

Your Lifelong Savings: Jumpstart Your Own Economic Stimulus Plan

By Kisha Green

In another tell-tale sign of the nation's economic woes, the IRS announced that it would begin distributing economic stimulus payments to more than 130 million households — promising to jolt the nation's lackluster financials and quell brewing predictions of an impending recession.

Under the generous package, eligible individuals will receive between \$300 and \$600, and those with children will get an additional \$300 for each qualifying child. Payment amounts begin to phase out for individuals with adjusted gross incomes over \$75,000 and married couples who file a joint return with adjusted gross income over \$150,000. The payment is reduced by 5 percent of the income above the AGI thresholds.

There is, however, a caveat. In order for the government's multi-billion dollar stimulus plan to work, as projected, recipients will have to do what President Bush and his aides expect consumers to do with a lump sum of unexpected income: Spend.

Yet, considering the rising debt of many Americans and the overall decline in the personal savings rate (now less than 1

needs, Cummings also suggests using the money to establish, or continue, a consistent pattern of saving. "If you don't have credit card debt and you do have a consistent income, the first thing you should be looking at is building that four to six-month cash reserve." You can do this by opening a regular savings account or money market account and contributing regularly with as little as \$50 per month.

Cummings believes that the stimulus payment can be an excellent "springboard" to building adequate savings. "[The money] could also help people who've had trouble maintaining a disciplined savings plan," he says. Resourceful Web sites, like bankrate.com, can help sort out the different savings account types and interest payments for the best deal.

While there are many individuals who are contributing the maximum amount to their retirement plans, paying all of their bills on time, and have a sufficient amount of money saved for emergencies, for others, who are living paycheck-to-paycheck, the stimulus bonus will be a welcome reprieve from ongoing financial strain.

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save about \$4,000 over the life of the loan. If made annually, he says, the savings could translate into a five- to six-year reduction in the life of the loan.

Another suggestion Cummings makes is using the extra money towards a college fund or establishing an annuity fund.

Georgia's Path2College 529 Plan has a low minimum of \$25 per contribution to an investment option to begin.

With ideas and options abound regarding what to do with the tax rebates, the or push, say experts, is to lay a foundation that could impact your economic status the present and future.

For some, in particular, the extra



EDITORIAL CONTENT

Written by: KC Green

Fleet Manager's Guide to IoT, Part I: Understanding the Challenges

2 MINUTE READ



Fleet management professionals are facing logistical, financial, and market challenges that were not present just a few years ago. Some of these challenges are actually the result of new business opportunities and efforts to make the industry more efficient, while others are related to fluctuations in the marketplace.

As a result, fleet managers are charged to better understand the current landscape and consider new strategies in order to gain a competitive advantage. Many of these strategies involve the deployment of Internet of Things (IoT) solutions, and we will take a closer look at that side of the equation in Part II of this series. But for now, let's examine some of the trends that are creating new challenges for the fleet industry.

- **Online shopping:** E-commerce sales are booming, growing between 20 and 25 percent each year. While this rapid growth increases potential revenue for delivery businesses, it is also tightening trucking capacity, elevating the importance of final-mile delivery processes, and creating a demand for more precise pick-up and delivery times. In addition, e-commerce is changing shipping strategies from large volume and low frequency shipments to low volume and high frequency shipments, especially during the holiday season.
- **Driver shortage:** Fueled by online shopping delivery and a surging economy, the current nationwide driver shortage accelerated in 2017, and it is expected to grow more severe in the coming years. A recent study from the American Trucking Associations (ATA) predicts that the shortage could reach 174,000 drivers by 2026.
- **Driver safety and productivity:** Improving driver safety is required by some government regulations. The ELD mandate, which went into full effect in the United States in April 2018, requires that trucks have either an automatic onboard recording device (AOBRD) or an electronic logging device (ELD) solution to log Hours-of-Service (HOS) and Record of Duty Status (RODS) – many other countries have already implemented a similar regulation or are planning to in the coming years. No one would argue that increased safety and productivity is a good thing, doing is an unquestioned expense.
- **Fuel price volatility:** Fuel costs can be affected by natural disasters that close refineries, oil surpluses and shortages, as well as political forces. Fleet managers are exploring technology-based route optimization and driver management solutions to maximize efficiencies, to helping to curb costs, regardless of market fluctuations.

In Part II, we will address how IoT is helping the fleet industry overcome these challenges.

Topic(s): [Fleet](#) . [Professional Services](#) . [Location-Based Services](#)

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Jumpstart Your Own Economic Stimulus Plan

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Yet, considering the rising debt of many Americans and the overall decline in the personal savings rate (now less than 1 percent), many who are poised to receive the rebate beginning in May, are ambivalent about just what to do with the extra cash. To the administration's disdain, impulsive spending may very well be the last thing on the to-do list. To save the money, or pay off bills is the question *du jour* — and for some financial experts the answer is — it depends.

"I would strongly [recommend] looking at paying bills first. Debt is the first thing we have to conquer," says John W. Cummings, a financial advisor for New York Life Insurance Company.

