

Dan's Letter™

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



FROM THE DESK OF DAN ANDERSON

Tips For Achieving Success

What is success? True success must be based on reality and not fantasy. Always test your belief system and embrace the truth. When we work in harmony with the realities of our existence, we will be successful. Achieving true success comes down to a few basic factors that we all will do well to remember:

- **Know what you want.** Write down your goals, and create a plan. Whether you ask for advice or not, never let someone talk you out of something that you have your heart set on doing.
- **Avoid comparisons.** You have goals and aspirations that have little to do with what your friends, neighbors, or colleagues are doing. Don't tally your accomplishments against others. Keep your focus on what you are trying to accomplish and your plan for making it happen.
- **No negative self-talk.** Perfection is a fallacy. Most of us are aware of our strengths and weaknesses. Successful people stick to a path of continual growth and self-improvement so they are constantly working to become smarter, more mindful, and a better version of themselves.
- **Admit your mistakes.** Failure/mistakes are not the end of the world. When they happen, you have to learn from them, but also get back on your feet and keep moving forward.
- **Don't go it alone.** Network. Get involved with like minded individuals that have similar goals.

Stay connected and make an effort to meet in person. Don't take these relationships for granted.

- Dan A.



(BPT) - You work hard for your money. Unfortunately, crooks work hard as well, attempting various tactics to take your money. If you fall for a scam, little can be done to help you get your money back. In order to keep your financial and personal information safe, it's necessary to look for red flags and be proactive about security.

Know the red flags

From classic methods to using sophisticated technology, criminals will try a variety of strategies to gain access to your money. If you experience any of the following, consider it a red flag and pause before you act:

- * A person calls or emails, pretending to be someone you trust, such as a family member, government official or a well-known business or nonprofit organization. The intention is for you to let your guard down immediately.
- * They push you to make decisions in a hurry, ask for personal information such as an authorization code, often threatening legal action or using intimidation tactics to get you to act. They know fast action can mean you won't think things through, causing you to make mistakes.
- * They will ask for money through undetectable methods such as wire transfers and gift cards, or they may even send a check and ask you to return some of the money through these methods.

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Learn the do's and don'ts:

The Bank of America Privacy and Security Center provides key actions you can take to help protect yourself from becoming the victim of a scam:

- * Don't send money or give out your personal information in response to an unsolicited text, phone call or email. Companies will never call you and ask you for an authorization code.
- * Don't be rushed to respond to unexpected requests. If they tell you not to tell anyone or they provide you with talking points to say to your bank or family, you can be absolutely sure it is a scam.
- * Don't trust caller ID. Scammers can fake caller ID information so don't always trust the name and number that appears on-screen. If the caller asks for money or personal information, hang up and call back through a validated number.
- * Don't deposit a check and immediately send back funds. Scammers will send a check and ask you to send a portion of it back by wire transfer, gift card codes or a form of cash payment. You might send the money back right away, but their check could still be returned unpaid, leaving you without any money.
- * Don't fall for work from home scams. No legitimate company will require you to buy things or pay for equipment up front.

* Do protect your devices by keeping your phone, tablet and computer updated with the latest browser, operating system and antivirus software. If you see a Microsoft pop-up claiming you have a virus on your computer and receive a phone call stating they need to take control of your computer to get rid of the malware, absolutely DO NOT fall for it. Take your laptop to a trusted company to physically clean your device.

* Do use secure methods of payment such as Zelle® and Bill Pay. Zelle is a fast, safe and easy way to send and receive money in minutes¹ with friends and family and others you trust. It only uses your U.S. mobile number or email so your account information remains private. Bill Pay allows you to manage all your bills securely in a single place online, so you can pay bills with confidence.

* Do stay on top of account activity and ensure all contact information is up-to-date. With Bank of America's mobile app, turn on alerts and enable security features such as Face ID or Fingerprint Scanner to allow for simple and secure login.

* Do trust your gut. If it doesn't feel right, it probably isn't. Your intuition is usually correct, so take the time to pause and evaluate before sharing personal info, sending money or revealing private data.

Learn more and find out about the latest scam and fraud prevention news by visiting www.bankofamerica.com/security.

