

Dan's Letter™

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



FROM THE DESK OF DAN ANDERSON

Get Out Of Your Rut

Sometimes you feel like you're in a rut. The symptoms are many: procrastination, lack of control, confusion, burnout, perfectionism—the list goes on and on. To pull yourself free, follow this advice from the Business Matters website:

- **Create a plan of action.** Decide what you need to do and how you're going to do it. You wouldn't start your car without knowing where you want to go, would you? Take the time to plan your route so you have a firm idea of what you want to accomplish.

- **Make a list.** Write down the most important thing you can do today to further your goals, and one or two after that. This helps you focus on priorities and will keep you moving forward. If you achieve your first goal, move on to the next. Start each day with a list of things to accomplish so you don't run out of things to work on.

- **Manage your time.** You may think you don't have time to do something. Is it true? Keep track of what you're working on so you have a good idea of how long tasks take. This helps you budget your time and energy more efficiently so you don't fall into the trap of having too much time or too little time to get done what you have to.

- **Be playful.** It can be tough to take time to play with all the stress in the world these days, but play is important to keeping your brain fresh and active.

Whether you're building a pillow fort with your kids or grandkids or playing a board game with friends, carve out some time to focus on something other than work and problems. You'll feel more relaxed and open when you get back to work.

- Dan A.



CAN A VACATION SAVE YOUR LIFE?

(BPT) - If you've ever wondered whether there are benefits to taking a vacation or traveling, there is good news. Research shows that vacations can help you live longer and improve your mental and physical health.

According to a 2016 Harvard study, when travelers planned out their vacations at least a month in advance, traveled far from work and met new people, there was a 94% improvement in energy and outlook when they returned to work.

Conversely, the study also found that poorly planned and stressful vacations have the opposite effect. They will eliminate the benefits of a vacation.

Beyond the mental health benefits of travel and vacations, another study found clear health benefits to taking a vacation. In fact, men who took less than three weeks of vacation time annually had a 37% greater chance of dying than those who took more than three weeks.

But not all vacations are created equal. The vacation experts at Hilton Grand Vacations, a vacation ownership company, offer these six smart ways to maximize your time away.

1. **Go with people you love.** Numerous studies point to the health benefits of having a strong social support network, and a vacation can be a great way to nurture and strengthen those relationships. According to the Mayo Clinic, social support can improve the ability to cope with stressful situations, alleviate emotional distress, enhance self-esteem and lower heart attack risk factors such as high blood pressure.

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"To give yourself the flexibility to expand your social circle, stay somewhere with enough space to accommodate extra people so you can invite friends or family to join you," recommends Kian Conley, with Hilton Grand Vacations. "With vacation ownership, also known as timeshare, you can swap the confinement of traditional hotel rooms and the uncertainty of private home rental for spacious multi-bedroom suites with full kitchens, living and dining areas, and laundry facilities. That gives you and your guests plenty of space to spread out and enjoy each other's company."

2. Eat well-balanced meals. One of the great pleasures of going on vacation can be trying new and exotic foods, but remember the basics of good nutrition.

Consider staying somewhere with a kitchen, because while you may enjoy eating out at restaurants some of the time, eating out for every single meal every single day can become tiresome. Plus, having a kitchen gives you more control over what you eat because you know the ingredients. Not to mention, cooking with family and friends can be a fun and relaxing bonding experience.

3. Exercise. There's no question that exercise reduces stress and improves health. According to Harvard Health Publishing, exercise reduces the levels of stress hormones in the body, including cortisol and adrenaline. Additionally, it stimulates the production of endorphins, which are the body's natural painkillers and mood lifters.

So, whether it's walking on the beach or working out at the fitness center, a vacation - especially one in a resort setting with workout amenities - gives you a great opportunity to take care of yourself. You can also take advantage of being away from your normal routine to start a new exercise habit that you can continue long after the vacation is over.

4. Explore new places. According to research reported by the American Psychological Association, vacations can improve mood and reduce stress by removing people from the activities and environments that they associate with stress and anxiety. Getting away and exploring new places stimulates your mind and may also give you an attitude boost. The APA says that even a short vacation can reduce stress, citing a small Japanese study that found just a three-day trip lowered perceived stress levels and lowered levels of the stress hormone cortisol.

