

Dan's Letter™

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



FROM THE DESK OF DAN ANDERSON

Time Wasting Habits To Ditch

Do you complain that you never have enough time? The reason may be that you're wasting it —by making these mistakes:

- **Beginning your day without a plan.** If you have no plan on how you'll tackle your workload, you'll end up battered by competing demands. Manage your time better by doing the right things, not by doing the wrong things quicker.
- **Giving yourself too much time.** Even if you haven't heard of Parkinson's Law, you've certainly lived it: Work expands so as to fill the time available for its completion. It's time to break the law, says Paul Rulkens, president of Agrippa Consulting International and author of *The Power of Preeminence: High Performance Principles to Accelerate Your Business and Career*. "Set aside half the usual time for your tasks and your results will be the same or even better."
- **Keeping a messy workspace.** A minute here, a minute there spent looking for stuff can add up fast. A messy desk wastes time and adds to your distractions.
- **Cheating yourself of sleep.** Lack of sleep increases your stress level and intensifies feelings of lack of control. You'll spend time at work wishing you weren't so tired.
- **Not taking a break.** Get away from work during lunch. Any brief breather from the day recharges your batteries and keeps you more productive.



- Dan A.

STAY SAFE FROM

COVID-19 SCAMMERS



(BPT) - While you take care to limit social interactions and wash your hands to prevent the spread of the coronavirus, you also need to take steps to protect your finances and identity. Scammers are now taking advantage of the COVID-19 pandemic to lure victims in with new phishing scams.

"We know consumers are managing their money and finances online, so it's more important than ever to raise awareness of smart security practices," says Vice President of Security at Navy Federal Credit Union, Chip Kohlweiler. "Being proactive and learning about your security is a great step toward keeping your accounts and information safe. There's a good chance your bank or credit union has resources available for you to learn about how to identify scams, which is a great place to start."

Phishing remains one of the top ways cybercriminals get access to your identification and financial information. Using phone calls, emails and even copycat websites, scammers are creating content that appears official and related to COVID-19 - tricking you into revealing personal information like bank account numbers, login IDs and passwords. At the same time, by clicking a link, you may also unknowingly download malware that infects your computer and captures your data.

"Just because caller ID shows your financial institution is calling, do not provide information such as one-time passcodes or PIN to the caller. Additionally, phony links in emails can be a major threat to your system. If you don't know the

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sender, a general rule of thumb is don't click any links in the email," says Kohlweiler.

Here are a few tricks scammers are using in their phishing attempts:

Names of real companies. Phishers often use legitimate company names and copy the look of official websites and emails to fool you. Right now, they're even sending out correspondence that looks like it's from the World Health Organization, local governments or other trustworthy sources.

Be wary of unexpected emails from a "company employee" looking for information.

Threats and urgent messages. "Urgency is a big red flag. While you may have an urgent need, you should always validate it. If it's in regards to one of your accounts, call the company associated with the account from a number on their official website, or on a recent paper statement, to confirm if urgent action is needed," Kohlweiler advises.

Official-looking URLs. Sometimes the URL (web address) will look right, but instead of taking you to your intended website, it will lead you to a copycat website. Check to see if the URL begins with https://, which indicates a site is secure. Most phishing scams won't have a secure website. Never click on a URL within an email; instead, type the official URL into your browser.

Wire transfer requests. In these scenarios, a scammer sends what appears to be a legitimate email requesting a wire transfer to cover title, escrow or any number of other costs. Unfortunately, money you transfer as a result of the fraudster's email ends up in the fraudster's bank account - and you're not likely to get it back. If you receive such a request, call your financial institution to verify that it has made this request.

"Once you know what to look for, you can start to use some best practices to avoid these scams," adds Kohlweiler.

1. Set up your accounts for success. Using strong passwords (never the same for different sites), setting up transaction notifications and ensuring your contact information stays up to date with your financial institution are all easy ways to enhance your online security.

