

Source: *Becky Winters, Education Developer for Novadebt*



# Community Impact

The month of May brings a couple of holiday celebrations. The first arrives on May 13, when we celebrate Mother's Day. Our Outreach group began working in April to help new mothers through our participation in the United Way *Baby Bundle Wishes* effort. Formula, diapers, strollers, blankets, clothing, bottles, etc. were generously donated by Novadebt employees. Even a local high school group joined in making contributions. Donated items were collected from numerous organizations throughout Monmouth County, NJ. They were then sorted and delivered just in time to help make someone's first Mother's Day a little brighter and easier by helping with the needs of their infants.

Of course we do not want to forget our own mothers, so our Outreach group will hold a plant sale the week of May 7 to begin our fundraising for the American Cancer Society *Making Strides Walk*, in which we always participate in October. It is our way of celebrating our own mothers, and a great way to "kick off" our fundraising for research and assistance in the continued fight against breast cancer.

Memorial Day brings acknowledgement of the efforts of the men and women serving in the United States Army, Navy, Marines and National Guard. Our thoughts go out to their families and it seems like the words "Thank You" do not do enough to express our gratitude for all that they do, no matter where they have served or currently serve. Some Novadebt employees have been fortunate to hear history of service through the stories of the seniors whom we talk to while helping in the *Birthday Wishes* efforts at Howell Senior Center in Howell, New Jersey. Novadebt volunteers who have assisted the Center will be acknowledged at a volunteer luncheon on May 4. It seems like we should be the ones honoring them for the efforts they have given throughout their lives.

So in the course of your daily lives during the month of May, make sure you take a moment to thank those in the armed forces who have served our country and thank the individual who has given you guidance during the course of your lives. It is indeed a special month!!



## What Our Clients Are Saying...

"I work for a credit card collections company. I have never seen myself in this situation. When I joined your company, I felt I had no where else to turn. I could not confide in my peers because I was a credit card collector. Every person I have spoken with has been very helpful and they show interest in helping me. I have come to a better understanding of how to manage my own debt. I have always been able to counsel my customers on money management, but never myself. I have always had intentions of paying off my debt. With the help of Novadebt, I am able to do so. I appreciate the services you offer. Along with you paying my creditors, I send extra payments when I am able to. Thank you Novadebt."

*RW, Alabama*



# Gardening Tips for May

Source: [www.dotcomwomen.com](http://www.dotcomwomen.com)



May is an excellent month to add to or replace your stock of spring plants.

In addition, aphids and other pests may become a problem with flowering plants. There are various types of anti-aphid

sprays on the market, but a mixture of mild dishwashing liquid and water may be used instead. Birds are a welcome addition to any garden, as they eat the pesky bugs. Hanging baskets and other types of containers are great for your

patio. Baskets of geraniums, begonias, fuchsias, or any other type of trailing plant should be lined with moss or plastic and filled with soil misted with some type of plant food.



## Spring Maintenance

Source: *American Center for Credit Education—ACCE*

As the last vestiges of snow and ice vanish, it's time to assess your home's integrity and to complete regular spring maintenance. What follows is a check list for you to complete—doing so can ensure you're protecting what is likely to be your most valuable asset.



- **Check your roof.** Look for and replace damaged or missing shingles to prevent potential water damage to your home's insulation, ceilings and walls.
- **Clean up the area around your home.** Replant dead or bare spots in your lawn to control erosion. Trim unruly bushes and rake up any leaves that have accumulated in your lawn or around your home. This is also a good time to take a look at the ground surrounding your home's foundation, making sure that it slopes away from your home. If not, redistribute the soil or add extra dirt to keep water from pooling around your foundation.
- **Survey windows and downspouts.** Clear gutters of debris and check for leaks using a garden hose. Ensure downspouts are connected and that they extend at least three feet from the house. Remove your storm windows if you have them and look for broken windows or screens. A broken window can allow water to pool on the sill and can damage the wood.
- **Have your air conditioner checked and serviced.** Change or clean the filters on your air conditioner and clean the blades and grills as recommended by the manufacturer.
- **Drain some water out of the bottom of your water heater.** Over time, sediment can build up in the bottom of your hot water heater. By draining some of the water periodically, you can extend the life of your hot water heater.
- **Clean your siding.** In some humid climates, mold and mildew can thrive on your siding, eventually causing damage to the wood. If you have wood siding, check for evidence of termites and look for damage caused by woodpeckers. You may need to stain or paint your siding, or replace broken or cracked pieces to prevent water damage.



If you devote a little bit of time and money to small problems now, you can avoid potentially costly repairs in the future.