

WATERVLIET HOUSING AUTHORITY NEWSLETTER

MATTHEW J. ETHIER, EXECUTIVE DIRECTOR

 October 2017



WATERVLIETHOUSING
AUTHORITY: 273-4717
ext. 201 Mary
ext. 203 Mary C
ext. 204 Daria
ext. 205 Mike
ext. 213 Kylea

OR
office@watervliethousing.org

EMERGENCY NUMBER
273-6085 (after hours)

WATERVLIET
POLICE AND
FIRE DEPT.
Call 911



October is Breast
Cancer Awareness
month.



We have a Website...
WatervlietHousing.org
Check us out.

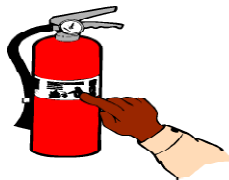


The last day rent is due is
Friday, October 6!



FIRE SAFETY

October is fire safety month. Fire safety is more than you think. Make sure your fire extinguisher gauge is in the green — if not, call the office for a new one. Check it at least once a month. If you are in a senior apartment, be sure the emergency cord is full length to the floor. Never, ever disconnect a smoke alarm. It is in your best interest to make sure they all work. Do not wait for us to check them. Fire safety is year round.



HAPPY HALLOWEEN



Have a safe and Happy Halloween. Please help us by reporting any sign of vandals.

Columbus Day -
October 9th
Office is CLOSED!



INSPECTIONS

Quinn Apartments

Inspections will be conducted as follows:

- 101-120 October 17
- 121-140 October 18
- 141-160 October 19

NOTE: Please take all items off the bedroom doors, windows, and stove top for the inspection.

HALLOWEEN:



It's history and customs

Halloween is celebrated annually. But just how and when did this peculiar custom originate? Is it, as some claim, a kind of demon worship? Or is it just a harmless vestige of some ancient pagan ritual?

The word itself, "Halloween," actually has its origins in the Catholic Church. It comes from a contracted corruption of All Hallows Eve. November 1, "All Hollows Day" (or "All Saints Day"), is a Catholic day of observance in honor of saints. But, in the 5th century BC, in Celtic Ireland, summer officially ended on October 31. The holiday was called Samhain (sow-en), the Celtic New Year.



One story says that, on that day, the disembodied spirits of all those who had died throughout

the preceding year would come back in search of living bodies to possess for the next year. It was believed to be their only hope for the afterlife. The Celts believed all laws of space and time were suspended during this time, allowing the spirit world to intermingle with the living.

Naturally, the still living did not want to be possessed. So on the night of October 31, villages would extinguish the fires in their homes to make them cold and undesirable. They would then dress up in all manner of ghoulish costumes, and noisily paraded around the neighborhood, being as destructive as possible in order to frighten away spirits looking for bodies to possess.

The thrust of the practices also changed over time to become more ritualized. As belief in spirit possession waned, the practice of dressing up like hobgoblins, ghosts, and witches took on a more ceremonial role.

The custom of Halloween was brought to America in the 1840's by Irish immigrants fleeing their country's potato famine. At that time, the favorite pranks in New England included tipping over outhouses and unhinging fence gates.

The custom of trick-or-treating is thought to have originated not with the Irish Celts, but with a ninth-century European custom called souling. On November 2, all Souls Day, early Christians would walk from village to village begging for "soul cakes," made out of square pieces of bread with currants. The more soul cakes the beggars would receive, the more prayers they would promise to say on behalf of the dead relatives of the donors. At the time, it was believed that the dead remained in limbo for a time after death, and that prayers, even by strangers, could expedite a soul's passage to heaven.

The day itself did not grow out of evil practices. It grew out of the rituals of Celts celebrating a new year, and out of Medieval prayer rituals of Europeans. And today, it is only as evil as one cares to make it.



RENT

All tenants can view their rent online under the **Tenant Portal** located on the Watervliet Housing Authority website! Tenants can double check what their rent is before paying.

CABLE

Cable for Quinn and Hanratta is **STILL** \$40 per month.



Happy Retirement to Mary S!

Thank you for dedicating 35 years to the Watervliet Housing Authority.
Good luck in your retirement!



2017



AROUND THE WHA...



