

## 2010 United Way campaign off and running

The Jaycees Parade traditionally is held in mid-September to mark the start of the annual United Way fundraising campaign. This year was no different.

Many agencies, businesses, organizations and elected officials gathered in the field behind Wilson Middle School on Sunday, Sept. 19, to do just that.

Thanks to the LCBDD staff and their families who participated in the march from behind Wilson to the Courthouse Square. The LCBDD and its Community Employment Services division were well-represented in the parade.

There is a complete photo layout for you to enjoy on page 4. We hope you'll check it out.

On a similar note, all LCBDD staff should have received annual United Way campaign pledge forms, delivered by component representatives or placed in your mailboxes.

These component representatives met recently to come up with fun and interesting supplemental activities to encourage additional United Way giving. You'll be hearing more about that in your components. In the meantime, please address questions about the United Way campaign to the following component reps:

- Administration/E.S. Weiant Center -- **Barb Wheeler** and **Louise Decker**.
- Transportation -- **Bobbi Cooper**.
- Service Coordination -- **Chanda Busse** and **Sue Ormiston**.
- Adult Services -- **Beth Tharp** and **Mike Edgar**.

### The United Way of Licking County offers some ways your donations are used locally:

- \$2 a week connects seven individuals with assistance through the 2-1-1 Crisis/Hotline and Information Center, which is widely used by individuals and families served by the LCBDD.
- \$5 a week provides teens with 11 hours of safe, structured after-school programming leading to success in school. It also supplies 10 seniors with home-delivered meals and five round trips to medical appointments.
- \$10 a week meets the immediate needs of four victims of disaster (shelter, food, clothing, prescriptions and eyeglasses). It also provides eight hours of counseling and supportive services to live a life free of alcohol and other drug dependence.
- \$15 a week offers homelessness prevention services

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## October LCBDD Staff Member of the Month

*Donna Flack*

Getting the Transportation department ready to shift to the county transit system has earned Donna Flack the respect of her fellow LCBDD staff members.

For that, Staff Council has selected Donna as the Staff Member of the Month for October.

Her anonymous nominator said: "She's agreed to postpone her retirement to help with the transition after the end of the year. Agreeing to help the County Board and the people who need transportation shows her dedication and concern for the individuals we serve."

The nomination also stressed that Donna's intentions to work part time for the Licking County Transit Board, beginning in 2011, will be an enormous help to LCBDD staff.

Congratulations, Donna, and thank you for all your hard work!

**EDITOR'S NOTE: LOOK FOR THE SEPTEMBER AND OCTOBER LICCO TEAM MEMBERS OF THE MONTH ON PAGE 3.**

## October staff anniversaries

**Don Bolen (10), Louise Decker (4), Mike Edgar (10), Heidi Edmonds (15), Ken Johnson (22), Denise Linger (3), Cindy Mason (8), Kathy McLeish (2), Debbie Neighbarger (5), Cheree Nelson (3), Jan Rice (15), Pam Richardson (5), Lynn Ridenbaugh (12), Mary Spain (12), Abby Spear (5), Kathy Thornton (12), Robin Verkest (4), Rod Williams (22), Gary Wimer (3).**

These listings indicate the staff members' most recent hire dates, although some have prior years of service to the LCBDD or other public/government entities.



‘Thumbs Up!’ to **Jennifer Denney** (Administration) whose patience and diligence I greatly appreciate when helping me set up an account to order books for Kaiden’s Project. Thanks to the generosity of donations (raised during a bake sale earlier this year in Pataskala) and

Jennifer’s assistance, we have ordered educational books for our parents to keep!

- **Beth Rutter** (E.S. Weiant Center)

‘Thumbs Up!’ to **Jay Courson** (E.S. Weiant Center) who jumped right in and cleaned up a really dirty job at 565. Mike Rowe has nothing on Jay.

- **Sue Ormiston** (Service Coordination)

‘Thumbs Up!’ to **Amber Rowley** (Administration) for her assistance with the recent County Boards Business Managers’ meeting, attended by 18 business managers from across the state and two DoDD staff members. They came to ESW to discuss financial issues of interest to county boards. Amber coordinated lunch orders and helped with traffic updates (Interstate 70 was closed that day due to a wreck) to get everyone home safely and in a timely manner.

