



**Happy students returning for Term Four!**

### Teaching our Kids Financial Literacy

I had an interesting discussion recently with my four-year old daughter, who wanted to purchase a juice box and so emptied the contents of her piggy bank. I realised then that she has no concept of the value of those coins—this is one of those many life skills that our children don't pick up totally through experience, we have to explicitly teach them to be financially literate, starting from an early age. We need to work together, as teachers and parents, to develop these skills in our children.

So, what do the kids need to know? You might start with the following five discussion points:

#### 1. People Earn Money at Their Jobs

Teaching children the importance of hard work can prevent a sense of entitlement. It's about raising kids who understand money doesn't grow on trees. You'll know your child is ready to learn what it means to have a job when she starts nagging for money to buy things. Once your kid recognises that you're using money to make purchases, usually around 3 years old, it's time to teach her where that money comes from.

#### 2. You Need to Budget If You Want to Buy Things

A lot of parents forget to explain to their kids what they're supposed to do with money once it's earned. When you're a child, and you're given a lump sum of money,

if no one teaches you what to do with it, you'll grow up thinking it's all meant to be spent.

#### 3. Giving Back Is Just as Important as Saving for Yourself

If your kid has allowance jars, he'll know that part of his money has to go toward charity. Now you just need to pick the charity—and make it a habit.

#### 4. Good Financial Responsibility Means Managing Financial Tools Well

Kids who start budgeting with cash from an allowance often find it hard to make the transition to bank accounts, credit cards and the idea of investing. We must teach our kids how to use these financial vehicles responsibly.

#### 5. Everyone Has to Pay Taxes—Even You

Explain to your child that everyone has taxes taken out of their pay-checks to keep things running smoothly in the country. Tell him that the salary he sets up for himself for his job—mowing the lawn, doing household chores—isn't the same amount that he'll be getting in his take-home pay.

### Welcome Back

I hope all of you enjoyed the school holiday break and were able to spend some quality time together as a family. It was so pleasing to see the excitement and enthusiasm on the faces of so many students as they arrived at school on Tuesday. One term to go—let's make it another memorable term at Saint Joe's!



*"Strength through Christ"*

*Respect  
Compassion  
Safety  
Responsibility*

*10 October 2018*

### Opening Term Mass

Please note that our Opening Term Mass will be held next Wednesday, 17th October at 10.00am. Our Year 2/3 Class will lead us in this Mass. All are welcome to join us as we pray together for a productive and happy term ahead.

### Condolences to the Church Family

We had some sad news over the holidays, with the passing of Mrs. Lorraine Church. Lorraine was a former staff member of Saint Josephs and had an enormous impact on the lives of so many students at our great school. She was a great friend to many on staff and will be greatly missed but remembered fondly. Our thoughts are with Jayden and the whole Church family during this difficult time. Please keep Lorraine and her family in your prayers.

### WHAT'S COMING UP?

**Fri 12** Class newsletters go home

**Tue16-Fri 19** Bookfair

**Wed 17** P&F meeting 5.30pm  
School Board meeting 7pm

**Wed 17** Year 2/3 Mass at 10am

**Thurs 18** Bookfair parade, 9am in School Hall

**Fri 19** Dad's reading 8.50am in Hall

**BookWeek Dress-Up Parade and Dads Reading Day**

Next week is BookWeek, one of the most exciting times on our calendar. Our Dress-Up Parade will be held next Thursday, 18 October at 9.00am in the Hall. Students (and teachers!) typically dress up as a favourite book character on this day. We look forward to seeing the creative costumes that people come up with.

Also, to recognise BookWeek, students will begin each morning next week forming a small group and visiting a different classroom each morning for 15 minutes, where a teacher will share their favourite book with the group.

On Friday 19 October, we will have a Dad’s Reading Day. There is significant evidence that shows the benefit of our children seeing their Dads read- it has an enormously positive impact on the way children perceive the value of reading. So, we encourage all students to bring their father or father-figure along on this day to read a story on the school grounds with their child/ren. We will begin with a very brief Assembly at 8.50am, before students move off with their dads for some reading. We will finish up by about 9.10am, so our busy dads can be on their way. You might like to bring a favourite book from home or borrow one during the week (or even on that morning) from our school library. Any students who are unable to bring someone special along will have the special treat of reading with me! I hope to see lots of our wonderful dads here next Friday!

**NAPLAN Results**

The NAPLAN results for our Year 3 and 5 students have arrived. These reports will be sent home this week with your child. Overall, these results have been very pleasing and are a terrific reflection of the wonderful work that is happening at the school. If you have any questions at all regarding your child’s achievement, please make a time to speak to the classroom teacher.

