

Dan's Letter™

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



FROM THE DESK OF DAN ANDERSON

Experts Share The Keys To Reaching Your Goals

30 top business leaders were interviewed as to what they learned on the path to reaching their goals. The MIT Sloane School of Management website presents some of their insights:

- **Diversify your passions.** Don't limit yourself to just one area of interest. The more passions you have, the greater your range as you go through life.
- **Be open to changing views of success.** "Success" can mean an infinite number of things. As you learn and grow, your definition of success may shift. You may find that you have very different ideas of what's valuable at different stages of your life.
- **Remember to plan.** Being open to change doesn't mean totally winging it. Set some goals early on and develop a plan for moving forward. You may have to adjust your plan as your circumstances and views change, but you'll be in a better position to pivot if you have a firm foundation to stand on.
- **Take action to build confidence.** You may be unsure that you're doing the right thing, but if you do nothing, you'll never achieve any of your goals. Taking action, even if you fail. You'll see that failure isn't the end of the world, it's a lesson learned.

- Dan A.



PROTECT YOURSELF FROM CREDIT SCAMS

(BPT) - While credit scams have been around forever, they've recently exploded in number. According to Mint, from 2019 to 2020, the number of identity theft reports went up by 113% and the number of reports of identity theft by credit cards increased by 44.6%. The amount of fraud by new credit card accounts saw a 48% increase from 2019.

As more information is digital today, on top of the increase in health and financial stressors, scams designed to access your credit accounts or personal information are on the rise.

Having financial or credit accounts hacked can have long-lasting implications, beyond financial loss and inconvenience.

Here are tips to help protect your credit and personal information.

- 1. Practice good cyber hygiene.** Use long, strong passwords unique to each account or website - or use a password manager to help create better passwords and keep track of them. Change the password on your home's router. If you're using the same password for several accounts, or haven't changed passwords in a while, now's the time to clean up your digital act.
- 2. Back up your data.** Having digital and physical backups for your data protects you from not only losing important information, but also from ransomware attacks - when a hacker freezes or destroys your data unless you pay them in bitcoin.

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While this is more likely to happen to businesses, it can give you peace of mind to have your data backed up. Consider both a Cloud backup as well as on a physical hard drive - and/or printing out vital information or documents.

3. Monitor your credit reports. Keeping an eye on your credit reports alerts you to attempts to steal your identity, such as someone opening an account in your name. You can check any of the major credit reporting companies for free once a year. However, because identity theft is becoming more frequent, you should check your credit score more often. One tactic is to rotate which company you request a report from, requesting one every few months.

You can also check your credit with VantageScore, which uses credit scoring models that provide lenders and consumers with highly predictive credit scores that are easier to understand and actually score more people. Access yours for free through the providers at VantageScore.com. Check your credit reports for:

- Credit accounts/debt that isn't yours.
- Inquiries indicating a company accessed your report without your permission.
- An address where you've never lived. This could be a sign someone's tried to use your identity to open an account.

If you see items like these on your report, contact the credit agency right away. A change to the Fair Credit Reporting Act (FCRA) in 2018 allows consumers to put a freeze on their credit reports for free, so credit reporting companies will restrict access to your reports, not allowing lenders with whom you do not have an existing relationship to pull them. This can help prevent fraudulent credit applications from being opened. Then you can choose when to "unfreeze" the credit reports and put them back into circulation.

4. Be alert to common scams. You may receive an email saying one of your credit accounts has been blocked or suspended. It may look like an email from a legit company. Never click links within the email, as they may take you to a fake website (that looks real). Instead, access your account from the website you always use to see if there's a problem. Contact the company directly, not through the email. Most likely it's a phishing attempt to get your personal login or financial information. Scammers will take advantage of current crises, claiming to be COVID-19 contact tracers, or referring to government stimulus checks. Never give personal or financial information over the phone or via email.

View any email or text asking for information or to reply with an account login or other personal information as suspect, and contact the supposed sender directly. Learn more about tips and credit strategies at VantageScore.com.

Did You Know Probiotics Can Help Clean Your Home?

(BPT) - When you think of probiotics, gut health likely first comes to mind. Whether it's fermented foods like yogurt, kombucha and sauerkraut, or vitamin supplements and skin care, probiotics are widely accepted as microscopic powerhouses. What may surprise you is that the benefits of probiotics go beyond the digestive tract. In fact, probiotics are beneficial in your home as well, thanks to their long-lasting cleaning power.