Beyond taking care of pressing financial

needs, Cummings also suggests using the money to establish, or continue, a consistent pattern of saving. "If you don't have credit card debt and you do have a consistent income, the first thing you should be looking at is building that four to six-month cash reserve." You can do this by opening a regular savings account or money market account and contributing regularly with as little as \$50 per month.

Cummings believes that the stimulus payment can be an excellent 'springboard' to building adequate savings. "[The money] could also help people who've had trouble maintaining a disciplined savings plan," he says. Resourceful Web sites, like bankrate.com, can help sort out the different savings account types and interest payments for the best deal.

While there are many individuals who are contributing the maximum amount to their retirement plans, paying all of their bills on time, and have a sufficient amount of money saved for emergencies, for others, who are living paycheck-to-paycheck, the stimulus bonus will be a welcome reprieve from ongoing financial strain.

"We're not going to spend [the stimulus payment]. We're really trying to become debt free," says Omar Daniel, 38, owner of Daniel Enterprises, a full-service cleaning provider. His wife, Diane, 33, agrees, "We stopped using credit cards a year ago, so we're going to use the money to help pay off those bills."

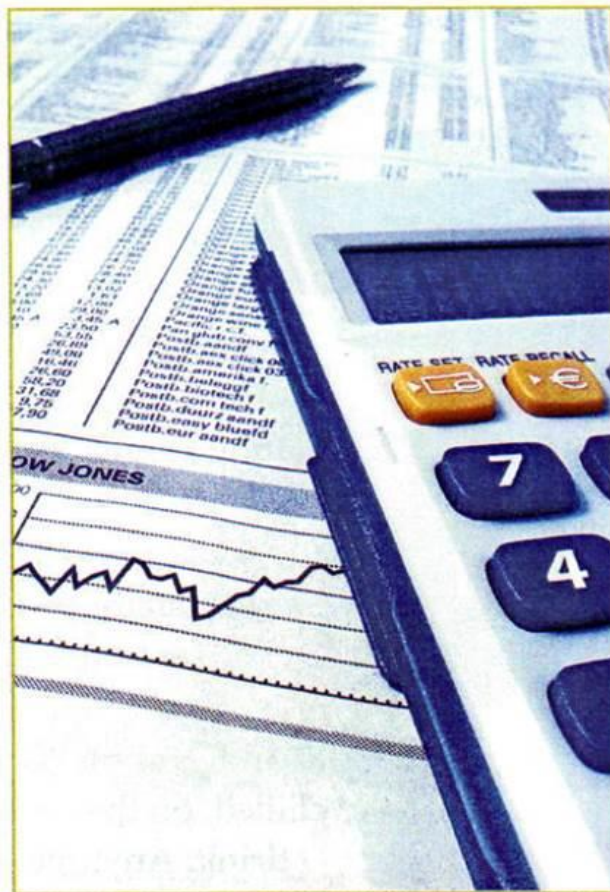
Cummings also urges individuals to consider using the money to get ahead by making an extra mortgage payment. An extra \$1,000 payment on a 30-year, 7 percent mortgage could potentially

save about \$4,000 over the life of the loan. If made annually, he says, the savings could translate into a five- to six-year reduction in the life of the loan.

Another suggestion Cummings makes is using the extra money towards a college fund or establishing an annuity fund. Georgia's Path2College 529 Plan has a low minimum of \$25 per contribution to an investment option to begin.

With ideas and options abound regarding what to do with the tax rebates, the overall push, say experts, is to lay a foundation to be more financially sound about decisions that could impact your economic standing in the present and future.

For some, in particular, the extra cash



may be used as the beginnings of a financial safeguard during the country's uncertain economic times. "The slow economy has caused me to be more conservative," says Sharmaine Bowler, a 28-year-old sales administrator. The single mother of two children, ages 8 and 10, is planning to use her estimated \$1,200 rebate to pay off a small medical bill and add the rest to her savings account. Bowler, who is saving to purchase her first home, is adamant about building a sufficient "rainy day" fund.

"Having enough money for emergencies is important for me before I purchase my house. With only one [source of] income, I have to be absolutely certain I have a substantial financial cushion to pay for home repairs or cover a loss in pay."

Ameriprise financial advisor Jamilla Hoyett concurs. "The first cornerstone of your financial plan is your cash reserve." Hoyett recommends assessing your financial situation, including savings, insurance protection, and retirement in deciding where to put the extra money. "A Roth IRA requires only a minimum payment of \$50 per month."

For those who've been reluctant to enroll in workplace retirement plans or are not contributing the maximum amount because of the strain on take-home pay, Hoyett recommends using the rebate checks to ease the transition.

She also cautions against using credit cards for lifestyle expenses, like vacations or electronics, while saving the tax rebate checks. Instead, she advises using reserve savings for those luxury items — and only if absolutely necessary. "[Your savings] is an account that [should be] used for emergencies and opportunities. It's better to repay yourself [by replacing the spent money], with no interest, than to repay the credit card company. This only makes sense," she says, "if you have the discipline to replace the cash. Otherwise, you should never deplete your savings."