**P&F Fundraiser/Social Event- Sunday 4th November**

Please save the date (Sunday 4 November) for an exciting upcoming Fundraiser/Social Event. We will be holding a ‘Treasure Hunt Around Pemberton’, where all families are welcome to enter a car and join the fun, culminating with us all meeting for a barbecue. Full details to come in the next newsletter.

**P&F/School Board Meetings**

Please add these meetings to your calendar, they will be next week, Wednesday 17 October.  
P&F Meeting: 5.30pm. School Board Meeting 7.00pm.

**Class Newsletters**

Please check your child’s bag this Friday for the latest Class Newsletter, containing all of the latest updates on what is happening in each class.

**Residential Address Collection**

To assist the Government in assessing school funding, they have asked that we provide current residential addresses for each of our families in the school. Please make sure that we have your current residential address on our records. If you would like more information about this collection of addresses, please don’t hesitate to get in touch with me.

**Summer Uniform and No Hat No Play**

Please note that this term, we move back into Summer Uniform. Please ensure that your child has correct uniform and be aware that this term, we are back to having a no hat, no play policy.  
Take care,  
Brett Wilkie

**SUMMER UNIFORM (Term 1 and Term 4)**

	<b>GIRLS</b> <ul style="list-style-type: none"><li>• Summer dress</li><li>• Brown school sandals or black leather shoes with white ankle socks</li><li>• Hat with school crest</li></ul>
	<b>BOYS</b> <ul style="list-style-type: none"><li>• Grey school shorts</li><li>• Blue short sleeved shirt</li><li>• Brown school sandals or black leather shoes with white ankle socks</li><li>• Hat with school crest</li></ul>



**Altar Server**  
**14 October**  
**James**



**OFFICE HOURS**

The office will be open on Friday this week and Monday, Tuesday, Wednesday and Thursday next week.

**ABSENTEE NOTES**

Thank you to the parents who returned the absentee notes sent home at the end of term three. There are still a number of these notes outstanding and I now ask that they be **returned signed and completed forms asap**.

Thank you for your cooperation!

**BookWeek is Almost Here!**

St Joseph's will be celebrating BookWeek next week!

- The Book Fair (where students are able to purchase books) will begin on Tuesday 16 October
- Dress Up Parade to be held on Thursday 18 October at 9am

See the photo and brochure included with this newsletter for just a few of the great books and gifts ideas which will be available for sale.

Your support is greatly appreciated – the school receives 10% of all sales which helps us to buy more books and resources for the students.

