

In observance of the upcoming holidays,  
all offices will be closed on:

**Labor Day**  
Monday, September 3<sup>rd</sup>

**Columbus Day**  
Monday, October 8<sup>th</sup>

**Veterans Day (11/11)**  
Monday, November 12<sup>th</sup>

**Thanksgiving Day**  
Thursday, November 22<sup>nd</sup>  
All offices will close at noon on Friday, November 23<sup>rd</sup>

## Congratulations to the winners of the Quarterly Stars & Stripes Drawing!

**Marshall Dickerson** of Saint Rose  
**Robert Harrison** of Destrehan  
**Janice Oubre** of Lutcher

### Thank you for reading this publication of Stars & Stripes!

To register for a Visa Gift Card from First American Bank, please complete the information below and return to any First American Bank office or mail to:

First American Bank  
Attn: Stars and Stripes  
P.O. Box 550  
Vacherie, LA 70090



Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Please return by October 31, 2018 to be eligible for this drawing.  
Winners will be announced in the next quarterly publication of Stars and Stripes.



September 2018

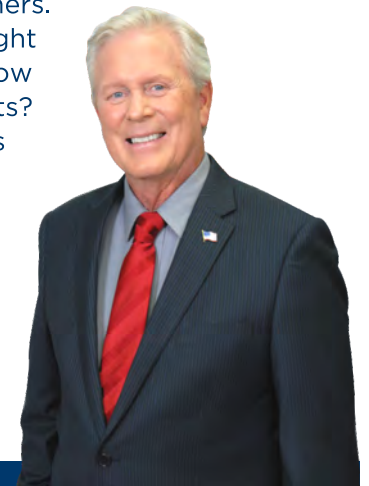
## On Deck *with Jim Henderson*

The NFL has a problem. Actually it has a lot of them. But none has gotten more attention than one that has now gone unresolved for nearly three seasons: how to address the issue of players on the sideline kneeling during the national anthem.

After the league sought to appease both sides by saying players on the sideline would stand or be fined while those wishing to continue their symbolic protest against social injustice must remain in the locker-room to do so...a unilateral decree that couldn't even create a consensus among its own owners...the league has withdrawn that edict and will work with the players to find the elusive answer.

I'm not taking sides here. Just addressing reality. If you work for someone and your behavior is costing your boss customers, how long would you be employed? And we all work for someone. Even if self-employed, you work for your customers.

The ticket-holders, the advertisers, and the television networks are the NFL customers. The tv audience fell for the second straight season in 2017. Attendance did as well. How much of that is attributed to the protests? No one knows. But I do know this: no one is going to the games hopeful of seeing protesting players. And I know more than a few who have stopped going/watching/caring because they don't want to see such a display.



continued on page 2

Who is the NFL's best businessman? Dallas Cowboy owner Jerry Jones. Who has been the most out-spoken owner in the NFL against such demonstrations to the point that the NFL has now muzzled him? Dallas Cowboy owner Jerry Jones. Because it 's bad for business and the NFL is a 14 billion dollar a year business.

How does this get resolved? Probably never with league-wide unanimity. But whatever the resolution, it will have to at least reflect unanimity. Imagine the conundrum Drew Brees would have faced if the previous half-baked solution existed.

"I am the team's leader. What part of it do I support? Those standing on the sideline or those remaining in the locker-room?"

As someone whose carefully-crafted and well-deserved image nets him 10's of millions of dollars a year in off-the-field revenue, he sacrifices a lot of that by staying in while sacrificing his loyalty to all of his teammates by staying out.

Like it or not, we all work for someone. Ultimately, the solution must work for you...the average fan.

God Bless,

*Jim Henderson*



## Money Tips Every College Freshman Should Know

As college students head to campus for the fall semester, money management should be on their personal syllabus. The American Bankers Association encourages college students to get an early start on securing their financial future.

"It's important for college students to take control of their financial future by saving wherever and whenever they can," said Frank Keating, ABA president and CEO. "They should treat personal finance like a second major and avoid unnecessary expenses now to reduce financial burden when they graduate." ABA offers the following tips to help college students form a strong foundation for money management:

**Create a budget.** You're an adult now and are responsible for managing your own finances. The first step is to create a realistic budget or plan and stick to it.

**Watch spending.** Keep receipts and track spending in a notebook. Pace spending and increase saving by cutting unnecessary expenses like eating out or shopping so that your money can last throughout the semester.

**Use credit wisely.** Understand the responsibilities and benefits of credit. Use it, but don't abuse it. How you handle your credit in college could affect you well after graduation. Shop around for a card that best suits your needs.

**Take advantage of your bank's resources.** Most banks offer online, mobile and text banking tools to manage your account night and day. Use these tools to check balances, pay bills, deposit checks and monitor transaction history.

**Lookout for money.** There's a lot of money available for students -- you just have to look for it. Apply for scholarships, and look for student discounts or other deals.

**Buy used.** Consider buying used books or ordering them online. Buying books can become expensive and often used books are in just as good of shape as new ones.

**Entertain on a budget.** Limit your "hanging out" fund. There are lots of fun activities to keep you busy in college and many are free for students. Get the most from your student ID. Use your meal plan or sample new recipes instead of eating out.

**Use only your bank's ATMs.** Avoid fees by using ATMs owned by or affiliated with your bank. If you must use an ATM that is not affiliated with your bank, take out larger withdrawals to avoid having to go back multiple times.

**Expect the unexpected.** Things happen, and it's important that you are financially prepared when your car or computer breaks down or you have to buy an unexpected bus ticket home. You should start putting some money away immediately, no matter how small the amount.

**Ask.** This is a learning experience, so if you need help, ask. Your parents or your bank are a good place to start, and remember—the sooner the better.

For more tips and resources on a variety of personal finance topics such as mortgages, credit cards, protecting your identity and saving for college, visit [aba.com/Consumers](http://aba.com/Consumers).