If you're going to purchase something, make it worthwhile, says MSNBC contributor, Laura T. Coffey. In an article citing the Top 10 things to do with the tax rebate, No. 8 suggests buying an energy-efficient appliance, which could help you save money and help the environment simultaneously, especially if you're now relying on older,

less-efficient appliances. "To highlight just one example," she writes, "horizontal-axis (front-loader) washing machines use far less water and 60 percent less energy than top-loaders. If you invest in a high-efficiency washing machine, you'll be pleasantly surprised by the reduction in your utility bills and the discounts and rebates that likely will apply to your purchase."

Coffey's No. 1 recommendation? Start an emergency fund — and fast.

"The psychological benefits of having this cushion cannot be overstated. This way, if anything goes wrong in your life — a job loss, divorce or illness, for example — you can breathe easy knowing that your bills can be covered," she writes. "You could use your

tax-rebate check to jumpstart your emergency fund and then begin squirreling away a regular amount of money toward it each month. Just pretend that you have a new monthly bill in the amount of, say, \$50 or \$150 — whatever you can realistically handle — and sock it away consistently until your emergency fund reaches the level where it should be."

With the experts seemingly in a consensus — it's likely the government will finally get the memo that the days of the people parroting its frivolous spending habits are over. **AT**

"The first thing you should be looking at is building that four- to six-month cash reserve."

—John W. Cummings



Millennials and the Social Business of Today

By [Kacee Green](#) | Submitted On May 18, 2017

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Each generation has its thing. That special something that defines it and its contribution to the world. There was The Greatest Generation, people who came of age during the Depression and helped lead the country to victory in WWII. Their children are the Baby Boomers, who up until now was the largest generation in American history. It gave the world many things, including the personal computer. Baby Boomers completely changed the way we live and do business. Their kids

are known as Generation X. The generation stuck between the protests of the sixties and the Internet revolution, it also brought the world Google and delivered hip hop culture to the masses--you're welcome. Then came the Millennials, it doesn't matter what you think their thing is. They aren't much interested in being defined.

Like the generations that preceded it, Millennials or Generation Y, see the world a little differently than their parents, as more interconnected and therefore more global. It is also responsible. For Millennials, it is not just about making money for its own sake but about the pursuit of one's purpose and solving a problem. According to a 2015 Deloitte survey of Millennials and business, an overwhelming number (75 percent) feel that businesses are focused on their own agendas rather than helping to improve society. Many Millennials see social business beyond social media or social media marketing, to a more personal way of conducting business, working together to change society.

Millennials are a more tech savvy generation. Using technology to collect and build data sets to better understand customers and competitors may allow a business to tailor specific marketing campaigns and product launches, but it is not engagement, and that is what social business is all about. Millennials communicate via digital media but also view business communication as more of an exchange. This generation of entrepreneurs are more likely to see customers as well as employees, as partners in building their dreams.

Social business means bringing out the best in employees through social interaction and collaboration to improve productivity and gain a competitive edge. Social business allows companies to make better, faster decisions, and adjust to changes in a more nimble way. Millennials tend to operate with this business philosophy. Having grown up with the Internet and social media where everything moved quickly and interaction was instant, they understand what it takes to create a strong network. This is what social business is all about, enabling a network of collaboration to help drive performance.

The future of business is as much about technology, as it is imagination and communication. For this generation nearly everything is interconnected--including business. Developing a social business philosophy and establishing a program allows companies to improve client relations and employee success, while measuring results. It also helps develop more efficient ways of getting work done and create valuable relationships.

Article Source: https://EzineArticles.com/expert/Kacee_Green/2419398

Kacee Green

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Joined: May 18, 2017

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HOMeward BOUND IN 2008?

By Kisha Green

AS RECENT AS JANUARY OF 2005 THE HOUSING MARKET WAS WHITE HOT.

Investors kept the cash flowing and the mortgage lenders had plenty of options for nearly anyone to qualify for a home loan. But by the summer of 2007, foreclosure rates reached a feverish pitch with Georgia rising to fourth in the nation according to realtytrac.com, a company that monitors foreclosure listings.

Those loans underwritten for individuals who had sub-standard credit histories came with high interest rates that were designed to cushion the risks, but put many of those borrowers who were ill-prepared for the responsibilities of homeownership in danger of losing their homes. "There was a need for sub prime, and it got abused," says Anthony Mitchell, director, The Homeownership Center of The Impact Group, an organization dedicated to community development and affordable housing. The main reason for the overuse of sub-prime mortgage products was that investors on Wall Street had a great appetite for the product because of its high rates of investment return.

Some analysts predict that the "tree-shaking" will continue well into 2008 as the industry suffers more fallout from foreclosures and excessive inventory. According to Moody's Economy.com, delinquencies may peak around the middle of next year. The agency is predicting the sub-prime market to be the hardest hit with the rate of mortgages in foreclosure to hit a whopping 10 percent. The Mortgage Banker's Association reports that it could be as late as 2010 before home prices begin to rebound. In October 2007, Countrywide Financial, one of the nation's largest lenders announced it would offer refinancing or modifications on

\$16 billion in loans with interest rates set to adjust by the end of 2008, a move that has been criticized for not being aggressive enough. But Mitchell thinks it is a good start. "I think other lenders will follow suit."