Suzanne Moynihan

**P & F News.....****Canteen Roster:**

**Tuesday 16 October**

Jodie Omodei & Serena

Abraham

**Tuesday 34 October**

Melissa Church & Kylie Bendotti

## Stellar Violets

### NATURE PLAYGROUP

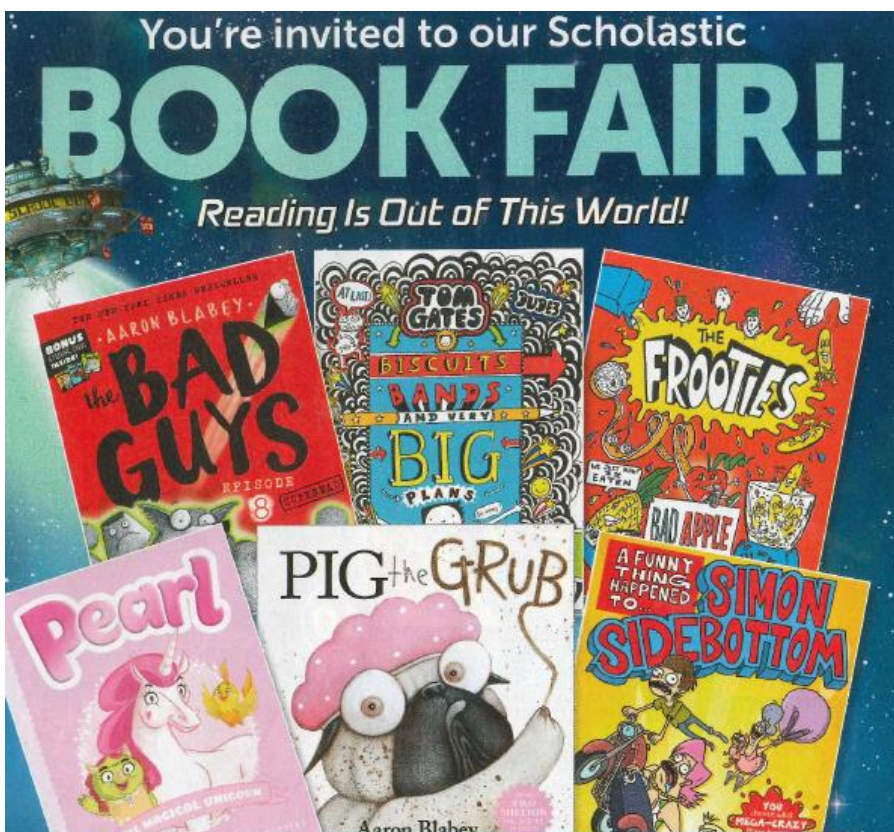


Enquiries:  
natureplay@stellarviolets.org  
Yvette 042 218 1327

TERM 4, 8-WEEK PROGRAM  
STARTS 12TH OCTOBER  
FRIDAYS 9AM - 11AM

**St Joseph's School are now offering a recycle drop off point for phones, batteries and ink cartridges.**

**Families are welcome to recycle these products in the marked boxes which are located in the library.**



## Recycle Drop Off Point

You can drop these tech-related items off here for diversion from landfill to recycling via our three recycling partners:

Handheld batteries	Printer cartridges	Old mobile phones
<ul style="list-style-type: none"> <li>• single use batteries</li> <li>• rechargeable batteries</li> <li>• hand tool batteries</li> <li>• camera batteries</li> <li>• all shapes and sizes</li> <li>• not vehicle batteries</li> </ul>	<ul style="list-style-type: none"> <li>• all types of ink cartridges</li> <li>• laser cartridges</li> <li>• all types of toner bottles</li> <li>• fuser &amp; drum units</li> <li>• print heads</li> <li>• toner waste hoppers</li> </ul>	<ul style="list-style-type: none"> <li>• all types of mobile phone</li> <li>• phone batteries &amp; chargers</li> <li>• connector leads &amp; cables</li> <li>• all other phone accessories</li> <li>• wireless USB mobile devices</li> <li>• not pagers, not MP3 players</li> </ul>

These tech-related items all contain metals (and other materials) which could be very damaging if allowed to leach into the local environment from our landfill.

On the other hand, these metals and materials are reusable resources which have a high value if recovered for manufacturing industries.

And reusing our resources reduces the need to extract more raw materials from the earth.


**It's an easy choice, isn't it!**

For more information you can contact the Shire of Manjimap Waste Management Officer on 9771 7743 or by email to [info@manjimap.wa.gov.au](mailto:info@manjimap.wa.gov.au)



BOXWOOD FESTIVALS PRESENT:

# CHRIS NORMAN and FRIENDS



**TRADITIONAL CELTIC MUSIC  
FROM NOVA SCOTIA AND BEYOND**

Thursday 25 October 7.00pm  
Pemberton Mill Hall. Supper available to buy  
Cash at the door: \$20 full / \$5 under 18 yrs  
Contact Kathy for details 0438 447 795



## Hon. Liza Harvey MLA

Deputy Leader of the Opposition:  
Shadow Minister for Transport; Planning;  
Lands  
Member for Scarborough



From Manjimup to  
Parliament

### 2018 Anne McKay Address

An initiative of the Rotary Club of Manjimup and the  
Shire of Manjimup

**Date:** Friday 19 October 2018  
**Time:** Doors open 5.30pm for 6.00pm start  
(A light supper & networking to conclude event)  
**Venue:** Town Hall, Manjimup  
**Cost:** FREE

Rotary  
Club of Manjimup



Bookings can be made via:

Text to Irene on: 0411 463 910

or

Email: [secretary@manjimuprotary.org.au](mailto:secretary@manjimuprotary.org.au)



Manjimup-Bridgetown Times



All children aged between 7-11 years, who would love to give a swimming race a go, are invited to participate in a Splash and Dash Carnival!

- No disqualifications
- Fun and friendly atmosphere
- Focus on participation
- Sausage sizzle available as well as Cafe facilities

There is an entry fee per event, with each child able to participate in a maximum of 4 events.

NOVEMBER 3<sup>RD</sup> - 1pm to 3pm

Manjimup Regional AquaCentre

Registrations online at:

<https://www.myswimresults.com.au/Meet.aspx?MeetID=AUS%7C4372>

\*Aquacentre entry will need to be paid by each swimmer on the day of the event.

*Proudly hosted by the Manjimup Marlin Swimming Club.*



**SUNSMART & DASH series**

**COME & TRY A  
FUN  
Summer  
SWIMMING CARNIVAL**

### JUNIOR BASKETBALL

Next Tuesday (16 October) junior basketball is going to have registrations and a round robin competition starting at 4.30pm. Fees will be \$25 paid on registration day.

PS: This all depends on getting helpers, coaches and umpires so if you can help that would be great.

Further enquiries to Kisane Hartnett on: 0488 033 044

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