- **Gary Smith** (Administration)

A big ‘Thumbs Up!’ to those **Service Coordinators** who helped behind the scenes with our People First meetings and United Way Silent Auction to make them both run so smoothly: **Paige McCorkle; Kristina Ramey; Angie Finck; Jaime Lawson; Diana Shannon; Melissa Martin; Brenda Colley; Tacie Thorne; Sue Ormiston; Dora Young-Ford; Chanda Busse; and Dorie Burley.**

- **Aleesa Womer** (Service Coordination)

‘Thumbs Up!’ to **Jay Courson** (E.S. Weiant Center). He worked hard getting ready for the Ohio Bureau of Workers Compensation safety check walk-through for all of the LCBDD buildings. He also stayed late while the new front windows were being installed at ESW. What would we do without him?

- **Barb Luce** (Administration)

‘Thumbs Up!’ to **Beth Rutter** (E.S. Weiant Center) for doing an outstanding job coordinating Kaiden’s Project, to provide informative books to parents and families of children with certain special needs (for example, Down syndrome, autism, prematurity, etc.) to increase their understanding of these needs.

- **Judy Buehler** (E.S. Weiant Center)

‘Thumbs Up!’ to **Jay Courson** (E.S. Weiant Center) for jumping in

and adapting chairs to allow children to be able to sit up and interact with their world. I gave Jay a list of specifications of what was needed on two different chairs. Within a week he created ways to accomplish it.

- **Caley Norton** (E.S. Weiant Center)

‘Thumbs Up!’ to **Aleesa Womer, Sue Ormiston and Chanda Busse** (Service Coordination); **Heather Odendahl and Nancy Neely** (Administration), **SPARK, LICCO, LCBDD Transportation staff, WNKO News Director Dave Doney; Anna Sudar** from The Advocate; **People First of Knox County** and all the **parents, Service Coordinators** and **providers** who supported and assisted individuals to create the People First of Licking County Chapter.

- **Diana Shannon** (Service Coordination)

‘Thumbs Up!’ to **Diana Shannon, Sue Ormiston and Aleesa Womer** (Service Coordination) for their time, commitment and efforts to get the 60th chapter of People First started.

- **Brenda Colley** (Service Coordination).

‘Thumbs Up!’ to the **CES gang** for taking lots of their time to show me the ropes and answer all my question. All the help is greatly appreciated.

- **Angie Watson** (Adult Services)

## Comings and goings

- **Cindy Mason** (Transportation) recently resigned from her position as bus assistant, effective at the end of this month. Cindy has been with us for 8 years. We wish her well!

- **Don Bolen** (Transportation) will retire at the end of November. Don has worked for the LCBDD for 10 years. Best of luck, Don – you’ll be missed!

- Please welcome **Courtney Bidwell**, who recently accepted the Developmental Specialist position in the Early Intervention department at ESW. Courtney has a bachelor’s degree in education and is working on a master’s degree in special ed. Her first day on the job is expected to be Monday, Oct. 25.

## THE ‘GREATER GOOD’ –

### Sue says thanks

Our little jailbird no longer wears stripes! It is our pleasure to report that **Sue Ormiston** (Service Coordination) successfully raised enough money to “get out of jail.”

Sue, along with a host of other Licking County residents, participated in the Muscular Dystrophy Association’s lockup fundraiser, held Sept. 29 at the Texas Roadhouse in Newark.

She raised a significant amount of “bail money” -- \$200 to be exact, some of which came from her LCBDD coworkers.

“Thanks to everyone for their generous donations!” Sue says.

## United Way (continued from page 1)

(funds, budget counseling and referrals) to 30 individuals and 15 days of transitional housing and support. It also makes available seven hours of childcare-provider training which increases quality childcare and helps ensure that children are ready for school.

- \$20 a week helps victims of domestic violence receive 11 days/nights of safety, support and housing. It also provides eye exams and glasses for three individuals to eliminate barriers to employment and learning while improving the quality of their lives.

## Safety award winner announced

Congratulations to **Jay Courson** (E.S. Weiant Center), winner of the quarterly “Caught You Being Safe” drawing.

This contest is open to all LCBDD staff members. If you see someone in your component doing something safe, please nominate him/her for a “Caught You Being Safe” award. Each quarter, a drawing is held for all those who were nominated. The winner of the quarterly drawing receives a prize that was determined at the first of the year. All those who are nominated throughout the year also are up for the year-end drawing for an additional full personal day off!