He advises buyers that the "must haves" for future mortgage loans are a FICO (Fair Issac Corporation) score of at least 620 and regardless of credit, a minimum of 1.5 percent of the purchase price in reserves. "[The industry] has to go back to the quality of the client and we need to develop that," he says. "People have to be informed and be wise." Hugh E. Rowden, senior vice president and mortgage banking executive for Wachovia Mortgage Corporation's Georgia and Mid-South Region agrees. "For lenders, ensuring solid underwriting standards at the beginning of the loan process is key. Lenders need to have a thorough understanding of the borrower's position and the true value of the property. As a borrower, the biggest learning is to completely understand the type of loan you're getting and all of the possible consequences before you sign the papers."

The recent problems in the mortgage industry have had an economic ripple effect that left some companies facing more than just negative revenues forcing massive layoffs. According to statistics released by the U.S. Department of Labor, unemployment increased in the financial sector from 235,000 in September 2006 to 316,000 in September 2007 and the construction industry grew slightly from 5.6 percent in 2006 to 5.8 in 2007. The cuts are believed to be a direct result of woes in the nation's housing market.

But Wall Street isn't alone in feeling the crunch;



“Borrowers need to have solid financial footing and a thorough understanding of the types of mortgages available.”

— Hugh Rowden

consumer spending on furniture and home décor is only expected to grow 2.2 percent in 2008, compared to 1.5 percent in 2007 and a 6.6 percent increase in 2006, according to figures compiled by industry trade journal *Furniture Today*.

The news is not as bad for everyone. Those companies that carried a small amount of sub-prime loans or who only finance conventional mortgages will be the least affected. Many consumers will reap the benefits as well. Industry professionals agree that as the year progresses and even more inventory is made available, it could be a good time for those with cash to put down. According to Rowden, “if you can afford to put 20 percent to 30 percent into a well-structured mortgage, it may be a good time for you to invest in a home.”

CHANGES FOR THE FUTURE

The foreclosure-weary industry has already begun to change the way it does business. With no money to fund sub-prime products, lenders who survived the collapse are moving away from “no money down” programs and tightening their restrictions. Going forward, Freddie Mac announced that it would only buy sub-prime adjustable-rate mortgages (ARMs) — and mortgage-related securities backed by these sub-prime loans — that qualify borrowers at the fully-indexed and fully-amortizing rate. Second, the company will limit the use of low-documentation underwriting for these types of mortgages to help ensure that future borrowers have the income necessary to afford their homes. In addition, Freddie Mac will strongly recommend that mortgage lenders collect escrow accounts for borrowers’ taxes and insurance payments.

As of October 31st, the Department of Housing and Urban Development, which administers FHA, adopted a rule restricting down payment assistance from being supplied (directly or indirectly) by the seller or any party that benefits financially from the transaction. The rule prohibits the non-profit organizations that offer down payment assistance by accepting money from the seller (which commonly inflates the sales price to accommodate the contribution), leaving the buyer to simply finance the down payment.

The nation’s two largest down payment assistance programs, Nehemiah Corporation of America, based in Sacramento, Calif., and AmeriDream, in Gaithersburg, Md., have both asked federal courts to block HUD from enforcing the rule. At press time, the challenges were still pending in court.

In the meantime, people who want FHA-insured mort-

gages will have to either save up the 3 percent down payment, or apply with Nehemiah before March 2008, when their six-month extension is up. There will also remain the option of government-assisted down payments, such as those offered by the DeKalb First-time Homebuyers Program, which Mitchell helped design. “We tell our buyers that there’s only one way to buy a home; at the lowest possible sales price and in accordance with your budget,” he says.

Planning is key. Rowden believes that tomorrow’s borrowers will need to be much more mortgage savvy. “Plan, plan, plan. Borrowers need to have solid financial footing and a thorough understanding of the types of mortgages available. Save as much as you possibly can for a down payment. Also seek credit counseling if you are not credit worthy.” **AT**

Quick Facts:

Fixed mortgage rates are expected to rise to about 6.5 percent by the beginning of 2008 and remain at about that level over the next three years.

