he has been affiliated with Kayla's Village, Harvey warmly shared, "I have known Tonya and admired her dedication and accomplishments for longer than I can remember." Thank you for being another long-time supporter and encourager of Kayla's Village!

Never Let One Past Failure Hold You Back in the Future

As a man was passing the elephants, he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious the elephants could, at anytime, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," trainer said, "when they are very young and much smaller, we use the same size rope to tie them and, at that age, it's enough to hold them. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they could not, they were stuck right where they were.



Recommended
by Tonya Logan

DJ

Chris Jones, (240) 273-2934

Electrician

Ron Warrick, (301) 672-2003

Exterminator

Louis, (301) 418-5995

House Cleaning

Martha Argueta, (240) 781-9752

HVAC

Todd Kornegay, (301) 219-2803

Water Purification

Lew Martin, (301) 401-2257

Yard Work/Snow Removal

Marvin Duarte, (240) 370-1523