Small and mighty probiotics. Probiotics are naturally occurring friendly bacteria present all around us and inside us. The preposition "pro" means "for" in Latin and "biotic" means "life" in Greek, so probiotic literally means "for life." These good bacteria have inherent cleaning properties that can be used to efficiently clean interior spaces.

Probiotics are cleaning superstars. Digestible food, drink and supplement probiotics are good for the gut, eliminating



and balancing out unhealthy bacteria. But probiotics can also be used in products to help clean your house. These types of cleaners are growing in popularity because of their long-lasting cleaning benefits and as people are seeking more natural ways to clean their home.

One effective, long-lasting daily probiotic cleaner is CLR® Active Clear, a USDA Certified Biobased Product. This multi-purpose cleaner is safe to use on 30+ surfaces, including ceramic, granite, stainless steel and more.

Leveraging the power of probiotics, these types of cleaners can tackle dirt and grime to help clean a home more efficiently and safely. You can feel good about using a biobased cleaner because you're not putting toxic chemicals into your home or into nature, unlike more traditional bacteria-tackling household cleaners that use harsh ingredients and are sometimes considered pesticides.

Probiotics just keep cleaning. And to top it off, probiotics don't stop cleaning when you do. CLR Active Clear's 3-in-1 action cleans dirt and grime, fights odors and continues working for up to three days after applied.

Whether you're tackling the bathroom, cleaning the kitchen or tidying the playroom, think before you spray. Probiotics help keep surfaces clean long after you've cleaned.

Build A Culture That Supports High Performance



Employees reflect the culture of their workplace. If you expect high performance from your employees, create a culture that inspires them to work to the best of their abilities. Start with these key principles:

- **Communication.** Effective, two-way, face-to-face communication is vital to letting employees know how their performance contributes to the organization's success. If they don't understand how their day-to-day activities affect profits or customer satisfaction, they won't know what to focus on or why.

- **Capability.** Do employees have the knowledge and skills they need to do their jobs? Training in technical skills may be necessary, but don't forget other areas. "Soft" skills, such as communication and teamwork, are just as important.

- **Resources.** Tools and equipment are important resources, of course, but don't neglect other, less obvious needs. The workplace environment itself is a resource, for example: Do workers have enough space and light to perform their jobs? The culture and atmosphere are also key: Do workers trust each other—and you? Do people work as a team or jealously guard their turf? And don't forget the most vital resource of all—time. Do employees have the time they need to do their jobs?

- **Motivation.** Employees must want to do a good job. Money is an important factor, as long its connection to performance is clear. But praise and recognition are powerful motivators as well; so are opportunities for development and advancement. Every individual responds to different motivational stimuli, so be sensitive to each person's unique needs.

TAKE A BREAK!

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Brussels Sprout Salad With Bacon and Hazelnut Vinaigrette

Ingredients:

12 ounces Brussels sprouts
 3/4 cup hazelnuts
 1 small shallot, finely minced (about 2 tablespoons)
 1 tablespoon honey
 1 tablespoon sherry vinegar
 1 tablespoon extra-virgin olive oil
 3 ounces bacon, cut into 1/2-inch pieces
 Kosher salt and freshly ground black pepper

Directions:

Trim off bottoms of Brussels sprouts and separate leaves that are released. Pound hazelnuts in a mortar and pestle or under a small skillet until coarsely crushed and then transfer to a medium bowl. Add shallots, honey, vinegar, and olive oil and set aside. Cook bacon in a medium cast iron or non-stick skillet. Transfer bacon to a small bowl. Pour two tablespoons bacon fat into bowl with hazelnut mixture and whisk to combine. Season hazelnut mixture to taste with salt and pepper. Return skillet with remaining bacon fat to high heat and heat until lightly smoking. Add Brussels sprouts, cook without moving for 1 minute. Cook until leaves are bright green and just starting to turn

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Car Emblems And Their Meaning



BENTLEY

One of the most famous car names out there, Bentley, leaves a strong and powerful impression both through the name itself and the emblem it chose to represent it, a bold capital B surrounded by backward spread wings. The B comes from Walter Owen Bentley, the company's founder, and the wings from the original name of the company, Bentley Aero, as it first manufactured rotary engines for World War I planes.