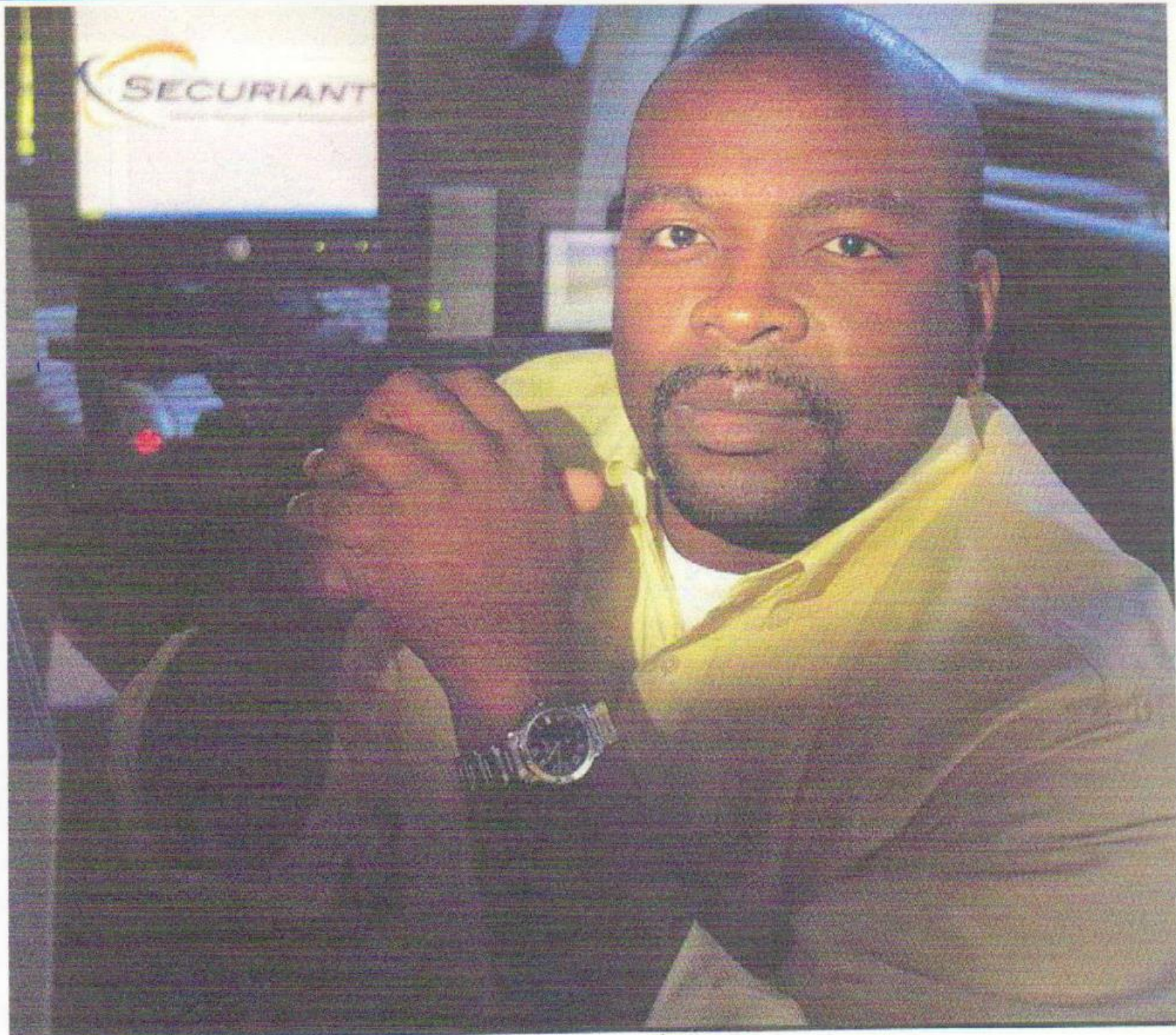
Total mortgage originations are expected to decline an additional 4 percent to \$2.29 trillion in 2008 and drop another 6 percent to \$2.15 trillion in 2009.

Residential mortgage originations for purchase loans will reach \$1.33 trillion in 2007 and will remain flat in 2008. Residential refinance loans will total \$1.06 trillion in 2007 and then decline to \$957 billion in 2008. For 2009, purchase originations should edge up slightly while [refinance] originations should decline to about \$800 billion.

Total residential mortgage production in 2007 will be \$2.39 trillion — declining by about 5 percent from an estimated \$2.51 trillion in 2006. Total mortgage originations should decline an additional 4 percent to \$2.29 trillion in 2008 and drop another 6 percent to \$2.15 trillion in 2009.

Existing-home sales are projected at 5.92 million this year and then rise to 6.27 million in 2008, compared with 6.48 million in 2006. New-home sales should total 801,000 in 2007 and 741,000 next year, below the 1.05 million in 2006.

*Source: Mortgage Bankers Association



The house that Richard Campbell built

By Kisha Green

Maintaining data integrity is a major concern for many of today's businesses. Securiant, Inc. was born out of a need to help companies manage this issue. The rapidly-growing company provides enterprise-class security through a product called SpiderISA or Integrated Security Appliance, which was built from scratch and is being used to manage information security for a diverse group of clients ranging from the municipalities to furniture retailers.

"We have a niche market. Our competitors are not designed to provide top level security to mid-size companies," says Campbell, founder and CEO.

Campbell makes it clear upon meeting him how he has gotten this far in the business world. He is confident and self-assured and eager to talk about

his company. "Successful companies don't sell technology, they sell solutions," he says.

The enterprising executive believes his company has remained competitive because they provide big-company security to smaller companies at affordable prices. It's a win-win business strategy because the company's target market is the most vulnerable to security breaches. "Anyone who wants to do something malicious is going to hit the softest target," Campbell explains.

The 13-year IT veteran was very familiar with protecting data integrity before launching Securiant.