Besides Jay, those who also were nominated in the third quarter included: Barb Wheeler, Diane Dodson, and Tacie Thorne. Congratulations to everyone. ‘Thumbs Up!’ to those staff members who took time to fill out the nomination forms – it’s very important to recognize our coworkers, particularly when they are making safety a priority.

We urge staff members to complete nomination forms, which can be found in each LCBDD component. If you have any questions about “Caught You Being Safe,” please contact **Louise Decker** at ext. 6902.

## Phone system update

**Gary Smith** (Administration) congratulates staff for their continued patience as we work out the kinks in the new phone system.

Just a reminder – Gary says it is important for staff to use direct-dial, four-digit extension numbers when calling between components, rather than calling through main switchboard numbers. By calling the extensions, you are placing calls over the internal network, which allows us to test and monitor the system.

“It’s really the only way we can determine if progress is being made on eliminating the previous problems,” Gary says.

If you experience an issue – such as noise, or the call quality diminishes – please send Gary an e-mail, or call him at ext. 6903.



## September LICCO

### Team Member of the Month



*Ron Stevens*

Having a great attitude and possessing a desire to work has earned Ron Stevens the title of September LICCO Team Member of the Month.

“Ron arrives at LICCO with a positive attitude, ready to work and try new activities,” says his supervisor, Workshop Specialist Heather Wolfe. “He enjoys assembly and packaging work”

Ron lives in Heath and has worked at LICCO since June 2008. Congratulations, and thanks for all your efforts, Ron!

## October LICCO

### Team Member of the Month



*Katie Jones*

Newark resident Katie Jones began working part time for LICCO in August 2009. Since then, she has increased her hours to full time and has accomplished a lot, her supervisors say. That’s why she was chosen as LICCO Team Member of the Month for October.

“Katie stays on task until her work is completed,” notes Workshop Specialist Lynn Ridenbaugh. “The quality of her work has improved. She gets excited about making money and is proud of her accomplishments.”

Adult Services Facilitator Daryl Waterman noted: “Katie’s attitude is positive and she is friendly towards all. She likes to keep busy and likes to practice improving her work skills.”

Congratulations, Katie, and keep up the great work!

## A dog-gone good time

Do you want to enjoy a low-calorie, cavity-free option to traditional Halloween activities? How about one that’s pet-friendly, too?

Consider taking the kids and your best friend Fido to the “Howl-a-ween Dog Costume Parade and Contest,” to be held from 10 to 11 a.m. on Saturday, Oct. 30 at Dawes Arboretum.

Outfit your dog in the most frightening, ghoulish or most ridiculous costume you can muster to take part in a parade of pooches. Four judges will evaluate the costumes and award ribbons in various categories.

A “Tricks-for-Treats” stage will be set up for dogs who love the spotlight, and local canine-focused vendors will speak with dog owners about merchandise and services.

## Open enrollment nears

Adapted from the Licking County Government "HR Connection"

September 2010 newsletter, by Nancy Johnson

Health-insurance Open Enrollment is just around the corner -- from 8 a.m. Nov. 1 through 5 p.m. Nov. 30. Brochures and required annual notices will be sent to each eligible employee through inter-office mail.

With the changes contained in the new Patient Protection and Affordable Care Act, it is important to review all of the materials. Those who have questions should call the Open Enrollment Hotline at (740) 670-5407, between the hours of 11 a.m. and 3 p.m.

You do not have to do anything if you are not making changes to your coverage. All benefits in place in 2010 will continue in 2011. The only exception is if you are selecting "Employee Contributed FSA," then you must complete the proper paperwork. If you need to add or delete a dependent, request additional coverage that you have not previously selected, or add or delete life-insurance benefits, a Benefit Election form -- as well as the appropriate medical or life form -- must be completed.

We can send the forms to you at your home address or by interoffice mail. We cannot mail or send any information out after Nov. 22. If you need paperwork after Nov. 22, you must come to the Employee Benefits office to obtain and complete the necessary forms. This will insure that forms are received in a timely manner and benefits are recorded in the proper systems.

Call the Employee Benefits Open Enrollment Hotline beginning Nov. 1 to request that change forms are prepared and waiting for you to complete. You may also call ahead and schedule an appointment to complete your forms and review any questions you may have.

## Fall back!

You know the saying, "Spring forward, fall back."

