



Managing Your World When the U.S. Economy is on a Wall Street Roller Coaster



U.S. and global stocks rode the market roller coaster this week when the loss of the Triple A bond rating for the United States shook the financial world. The rating loss was based on the U.S. increasing debt and the lack of a plan to combat that rising debt to revenue ratio.

As of August 14, 2011, the total debt per American taxpayer (not household) is \$130,514, while the average personal savings per household is only \$6,859.

The lack of confidence in the U.S. government's ability to plan its finances should be a concern for Americans. The uncertainty creates anxiety and frustration, as we wonder why we should bother to clip coupons and save money when the government continues to spend our money at what is currently an uncontrollable rate.

What can we, as individual citizens, do to minimize the impact of Congressional actions on our own financial world?

1. Make sure that your elected officials know what you think about their spending. If you are not sure how to contact your elected officials, go to <http://www.contactingthecongress.org> for easy contact information.
2. Be wise about your spending and saving plan. Ideas: save 10% of your income, have a budget plan (that you stick to), contribute to your company's 401 (k) or SEP or Thrift Savings Plan. Then look hard at your bills, such as your cell phone and cable bills to make sure that you are using all of those services or reduce them to save money.
3. Take care of you. Gaining control means taking care of your health by

Mary's Updates

This just in! My book ["Master Your World ~ 10 Dog-Inspired Leadership Lessons to Improve Productivity, Profits and Communication"](#) has been declared a finalist for Dan Poynter's Global eBook Awards. My heartfelt thanks to all of you who have been adding positive reviews on my books!



Mary's Book of the Month



[Full Engagement!: Inspire, Motivate, and Bring Out the Best in Your People](#)
by Brian Tracy

Brian Tracy has done it again. In *Full Engagement!*, business expert Brian Tracy shows managers how they can supercharge their employees. As with all of his books, Tracy gives managers powerful, practical ideas and strategies to unlock the potential of others. He quotes that most employees are only working at 50% of their abilities. It is the manager's job to motivate and inspire employees to peak performance while creating a high-trust work environment. Tracy also reiterates the need for leaders to set clear goals and objectives and recognize and reward in a way that energizes each employee.

managing the stress that comes with anxiety. You can achieve this by eating right, exercising to reduce stress and build strength, taking vitamin supplements, and drinking plenty water. Spending time with friends also reduces stress and increases longevity.

4. Take care of your financial house. Regain control of your finances through knowledge and action.
 - o Locate your information: Do you know where all of your assets are? Do you know what you have and where you have it?
 - o Understand your finances: Make sure that you know what you have, what you are invested in, and what the risks are.
 - o Sleep on it: If your investments are making you lose sleep at night, you need something more conservative.
 - o Do nothing: If you rode out the roller coaster of the market this past week and did NOTHING with your investments, you may be down a bit, but you are probably okay. People who reacted quickly and sold when the market was diving lost money. Be careful about overreacting to bad news in the market. If you are properly diversified, you should be fine. If you feel the urge to panic when the market experiences a sudden move, you might need to rebalance your portfolio.
 - o Talk it over: If you are not sure that you understand all of your investments, call your financial advisor and get smarter. Make sure that your financial world reflects what you need for your investment goals and your values.

The stock market is risky, but not having a plan for retirement is even riskier. Protect yourself by guarding your assets and taking care of yourself financially.

Remember knowledge is power in the world of finances.

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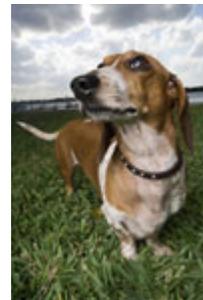
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Pet Tip:



Common pesticides that make your landscaping beautiful can make a dog or cat very sick, especially those that tend to eat grass. Animals exposed to pesticides can experience vomiting, increased aggression, and even cancer. Dogs that love to roll around in the grass may even chomp on the your lawn, further ingesting pesticides.

Pay attention and monitor the ways your pet is exposed to common poisons outside, because pets can carry pesticides into the home environment where they get into the carpet fibers and furniture. Once inside, pesticides linger because they require sunlight to break

down. Keeping cats indoors is also safer for them and you.

Thank You for Reading



Please feel free to [contact me](#). I'd love to hear from you!

Mary C. Kelly

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