

# Dan's Letter™

"Please...let me introduce you to my mind...one article at a time."



## FROM THE DESK OF DAN ANDERSON

### Coping With Stress

The outbreak of coronavirus disease 2019 (COVID-19) may be stressful for people. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children.

How you respond to the outbreak can depend on your background, the things that make you different from other people, and the community you live in. The CDC has these recommendations in coping with stress.

Taking care of yourself, your friends, and your family can help you cope with stress. Helping others cope with their stress can also make your community stronger.

Things you can do to support yourself:

- Take breaks from watching, reading, or listening to news stories, including social media. Hearing about the pandemic repeatedly can be upsetting.
- Take care of your body. Take deep breaths, stretch.
- Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep, and avoid alcohol and drugs.
- Make time to unwind. Try to do some other activities you enjoy.
- Connect with others. Talk with people you trust about your concerns and how you are feeling.

When you share accurate information about COVID-19 you can help make people feel less stressed and allow you to connect with them.

- Dan A.




## MAKING SENSE OF COVID-19 AND VOLATILE MARKETS

By Guest Writer Dan Keady, TIAA Chief Financial Planning Strategist

(BPT) - While the health and wellbeing of family, friends and neighbors remains top of mind, it's perfectly normal to think about savings and investments given recent market fluctuations.

It's important to remember to stay calm and keep your eye on the horizon, as this is the nature of long-term investing - you will inevitably face ups and downs.

As a 100-year-old financial institution, TIAA has helped our participants through many serious events and periods of market volatility, and today is no different. Here are some answers to common questions for managing your finances and retirement plans in response to this environment.

What are some steps I can take right now to ensure my finances are in the best possible place?

Now is a good time to check-in on your finances, to get a clear picture of where you stand, and how that compares to your goals or expectations. Two important aspects of your check-up should revolve around your emergency fund and asset allocation:

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**\* Emergency Fund:** Understand how much cash you have on hand in case of emergencies, like healthcare bills or an unexpected pay cut. While our ideal rule of thumb is to have enough savings to cover six months of living expenses, putting aside even a few hundred dollars provides cushion when you need it most. Keep the cash in a place where it is relatively safe and easy to get to quickly, like a savings account at a bank.

**\* Asset Allocation:** Take a fresh look at your portfolio to make sure your asset allocation remains in sync with your goals, the time available to achieve them and your tolerance for risk. If you are just starting out in your career and decades away from retirement, continue to put as much as you can into your retirement. Be conservative about spending - do not overuse on credit cards. And most importantly, don't get too rattled if your 401(k) or 403(b) investments decrease given your time horizon to retirement. If you're in or nearing retirement, you have unique concerns, and increasing the proportion of your portfolio in bonds and certain guaranteed assets may help stabilize your investment income. It's important to work with your advisor on a strategy to ensure you can weather the turbulence and allow you to have income for many years of retirement.

**I have a significant amount of debt, and don't know what to do.** Regardless of the market, managing debt is one of many competing financial priorities that people navigate. It is important for debt holders to stick with their repayment plan or pay down what they can. If the unexpected happens (e.g., unemployment, illness or other events that make it impossible to pay back your loans) contact your loan servicer immediately. They may be able to modify your repayment plan based on your income or other factors. Remember to maintain cash balances where possible and continue to save and invest for the future.

**If I was planning to retire this year, should I consider changing my plans?** While working a few extra years is a great way to build up more of a financial cushion for retirement, a market downturn will not necessarily prohibit you from retiring as planned. First, consult with a professional to ensure your drawdown strategy makes sense based on your portfolio. If you have enough sources of guaranteed income in your portfolio to cover essential expenses, you may be able to continue with your retirement plans. Social Security is likely one source, but annuities may be another option that provides guaranteed income and keeps you from having to draw down your investment accounts.

**Should I invest right now?** The answer to this really depends on your risk tolerance and financial portfolio, but keep in mind that attempting to time the market - by moving your money in and out of investments to try and avoid the lows and capture the performance highs in the short term - is extremely difficult in a volatile market. Even the most experienced investors get tripped up by market timing. Instead, keep your eyes on the horizon, think about the long-term and remember that past performance is no guarantee of future results. Rebalance so your portfolio remains in line with your risk tolerance, and stick with your savings plan even during volatile times - it will pay off in the long run.

**How do I get started?** If you don't have a financial plan yet, now is a good time to meet with a financial professional who can look at your financial situation, speak with you about your goals, and help create a plan to get there. Your TIAA advisor can evaluate whether your portfolio is built to weather market storms - or if it needs shoring up so it can continue meeting your objectives.

## Turn your backyard into a safe space for healthy play

(BPT) As Americans across the country retreat to their homes, many are rediscovering the value of their yards as places to take in fresh air, engage their children in outdoor games and enjoy physical activity in a safe environment.

### 3 tips for safe, healthy outdoor fun for the family

Kids who can no longer participate in organized sports activities or meet their friends at the park need creative ways to burn off energy at home. Unplugging and stepping outside can be good for the whole family's physical and mental health. Consider these three tips as you explore ways to take advantage of the green space around your home.

**Educate:** The backyard offers a great setting to learn about plant biology and the creepy crawlers that call our lawns home. Take a magnifying glass to your lawn and explore the habitat nestled between the blades.