2017



- Each year, fire kills more Americans than all natural disasters combined.
- Cords and plugs cause 28% of home electric fire-related deaths.
- Cooking fires are the #1 cause of home fires and home fire injuries.
- Oven Fires – Turn off the heat and keep the door closed to prevent the flames from burning you or your clothing.
- Small Grease Fires – Put on an oven mitt, turn off the burner and smother the flames by carefully sliding the lid over the pan. **NEVER** pour water or discharge a fire extinguisher onto a grease fire – these can actually spread the fire.
- Microwave Fires – Keep the door closed, unplug the microwave, call the fire department and be sure to have it serviced before you use it again.
- Home fires caused by candles doubled between 1990 and 1998.
- Children age five and under are twice as likely to die in a fire than the rest of the population.
- Smoking materials such as cigarettes, cigars, and pipes are the leading cause of fire deaths in the U.S.
- Having a working smoke alarm more than doubles your chances of surviving a fire.
- In a typical home fire, you may have as little as two minutes to escape once the smoke alarm sounds.



EQUINOX THANKSGIVING DINNER

Any seniors interested in receiving a Thanksgiving dinner delivered to your door on November 23th, contact the office to sign up. This is the 47th Equinox Community Thanksgiving Dinner.



Fraud is no joke!
If you don't report income or those living in your apartment it is FRAUD.

9/20/08

COPS AND COURTS

Housing authority tenants face charges

TROY — Three city residents were charged with felony welfare fraud Friday after a joint investigation by the Troy Housing Authority and the Rensselaer County Sheriff's Office.

Deborah Butler, 54; Frank Bristol, 44; and Yasheca Waugh Harrison, 32, were arraigned in City Court on charges of third-degree welfare fraud and released pending a future court appearance.

The three defendants are accused of failing to report income to the housing authority, said Bill Meissner, executive secretary of the Troy Housing Authority. Rent for housing authority tenants is based

on income.

The housing authority and the sheriff's office are continuing to investigate tenants who did not report income.

— Kenneth C. Crowe II

Article appeared in the Times Union

Fraud is nothing more than stealing!



Please be careful this Halloween, especially when driving. Little ghosts and goblins may be crossing the street.



Think Pink... In October and all year!

MAKING STRIDES AGAINST BREAST CANCER
WALK: OCTOBER 15TH - 10 AM
@ THE WASHINGTON STATE PARK IN ALBANY

**Don't forget to get
a mammogram —
it could save your life!**

During the month of October, the health care community and media cooperate to raise awareness of breast cancer and the need for preventive screening. You may feel bombarded with messages about the importance of mammograms, but don't tune them out. They seem to be working!

According to a study published in the *New England Journal of Medicine*, mammographic screening and improved breast cancer treatment have both contributed in declining breast cancer mortality rates in the United States.

The National Institutes of Health funded seven separate groups to estimate the extent to which treatment and screening

have contributed to the decline. Each of the groups drew the same conclusion:

- A decline in breast cancer deaths occurred between 1975 and 2000 in the U.S., thanks to better screening and treatment.
- The current recommendation is for women to begin mammograms at age 40. If you are at a higher-than-average risk due to personal or family history, talk to your physician about starting earlier.
- Once you begin, make mammograms a yearly habit, or at least every other year. If your doctor does not mention it, request one yourself.
- Monthly self-exams are also recommended. If you don't know how to do this, ask your doctor for instructions.

"Article courtesy of Capital District Physicians' Health Plan, Inc."



2017

COAT



DRIVE

COATS FOR THE COMMUNITY!

The City of Cohoes and Ladies of Charity are working to help our kids and adults get winter coats. The first phase is to get donations of winter coats that are clean and in good condition. These coats can be dropped off at the office of either the Watervliet or Cohoes Housing Authorities and they will be delivered for distribution. Please spread the word to all your friends and family to see what they have and no longer need. Coats will be distributed on Friday, Oct. 21, 2016 1:30pm-6:00pm and Sat. Oct. 22, 9:00am-noon, at the Cohoes Senior Center, Cohoes. If you have any questions, please feel free to call the WHA Office.

Proof of residency required for every person receiving a coat.