"I was working at [Internet banking company] NetZee and the company got hacked in spring 2001," Campbell says. At the time, he was a security consultant for the company. Eventually, he was offered the position of vice president of technical operations with NetZee and was charged with fixing system issues that lead to the security compromise. It was at NetZee that Campbell developed the methodology "Security Through Change" that would ultimately lead to the creation of SpiderISA.

Based on Campbell's belief that security should be proactive rather than reactive, the methodology was applied to NetZee and it worked. But after just 18 months with the company, NetZee was sold to data giant Certery and Campbell was back to being a consultant. In 2003, Campbell took his gains from NetZee and founded Securiant and focused on developing SpiderISA. The first version was launched in early 2003. After starting the business, Campbell and his sales team got out and basically started knocking on doors. The company's first client was Certery.

"[That] helped launch the company," Campbell says. By the end of the second quarter of 2004, Securiant had become profitable. Campbell estimates sales were around \$1 million in 2004 and projects sales of \$3.5 million in 2005. He adds that the company makes more money on its products than it does on its services.

"I think it's because we have a very strong product that works, and it's affordable," Campbell says. His advice to aspiring business-owners is to be vigilant in every area.

"Watch how much money you spend, read a lot and work on your business and not in it," he says, adding that effective communication with clients is essential. "Being able to explain technical things in plain English has been a great asset."

The 32-year-old native of Liberia knows the ups

and downs of the business world well. His family has had to rebuild several times due to military uprisings in his native country. He takes lessons he learned as a child about starting over and applies them to his professional life.

Securiant is actually the third company he has founded since leaving Morehouse College just shy of earning a bachelor's degree in computer science.

As a student at Morehouse, IBM recruited Campbell for its co-op program. He spent a semester working for the company in Austin. However, upon returning to Atlanta, he felt he no longer fit in with the culture at Morehouse.

"I wanted to be challenged. I wanted to chart my own course," he states. He then founded his first company building and selling computers. The second company was an independent Internet services and security consulting firm, serving organizations such as the American Cancer Society, BellSouth Mobility and SunTrust Banks.

So, with such glowing success, does Campbell have any shortcomings?

"I'm compulsive," he says. "It's my greatest weakness and my greatest strength. I like structure and process. I like routine. I think that's one of the reasons I've been successful." **AT**

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Specialty: Providing security through monitoring
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PHOTO BY ALEX JONES

The Bright Hub Team

Article text:

Summer Reading Grade 3 3rd Grade Reading List

Compiling a fun and challenging reading list is important to the language arts curriculum as third graders begin to make the transition from learning to read to reading to learn. As teachers know, reading is more than just reciting words on a page. Putting together a list of summer reading grade three level that is designed to motivate and challenge students to improve their skills in all aspects of language arts development is crucial. A reading list should include titles that focus on developing key areas of students' reading ability. These areas include phonemic awareness, alphabetic principle, reading fluency, vocabulary, and reading comprehension.

Research has indicated that to become capable and confident readers, students need multiple opportunities to build skills and must develop their ability to read with fluency and comprehension in order to shape their knowledge of the world.

Developing a reading list popular with both boys and girls is key with book suggestions for youngsters. From [Encyclopedia Brown](#) to [Junie B. Jones](#), the choices available for children to read about characters with whom they may identify abound. Including a diverse mix of subject matter is a surefire way to keep students interested and encourage dialogue.

Taking into account the varying skill levels and structuring a list that will entertain, educate, provoke thought, and challenge students is important. Letting a child's natural curiosity about familiar subject matters and unfamiliar ones guide the book selection process can be an important aspect of engaging the kids in an activity that some may view as a chore. The thing teachers most have to keep in mind when developing a list for third graders is whether or not the selection will enhance the child's knowledge and critical thinking skills.

Mr. Popper's Penguins

by Richard Atwater, Florence Atwater, Robert Lawson (illus.)

Mr. Popper is struggling to make a living to support his family when 12 penguins are added to the brood. When Mr. Popper develops the penguins into a sensational stage act, mayhem ensues.

Brother Eagle, Sister Sky, A Message from Chief Seattle

by Susan Jeffers

A tale of mid-1800s relations between American Indians and white settlers, Chief Seattle, head of the [Suquamish](#) and Duwamish Indians, spoke to the white man in his native tongue about the importance of the earth. His speech, translated and lushly illustrated by Susan Jeffers, seeks to convey the all-important lesson of respecting and caring for the earth

Tales of a Fourth Grade Nothing

by Judy [Blume](#), Roy Doty (illus.)

Peter feel like a fourth-grade nothing in the shadow of his little brother Fudge. Fudge, no stranger to trouble, is a two-year-old terror that gets away with everything -- and Peter is fed up when Fudge disappears with Peter's pet turtle.

Walking the Road to Freedom

by Jeri Ferris

This is the story of freedom fighter and suffragist, Sojourner Truth.

The Luck of the Loch Ness Monster, *Ramona*, [Quimby Age 8](#), *I Was a 3rd grade Bodyguard* will all add the necessary variety to keep your students interested in reading.

