



# Acorn Financial Services

## Growing Mighty Oaks

From The Desk Of...  
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**“The secret of change is to focus all your energy, not on fighting the old, but building on the new.”**

~ Socrates

The leaves are starting to change their hue and over much of our country the temperatures are just barely hinting at crisp. Change is the only constant, as they say. One change you or a loved one may be experiencing is the process of signing up for Medicare. This article on 11 common mistakes can help you get the most from Medicare. Ever wish you could change the way your kids or grandkids think about money? Here are some great tips and practices to make sure kids and teens learn to be responsible about money and learn from their mistakes when they aren't. One of the biggest threats to our financial security is living beyond our means. This article and video show what happens to monkeys who feel that they are being treated unfairly and how that can relate to our own financial behavior. The lesson: Don't use money to attempt to keep up with the Joneses. Finally, as a final farewell to summer, I hope you enjoy getting your feet wet with a fresh look at the way some adventurous people vacation, 20,000 leagues under the sea.

Best Regards,

*The Acorn Team*

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## Articles of Interest

### **11 Common Medicare Mistakes**

This article sheds light on common mistakes and misunderstandings about these important retirement benefits.

### **How I Raised Financially Savvy Teens**

These parents came up with very creative ways to teach their kids how to make smart financial decisions.

### **Monkeys' Behavior Reveals Hidden Threat to Our Wealth**

Keeping up with the Jones' can adversely affect your long-term wealth goals.

### **Fascinating Innovations in Underwater Travel**

Who says space is the final frontier? Explore underwater travel at its finest, without having to put on a wetsuit.