

How to Create a More Secure Future



Before you do anything else, you need to think about your goals. If you don't know where you're heading, how can you get there?

Goals are as individual as you are. Maybe your dream is to sail around the world. Perhaps you'd like to retire early. You may have children you'd like to see attending a good college. Possibly, you have debts you need to reduce or eliminate.

Sit down and do some thinking about where you'd like to be next year, in five years, in ten years. Many people don't want to do this, because life is so unpredictable. But you have to plan to accomplish your goals. And goal setting is the first step in any financial planning process.

Sample goals:

- accumulate emergency funds
- send the children through college
- get out of debt
- retire
- buy a house
- take a dream vacation
- improve a house you already own
- achieve financial independence

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Offbeat Holidays to Celebrate in September

September 6th: National Fight Procrastination Day One of these years we're going to get around to celebrating.

September 15th: National Felt Hat Day You may think Robin Hood, you may think 10-gallon cowboy, or you may think fedora -but whatever you think, today you have carte blanche to sport your felt-hat-of-choice with pride.



Disclaimer: you may still have to remind people the holiday technically prevents them from mocking your accessory.

September 19th: Talk Like a Pirate Day The establishment of International Talk Like a Pirate Day on September 19th was based on someone's ex-wife's birthday. While the date selection might have been arbitrary, the possibilities of TLAPD are endless. Learn how to talk like a pirate here: www.talklikeapirate.com.

Some Recent Anniversaries—Congratulations!

Lynda Mason	31 years
Celeste Lohrenz	28 years
JoAnn Paoletti	23 years
Eleanor Letkowski	22 years
Regina Prescott	17 years
Nila Pathammavong	17 years
Nora Paige	13 years
Bob Stanton	11 years
Tonya Volturmo	3 years
Briana Conyers	1 year
Theresa Costello	1 year
Sajina Shrestha	1 year

All offices of
The Milford Bank
will be closed on
Monday, September 5th
in observance of
Labor Day

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The Milford Bank is sponsoring a drive to collect items which will be used by the Rape Crisis Center of Milford for Victim Support Packages. Donated items may be dropped off at any office of The Milford Bank from September 1st until September 30th.

Items needed for the Victim Support Packages are light weight pants, sweatpants, elastic-waist shorts, sweat shirts, t-shirts, white low cut socks and underwear in sizes large and extra-large. Also, flip flops, comb/brush sets, toothbrushes/toothpaste, water, Gatorade, individual tissue packs, small hand sanitizer, and individual snacks like granola bars or crackers. No nut products please.

When a victim goes to the hospital after an assault, they can participate in an evidence collection procedure which requires them to leave their clothing. Victim Support Packages are brought by an advocate of the Center so the victim can leave the hospital with dignity. This serves as a stepping stone to a healthy recovery.

The mission of the Rape Crisis Center of Milford, Inc. serving Ansonia, Derby, Milford, Orange, Seymour, Shelton, and West Haven is to eliminate violence and sexual assault through education and prevention and to empower victims to regain control of their lives. For more information about the Rape Crisis Center of Milford, visit: www.rapecrisiscenterofmilford.org.

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Most people come up with ideas like these and stop there. We want you to be very specific about your goals. A goal is not really a goal until you have a time frame (when you want to accomplish the goal) and a cost (how much the goal will cost you) attached to your statement.

We also want you to separate your goals into:

- short-term: less than three years;
- intermediate-term: between three and five years; and,
- long-term: more than five years.

Take a pencil and paper and write down your goals. Give them a lot of thought. Talk to your family about them. Ask yourself

which goals are wants and which are needs. Do you want some new clothes because you are tired of looking at the old ones, or do you need them because they're in tatters?

Don't necessarily eliminate the things you want but don't need; just remember to prioritize. And since few of us can have everything that we want, knowing your priorities will help you determine what has to change.

Want to read more? Visit the Bank's Learning Center at learningcenter.milfordbank.com.

Get tips for how to budget, plan to retire, pay for education and more! And remember, if you need help getting started, we're here to help!

Business Online Banking just got a makeover!



We are happy to introduce our new and improved Business Online Banking – with an updated look, better functionality, and more intuitive navigation!

Existing Business Online customers can simply log in to enjoy the new online banking platform.

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