

# GOOD NEWS SUNDAY FAIRFIELD

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53<sup>rd</sup> edition – January 9, 2022



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This is our 53<sup>rd</sup> edition, bringing you good news, inspiring stories, and useful information.

Welcome back. Happy new year! Can you believe it is already 2022? It is a fresh new year, where you can be a fresh new self. Setting a resolution for the new year is a good way to get to a better version of yourself. A resolution is a list of things you want to focus to be better at. Having a resolution can help you change in a good way. Here are some things you might want to add to your new year resolutions. This will be a two-part series of things we all can improve on.

## Act of kindness

Make an act of kindness every day. Doing this can really make you and others happy. The act of kindness can be as small as saying hi, asking “how are you?”, opening the door or something big like leaving a nice tip and rating. Everything from small or big will make a good difference and will warm and inspire people’s hearts.

## Manners

Having manners is very important in life. Saying “Hello” and “Thank you” can make a difference. Saying “Thank you” shows you have manners and you also appreciate and care for someone or something. Saying “Thank you” can make a difference. An example: if you get a present and said nothing, the person who gave it to you would think you did not like the present or did not appreciate them or the present. Another example is if you went to a restaurant and a waiter gave you your food, if you said “Thank you” they would feel appreciated. Instead of interrupting someone you can say “Excuse me” to show you want to speak instead of talking over them.

## Donate

It does not have to be a lot. If you have clothes that do not fit you anymore, a good place to donate your old clothes instead of throwing them out is to donate them to Goodwill. You can also donate food. You can participate in food drives. Donating helps lots of people.

We hope this will help you to get 2022 off to a great start. Happy new year!

### Financial Literacy

This is the fourth edition in our series about financial literacy. Financial literacy is about understanding basic concepts and topics of personal finance. In this series we cover debt, investing, inflation and deflation, mortgages and more. In the first edition of the series we gave an overview of Financial Literacy and why it is important. In the second edition was about debt. In the third edition we focused on saving. This edition is about investing.

#### Why Investing is Good

Investing is a good way to make money because you don't have to do any manual labor or physical work to make a lot more money than you put in. With a few right decisions and some money you can make millions. Investing is a great thing. Investing works by putting money into something and getting a return on your money. There are a lot of ways to invest.

#### Ways to Invest

The best way to invest for your retirement is a 401(k). In this plan you don't pay taxes on the money you make only the money you invest. You get this through your company and some even match for a certain amount of money. This is all very good and if this is available you should use it. IRA plans are very similar to 401(k) except it is not run by your employer. These both can be after tax or before tax. Roth 401(k) and Roth IRA are after-tax investments so taxes are paid today helping you to save even more for retirement.

A 529 is an education investment account with tax advantages. You pay no tax on the earnings and when using the money for qualified education expenses the withdraw may be tax free. Family and friends can also gift money into the account.

A personal brokerage account is an investment account that is not linked to a specific purpose. In this type of account you pay taxes on the money you make.

These are all just places to keep your investment. Here are some types of investments:

- Stocks are a type of investment where you buy a part of the company. The company uses that money to expand and grow in return the value of your stock goes up then you can sell it to make money. Some companies pay out dividends for your share.
- Index funds are a great way to invest. This is when you invest across an entire index like the S&P 500. This means your investments will always do the same as the index. Another good thing about this is that it is diversified so that if one company does badly you won't lose all your money.
- A mutual fund is when many investors pool together their money to buy stocks in 90-200 companies. These are very good because they are diversified and they are usually overseen by a professional that will manage all the stocks.
- Futures are when you agree to buy or sell something in the future at a predetermined price

There are many types of investments. Before investing research and talk to a professional. Make investing a 2022 goal.

**Quote of the week.**

"If you change your mindset, you have the ability to change your whole world."

- Damien Thomas

"You only fail when you stop trying."

- Unknown

Name: \_\_\_\_\_

Created with TheTeachersCorner.net Word Search I

**New Years**

**Find the words!**

Q	Y	Z	M	L	R	U	N	V	M	Y	X	A	Q	X	P	O	B	I	H
T	I	C	G	E	X	J	V	I	X	S	P	N	Q	O	X	P	L	B	S
X	I	V	O	N	Y	Z	F	J	S	Q	U	A	H	J	Z	T	S	D	D
L	H	M	S	U	G	A	Z	U	I	O	P	X	I	P	A	F	J	O	N
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NEWYEARS  
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COUNTDOWN  
HAPPYNEWYEAR

NEWYEARSEVE  
TIMES  
SQUARE  
TOAST  
CONFETTI

MIDNIGHT  
FIREWORKS  
FRIENDS  
BALLOONS

## Announcements



Although resolutions sound like a good idea, people often set themselves up for yet another failure.

Statistics show that somewhere in the vicinity of **97% of New Year's resolutions will be discarded**, about half of them by the end of January! **That's why I say "practice resolution absolution!"**

There is only one secret to making a change. **Decide whether the commitment is a worthy one.** If making a commitment to getting and staying fit is **important to YOU** (not your spouse, your kids, or your doctor)... then you'll have a better chance of achieving your goal.

Scott Fitzgerald got it right when he said "**Vitality** shows not only in the ability to persist, but in the ability to **start over**." If I can help you get fit (finally) **this year** - all virtual!- Let's chat- no obligation... I've been helping folks figure out fitness for over 30 years, maybe I can help you, too.

[Linda@FitTraining.net](mailto:Linda@FitTraining.net) - [FitTraining.net](http://FitTraining.net)

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### 2022 create a challenge box

In the new year we created a challenge box. The challenge box is a medium size box. Inside the empty box you would write all the months in order, but separated away from each other. For each month put a piece of paper with a challenge. There should be at least 2 challenges for each month. Here are some challenges we made: meditate every day, read 4 books, memorize 3 inspiring quotes. E-mail us at [goodnewssundayfairfield@gmail.com](mailto:goodnewssundayfairfield@gmail.com) to tell us your challenges.

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If so, place an ad in our newsletter. For a small amount you can get lots of exposure to the Fairfield community and help us to continue bringing you good news. If you are interested, please email [goodnewssundayfairfield@gmail.com](mailto:goodnewssundayfairfield@gmail.com).

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### ABOUT US

We hope you enjoyed this newsletter. Prepared by Sofia (10) and Luke (12). To subscribe, email us at [goodnewssundayfairfield@gmail.com](mailto:goodnewssundayfairfield@gmail.com). Follow us: @GoodNewsSundayFairfield, visit our website at [www.goodnewssundayfairfield.com](http://www.goodnewssundayfairfield.com) and listen to our podcast on Spotify, Apple, or wherever else you get your Podcast [Good News Sunday Fairfield • A podcast on Anchor](#)

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Have a great Sunday!