Chocolate May Be The Perfect Cough Medicine



Good news if you've got a cough you can't get rid of—especially if you're a chocolate lover!

The Shape magazine website reports that an influential authority on respiratory medicine believes chocolate can do a great job of soothing coughs because it forms a protective coating inside your throat that shields the nerve endings that make you cough.

Melted chocolate's viscosity permits a natural ingredient to defend those nerve

endings and help them calm down.

The expert notes that drinking hot chocolate won't have the same cough-soothing effect because it's too diluted to have a long-lasting effect on throat nerves.

You're better off sucking on a piece of chocolate and letting it melt down slowly to coat your throat.



5 EASY WAYS TO HELP YOUR LOCAL ANIMAL SHELTER



(BPT) - The winter months are considered some of the busiest for animal shelters. According to the ASPCA, approximately 6.5 million animals enter shelters every year.

Hartz Loving Paws supports companion animals in shelters through product donations and volunteer events. The company offers the following tips from the Humane Society for you to give back to pets in need even if you're not ready or able to adopt.

1. Donate money or product.

Many animal shelters and rescue organizations have direct donation links on

their websites. Monetary donations go toward pet food, medical attention and vaccines for the animals. Shelters typically ask for pet treats, toys and grooming supplies.

2. Provide a temporary home.

An increased number of animals placed in shelters need foster care before they are ready to find their forever homes. Foster needs range from post-op surgical care to puppy growth care and medical support.

Food, medication and other supplies are typically provided when fostering, and the length of time a foster pet may stay in your home varies depending on the animal's needs. Contact your local shelter to fill out an application.

3. Volunteer your time.

Animal shelters and rescue organizations offer numerous volunteer roles, such as dog walkers, adoption support and training support. Many positions don't require prior

experience and can be applied for on your local shelter or rescue organization's website. Volunteer positions vary in expectations and demand, so there is a position for everyone.

4. Take photos of adoptable pets.

Help animals find homes sooner by taking adoption photos for local shelters. Many people search for adoptable pets online, and with a great profile picture, animals have a greater chance at being adopted.

5. Become an advocate.

Follow animal shelters and rescue organizations on social media and reshare their content. Talk to your family and friends about the importance of caring for shelter pets while they await their forever homes and share how they can help.

Our pets are with us for far too short a time. Watch for their signs of discomfort to keep them happy, healthy, and at your side for as long as possible.

TAKE A BREAK!

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Baby Back Ribs with Honey, Chipotle and Mango Glaze

- 2 racks baby back ribs
- 1 tablespoon salt
- 1 teaspoon pepper
- 1 can chipotle peppers in adobo sauce
- 4 ripe mangoes, cubed
- 1 cup honey

Remove ribs from package; rinse and pat dry. Remove membrane. Place in shallow pan, sprinkle with salt and pepper and set aside.

In small saucepan over medium heat, cook chipotle peppers, mangoes and honey, stirring constantly, until cooked down and thick enough to coat back of spoon. Heat grill to 225-240 F.

Wrap ribs and 2/3 of sauce mixture tightly in aluminum foil and place over indirect heat. Close lid. After 2 hours, flip ribs and cook 2 hours. Open aluminum and remove ribs, place directly on grill and brush with remaining sauce. Cook 30 minutes. Remove from grill and serve hot.

Recipe courtesy of the National Honey Board

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You Must Not Tell A Lie

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Dan's Letter™

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

You Must Not Tell A Lie



According to a report in the Journal of Experimental Child Psychology, lies parents may tell their children, especially those used to encourage or discourage certain behavior, have a negative effect on the child's development. Yet it doesn't end there, because even those white lies that we think

are harmless will be at the heart of behavior issues as children reach adulthood.

"Parenting by lying" not only encourages dishonest behavior in children, but those same children have a harder time negotiating social and psychological challenges. The research also suggests that, as adults, children exposed to this sort of parenting reported experiencing more feelings of guilt and shame, and admitted to engaging in negative behaviors described as being selfish, manipulative, and disruptive.

Let's make an effort to engage in honest communication and explanations with our children. If they're going to mimic our behavior, shouldn't we make sure that we're offering them the best possible example?