Well, it's time to fall back as Daylight Savings Time comes to an end at 2 a.m. on Sunday, Nov. 7. Don't forget to turn your clocks back one hour before you hit the sheets on Saturday, Nov. 6, and hopefully you'll get an extra hour of shut-eye!



**OPEN ENROLLMENT  
HOTLINE  
670-5407**



## Healthy recipes of the month:

### Cranberry Jello Salad

Submitted by **Sue Ormiston** (Service Coordination)

Here's an easy recipe you may want to try on Turkey Day!

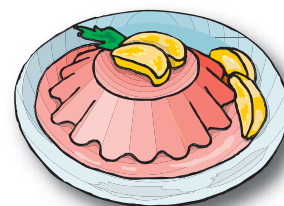
#### Ingredients:

- 2 small boxes of sugar-free Jello (recommended: 1 black raspberry and 1 cranberry)
- Orange juice
- 1 package fresh cranberries
- 1 whole orange (cut up, including peel)
- 1/2 cup walnuts

#### Directions:

Combine the boxes of sugar-free Jello and dissolve in hot water (per box directions). Add 1/2 of the cold water recommended in the directions and use orange juice for the other half. Combine about 3/4 of the package of fresh cranberries, the orange, and the walnuts and place in food processor. Process until finely chopped. Add to the Jello and refrigerate until firm.

Sue recommends using a bundt pan. When ready to serve, dip the pan into some hot water, invert the Jello salad onto a plate, and enjoy!



With some urging from dog-lover **Dora Young-Ford** (Service Coordination), **Sue Ormiston** was gracious to lend the following healthy-pooch recipe, as well:

### Natural Peanut Butter Dog Treats

#### Ingredients:

- 2 cups whole-wheat flour
- 1 tbsp. baking powder
- 1 cup peanut butter (chunky or smooth)
- 1 cup milk

#### Directions:

Preheat oven to 375 degrees. In a bowl, combine flour and baking powder. In another bowl, mix peanut butter and milk, then add to dry ingredients and mix well. Place dough on a lightly floured surface and knead. Roll dough to 1/4 inch thickness and use a cookie cutter to cut out shapes. Bake for 20 minutes on a greased baking sheet until lightly brown. Cool on a rack, then store in an air-tight container.



Submit your favorite lite recipes, wellness tips and healthy-living success stories to: **Heather Odendahl (Administration)**. You can send them either by e-mail or interoffice mail. We would enjoy hearing from you!



LEFT: LCBDD staff and family members participated in this year's United Way Parade, sponsored by the Newark Area Jaycees.

## THE 2010 JAYCEES/UNITED WAY PARADE

September 19, 2010



ABOVE: The enthusiastic CES crew gears up for the start of the parade.



ABOVE: Don Bolen (Transportation), pictured with his lovely wife Jane, chauffeured the 'Angels in Action' group.

RIGHT: Arletta Waites drove the patriotic LCBDD yellow bus.

*Thanks to everyone who marched and helped pass out candy!*





# The Staff SCOOP

The Staff SCOOP' puts four randomly-selected LCBDD staff members in the spotlight each month. They are given questionnaires and instructed to answer any of the questions they prefer. Almost all answers appear in their entirety but may be slightly edited, particularly for brevity. We recently completed all Staff SCOOPs for the Transportation component, so we are doubling up on the Adult Services staff. We anticipate completing all SCOOPs from the other components within the next few months. When that happens, we'll replace this feature with something equally fun, so stay tuned!



## Lorrie Miller

- **Component:** Service Coordination
- **Title:** Intake Coordinator
- **How long have you worked for the LCBDD?** Since June 2000. The first time from May 1988 to October 1994.
- **Have you worked in other LCBDD positions besides your current one?** I worked at LICCO/ CES as a Program Manager (1988-1994). From June 2000 to present: Service Coordinator, SC Team Leader and Intake Coordinator.

• **What do you like best about your job?** Assisting others to be the best they can be. I don't really consider my job a job. I enjoy coming to work every day, even though it can be a challenge. Some of the tasks I enjoy involve investigation. I get to ask questions, follow up an dig, dig, dig for information. I try to leave no rock unturned.

• **Where did you grow up?** Thurston, Ohio (Fairfield County)

• **First job:** At age 12 I had three jobs: I delivered the Lancaster Eagle-Gazette; babysat; and cleaned house for an elderly couple.

• **When you were a child, what did you want to be when you "grew up?"** A dental hygienist.