2. Call and verify. Be sure not to use a number provided in a suspicious email or even in the Caller ID. Use numbers on your statements or policies or from the official website.

3. Look for bad spelling. Phishing emails often have unnatural or incorrect grammar and misspellings. Keep an eye out for grammar and spelling mistakes.

4. Beware of links. It pays to be wary of emails you're not expecting. If you're suspicious of an email, don't click on any links or buttons in the email. Hover your mouse over the link and see if the address that appears matches the link typed in the message. If it doesn't match, don't click on the link, as it could take you to fraudulent websites or download malicious software.

5. Read your statements. This can help you detect fraudulent transactions faster if your identity is stolen.

6. Increase your security. Consider using a password manager solution to improve your security posture.

7. Use a different computer. If you find fraudulent transactions on your account or suspect your info has been compromised, use a different computer to change your passwords. And, make sure you notify your financial institution right away.

8. Keep up with the news. Stay up to date on news of phishing attacks to protect yourself. Anti-phishing organizations, such as Anti-Phishing Working Group, provide lists of new and current phishing scams.

The Basics Of Virtual Car Buying

(BPT) - Online car buying has become more popular in recent years. Instead of having to go out to visit dealer lots, car shoppers have found it's easy to look at inventory, set up test drives, secure financing, negotiate price and complete the purchase - all online, from the comfort and safety of home.

Shop with safety and ease. Understanding the virtual car-buying process ahead of time can help you score a great deal and make the whole experience a positive one. Here are the basics you should know.

Set a budget. Before you start looking at vehicles, it helps to get a rough idea of what your monthly payments will be. Car-buying expenses may include: down payment, warranty options, title, taxes and fees and trade-in value.

Don't forget the monthly ownership costs: financing, insurance, maintenance, fuel and depreciation.

Do your research. Once you know your budget, consider any must-have features such as size, fuel efficiency or safety scores. Then, start researching cars online, filtering your search to match those features and your budget.



Get your financing squared away. "By getting preapproved for your next car loan, you'll be in a better position to negotiate on price and get a deal that works favorably for your budget," said Joe Pendergast, Vice President of Consumer Lending at Navy Federal Credit Union.

Price compare and get quotes. With your financing in hand and the knowledge of the type of vehicle you're looking for, it's time to shop. Hunt for the best deals by checking car-selling sites that pull inventory from multiple dealers, in addition to reaching out to individual dealers by phone, email or chat. Some dealers are offering new ways to conduct your vehicle purchase while minimizing personal contact, including online sales and home delivery.

Set up a test drive. Many dealerships offer online virtual tours of their vehicles. But once you're ready to get behind the wheel for a test drive, they can often bring the cars to you. Just be sure you understand and feel comfortable with the test drive process, including any cleaning and safety procedures.

Ask for the price and perks you want. With a market value in mind, contact the dealerships that have the car you're interested in and the price you want. Keep it simple and focus on price before talking about dealer financing or trade-in. Car dealers may be willing to throw in a few extras, too. These may include: service and maintenance plans, spare keys, floor mats, mud flaps and even rust protection.

Get your new car delivered to your door. When it comes to actually buying the car, all the paperwork can now be done online or delivered. Ensure you're satisfied with the safety processes and purchasing arrangement before agreeing to buy the car. When you're done, the dealership can bring the new car right to your door. Plus, they'll pick up your old car if you're trading in.

"The virtual auto-buying experience is likely here to stay. For you, that means a more flexible buying process and less time visiting the dealership," added Pendergast.

How To Have A Happy And Hydrated Kid

(BPT) - We're in the thick of the dog days of summer, and as the temperature continues to swelter, don't forget to start thinking about how to help keep your kids hydrated. Sounds easy, right? You might be surprised. According to the American Journal of Public Health,* 1 in 2 kids is underhydrated.

The American Journal of Public Health notes that adequate hydration is essential for health and even mild dehydration can lead to headaches, irritability, poor physical performance and reduced cognitive function among both children and adults.