NEWS FOR YOU



2017



“If you see something, say something”

If you have know of criminal activity around your apartment, please contact the Watervliet Police Department and tell them it is a non emergency. Please do not assume the Housing Authority has knowledge of the illegal activity, and do not rely on one of your neighbors to file the complaint. Do your part in making our community a safe one.

Garbage and Recycling Cans

Your garbage cans and recycling bins need to be washed out occasionally. It is not only good housekeeping, but it also prevents a build up of pests that can become an issue throughout the summer season.



Bulk Week

Fall Bulk Week is to be held the week of October 16th. Residents must put their bulk items out the night before their regular garbage pick up day.



Attention All Tenants

Please report if you have oxygen, or any life support items so we can record it in your file in case of an emergency.

Smoke Detector Maintenance Policy

Your unit is equipped with one or more smoke detectors. You must ensure that the



smoke detectors are operating at all times. Never disconnect a smoke detector for any reason.

The smoke detector has a red indicator light on its face. If your smoke detector is operating properly, this light will be lit. If the light is flashing and the smoke detector beeps every few seconds, the battery is low and needs replacement. If the light is not lit or flashing, the battery is dead or has been disconnected if it's electric.

If your smoke detector isn't operating and you need assistance notify the office immediately. If you fail to keep all smoke detectors in your unit operating at all times, you will receive one - and only one - warning. If you fail to comply with this rule a second time, we will have grounds for eviction.

Hanratta Tenants



Please! Please! Don't throw raw garbage down the trash chute. It should be in plastic bags and tied. This will help cut down on the smell when it sits overnight.

ICE MELT

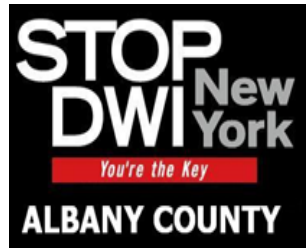
There will be a bucket of ice melt in the front entrance of the senior hallways. Please help us out by spreading a little on the walkway when you are leaving your apartment and you see that it is icy. When you see it getting low, please call us so we can fill it.



2017



LOCKOUT CHARGES
Effective 10/1/2016,
the charge for a lockout
is \$30.00.



October is a very busy month. National Teen Driver Safety week begins on October 18th reminding young drivers to buckle

up, put the cellphones down, and drive safe. Motor vehicle crashes are one of the leading causes of death among adolescents. Halloween is at the end of the month and drivers are urged to be extra cautious as parents take their children door-to-door looking for treats. And let's not forget, football season has begun! Be sure to think ahead and have a plan to get home safely before deciding to consume alcohol.

With all the fall festivities and holidays approaching, we encourage everyone to drive safely. Remember that one poor decision could alter your life and the lives of many others.



**Happy
Birthday to all
of our
tenants with
October
birthdays!**

Senior Services Health Fair

The Health Fair will be October 28th from 10 am to 3 pm at the Senior Center. For more information, call 273-4422.



FALL FESTIVAL AND CRAFT FAIR

On October 8th at the Senior Center from 10am until 3pm there will be homemade crafts made by seniors to benefit the SENIOR SERVICES. Coffee and donuts will be for sale along with the crafts. For more information call 273-4422.



Christmas Is Almost Here...

...and we want your child to have the best Christmas possible!



That is why the WHA is asking local churches and city residents to help provide gifts to families in need. If you're interested in participating in this program, please fill out this flyer by Friday, November 17th and return it to the office. If you have an idea of a small gift, please provide that as well (for instance, if they would like a doll, basketball, or some other small toy).



Child 1: _____

Gender: M or F Age: _____

Gift Idea: _____

Child 2: _____

Gender: M or F Age: _____

Gift Idea: _____



Child 3: _____

Gender: M or F Age: _____

Gift Idea: _____



Family Address: _____

Email Address: _____

REMINDER: The deadline is Friday, November 17. Any slips returned after Nov. 18 may not be filled. Drop it in our mail slot, or go online for a copy.

