



FAN (Financial Awareness News) **Letter** October 2011

October 2011 LOSFA Loop

<http://www.osfa.state.la.us/MainSitePDFs/LOSFALoopOctober2011.pdf>

Credit Card Debt is not Always Your Fault

<http://financetips101.com/credit-card-debt-it-is-not-always-your-fault.php>

Credit Card Company Tricks and Traps Every Consumer Should Know

<http://financetips101.com/credit-card-company-tricks-and-traps-every-consumer-should-know.php>

Consumer Credit: Credit Card Tips

http://www.credit-counselors.cc/financial_tools/credit_card_tips.asp

Debt Management Tips: Credit Cards

<http://www.nova.edu/financialaid/tips/debt/creditcards.html>

Expert Tips for Cutting Credit Card Debt

<http://www.investopedia.com/articles/pf/07/cut-credit-debt.asp#axzz1ZAe3nBhx>

Seven Credit Card Tips to Help Secure Your Financial Future

<http://www.sacbee.com/2011/09/19/3921004/seven-credit-card-tips-to-help.html>

Quote of the Day

“Whenever you're in conflict with someone, there is one factor that can make the difference between damaging your relationship and deepening it. That factor is attitude.”
– **William James**

William James was a pioneering American psychologist and philosopher who was trained as a physician. He wrote influential books on the young science of psychology, educational psychology, psychology of religious experience and mysticism, and on the philosophy of pragmatism. He was the brother of novelist Henry James and of diarist Alice James. James interacted with a wide array of writers and scholars throughout his life including his godfather Ralph Waldo Emerson, Mark Twain, Horatio Alger, Jr. and Sigmund Freud.

Fun Fact of the Day

“The flushing toilet was invented in 1596, not by Thomas Crapper as most people think, but by Sir John Harington.”

Harington was a courtier, author and master of art. He became a prominent member of Queen Elizabeth I's court, and was known as her 'saucy Godson'. But because of his poetry and other writings he fell in and out of favor with the Queen, as well as with her successor, James I. Harington devised Britain's first flushing toilet called the Ajax (i.e. 'a jakes'; jakes being an old slang word for toilet) that was installed at his manor. He was also remembered for the political epigram, “Treason doth never prosper: what's the reason? Why, if it prosper, none dare call it treason.”

Cultural Literacy Tidbits

From “The New Dictionary of Cultural Literacy[™]: What Every American Needs to Know”, Third Edition, Houghton Mifflin Company, 2002.

World History – Chiang Kai-shek (JYAHNG keye-SHEK) – A Chinese general and political leader of the twentieth century. He was president of China until he was overthrown in 1949 by Chinese communist forces under Mao Zedong, who established the People's Republic of China. Chiang fled to Taiwan, where he established the government of the Republic of China, or Nationalist China recognized by the United States until 1979 as the only legitimate government of China.

Life Sciences – GMO – The abbreviation for genetically modified organism. A GMO is an organism whose genome (the sum of all information contained in the DNA of any living thing) has been altered by the technique of genetic engineering so that its DNA contains one or more genes not normally found there.
A high percentage of food crops, such as corn and soybeans, are genetically modified.

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