"Keeping your kids hydrated throughout a busy day is not always easy," noted Dr. Douglas J. Casa, hydration researcher for more than 25 years and CEO of the Korey Stringer Institute (KSI) at the University of Connecticut.

Not sure where to start? Here are a few ways you can help keep kids hydrated and happy:

Do a "pee check": Not sure if your kid is properly hydrated? A quick look at the color of their urine can help determine if they may need

to hydrate. If their pee is dark yellow, Dr. Casa recommends reaching for a hydrating beverage that will help replenish the body. A pale yellow urine color indicates proper hydration (good job!).

Keep hydrating beverages at the ready: With at-home and on-the-go schedules looking a little different now, you may forget to keep drinks on hand throughout the day. Always stock hydrating, kid-approved beverages in your car, picnic cooler and fridge to ensure that a tasty hydration option is available.

Serve a better-for-you option: Instead of reaching for fruit juice or other sugar-laden beverages, try serving a plant-powered drink with all-natural ingredients. For example, Dr. Casa suggests one great option for hydrating kids is Creative Roots, a new coconut water beverage with all-natural ingredients and 1 gram of sugar that comes in four kid-approved fruit flavors. Dr. Casa conducted a hydration-focused research study that indicated access to Creative Roots is clinically shown to improve hydration in children.

Make snack time synonymous with hydration time: Use everyday moments as a reminder to hydrate! For example, pairing a hydrating drink with mid-morning or afternoon snack time may help create a daily habit and help get kids closer to their recommended daily fluid intake that satisfies thirst and maintains a pale urine color.

Make small - but smart - changes for a big, hydrating impact!

TAKE A BREAK!

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Berry Crumble

Filling:

2 pounds fresh berries, rinsed and drained
1/4 cup sugar
3 tablespoons cornstarch

Crumble:

1 cup flour
1/4 cup sugar
1/3 cup brown sugar
1/2 cup old fashioned oats
1 stick butter, diced at room temperature
1 teaspoon cinnamon
1/8 teaspoon salt

Preheat oven to 350°F. Place 6 ramekins on a foil-lined sheet pan. Toss rinsed berries with sugar and cornstarch. Divide berries evenly among the ramekins.

To make the crumble, combine the flour, sugar, brown sugar, oats, cinnamon and salt in the bowl of an electric mixer. Add the butter and mix on low until the mixture is crumbly.

Top each berry filled ramekin with the crumble mixture. Bake for about 35 minutes until the juices are bubbly and the topping is browned. I love to serve with vanilla ice cream when the berry crumbles are warm from the oven.

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

Keep Your Sanity As The Crisis Drags On

The COVID-19 pandemic has taken a toll on everyone, and not just physically. Taking care of your mental health is important too, especially because no one knows when the crisis will end. The GOV.UK website shares this guidance on staying sane during these uncertain times:

- **Stay connected.** Maintain your relationships with friends and family. Social distancing guidelines may be looser these days, making things easier, but if you or a loved one is in self-quarantine because of a positive test for the coronavirus, don't stay isolated. Reach out.

- **Talk about your worries.** Whether you work with a counselor or just talk to friends, don't bottle your emotions up. Speak up about what's worrying you. Letting your feelings out is good for your mind and soul.

- **Take care of yourself physically.** Eat healthy meals and exercise. Take a walk or a bike ride. Getting outside and staying in good physical shape will help you maintain a healthy mental state.

- **Get plenty of sleep.** Sleep can be elusive when you're nervous about life. Stick to a routine that encourages eight or nine hours of sound sleep every night. You'll get the physical rest you need and the mental break necessary to brain health.

- **Find things to enjoy.** Make a point of pursuing pleasurable activities to take your mind off things. Read a good book, watch a lighthearted movie, finish a jigsaw puzzle, cook a gourmet meal—do anything that lifts your spirits and makes you feel better.