5. Catch up on Zzzs. Many people pack daily life with non-stop activity from sunup to sundown, which can lead to a constant state of stress, making it difficult to fall asleep and stay asleep. According to the American Institute of Stress, being overworked and overstimulated without enough time to wind down can confuse the body about when it's time for action and when it's time to rest. Use your vacation to reset your body clock and get the rest you need. You may even want to sneak in a nap or two.

6. Plan ahead but be flexible. "Find ways to vacation that give you options about who to bring with you, where to go and what to do," recommends Conley. "As an example, timeshare from Hilton Grand Vacations offers flexibility by letting you choose bigger accommodations with home-away-from-home conveniences. We also offer flexibility around where to stay and time of year to travel, so that you can go back to your favorite tried-and-true destination again and again, or branch out and explore the world."



4 Money Moves To Kick Off 2021

"As you gear up for a new year, it's important to take a hard look at your finances, and decide what financial habits you should carry into 2021 and which ones you need to kick to the curb," stated Navy Federal Credit Union's Senior Vice President of Savings Products Jaspreet Chawla.

1. Don't ignore your debt.

Tackling debt can be intimidating, but also can't be ignored. Make a game plan to strengthen your financial situation and get yourself back on track. For example, set a deadline for yourself and figure out exactly how much money you can put toward your debt on a regular basis to meet that deadline.

If you have more than one credit card or other loans, you may be able to consolidate those debts into one payment at a lower interest rate. This helps simplify everything by giving you one payment each month instead of multiple payments and due dates. Talk to your trusted financial institution to see what options are available to you.

2. Keep your emergency fund top-of-mind.

You don't want to be left scrambling if your car breaks down or basement floods, or worse, if



you lose your job. And COVID-19 has taught us how important it is to be prepared for the unexpected. It can be daunting to know where to begin, especially if you don't have a fund to cover emergencies yet.

First, start small. Try putting a set amount each month into a savings account specifically for emergencies and make transfers into this account automatic. If you already have an emergency fund, consider increasing your contributions or exploring other tools to diversify your savings portfolio. In the event you need to tap into your emergency fund, it's important to focus on rebuilding it as soon as you can.

3. Differentiate "needs" from "wants" in your budget.

It's a good idea to identify "needs" versus "wants" to eliminate unnecessary expenses. Do you have to have the extra streaming service or bi-weekly manicure? Or what about frequent take-out meals or the daily trip to your favorite coffee shop? A few simple, mindful lifestyle changes now can make your dollar go a lot farther in the long run. You might be surprised how much of a difference it'll make.

4. Take advantage of a mix of savings tools.

Your future self will thank you! From basic savings accounts to certificates to money market accounts and beyond, you have many options to make your money really work for you. Also explore digital savings tools like mobile apps to help support your short-term and long-term financial wellness.

"We work to provide our members with the tools to improve their financial circumstances every day and we're always here to help," continued Chawla. "Changing just a few habits can really make a positive impact on your financial future."

Overall, these tips can help pave the way for a more financially fit year ahead.

IMPROVE THE AIRFLOW IN YOUR HOME

(BPT) - With COVID-19 cases up in most parts of the country families are weighing the pros and cons of gathering. Experts encourage maintaining a steady flow of fresh, quality air within your home to help slow the transmission of coronavirus.



Proper air circulation is crucial in any home, because airflow regulates temperature and creates a more pleasant and safe breathing environment. By contrast, poor air circulation can actually endanger your health. In fact, the levels of indoor air pollutants are often two to five times higher than outdoor levels, according to the Environmental Protection Agency. Here are some tips:

Open your windows

Only 57% percent of homeowners open their windows in the winter, according to a study conducted by Pella Windows and Doors. However, The Centers for Disease Control and Prevention (CDC) and state health departments agree - opening your windows is a simple way to help to reduce the spread of coronavirus.

"Opening windows is one of the easiest and most affordable ways to encourage air flow and limit the spread of germs, and potentially COVID-19, within your home," said Nicolle Picray, of Pella Windows & Doors.