**Exercise:** Lace up your sneakers and take to the yard for a 30-minute workout or arrange an obstacle course on the lawn for the kids. Encourage children to compete for the fastest time or create a course of their own.

**Rejuvenate:** As the days get warmer, enjoy a little self-care by soaking in the sun on the lawn. Consider laying out a

blanket and reading. Whether it becomes family story time or some quiet time to yourself, spend some time enjoying your own personal piece of the great outdoors.

If you're among the many Americans seeking activities for energetic kids, suddenly finding time for long-delayed home improvement projects, or just needing a breath of fresh air, step out the backdoor and take advantage of your home's lawn. By engaging in a few DIY spring lawn projects now, your lawn will be ready no matter what summer brings!



# Control Your Blood Pressure With These Healthy Foods

One in three adults in the United States has hypertension—high blood pressure—which increases their risk of heart disease, kidney failure, and stroke. Fortunately, you don't have to rely on medications alone to control it.

The Medical News Today website offers some simple food choices for keeping your blood pressure under control:

- **Berries.** Blueberries and strawberries have antioxidants called anthocyanins. Studies have suggested that these antioxidants offer an 8% decreased risk of high blood pressure in people who consume them as snacks or in smoothies and cereal.
- **Bananas.** With their high levels of potassium—about 420 mg in a medium-size one—bananas can help reduce the impact of sodium, which contributes to hypertension, and ease pressure on blood vessel walls. Other potassium-rich foods include avocados, cantaloupe, halibut, and sweet potatoes.

- **Dark chocolate.** Studies suggest that chocolate high in cocoa may reduce blood pressure and prehypertension. Don't overdo it, though. Eat a single one-ounce square a day that contains 70% cocoa.

- **Oats.** A fiber in oats called beta-glucan may reduce your blood pressure as well as decreasing cholesterol. (Barley also contains beta-glucan). Oatmeal in the morning is a good start. You can also substitute rolled oats for breadcrumbs to give extra texture to your burgers.

- **Leafy green vegetables.** Nitrates in cabbage, kale, spinach, Swiss chard, and other green veggies can decrease blood pressure for up to 24 hours. Eat one to two servings a day as salads or stirred into stews. Sautéed Swiss chard with garlic makes for a delicious side dish.



## TAKE A BREAK!

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3		4	5		2			
	9				7	3		4

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### Bloomin' Vegetable Tart

- 1 tube refrigerated crescent rolls
- 8 oz. cream cheese, softened
- 1/2 c. freshly grated Parmesan
- 1 tsp. lemon juice
- 1 tsp. chopped fresh thyme
- 1 tbsp. chopped fresh parsley
- 1 large zucchini
- 1 large yellow squash
- 1 large carrot, peeled
- 1 tbsp. extra-virgin olive oil

Preheat oven to 350°. Unroll crescent dough and separate into triangles. Arrange triangles in an 8" pie pan in a circular pattern. Bake until slightly golden, about 10 minutes, then let cool slightly.

Combine cream cheese, Parmesan, lemon juice, thyme and parsley. Season with salt and pepper and beat until mixture is very smooth.

Cut the zucchini, yellow squash and carrot in half lengthwise. Slice each vegetable lengthwise into long thick strips, about 1/8". Spread cream cheese mixture on baked crescent crust. Roll one of the vegetable strips into a tight coil and place it in the center of the tart. Arrange vegetable slices in tight concentric circles around the middle, alternating colors, until the tart is filled. Drizzle the top with olive oil and season with salt and pepper. Bake until the vegetables are tender and the crust is a deep golden, 35 to 40 minutes. Serve warm or at room temperature.

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## 7 Subscription Services That Make The Perfect Gift

(BPT) - Subscription boxes are gifts that keep on giving. They have gained popularity, and now there's an option for just about everything. From books to beauty, cookies to clothes, there's a subscription box for everyone on your list.

### For the book worm

With so many books to choose from, [MyBookBox](#) has options for all ages and many genres, so you can give the avid reader in your life their very own book-of-the-month club.

### For the one who loves baking treats

Make it easier than ever to bake the perfect cookie. Tasty's first-ever food-based subscription box, [LG | Tasty Cookie Club](#), features helpful tools and delicious recipes.

### For the caffeinated

Most people know someone who can't live without their morning coffee. Make



sure that person is never far from their next cup with a gift subscription from [Driftaway Coffee](#). They'll receive freshly roasted whole-bean coffee from around the world. The first box comes with a tasting kit, then they'll receive future deliveries catered to their specific taste.

**For the clean-shaven** Sometimes the best gift is the most practical. Here's a subscription box you know they'll use. [Billie](#) has a direct-to-consumer model that cuts down the cost of shaving supplies

like razor handles, cartridges and holders.

### For the plant person

A box of pretty blooms from [Bouqs](#) makes the perfect gift. Choose your cadence - weekly, bi-weekly, monthly or bi-monthly - and select your flower style. You can even create custom blends of fresh seasonal flowers.

### For the wine-lover

Connect a wine-lover to unique and exclusive wines - delivered right to their door. [Winc](#) offers personalized bottles for every subscriber, helping them discover a new wine to love in each shipment.

### For your furry friend

Your pup - or your favorite animal lover - will love receiving curated toys and treats each month. [BarkBox](#) has monthly themed boxes full of innovative pet supplies, chew toys and doggy snacks.