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Inside This Issue

From the Desk of Dave

PAGE 1

Arm Your Kids With Budget Skills

PAGE 1

Back-to-School Survival Hacks

PAGE 2

Get Lost on Highway 1

PAGE 3

Raspberry Sunrise Breakfast Shake

PAGE 3

Take a Break

PAGE 3

Kids and Sleep

PAGE 4



The Battle for Sleep

WHY YOUR CHILD'S SLEEP PATTERN IS ESSENTIAL TO HEALTHY LIVING

MOST PARENTS KNOW THE STRUGGLE OF TRYING TO GET A CHILD TO BED. It's almost as if fighting bedtime is in their very nature and the more tired they get, the more they resist. Yet, it still doesn't change the fact that your kids need sleep.

Why Your Kids Need Sleep

You don't need a scientist to tell you that your kids will be cranky after a particularly late night.

But there's a bit more to it than that. A study out of the National Taiwan University Hospital and College of Medicine found a lack of sleep was linked to hyperactive and impulsive behavior, inattention, daytime napping, and even defiance

issues. Their findings essentially find that lack of sleep in children looks similar to ADD and ADHD — symptoms that can get in the way of your child's success.

Bring on the Sleep

You may be thinking, "That's great news, but how do I actually get my kids to bed, let alone to sleep?" One of the ways you can ease the nightly battle is by helping your kids practice good sleep hygiene. Don't, for example, put your kids to bed with electronic devices. Studies, like one published by the Journal of Paediatrics and Child Health, have shown this is linked to poor sleep, possibly because it inhibits melatonin production in the brain. Try soothing sounds or read a physical book instead.



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The Ward Law Firm Newsletter

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September is here, and summer is coming to a close. I used to hate the end of the summer. Now I look forward to it! It's not only a break from the sweltering heat, it's one of the most colorful times of the year.

For the first time in awhile, neither Aimee nor I did any traveling this past month. Frankly, I'm a little depressed about that. I'm sure it's no secret we love traveling. After so many wonderful trips the last couple months, I feel like I am experiencing withdrawal.

Luckily for us, we have something awesome coming up! My sister, her husband, and two of my babies are coming to Atlanta for a visit Labor Day weekend! One of the reasons this is so cool is we are planning on taking in some of the neat things Atlanta has to offer, like the aquarium and Stone Mountain.

One of the things I took from my trip around the southwest in June is that there is so much to see and do right here in the U.S., including Atlanta. All we need to do is make time to do it. Traveling isn't always required!

Cheers,
- Dave



What was the first thing you bought with your allowance?

Did you save all summer for a new bike? A Walkman? Maybe a Lego set you'd wanted for weeks? Being given a small amount of money by your parents every week is a big first step in responsibility: a chance for kids to learn about saving money.

But that's often the end of it; kids are given money and expected to either learn to save up for things they want or go without. And that's not how the real world works at all. We don't get to spend our money on whatever we want. According to the Bureau of Labor Statistics, 30-40 percent of the money Americans make goes straight into paying rent or the mortgage. Another 13 percent goes to food alone. For a kid starting out fresh from home, it can be shocking to watch that much of their money immediately disappear from every paycheck.

Even more concerning, that kid may not know how to save up enough from their checks to pay those bills. Gallup polls suggest that 2 out of 3 Americans don't make or follow a monthly budget. A budget is the best way to make sure you're saving enough money to pay the bills. This is obviously not a skill that we're teaching our children with the traditional "save up for something you want" allowance. But you can teach your child to budget using a simple game that plays out every month with their allowance.

Let's say your child gets \$10 a week for help with extra household chores (money guru Beth Koblner says you shouldn't tie allowance into regular chore duties). Instead of paying your child \$10 every week, give them a \$20 bill every other Friday, just like a biweekly paycheck. There's a catch, though: on the first of each month, they have to give you back money: \$10 a month for "rent." And every Monday they have to give you \$2 for that week's food. All you do is give them the money and then take it back when the "bills" are due. Don't interfere at all with how they spend the money otherwise.

Continued on page 2 ...

If they overspend and don't have enough for rent or food, two things happen. First, some sort of chore duty gets added to their regular rotation, on top of what they were already doing to earn an allowance. Second, the money they owe automatically gets subtracted from their next "paycheck" — and they still have to pay the upcoming bills!

No matter what, try to make the exchange as impersonal, simple, and consistent as possible. You want to teach kids money management basics, not breed resentment. Budgeting for bills is just a fact of life, and if your child wants to buy something, they'll quickly learn to save their money for bills and fun purchases.

