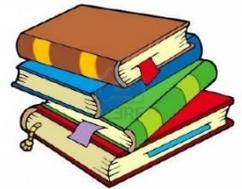




Informed & Insured



Education Around the World

September History!

September 5th, 1882
The first Labor Day occurred in New York City.

September 9, 1776 -
The Continental Congress changed the name of the new American nation from the "United Colonies" to "The United States of America".

September 25, 1789 -
The first U.S. Congress proposed 12 Amendments to the Constitution, ten of which, comprising the Bill of Rights, were ratified. 4

School is back in session! I know some are excited to get back to a structured week while others may be dreading those schools drop off lines. In the spirit of kids getting back to class her a few "interesting finds" about different schools around the world.

Bangladesh – During monsoon season 1/3 of the country is flooded. To solve this problem a nonprofit created solar-paneled floating schools which contain laptops, books and electronic resources. 1

Bali- The Green School which is located between rainforests and made from bamboo prides themselves on using a holistic education approach. They teach kids to be environmentally conscious and hope to create the next generations green leaders. 2

Ghana- Some schools have limited to no electricity which limits children to study after dark. They also have a difficult high school entry exam in which only 50% typically pass. Empower Playgrounds helped solve this problem by providing playgrounds that use the children's energy to a charge a battery that can then be used as a lantern to help kids study. 3

Philippines – Is home of the first of many schools to come that was built by volunteers using 9,000 plastic soda bottles. Talk about repurposing!1

Colombia- Kids living in a valley called Los Pinos must travel by zip line to get to school. The only other way is to walk around a rainforest which would take 2 hours. 1



Simplify Investing



We all ask ourselves “How should I be investing?” and of course there is no one answer fits all. That we be too easy! Here are a few things to consider.

- 1) How much time do I have?
 - a. Ex: Am I 1 - 5 years from retirement or more like 20 – 30 years?
 - b. If I’m close to retirement, do I have a source of guaranteed income to rely on that will pay my necessities? (Mortgage, utilities, health insurance, etc.)
- 2) Am I diversified among different industries? Or am I invested primarily in tech for example...
- 3) Do I have a substantial emergency account, or would I be forced to take from my investment accounts if there was an emergency?
- 4) Do I have debt with high interest rates dragging me down?
- 5) Have I met with someone to review my financial goals to see if I am invested appropriately based on my age, time, objective, and tolerance to risk?
 - a. If yes, have I called them, or have they called me?

The list goes on of course but to list all questions would take a 10-page newsletter. Just keep in mind, time is our best friend. Don’t be afraid to reach out to someone you trust in the financial industry to ask for help!



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