Fun For Kids

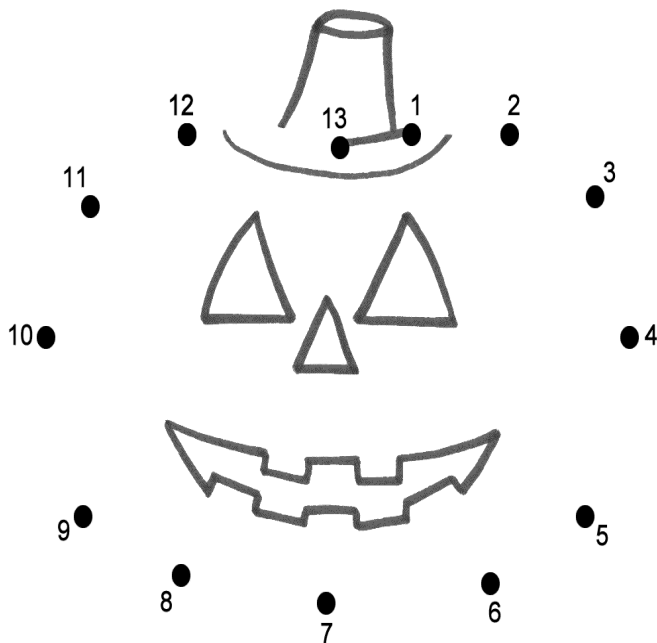
HAPPY HALLOWEEN

TRICK OR TREAT



2017

CONNECT THE DOTS



FIND YOUR WAY THROUGH THE MAZE



PARENTING TIPS

Immunizations for Your Child

When babies are born, they have protection from certain diseases. Antibodies have passed from the mother to the unborn child. Other antibodies are in breast milk. But the protection is only temporary.

Vaccines create resistance to certain diseases. Vaccines are shots. They make the immune system think there is a real infection. Your body fights off the "infection". It remembers the organism so that it can fight it off quickly if it enters the body again.

Some parents may shy away from giving their children vaccines. They worry their children could get the illness the vaccine is supposed to prevent. But the components of vaccines are weakened or killed. In some cases, only parts of the organism are used. So they are not likely to cause any serious illness.

Some vaccines may cause mild reactions. For example, children may feel soreness where the shot was given or they may get a fever. But serious reactions are rare. The risks of vaccines are small compared to the health risks of the diseases they are intended to prevent. *Source: <http://www.kidshealth.org>*



KEEPING YOUR KIDS SAFE ON HALLOWEEN

1. Be sure a child's mask allows full visibility and breathing. Parents should try on masks for size and not hesitate to cut out larger openings for a trick or treater's comfort. If possible, find a mask that "breathes" and is easy to put on and off.
2. Trick or treaters should walk, not run, and should never cut across lawns or driveways. Obstacles could exist that aren't readily visible in the evening.
3. Make sure to check your child's candy before allowing them to eat it. Candy wrappers should be closed. If a piece of candy has an opened wrapper, throw it out instead of letting your child eat it.
4. Only carry flexible props, such as knives, swords, ninja items, etc., that can't cause injury if a child accidentally falls. No play prop should resemble the real item; and consider leaving play weapons at home and not part of trick or treat night.
5. Only trick or treat at houses that are lit. Residents who do not wish to be bothered by trick or treaters often leave off their lights as a sign; respect their preference by only going to houses that are lit.
6. Think "practical" over "cute" when picking a trick or treat goody bag or container. Some of these seemingly-fun ones sold in stores are heavy before any treats are added others are too long and will drag the ground or have sharp edges that could scrape against tender skin. One of the best and simplest suggestions is to have kids utilize a backpack to keep their hands free except for perhaps a flashlight.
7. Keep track of time and don't trick or treat after 9 p.m. That allows ample time for children to trick or treat, and by then, the excitement of the evening and the candy/treats means little ghouls will be tired.



MALLOVEEN

TOPIC: Setting up time for homework

1. Studies have shown, and common sense supports, that studying at home can help improve children's performance in school. Here are a few hints for helping kids get their homework completed on a regular basis.

2. Establish one central location for completing homework. Make sure the place has a clean working surface (a kitchen or dining room table or desk in your child's room).

3. Keep the area as quiet as possible for study time. It's not likely that you can shut out all background noise, but shut off the TV and the radios, and try to get rid of any other distraction, such as the telephone. If you have younger children, keep them occupied by reading them a story or having them play outside while their older siblings are studying.