For summer reading grade three, chose a variety of books and encourage reading everyday to build reading skills.

Driven to succeed

Christina Avant, 17, was one of 15 junior golfers who competed in the Zone 9 tournament hosted by the South DeKalb Optimist Club. Four advanced to district competition to be held June 20. **p. 14**



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VOLUME 10, NUMBER 41

Copyright © 2005 CrossRoadsNews, Inc.

Thursday, June 16, 2005

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Grab the kids and go fishing for a unique family experience

By Kisha Green

Looking for a great weekend outing with the kids? June is National Kids Fishing Month. Why not pack up the picnic basket, dust off those poles, and head out to one of the many public fishing spots in the south DeKalb area.

Among them Hairston, Wade-Walker and Summerview parks.

The six-acre Hairston Park at 911 S. Hairston Road in Stone Mountain is a great place to catch largemouth bass, bluegill, and channel catfish. Families can fish only from the bank and motorized boats are not allowed.

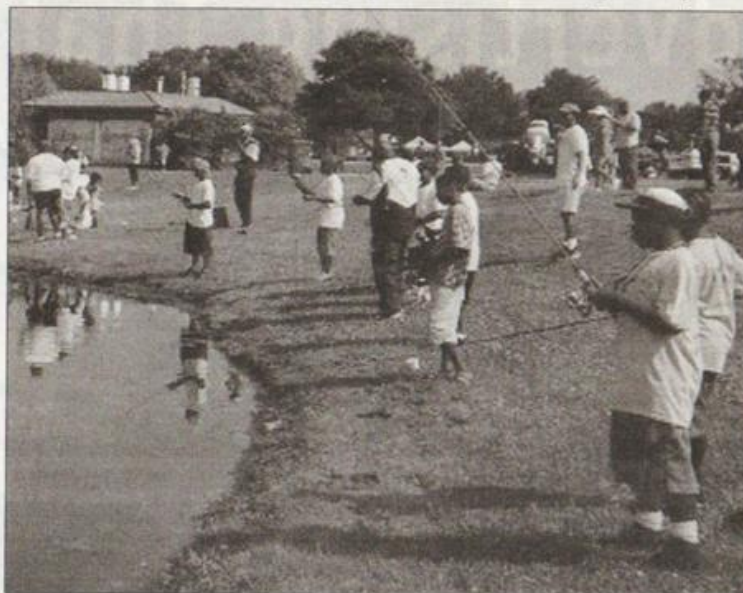
On any given day you may find lots of families getting exercise on the paved walkway, children on the playground, or relaxing by the lake.

Jay Lynn, 34, of Decatur, who visits the park with his son Jahaad, 6, was feeding the ducks when he caught a fish quite by accident.

"It just washed up on the shore. I caught it and put it in a plastic bag," Lynn said. "All the kids wanted to see it."

Lynn says Hairston Park is a nice place to fish and for family outings. As for the fish he caught, he released it back in the water.

"I saw that it wasn't going to make it so I told my son that we should just let it go," Lynn said.



Fishing with your kids is a great way to spend some quality time outdoors and have some fun, too.

Alcohol is restricted in the park. For more information call 404-371-2631.

Tips for fishing with your kids

Safety first. You should always have a first aid kit available with medical sup-

plies to deal with cuts and scrapes, bites and bruises. You're likely to be some distance away from professional medical attention so antiseptic and bandages are a smart addition to the tackle box.

Also, establish rules upfront by letting

kids know that the fishing bank is no place for clowning around. Explain that they may not run, shove, or engage in horseplay of any kind and to always look around before casting.

Keep things simple and choose basic tackle, bait and techniques. Don't put pressure on them to catch a fish that you would be proud of, but do get excited when they catch anything.

You should keep the day short and be patient. Kids can tire out and lose interest quickly, making adults irritable and frustrated. But remember that this is their day and not yours.

The important thing is spending quality time together, so be prepared to fix lots of mistakes, such as re-baiting hooks and untangling wire.

Don't forget the sunblock and insect repellent. Sun rays can deflect off water making them more dangerous. Everyone, regardless of skin pigmentation, should use sunscreen with a minimum 15 SPF.

Have plenty of cold drinks and snacks on hand. Snacks can help break up any moments of frustration and keeps kids interested.

Keep a few fish for dinner. Catch no more fish than is within the legal limits and never keep more than you plan to eat. These lessons teach young fishermen and women environmental responsibility and help ensure the future of our fisheries.

Arts all over the place

Arts and artists will take center stage this week as major extravaganzas kick off with the annual Stonecrest Arts Festival and the Gallery at South DeKalb's 10th annual Heritage Arts Festival. **Stories, p. A9**



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VOLUME 10, NUMBER 45

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Thursday, July 14, 2005

www.crossroadsnews.com

Short jaunts offers quick vacations that won't break the bank

If you still haven't finalized your family vacation plans, don't fret. There is still time for a weekend excursion that won't break the bank. There are water parks, zoos, amusement parks, and beaches — all less than an afternoon drive away from metro Atlanta.

