

Independent Living

Volume 2, Issue 1

July 2008

Class Dates:

- *July 25th 10 to 1 at the Franklin Center: IL Assessments, Tour, Career and College Interest Assessments*
- *August 1st Meet at DSS at 8:45 or Virginia Western Bookstore at 9:30 for a tour of Virginia Western Community College*
- *August 23rd class is cancelled*

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Submitting Your Resume (What Not to Do When You Graduate—Linda Beam)

“Do Not include personal information about you age or your political, religious, or sexual orientation on your resume. This will prevent your being discriminated against on the basis of any of these items.



Do Not repeat the same words through the resume. Choose a variety of action words to tell what you've done.

Do Not fill your resume with clichés like 'love to work with people', or 'self-starter'. Be creative in representing yourself.

Do Not just include duties at previous jobs, include accomplishments. Blend your responsibilities into your description of duties.

Do Not leave out dates. You must be able to account for all blocks of time during your professional and educational experience.

Do not use dense paragraphs to provide information. Choose concise bulleted items instead.

Do not make your resume

unreadable by using fonts too small to be readable in an attempt to include everything you want to.

Do not use fancy fonts. Choose something basic.

Do not mass mail your resume. Be selective.

Do not send a resume without a cover letter.

Consider adding a brief quote from a former employer on your resume. Remember to add quotation marks appropriately and cite your source. A detail like this can have the dual benefit of making your resume stand out while letting someone else toot your horn for you.”

The Comfort Zone (“Cool Stuff”—by Kent and Kyle Healey)

“Many people remain average or mediocre because they are too afraid to leave their comfort zones. This is the area where you feel safe and secure, a place to avoid embarrassment. Rarely traveling outside your comfort zone only slows down the learning process

and in the end does not help you much. It's not always easy to leave this zone because it's a place where you're safe and feel risk-free.

You know how hard it can be to pull yourself out of that chair and turn off the TV. But by taking

chances, making mistakes, and learning from them, you'll help yourself excel.

“There is always a risk of failing when you try something, but by not trying, you guarantee failure.”

Stopping Dirt at the Door (2001 Amazing Cleaning Secrets—by Jeff Bredenberg)

“Use doormats at every entrance to your home, inside and out. Remember: Most of the grime in your home comes from the outside, the bulk of it hitchhiking in unnoticed on people’s feet.

Choosing the right doormats will measurably curb the time you spend cleaning and chasing down dirt. The heavy-duty mats that retail stores, supermarkets, and hospitals use to keep dirt at bay are a terrific choice. They are typically called ‘walk-off’ mats. A walk-off mat should be long enough that both of a person’s feet walk across it before entering the house, and the width no wider than the door itself.

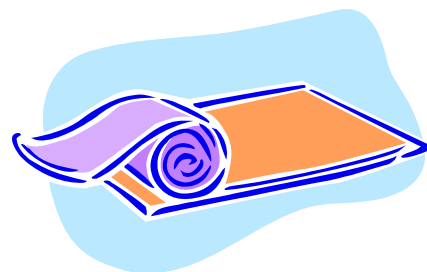
The mat should never impede the door’s movement either.

Floor mats are also a good idea near such high-traffic or spill-prone spots as the kitchen sink, the refrigerator, the tub, and the toilet.

Door mats need minimal maintenance. Just haul them outside occasionally and give them a good shake and also give them a once-over with the vacuum cleaner now and then.

Make your house a shoeless zone for everyone. Encourage family members, guests, and friends to shed their shoes just inside the entrance. Provide a decorative basket or some

other receptacle where people can stash their shoes. Keep some fresh ‘house’ slippers on hand for guests—slippers that never set foot outside, so they’ll be clean as can be.



The Male Star (Sex Explained—by Magali Clasener-Petit)

“The male star of our story is the sperm. The sperm is the man’s sex cell. Millions of sperm come off the ‘production line’ inside the man’s body every day. They’re produced in the seminiferous tubules that make up the testicles, the two ball-like organs that sit inside the sack of skin, or scrotum, that hangs under the penis. The sperm then move into the epididymis, a coiled

tube that sits behind the testicles in the scrotum, where they stay until they’re mature. When the man becomes sexually excited, for instance during sexual intercourse with a woman, the sperm exits the epididymis through a tube called the vas deferens, which takes it to the seminal vesicles. It’s here, in the seminal vesicles, that millions of sperm are combined with a fluid called

semen. During an orgasm, the semen and sperm combo is then shot out of the penis. This is ejaculation, when the sperm may finally find their way inside a woman’s vagina and up to her uterus and fallopian tubes.”

What Would You Do? (Quizzes about real life—by American Girl)

Your mom always promises to do things with you, then cancels at the last minute. You’re starting to feel as if she doesn’t even want to spend time with you.

What would you do?

A. Make Time—my mom and



Which answers fits your personality best?

I decided to set aside the same day of the week, every week, for spending time together.

B. Be Honest—tell your mom how you feel. Maybe she doesn’t know that it hurts your feelings.

C. Cut Her Some Slack—never think that your mom doesn’t love you. It’s just that her job takes time. Maybe you can help around the house. That will give her more time to spend with you.

9 Big Credit Card Myths (www.msn.com by Liz Pulliam Weston)

“Myth No. 1: Your credit card account isn’t opened until you activate it using the issuer’s toll-free number. Several readers have changed their minds about opening new credit cards after they’ve applied, then asked if they could undo the damage to their credit scores by not calling to activate the card. Sorry, but the ding to your credit scores—usually 5 points or less—happens as soon as the issuer pulls your credit reports, which is usually within seconds of receiving your application. The account shows up as active on your credit reports shortly after the card is approved. You do need to call the activation number, though, if you ever want to use the card. That number is typically listed on the removable sticker on the front of your card when it arrives in the mail.