4. Set a specific amount of study time for each school night (typically, Sunday through Thursday nights). For children in the elementary grades, study time might last 30 to 45 minutes; for junior high students, 45 to 75 minutes; and high school students 60 to 90 minutes or more. Check with your child's teacher, as these are guidelines only. Sometimes a child may need more time to complete assignments.

5. With children who have difficulty concentrating for long periods of time, divide their study time into smaller periods. For example, some children especially younger ones may do better studying for 15 minutes, taking a short break, then studying for another 15 minutes. If they do know they'll get a regular break, then they may be more likely to concentrate during the actual study time.

6. Schedule the study time so that it best fits yours and your children's routines. For some children, right after school is a good time for homework. However, for parents who work outside of the home, it is often tough to monitor and help with homework right after school. So, early evening, at a time that doesn't conflict with their favorite TV show or after-school activities, may work best for these families. Picking a time when there are few interruptions and when

children are most likely to concentrate increases the probability that homework will get completed.

7. Remember "Grandma's rule" when setting up study time "First, eat your vegetables, then you can have dessert." Homework is much more likely to get done if you have study time before allowing your children to watch TV, talk on the phone, or to go to a friend's house.

8. If children do not bring assignments home, or they tell you they completed all their homework in school, they can always do projects for extra credit, or read books, magazines, or newspapers. The goal is to have them learning. If the first step toward establishing a lifelong habit of reading for a child comes from reading a sports magazine, then start there. In time, he or she may be willing to read more difficult books.

Here are some additional activities for children who say they have no homework to do during study time:

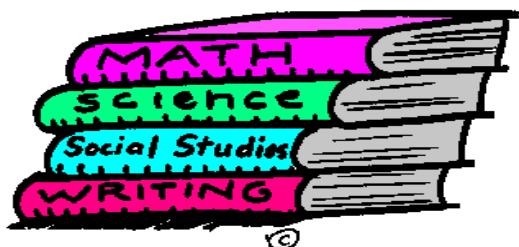
- Have them read aloud to a younger brother or sister.
- Read a newspaper article about world events, nutrition, teenage problems, or any other interesting topic and write a short summary and/ or of their opinion of the event.
- Write letters to grandparents, friends, or relatives.
- Read a book.
- Cut out coupons and add up the amount of money saved on the items.
- Help their brother or sister with homework or tutor a friend or neighbor.
- Write in a journal or diary.
- Make a list of things they want to do for the week.

The number of constructive activities your children can do during study time is endless. Learning can and should be fun, both at home and at school. This is where you get the opportunity to make it fun at home.

HAVE FUN LEARNING!



2017



AROUND THE WHA...



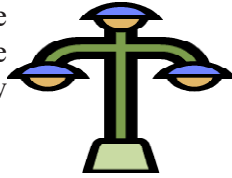
2017



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Security Light

Let us know if a site light is out. We do periodic night checks to see if any lights are out but we can miss one. Let us know for your own safety.



Exterior Lighting Fixtures

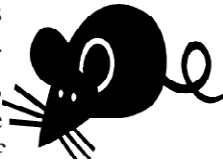
We replaced numerous exterior lighting fixtures with LED's. The fixtures are designed to provide the same coverage as the previously existing fixtures. There is a slightly different color pattern in the LEDs from the others. The LED's use approximately one seventh of the electricity of the existing bulbs. We are continuing the reduction of our energy profile and costs.

Back-ups

If your sink or tub drains slow or starts to gurgle, call the office immediately — it may be a back-up. Also, when there is a back-up, common sense says not to use your water if possible. It will only make more of a mess.

It's Getting Cold

Mice go where it's warm. Keep garbage in tight containers and if they get into your apartment use traps placed along the wall using peanut butter, cheese, or bacon. We have some literature at the office if you need more information.



Garden Hoses

Please disconnect all garden hoses from outside sillcocks — many have been found to run continually, which wastes water and may ruin the lawn.



Air Conditioners

Fall is upon us and it's getting colder out so it is time to think about removing your window air conditioner(s). In doing so, you will be saving energy by keeping the heat in.

Check It Out

Please make sure your apartments' smoke detectors have batteries and are in good working order. It is in your best interest to make sure they work. Do not wait for your landlord or inspector to check on them — by then it could be too late.