Head south on

I-75 to Valdosta

for family fun at

Wild Adventures

Theme Park. The

family-oriented

park offers the

South's largest

collection of rides, over 500 wild animals in natural

habitats, and daily entertainment with concerts by popular

artists like Boyz II Men. Admission prices are \$38.95

for adults to \$31.95 for children ages 3 to 9 and senior

citizens. Children ages 2 and under are free.

For more information, visit www.wildadventures.net

or call 229-219-7080.



Kidding Around

Kisha Green



Lookout Mountain in Tennessee is a national landmark that can fit into a day trip.

For more information call 1-800-Callaway or visit www.callawaygardens.com.

Chattanooga

The Chattanooga Choo-Choo is just 90 minutes from Atlanta. Chattanooga is home to some great family fun attractions like Lookout Mountain, Rock City and the Tennessee Aquarium.

You can get more value for your money by purchasing a combo ticket that gives discounts to all or any combination of attractions to Ruby Falls, Rock City and the Incline Railway. Lookout Mountain is a national landmark that boasts a spectacular view of several states from its top. Vacation packages start at \$300 for hotel accommodations and tickets to various attractions.

For more information, call the Chattanooga Area Convention & Visitors Bureau at 1-800-322-3344.

Tybee Island

If oceanside is more your style, Tybee Island has lots to offer. Just off the coast of Georgia and about 18 miles east of Savannah, this small barrier island with a 3-mile long beach sandwiched between the sea and oat-covered sand dunes is perfect for sunbathing, people-watching and playing in the waves of the Atlantic Ocean.

The island's south-end pier is great for strolling above the ocean and listening to the music of the live bands. Tybee Island is a great choice for an economical family beach vacation. For more information visit www.tybeevist.com or call 912-220-3428.

You may also find great travel deals online, coupons in the paper, or special offers through travel agencies for resort and hotel deals in other Georgia vacation spots like Savannah, Jekyll Island, or St. Simons Island.

Lake Lanier

Lake Lanier Islands, a golf resort and waterpark, is located about an hour north of downtown Atlanta. Visitors can play golf, swim, go horseback riding, or boat. Families can rent houseboats that hold up to 10 people. They have kitchens, spas, a water slide and a gas grill.

Attractions include Wild Waves, Georgia's largest wave pool. Tickets are \$26.99 for adults, \$16.99 for children under 42 inches, and \$16.99 for seniors. Children up to 2 years old are free.

You can save on admission with family passes and by packing snacks and drinks. Food and beverages are allowed but no glass containers are permitted.

Callaway Gardens

Callaway Gardens is a great place for a family mini-vacation. There is something for everyone including golf, tennis, fishing, biking, swimming and fitness. The 14,000-acre garden, resort and nature preserve is located in Pine Mountain, just an hour southwest of Atlanta.

Callaway Gardens is currently offering a Summer Mini Break package, which includes hotel accommodations, buffet breakfast for two adults and two children 12 and under, admission to Callaway Gardens and Robin Lake Beach, and use of the Callaway Fitness Center.

Rates for the mini-break package begin at \$119 per night, excluding taxes and gratuities, and are available until Aug. 11.



Kisha Green, contributor

JUMPSTART KINDERGARTEN GAMES (published 4/1/2012, ehow.com)

JumpStart is an online site of learning adventure games and activities for children ages 3 to 10. JumpStart provides safeguarded and age-appropriate games for children. JumpStart website was introduced in 2009 and has parental controls to prevent the sharing of personal information. The JumpStart online games require registration and installation of the 3-D engine. The games are designed specifically to make learning math, critical thinking and reading entertaining.

JumpStart Kindergarten

Featuring 16 games and puzzles, JumpStart Kindergarten Classic games teaches fundamental math, language, vocabulary, shapes, colors and telling time. JumpStart Kindergarten's activity center is set in a schoolhouse. The self-directed program allows the child to explore the activities independently. Children are awarded stars with each successfully completed activity that they can place in a photo album.

JumpStart Games

JumpStart Advanced Kindergarten teaches important kindergarten skills in reading, music and art. JumpStart offers other specialized games to teach art, geography and Spanish. The JumpStart Artist introduces kids to the basics of art, like color, shape, textures and patterns with simple design techniques with printable activities and project starters. The program features famous artists, genres and exploration of specific styles. JumpStart Explorers sparks kids' understanding of history and geography using historical facts and interactive exploration of ancient civilizations.

More JumpStart Games

The JumpStart computer game Reading Blaster offers 10 interactive activities to help children develop language skills and expand vocabulary. Kids can read passages and navigate through levels of reading material. The game also features printable stories. The Math Blaster Six features activities that help kids learn basic math facts and problem solving. The program explores important mathematical concepts, lessons and problems with varying levels of difficulty. It also features lessons on telling time, units of measurement and currency.

Spanish and Pet Rescue

JumpStart Spanish exposes kids to a foreign language while their young minds are still developing and more receptive to it. The program features age-appropriate learning tools to teach kindergartners the basics of Spanish like words, numbers and phrases. JumpStart Pet Rescue has five stories for children to search for lost pets. It has more than 50 learning activities, teaching children important skills needed for success.