Myth No. 2: You can stop unsolicited credit card offers by sending them back in the postage-paid envelopes. Writing take me off of your mailing list and mailing it back in the postage paid envelope will not make the offers stop. Instead, sign up with the credit card bureaus’ opt-out service. This service removes you from the marketing lists they sell to credit card issuers and can be reached at 1-888-5-OPT-OUT or optoutprescreen.com. You’ll need to provide your social security number and a few other identifying pieces of information.

Myth No. 3: Merchants may require identification, such as a driver’s license, when you pay with a credit card. Merchants’ agreements with VISA, Mastercard, American Express, and Discover specifically forbid them from requiring identification. Your signature is supposed to be enough.

Myth No. 4: You can deter identity theft by writing “Ask for ID” instead of your signature on the back. You’ll deter use of your card, because merchants can’t accept unsigned cards, but by showing ID you run the risk of the merchant obtaining your DOB and address and making you a victim of identity theft by providing that information and your credit card number.

Myth No. 5: No-limit credit cards allow you to buy whatever you want. Most credit cards come with credit limits, but some cards advertise having ‘no preset spending limits.’ With high-end VISA cards, for example, customers are allowed to exceed their credit limits; with traditional American Express charge cards there is supposedly no preset limit at all. In reality all cards do have some type of limit based on your income and credit score. At American Express the actual limit on your card—the kind that’s supposed to be paid in full every month—can vary based on your fi-

nancial circumstances. Charges above your usual expenses could be denied.

Myth No. 6: If you pay your credit cards in full and on time, you don’t need to worry about your cards’ effect on your scores. Paying your balances in full is good for your wallet, and paying on time is good for your credit scores. But you can still mess up your credit even if you’re diligent in doing both. How? By using up too much of your credit limit. Your credit scores are incredibly sensitive to how much of your available credit you use, especially on your credit cards.

Myth No. 7: High credit card limits are bad for your credit scores. You certainly shouldn’t ask a credit card company to lower your credit limits or shut down cards, since either action could hurt your credit scores, unless a lender specifically requires you to do so as a condition of getting a loan. Even then, you should try to keep your oldest and highest-limit cards open.

Myth No. 8: A credit card company can’t change my rate unless I mess up. Credit card companies can alter virtually any rate or term with just 15 days’ notice.

Myth No. 9: Rewards cards are pretty much all the same. Today, the best cash-back rewards cards have no annual fee, and rebate in excess of 1%.”

Job Spotlight: TV Show Creator (In Their Shoes—by Deborah Reber)

“What? Television show creators dream up TV show ideas—from sitcoms to dramas to reality shows—and convince a network to buy, produce, and broadcast their show.

Where? Most TV show creators work out of Los Angeles or New York City, since these are television industry hot spots, although they

can write and develop their ideas anywhere.

How? TV show creators need to be amazing writers and have supersmart ideas that fit in with the current television climate. On top of that, they need an agent to set up meetings with television executives so they can pitch their idea. If the

execs love the pitch, then the real fun begins in production.

\$\$\$: Ranges dramatically depending on the show and the network...

Dress Code? Creative and cool...or whatever you like.

Stress Factor: On a scales of 1 to 10, an 8.”

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You're growing up and getting older. You're spreading your wings and getting ready to fly. You're reaching your limits. You're figuring out what life means to you. And we're here to help you along your journey to independence and adulthood. Reaching independence gives you rights and responsibilities that you've never had before and both are a lot to deal with. Getting ready for independence can be a lot of work, but it can be fun as well. Are you getting ready to go to college? Let us help you by taking you on a campus tour, assisting with financial aid applications, and applying for college. Are you heading for the workforce? We'll help with the resumes and practice the job interview with you. Come make new friends. Learn more about what's waiting for you in the real world. Pick up some helpful skills before you're on your own.

What If You Need a Fire Extinguisher? (Yes, You Can!—by Amy Wynn Pastor)

“Hopefully you will never need a fire extinguisher. But you certainly can’t wait until you need one to purchase it and figure out how to properly use it. If you don’t have a fire extinguisher in the kitchen, another in the workshop, and one close to the fireplace, add fire extinguishers to this weekend’s shopping list.

Home fires usually start small. Most can be brought under control by using an extinguisher of the correct type and size. Purchase extinguishers designed to put out the types of fires you are most likely to have. Check labels for specific information. Extinguishers are rated according to four types of flammables:

Class A: ordinary combustibles, such as wood, paper, cloth, and rubber.

Class B: flammable liquids, such as gasoline, cooking grease, and solvents.

Class C: electrical equipment, such as wiring, fuse boxes, and electrical motors.

Class D: combustible metals, such as magnesium and sodium.

An ‘ABC’ extinguisher will handle most any type of home fire. Kitchen fires typically involve burning grease or electrical equipment, so you may wish to purchase a ‘BC’ extinguisher for the kitchen.

Spend a little more money for an extinguisher that has a high ‘UL’ number, which indicates how much extinguisher agent it contains. The higher the number, the longer the unit will last, and the larger the unit will be.

Regularly check them, they should be under full pressure. Once you use them, properly dispose of them.

Remember the word PASS when you need to use a fire extinguisher:

Pull the pin.

Aim the nozzle at the base of the fire.

Squeeze or pump the handle.

Sweep from side to side at the base of the flame.

Know when not to fight a fire and leave immediately. Only try to extinguish small fires. Don’t attempt to put out a fire with the wrong type of size of extinguisher. If the fire could block your only exit or spreads quickly, leave. If the fire is out of control get out.”