The company says the simple act of opening windows for 15-20 minutes a day, even in the winter months, can not only help to slow the transmission of COVID-19, but it can deliver a powerful lift to physical and mental health, as well as help clear homes of indoor pollutants and odors.

Turn on ceiling fans

Whenever possible, keep fresh air circulating in your home. Turning on ceiling fans can keep air moving, and combined with opening windows, can help cross-ventilation.

Check your air filter

A dirty air filter will reduce clean airflow from your home's heating and cooling system. This makes your home less comfortable, raises your energy bills and can lead to costly heating and air conditioning repairs.

Add houseplants

Put that green thumb to work. The benefits of adding houseplants to your home decor go far beyond aesthetics. Houseplants are natural air filters that purify your home. And, research shows that greenery reduces stress and creates a more tranquil and relaxed environment.

Rearrange your furniture

Create a direct pathway through and around the rooms of your home, especially gathering spaces like the dining room. Make sure there isn't anything blocking air flow from the windows or covering any of the vents on your floors, walls or ceilings.

By making simple adjustments you can improve the air circulation and ventilation in your home, ensuring you breathe clean air.

TAKE A BREAK!

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Cranberry White Chocolate Chip Cookies

Ingredients

1 3/4 cups all-purpose flour
 3/4 teaspoon baking soda
 1/4 teaspoon salt
 3/4 cup (1.5 sticks) butter, room temperature
 1/2 cup granulated sugar
 1/2 cup packed brown sugar
 1 large egg
 1 teaspoon vanilla extract
 12 ounces white chocolate chips
 1 cup dried cranberries

Preheat oven to 375 degrees F. Whisk together flour, baking soda, and salt and set aside. Beat butter and sugars in a large bowl with an electric mixer on medium speed until light and fluffy. Add egg and vanilla; beat well. Gradually add the flour mixture just until combined, being careful not to over mix.

Stir in the white chocolate chips and the dried cranberries.

Drop batter by heaping tablespoons onto non greased cookie sheets. Bake for 8-10 minutes or just until golden brown. You want them to still be soft when you pull them out of the oven. They will firm up as they cool, and this will keep them soft and chewy on the inside.

Allow the cookies to cool on the cookie sheet for at least 1-2 minutes, and then transfer them to a wire rack to cool completely. Enjoy!

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A Flu Shot Is Essential Protection For The Essential

(BPT) - COVID-19 has helped remind all of us just how essential our essential workers are. Whether you're a health care worker, child care provider, grocery store worker, farmer, teacher or delivery person - you have been on the front lines to keep our society functioning.

We are grateful for you - you are essential. And so is your health. That's what makes a flu shot essential for you, too.

Getting a flu vaccine has been shown to reduce the risk of getting sick, being hospitalized or dying from flu. In 2019-2020, flu vaccination prevented an estimated 7.52 million illnesses, 3.69 million medical visits, 105,000 hospitalizations and 6,300 deaths due to influenza. This week is National Influenza Vaccination Week, and there's still time during the 2020-2021 flu season to get your flu shot if you haven't already so that you have one less thing to worry about.

For everyone, but especially for essential workers who may be at higher risk of

exposure to flu or other respiratory infections from frequent interactions with the public, a flu shot is the best way to protect yourself from flu illness.

* Protections from a flu shot is especially important for those at higher risk of developing serious flu complications, which includes people who are 65 years of age and older, pregnant women and people with certain chronic medical conditions like heart disease, asthma and diabetes. It can prevent hospitalization and even be life-saving.

* Your flu shot may help protect your loved ones - who may be at higher risk for serious flu complications - from infection, too.

* For every child care worker, grocery store clerk and delivery person who is protected from flu, there is one person less likely to spread flu illness. The more people vaccinated against flu, the more people are protected from flu.

* Preventing flu illness also decreases the burden on the healthcare system at a time when it is already being tested by an unprecedented health crisis.

As an essential worker, you are providing essential services to your community - but remember that your health is essential, too. Get your annual flu shot today. There's still time!

Learn where to get your flu shot today at VaccineFinder.org.

