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Rain reign lesson plans

Directly in the headerMine main contentMine footerWhat does the dog have to do with financial planning? As a proud dog owner, I can assure you that animals are often much more effective teachers than books, classes and neighbors combined. These lessons include the importance of wise choice, patience and the realization that we all start as beginners – all of which apply to financial planning. Three years ago, I visited my family in rural Minnesota. It was October, frigid and lacking in big-city entertainment. One day I decided to go see the puppies. There I was: freezing, without the internet, and thinking I'd been considering getting a dog for some time. The stars were aligned. The outcome of that day was entirely predictable. If you look at puppies, chances are you'll get one. In my case, the winner was a 3-pound ball of fuzz and energy, a random mix of cockers on the pan and pincher. Given his Minnesota roots, the name Gopher suits him perfectly. With some food, a leash and a carrier, the puppy was ready for his trek on the sunny shores of Southern California.I adored my new puppy. They say that pet owners take pictures of their pet as their family members, and that will definitely apply to me. Along with my pet duties, I also had a demanding job. Two factors together produce the perfect storm. In hindsight, it is clear that I had established myself in a non-win situation. Back then, All I could do was close my eyes and move on. I was at work all day. Little Gopher didn't know what to do in all his spare time. A boring puppy in an empty apartment was a recipe for disaster. One day, he chewed off the window curtains. Over the next few months, I went through eight phone chargers. I was sorry to do it. Giving up the dog was never an option, but I had to think about how many more kits for blinds and chargers I would replace. Finally, I enrolled in Gopher obedience classes. Installing weekly training sessions on my packed calendar was tough, but the effort paid dividends. Our coach Lynn opened up on the first day of training with a little bit of advice. We as humans could communicate much better with our animals if we were just silent, he said. What I took was that it meant that actions speak louder than words, so Gopher and I got to work. Taking the coach's words to heart, Gopher surprised us with his progress. I always knew he was a smart dog, but he really flourished through training. We completed basic obedience classes, then the Canine Good Citizen training course. Right now we're doing agility training. I can't imagine stopping. Our communications are stronger than ever, and my blinds and phone charges are finally safe. What does this story have to do with financial planning? I learned three critical lessons from gopher, which are more likely to be applied to our own financial life. Keep in mind the risks Looking cute puppies? You may get one. The situation is parallel to the search for a financial adviser. A lot of specialists are trying to sell you, so it's important to be clear about your wants and needs. People who work with dogs for a living often place a puppy or adult dog for evaluation before adoption. Is this dog motivated by sweets or toys? Is he calm and friendly with strangers? Is he showing aggression? The purpose of the assessment is not to label the dog as good or bad, but to help evaluate the dozen parameters that describe him. What is his temperament, his slee, his focus on the handler? Not a right or wrong dog, but it is better and worse to fit everyone's situation. The Navy Seal K9 candidate is much different from your standard family pet. Just as there are dozens of puppies in your local rescue shelter, there are dozens of financial advisors in your area. Some are specialized in niche, while others offer a wide range of knowledge. Each wizard has a unique blend of communication style, approach planning and personality. Knowing what you need is critical to finding your perfect fit. The apartment's secure puppy teeth, Gopher's Canine Good Citizen award and our stronger bond were all made possible by our amazing trainer. He summed up our situation, found a way to teach us better habits and inspired us to be better versions of ourselves. I can't thank him enough for his contribution to the relationship between Goher and me. A financial planner can have the same effect. Your relationship with money is meant to be mutually beneficial, but so many of us are terrified of opening up credit card bills and not keeping good saving habits. An independent professional can highlight your blind spots, tune in to your spending patterns and help put you back in charge of your financial situation. Our coach was great, and still Gopher and I had to start the simplest of basic steps. Sit. Stay here. Leave it. The lack of immediate progress was downright frustrating. In some ways, the early training days of the Gopher were very similar to working towards a major financial goal, such as saving for a holiday or retirement. The lesson to learn here is that everyone starts out as a beginner. Some start earlier than others, but no one can skip the basics. As you master the first steps towards financial independence, you can expand your habits and make your way to the top. We all want to be happy with the money, and it's important to remember that big goals take patience with time and effort. I believe animals can be our best teachers. My dog taught me how important it is to make good choices by hiring the right professional and being patient - without saying anything. As with obedience training, financial planning is capable of creating the right results. Approach your choice of funds Thoughtfully. Thanks to good advice and a basis for constructive habits, our coach worked wonders Gopher and I. Imagine what a proper financial planner could do for you! This article is written and presents the views of our contributing advisor, not Kiplinger's editorial staff. You can check the advisor with an advisor or FINRA. Vice President - Wealth Advisor, Centric Capital AdvisorsSecond Stimulus Check Update: House Passports Bill for \$2000 PaymentsCoronavirus and Your MoneyWith President Trump's Support, Democrats in the House want to increase the amount of second-round stimulus control from \$600 to \$2,000. But did Senate R... December 29, 2020Second Stimulus Check Update: Trump Signs Bill Authorizing Second Round Stimulus ChecksCoronavirus and Your Money President Trump has signed a bill promising a \$600-per-person second stimulus review. Hints that a lot more money is coming. December 28, 2020I'm another incentive Check: How much? If? And other KKKCoronavirus and your money President Trump signed the bill promising another round of stimulus controls. 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December 28, 2020 According to a new report from the Department of Education, preschool teachers are earning woefully little money despite the fact that it is so important for our children's development. Read more Michele Borba, EdD, a former teacher and mother of three, has worked with hundreds of school partitions and PTA groups. He recently offered an overview of our community boards on how to maximize your parent-teacher conference. Here's his advice. Read more Think about the pros and cons of waiting another year if your child is on the young side. Read more about childhood experts agree: Attending a high-quality program preparing children for kindergarten and beyond. But finding the best choice for your child takes time and research. To get started, we have responded to your greatest Read more Preschool teachers are often fabulous at supporting independence, collaboration, patience and self-control in young children. Why? They have developed a tactical arsenal to deal with the children of every possible personality. And Mommy's guilt doesn't fool them. Here are their classroom-tested tips for solving common behavioral problems like getting little kids to share, listen to, clean up, and more. Read more from Martin Barraud/Caiaimage/Getty Images Rain and other precipitation falling clouds. When warm air passes over a body of water, it causes the water to evaporate. When the water rises high enough, it clumps of other water vapor and becomes a cloud. The air cannot hold an infinite amount of water, so if the amount of water in the cloud exceeds the ability of the air to hold it, the water drops as rain. On earth, the water flows in a constant cycle, and none of them have ever truly disappeared. Water that falls out of the clouds as rain returns and hits the ground flows downhill until it reaches the ocean or lake. Warm air that moves across the water absorbs water, carrying it high into the atmosphere. Because some of the contaminations with water, pollutants can end up in clouds, where it eventually rains down like contaminated water. This could exacerbate the pollution problem as rain spreads to its large area. Not all clouds are the same and some types are more likely to produce rain than others. Usually, clouds that produce rain are the concept nimbus in its name, such as cumulonimbus clouds that produce thunderstorms. Thunder.

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