

Source: *Becky Winters, Education Developer for Novadebt*

Community Impact

The month of June marks the beginning of summer months full of graduations, celebrations and travel. Warm weather permits us to enjoy activities outside. As families are out and about, we become increasingly aware that the need for blood increases during these months. People need blood when they undergo surgery, when they've been in accidents, or when they have any number of health problems, including cancer and heart disease. It's becoming increasingly difficult to ensure that an adequate supply of blood is available for patients who need it. Novadebt has had an ongoing relationship with the Central Jersey Blood Center in Shrewsbury, New Jersey. The mission of the Blood Center is to provide an adequate, high quality, and safe supply of blood, blood products and other related services to meet the needs of area hospitals. In order to meet these requirements, they need to recruit approximately 700 volunteer donors every week. Blood donations are made at mobile blood drives, or at one of their three fixed sites: Central Jersey Blood Center in Shrewsbury, the Howell Donor Center or the Toms River Donor Center.

Approximately 65% of the blood supply comes from mobile blood drives sponsored by area businesses, communities, schools and other organizations. Our employees hold blood drives in conjunction with the Center twice a year, in the summer and late fall. Our next scheduled drive will be held at our Freehold office location on Tuesday, June 26, 2007 from 11:00 a.m. – 5:00 p.m. Blood donations that are received help ensure that the blood supply is there for anyone in need. It might be a family member, neighbor, friend, or even ourselves.

So if you live near our Freehold office location and would like to join Novadebt employees in this effort, contact us for an appointment at 1-800-772-4557. If you are not close by, why not contact your local Red Cross for a Blood Center near you? By donating blood and blood platelets, you show a genuine concern for those who need it. So, join us on June 26 to help give the gift of life!



What Our Clients Are Saying...



“My experience with Novadebt has been exceptional. The information has been easy to read and understand. The counselors have been very helpful. My questions have been answered and explained to the fullest. I would like to thank you for my nights of sleep replacing my past nights of worry. I feel that my life has started over and the future looks better.”

G.M., North Carolina





Live Richly - Cash Not Necessary

Source: American Center for Credit Education—ACCE

You don't necessarily even have to play the lottery to dream about what you might do with a million-dollar jackpot. Visions of instant millionaire status are easy to conjure up, but what doesn't come so easily is actually winning the lottery. Statisticians report that you have a 1 in 2 million chance of being struck by lightning during your lifetime and a 1 in 12,000 chance of eating an oyster and finding a pearl inside. Your odds of winning a lottery jackpot are about 1 in 146 million.

Even if you beat the odds, research confirms that winning a lottery jackpot does not catapult you to long and lasting euphoric happiness. In fact, psychologist Dr. David Myers reports that people who've won a state lottery typically "settle back to their characteristic level of happiness". In other words, the euphoria fades and lottery winners are usually no happier after they win millions than they were before choosing the winning numbers. Dr. Myer's research reveals that once a person has adequate money to pay for basic needs, money does virtually nothing to improve his or her level of happiness. If money doesn't bring happiness, what does? You won't find a clear cut formula for finding happiness, but you might try employing the following strategies to put you on the right path.

Forget the "Whens" of Life. It's easy to get sucked into the notion that you'll be happy when something specific materializes. Have you ever caught yourself thinking something such as, "I'll be happy when—my children are old enough to care for their basic needs...I get that long sought after promotion...I own my home...get married...buy a vacation home...have my own boat? Of course, there's nothing wrong with hoping for things in your future or wanting something better for yourself, but if the "whens" of life cause you to hit the pause button on your happiness, it's time to reevaluate where you are and where you're going. Focus on the joys of your current circumstances. For example, if you're often wearying throws of raising your children, think about what you most cherish about your little ones: laughter, tight hugs, that first "I love you". If it's that elusive promotion that has you down, focus on refining your job skills and try taking on additional responsibilities at work. Even if the promotion does not pan out, you've taken positive steps that have an impact on your life and your career.

Set Goals. Don't confuse goals with the "whens" of life. Goals aren't obstacles to happiness; rather, they are strong motivating forces that help you to achieve what you truly desire. For over 35 years, Professors Edwin Locke and Gary Latham have studied the power of setting goals, concluding time and again that people who set goals actually achieve them. With this in mind, consider what it is that you want and begin carving out a plan. For instance, if you have always dreamed about running a marathon, you already know that you can't just start out running 26 miles all in one shot. Instead, your marathon plan might be something like this: Get up 1 hour early, three days a week, and begin running 2 miles. Once you achieve success here, stretch yourself further by decreasing the time it takes you to run the 2 miles by a set number of minutes or by increasing the number of miles you plan to run. Make weekly adjustments to your plan and celebrate each success along the way. With this and any goal, the elation of small successes can help you to gain momentum and move you closer to getting what you want.

Enjoy Simple Pleasures. Life tends to clip along at a frenzied pace—the cell phone rings incessantly, inboxes overflow, and there never quite seems to be enough hours in the day. Pausing to take in what's going on around you, as simple as it might sound, can renew and rejuvenate. Take off your socks and shoes and pad around in the grass. Eat your favorite flavor of ice cream while you bask in the warm rays of the sun. Pen a love note to your significant other. Sit at the edge of your favorite lake in silence. Pluck lilacs in bloom from your yard, placing them in a spot where you can enjoy them in your home. Savor a fresh cup of coffee (or preferred beverage) over your favorite magazine or newspaper. Slip out to the garage and work on a hobby. Simple pleasures won't mean the same thing to you as it does to others around you. The point is, however, to identify what brings you a sense of joy and to do it.