• **Who was/is an influential person in your life?** There are several – My dad was a great man who had great difficulties. I picked the best parts of him to learn from. I truly miss him. My mom is a wonderful lady. I also pick the best parts of her to influence me. I try to learn something from everyone in my personal and career lives.

• **Favorite inspirational quote/word of advice:** I have two: "I expect to pass through this world but once; any good thing therefore that I can do, or any kindness that I can show to any fellow creature, let me do it now; let me not defer or neglect it, for I shall not pass this way again," - Grellet. And "What lies behind us and what lies before us are small matters compared to what lies within us," - Ralph Waldo Emerson.

• **Biggest pet peeve:** Seeing people text and/or talk on the cell phone while driving – scary!

• **Tell us about your family/pets:** I am married to Kyle. We met at LICCO in 1988. We have two awesome daughters, Kylie (13) and Shae (12). We have a dog, Abby; a cat, Grady; and a hamster, Tickle.

• **Hobbies/interests:** I love to read, spend time with my family, walk, attempt to exercise on a regular basis, attend my daughters' sporting, band and other activities. I love to bake. I love to take pictures. Now, I need to develop a love of putting them into albums. I also love to iron –believe it or not!

• **Favorite book/author:** I love to read...doesn't matter what.

• **Favorite movie(s):** "Pretty Woman" (had to say that because Kyle will read this. I watch it most times it is on). I like John Wayne movies too. My favorite is "McClintock."



## Heather Wolfe

- **Component:** Adult Services
- **Title:** Workshop Specialist
- **How long have you worked for the LCBDD?** 5 years
- **Have you worked in other positions at the LCBDD besides your current one?** I was a Workshop Specialist Substitute for two years before becoming full-time.
- **What do you like best about your job?** The people we serve are great.

• **Where did you grow up:** I was born and raised in Newark.

• **First job:** Paper girl, and then at age 15 I was a busgirl/dishwasher at Jim's Homestyle Restaurant.

• **What did you want to be when you "grew up?"** I always wanted to be a mom and a marine biologist at Sea World.

• **Favorite inspirational quote/word of advice:** "Treat others as you want to be treated."

• **Biggest pet peeve:** People who think that they are better than others.

• **Family/pets:** I have three girls: Taylor (16), Morgann (13), and Katelyn (9); and one son: Brandon (14). We have one dog, one rabbit, four birds and three fish.

• **Hobbies/interests:** I like watching my kids play their sports.

• **Favorite movie(s):** "Laws of Attraction," "Pretty Woman," "Cocktail," and "Dirty Dancing."

• **Favorite TV show(s):** "Desperate Housewives," "Modern Family," and "Grey's Anatomy."

• **Favorite food(s):** Steak, shrimp and chicken wings.

• **Favorite vacation spot:** I love the beach. Cozumel and Myrtle Beach have been my favorite vacations.

• **If I won the lottery, I would...**pay off bills, invest and set up college funds for my kids.

### (LORRIE MILLER, continued)

• **Favorite TV show(s):** "Bones," any investigative mystery.

• **Favorite musical genre and/or artist:** I love most kinds of music. I had to start listening to country because my daughters listen. I need to know what they are listening to.

• **Favorite food(s):** Ruthie's Way sandwich from Pizza Cottage. I love black walnut ice cream.

• **Worst food(s):** Brussel sprouts

• **Favorite vacation spot:** I love going to the beach. It is so relaxing.

• **If I won the lottery, I would...**continue to work, pay off my bills, save for college expenses for my daughters, help out my family, and help others with a hand up.



## David McManus

- **Component:** Administration
- **Title:** MUI Coordinator
- **How long have you worked for the LCBDD?** 27 years
- **Have you worked in other LCBDD positions besides your current one?** I was a Workshop Specialist for 15 years, and a Service Coordinator for 8 years before moving to the MUI Coordinator position.
- **What do you like best about your**

**job?** When hired at LICCO, I was amazed that they'd pay me for having so much fun! I enjoyed the people we serve and helping them learn new skills (not to mention the things I learned from them). It could also be a bit overwhelming to constantly "keep all the plates spinning," a Steve Bush-ism referring to making sure everyone has what they need at any given moment to be productive (I have great respect for direct-service staff who do this all day, every day). Service Coordination was great because I was able to spend part of my time with the people we serve, but also was able to do the behind-the-scenes work to help connect them to services they wanted and help move them closer to where they wanted to go. The downside was that it wasn't any less hectic than being a WS, just in a different way. (Again, I have great respect for our staff who balance the wants and needs of 20 to 30 people at a time). The MUI Coordinator position is great because, even though I don't have direct contact with the people we serve, I feel like I can leverage and share whatever knowledge I've gained throughout the years to help a larger number of people than I could otherwise.