Help Stop The Litter Bugs

I know you have to agree that the WHA has the nicest and best looking housing in the area and even better than most private developments. For this reason I'm asking your help in taking care of those papers and litter that constantly make YOUR home look like a mess. We can plant flowers, cut the grass and even pour money into the building but a simple piece of paper or a Stewarts cup of coffee on the grass can make the sites look disgusting. *Please help us and just pick up the papers especially in the front of the house, this also goes for cigarette butts.*



Attention All Residents

Rent is due on the first of every month. After the grace period, a \$5 late charge is applied, then a \$1 every day late added to your rent total. Tenants can pay rent at the office between the hours of 8 am and 4 pm, through the drop slot after hours, or through the mail.



When a Loved One Has an Addiction

A person with an addiction has a physical or psychological dependence on a substance activity. This dependence can be so strong that it's extremely hard some may think impossible to control it. It may become more important than anything else in the person's life. As a result, health and relationships may suffer, and job related problems may occur.

If someone close to you has an addiction- whether it's to alcohol, drugs, gambling, or something else you may be dealing with a variety of emotions. Perhaps you feel angry, frustrated, afraid or ashamed. You may feel guilty because you think you're somehow to blame or powerless, as though there's nothing you can do.

When You Think There's A Problem

Trust your instincts. If you think your loved one needs help, chances are you're right. Let him or her know about your concerns. Gently, but firmly, recommend that he or she seek help. But, be prepared for some resistance. Your friend or family member may deny that he or she has a problem and even may lash out in anger. Avoid accepting guilt or blame. It's important to remember that you're not responsible for your loved one's addiction.

When "Helping" Doesn't Help

A person with an addiction must face the reality of the situation. Avoid lying on his or her behalf, covering up the problem or cleaning up afterward. This enables, or allows, the individual to continue the habit. "Family and friends may need to do some soul-searching," says Dr. Norman Hoffmann, Ph. D., clinical associate professor of community health at Brown University and spokesperson for the American Psychological Association. Don't try to protect your loved one from the consequences of his or her addiction.

To avoid enabling, you may have to change your behavior. Don't "call in sick" for your friend or family member, or offer to bail him or her out of jail.



Learn to set limits compassionately without being manipulative or overcontrolling. These choices are difficult, but necessary. Addiction is a chronic problem that doesn't get better on its own.

Working Through Recovery

The act of seeking help is a monumental first step. But, there's much more work to be done. Depending on the substance or activity to which your loved one is addicted, withdrawal can include powerful physical and psychological effects. Whether he or she is working with a doctor, counselor, or support group, your encouragement and love can help provide the strength to make it through. Remember, recovery is a lifelong process.

RECOVERY...

- Take it one day at a time.
- Be patient as your friend or family member recovers from his or her addiction. Try not to show anger or resentment if there's a slip.
- Change your habits.
- Be sensitive to your loved one's preference regarding your own use of alcohol or other addictive substances.
- Don't forget about your own needs.
- There are programs and support groups designed specifically for family and friends.
- You can learn a lot from people who have shared similar experiences.

Source: Unknown



2017



Living Well Series

Brought to you by the Housing Authority in partnership with the Watervliet Public Library.

BED BUGS!

By Amanda Benedict, Former Director – Watervliet Public Library

It has come to our attention that there has been an outbreak of bedbugs in Albany County. Authorities believe that the bugs will soon be a big problem for many area residents, especially now with kids returning to school. Bedbugs cling to clothing and other objects, making it easy for them to transfer from one place to another.



So, we decided to do a series of articles full of tips that will help you determine if you have the bugs, what to do if you have them, what to do if you have been bitten, how to help prevent bedbugs, and where to go for further information and assistance.

Let's recap:

A bedbug is a small (about the size of an apple seed), flat, reddish-brown bug that feeds on blood. They are found in homes all over the world, even the cleanest of homes. Bedbugs are not picky about their environment, whether clean or dirty, so it makes it very difficult to prevent them. They hide during the day and come out during the night in order to feed.