The best part of the budget game is that it can be scaled up throughout your child's life until they leave home. Raise the allowance amount as your kids get older, but raise the cost of "bills" as well. Once your child is old enough to have a job, sit down with them and go over their paychecks. Have them give you about a quarter of their monthly pay for "rent" at the first of the month and about 10 percent for food, paid out evenly over four weeks. The rest is theirs to do with as they please, as long as they have enough saved up to pay

their bills. The exercise can also be fleshed out as appropriate; as kids get older, you may want to make things more complicated or line out other reasonable costs, like utilities or transportation.

You're probably asking yourself, "What am I doing with the money they give me for bills?" College fund! Put that money in a investment account and keep adding to it over the years. It will really grow, especially when your kids start working jobs of their own and the bills become a percentage of their monthly income. If you start this program when your children are 6 years old and scale up the money when appropriate, the capital investment alone should be over \$5,000 — a great opportunity to show your kids the benefits of investing as well!



Breathless in Big Sur

A drive along the rugged stretch of coastal highway that runs from Monterey to Big Sur — and further south to San Luis Obispo — is one of the most scenic drives in the world. U.S. Highway 1 takes you from the tangled streets of San Francisco into fresh redwood parks and dramatic Pacific cliffsides. It is one of the most significant California road trips you'll ever take — with Big Sur at the heart of it all.

Big Sur is less than a four-hour drive from San Francisco, but with so many quaint towns and tempting photo opportunities along the way, you'll want to make a weekend of it. Your first day's stop could be at Moss Landing State Beach in Santa Cruz or the Days Inn Fisherman's Wharf and Aquarium in Monterey. Picturesque

Carmel has the historic Carmel Mission, too, so don't forget to slow down and take in as much of the Monterey Peninsula as possible.

Continue south along the redwood-lined highway, and you'll find yourself several miles inland before coming upon Big Sur. Have a meal at the nearby Nepenthe restaurant or sit outside below it at Cafe Keva, both located at 48510 Highway 1, where sweeping views of the sea are not obstructed. Long tables face coastward so that diners can have their cocktail with a postcard-worthy backdrop.

One of the most famous places in Big Sur is the amazing cliffside Esalen Hot Springs. The clothing-optional pools are complimentary with the reservation of one of Esalen's 400 workshops, but

you can also access them by booking a massage or requesting nighttime admission from 1-3 a.m. for an even grander adventure.

Finally, a trip to Big Sur wouldn't be complete without a trip down to the iconic McWay Falls at Julia Pfeiffer Burns State Park, one of the most photographed locations in the area. From the trail above, take in the cove where an 80-foot cascade drops into the sandy Pacific shore. This is one view that will be etched in your memory forever, so don't let the other travelers scare you away. Whether you spend a day in Big Sur or a week, you won't need to rush. Take your time and bask in the fresh sea air. After all, Big Sur is meant to leave you breathless.

Back-to-School Survival Hacks



it "post office" and put it in your child's backpack. Tell them how important their job is as an official postmaster. All mail from their teacher goes directly into the folder or case, rather than just tossed in the backpack.

Break In New Shoes Fast

Getting new shoes can be exciting, except when it comes time to break them in. The pain of new shoes can make it hard to convince children to wear them. But there's a fast way around that. Have your child wear a thick pair of socks and then put the new shoes on their feet. Take a hair dryer, turn it on hot, and blow dry the shoes around the tight spots. When the shoes cool down, they will be both comfortable and stylish.

Make Schedules Your Wallpaper

Getting on a strict routine again after the summer break can be a bit of a shock. Help yourself remember the new schedule fast by taking a picture of it and making it the background of your phone or tablet. Write down drop off and pick up times, extracurricular activities, and PTA meetings you need to remember. Every time you check your phone, you'll be reminded of where you have to be next.

The school year is back. It happens so fast. Only yesterday, it felt like the beginning of June. Now we're charging back into the fray. Starting school again with your family can be intimidating. Here are a few hacks to help you fearlessly handle the new school year.

Backpack Post Office

Last year, how many times did your child lose a note from their teacher in the cluttered recesses of their backpack? Or hand you an illegible sheet of crumpled paper? Avoid that stress this year with a durable document folder or a large zippered pencil case. Label

Raspberry Sunrise Breakfast Shake

Wake up with this fresh and delicious raspberry shake. It's sure to get you up and running for the morning ahead!

Ingredients

- 1 cup frozen raspberries
- 1 heaping tablespoon coconut cream
- 1 ½ cups cold-pressed orange juice
- 1 tablespoon Great Lakes Collagen
- 1 cup frozen chopped bananas
- Pinch of Himalayan pink salt
- 1 ½ cups almond milk

Directions

1. For a swirly look, first blend together the raspberries and orange juice until smooth. Set aside.
2. Second, blend together bananas, almond milk, coconut cream, gelatin, and salt until smooth.
3. Pour banana mixture into 3-4 glasses, then top it with the raspberry mixture, and swirl around with a straw.

Recipe courtesy of Paleomg.com.

Take a Break