- **Where did you grow up?** Born and raised in Newark.
- **First job:** Working in my mom and stepfather's pizza shops.
- **Favorite inspirational quotes/words of advice:** "Ask, and it will be given. Seek, and you will find. Knock, and the door will be opened. For everyone who asks, receives. Anyone who seeks, finds. If only you will knock, the door will be opened," - Jesus Christ; "Don't sit and wait, for the world on a plate, it's not a stroke of luck or chance, just draw a bead on that mother...and DRIVE," - Todd Rundgren; "Thanks to him that feeds you, give the dog a bone, thanks to him that gives you, haven't got your own. That's the way the world is, get just what you can, wake up again tomorrow, a little less a man," - James Gang/Joe Walsh.
- **Tell us about your family/pets:** Michael (my partner for the past 30 years) and I have two spoiled inside cats, and four outside cats who seem to have adopted us. Then there's my parents, my brother, his daughter and her daughter, as well as their spouses and significant others, and a passel of extended family, friends and chosen family.
- **Hobbies/interests:** Family, friends, reading, driving, exploring, learning, music, cars, history, architecture -- it seems like there's more everyday!
- **Favorite musical genre/artist:** Runs the gamut, but mainly popular music from the 1960s through today.



## Beth Tharp

- **Component:** Adult Services
- **Title:** Fiscal Specialist
- **How long have you worked for the LCBDD?** 13 years
- **Have you worked in other positions at the LCBDD besides your current one?** I was a secretary in Adult Services at LICCO for three years, then moved to my current position.
- **Where did you grow up?** Good ol' Heath, OH.

- **First job?** Waitress at Best of Both Yogurt and Donut Shop in Heath.
- **When you were a child, what did you want to be when you "grew up?"** A teacher
- **Who is/was an influential person in your life?** My parents and maternal grandparents. I am blessed that they are/were great examples of how to try and live life.
- **If you could meet any person (living in the past or present), who would it be?** My paternal grandparents. One died before I was born, and the other when I was young, so it would be neat to meet them and see what they were like.
- **Favorite inspirational quote/word of advice:** "Draw near to God, and He will draw near to you." James 4:8
- **Tell us about your family/pets:** I have a cat named Maylee, and a nephew and nieces that I'm crazy about.
- **Hobbies/interests:** Anything I haven't done before. I'm curious, so I like to try a lot of different things. The most recent thing is a friend talked me into joining his fantasy football league. So, even though I know NOTHING about football, I'm obsessed with trying to win my match-up every week. I guess consistently, though, I like walking, biking, being active in church activities, and visiting with my family and friends.
- **Biggest pet peeve:** When people leave their callback number on a voicemail, and they rattle it off so quickly that there's no way you can understand it, much less write it down. Also, I have to agree with Mark Bryant's answer of "big government."
- **Favorite book and/or author:** The Bible, historical fiction.
- **Favorite movie(s):** "Anne of Green Gables," and "North and South."
- **Favorite TV show(s):** "MacGyver," "The Young Riders," and reruns of "Bonanza" and "The Big Valley." I'm a sci-fi nerd, so I like "Star Trek" and "Stargate SG-1," and other sci-fi/superhero-type shows that are on.
- **Favorite food(s):** Fresh blueberries, anything with cream cheese.
- **Worst food(s):** All seafood except fish.
- **Favorite vacation spot:** I would love to someday get ahold of a camper and travel out west for a couple of months seeing the sights and the country. I'd also like to take an Alaskan cruise, go snowmobiling in upper Michigan, and go snorkeling in the Caribbean.
- **If I won the lottery, I would...**What's fun to dream about doing: Hire an organic gardener/healthy food chef/housekeeper, get a massage once a week, and travel the world. What I'd probably actually do: The practical things of pay off debt, help family and friends, give to worthy causes and invest.

*Coming in November -- healthy holiday recipes (send us your submissions!); four more SCOOPs; and lots of your 'Thumbs Up!' entries.*