Watch out for bedbugs in crowded lodgings such as:

- Apartment complexes
- Dormitories
- Homeless shelters
- Hotels

During the day, bedbugs hide here:

- Mattresses
- Box springs
- Bed frames
- Headboards
- Under peeling paint and loose wallpaper
- Under carpeting near baseboards
- In upholstered furniture seams
- Under light switch plates or electrical outlet



So, how do you know if your home is infested?

Bedbugs can be dormant for about one year before coming out again. This means that they do not need to feed for up to a whole year and they will still survive! Females can lay up to 500 eggs, 50 at one time!! Needless to say, they are quite the nuisance!

Here's how to detect them in your home:

- Check for speckling (digested blood) around electrical outlets & faceplates, crevices where the wall meets the ceiling and the corners of the room, on the mattress and its folds, and in cluttered areas. Also check carpets, especially underneath furniture and against walls.
- Check for bugs, speckling and light brown (molted) skins in the nooks and crannies of your mattresses and box springs, especially areas by your pillows. Check behind headboards, and in the bed frame. You will be able to see the bugs and speckling, but not the eggs (at least, not without a magnifying glass).
- Check the mattress and sheets for small smears of blood where you may have squished a bug.
- Examine all items on and near the bed – clothes, shoes, pillows, blankets, alarm clocks, socks, etc. Check items you leave the house with and return home with (jackets, purses, hats, suitcases, etc.)
- Examine bites – bedbug bites can look like other insect bites such as mosquito bites. Bedbug bites are small, reddish bumps with a small dark center and they occur in a cluster, or a row. They often look like a rash and can be very itchy.



Treating Bites:

You may experience hives, severe itching and blisters; however, many people have no reaction to the bites. If you experience a severe allergic reaction, then see a doctor. If the bites are not severe, simply wash the area with a mild soap and warm water. Then, apply a skin cream containing hydrocortisone. You may also want to take an oral antihistamine, such as Benadryl, to relieve the itch. And, don't worry, studies show that bedbugs do not carry diseases. However, if a bedbug is squished, the blood that comes out may not be your own, so please be careful and wear gloves when treating squished bugs and bloody areas. Wash hands well with soap and warm water after handling.

References:

“Bedbugs.” Mayo Clinic Staff. MedlinePlus. Accessed from <http://www.mayoclinic.com/health/bedbugs/DS00663/METHOD=print> on 9/3/2010.

Solomon, Christopher. “Beating Back Bedbugs.” MSN Real Estate. Accessed from <http://realestate.msn.com/article.aspx?cp-documentid=25514979> on 9/27/10.



Fraud Prevention

The best way to stop fraud is when you find or suspect it, report it! Fraud is a criminal act in which individuals steal taxpayers' monies from HUD and its programs. Tenants who make false statements regarding their income or family size, or alter official documents, are committing fraud.

DID YOU KNOW...

Marijuana leads to a host of health, social, and behavioral problems at a crucial time in kids' lives, when their bodies and brains are still developing.



Marijuana use impairs learning and decreases motivation during kids' peak learning years.

HOLIDAY SPENDING BUDGET

It's not too early to start thinking about the holidays and gifts. Use these instructions for making a holiday spending budget. Check the estimated cost for each gift choice against the budgeted amount.

1. Determine the total dollar amount available in your budget for holiday spending.
2. Prepare a list of gift recipients and set a budgeted amount for each person's gift.
3. List possible gift choices along with appropriate size, color, and stores carrying item.

4. List miscellaneous expenses (decorations, cards, etc.) and set a budgeted amount.
5. List the estimated cost for each gift choice.
6. Consider another choice if the estimated cost is greater than the budgeted amount.

7. List the price paid against the budgeted amount.
8. Total the price paid amounts. Check the price paid amounts against the total amount available for your holiday spending. It's easy to get over your



Keep your family healthy this flu season by all getting your flu shots! There are many benefits including: keeping you from getting sick with flu, reducing the risk of flu-associated hospitalization (among children and older adults), and helping protect women during and after pregnancy. Getting vaccinated also protects the developing baby during pregnancy and for several months after the baby is born, etc.

<http://www.cdc.gov/flu/about/qa/vaccineeffect.htm>



2017



WVLT channel 17 on Time Warner Cable

Watch this channel for great parenting tips, educational material on drug use, and a constant update on what's going on in your city. Comments? Suggestions? If you want to get involved — call us.