

# Dan's Letter™

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



## FROM THE DESK OF DAN ANDERSON

### Don't Trip Yourself Up

Are you sabotaging your own chances for success? Stop doing it by recognizing these all-too-common mistakes, as spelled out on the Kiplinger website:

- **Saying yes to everything.** You want to be helpful to everyone, but taking on more projects than you can realistically handle is a recipe for disaster. Worse, it'll earn you a reputation for unreliability. Learn to draw boundaries and say no when your plate's already full so you don't disappoint people later.

- **Manipulating people.** You may not be aware you're doing it, but you can pressure people without meaning to, especially when you don't have formal authority to get what you want. One trap is telling people, "If you don't help me with this, I won't help you with that." Co-workers won't trust you, and whatever real influence you have will grow weaker.

- **Juggling too many tasks.** You bounce from one activity to another, frantically trying to keep all the balls in the air. Inevitably, some will come crashing down. Focus on one thing at a time, then move on to the next. If you switch from one to another, you'll lose concentration and scatter your attention until you can't do any task effectively.

- **Faking it.** Pretending to know a skill you really don't possess will almost always lead to a bad outcome. Be honest about your capabilities and weaknesses. Let the other person know so he or she can make the right decision about what to trust you with. This will work out better for everyone.



- Dan A.



### 3 SAVVY WAYS TO MANAGE YOUR FINANCES

(BPT) - During challenging times, there's nothing more stressful than trying to manage your money (especially if your cash flow has been disrupted). Between expenses like rent, groceries, student loans and other debt, it can be difficult to align your monthly spending with your paychecks. But fortunately, there are new tools available to help you manage your money smarter. Alongside common sense strategies, these tools can take some of the worry out of your finances.

#### Use a budgeting app

While the concept of budgeting can feel intimidating, it simply means knowing exactly what your monthly income is, and then tracking your necessary expenses each month (like rent, utilities, food, transportation, insurance, student loan payments). Once you have a handle on your expenses, take a good hard look at your "discretionary spending" - which is where people look to trim when money is tight.

Adding up your fixed expenses and subtracting that amount from your income gives you a quick picture of what you have left over to spend each month. But sometimes it can be more complicated than that, such as if you have part-time income or gig work, or fixed expenses that are not monthly.

If spreadsheets are your thing, you can create your own system for tracking income and spending over several weeks to see where your

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is going and figure out where you can cut down on unnecessary expenses. But if you're looking for a ready-made app to help you with budgeting, try tools like Mint, You Need a Budget or Pocket Guard.

Knowing exactly what you earn and where you're spending your money is just the first step toward managing your money more thoughtfully.

### Buy now, pay later

Another step to smarter money management is avoiding the trap of overusing credit. For example, instead of relying on high-interest credit cards to make a purchase you don't have the cash for right now, or if you are getting paid in two weeks, you can use Quadpay. The app will spread the cost over six weeks with zero interest. With Quadpay, you can use "buy now, pay later" to shop anywhere for anything, whether online or at physical retail locations of the thousands of merchants on the Quadpay app. You can use the app to help you spread out payments for both essentials and unexpected expenses, so you won't have to use a credit card - or take money out of your rainy day fund.

Quadpay's best budget-friendly feature is that you can also use it to pay for medical bills, prescriptions, utilities and other necessary expenses - even parking tickets. The first payment will be made at the time of purchase or payment, and the other three payments are spread out over the next six weeks. Withdrawals for each payment

are set up to be automatically charged to whatever bank account you provide, so you won't have to worry about missing a payment. This helps you protect your credit rating, even when money is tight.

You can download the app from the Apple App Store and Google Play Store.

### Make a rainy day fund

Face it, life happens. You can be on top of your finances one day, and the next there's an unexpected car repair, medical bill or other expense you didn't anticipate. One way to help guard against these unexpected expenses is to set aside an emergency fund. Just like your piggy bank when you were a child, setting aside a little bit each week can add up to enough savings to handle the bumps in the road.

A painless way to set up a rainy day fund is to have a small portion of your paycheck deposited into a savings account each pay period. Start with a small amount that you think you can do without, and before long you may realize that you can get by - and that you've even forgotten about the money you're stowing away. Aim to have three to six months of expenses set aside at any time in case of an emergency.

Following these steps can help you stay on the road to better money management, relieving stress and worry at the same time.

## 7 Tips To Avoid Distracted Driving

(BPT) - It is estimated that 81% of drivers read and type text messages while driving, 70% use social media while driving and 50% say their smartphone is essential for getting around, according to AT&T It Can Wait.

What can you do to keep the roads safe by limiting distractions?

**1) Use your phone's built-in tools:** Set your phone to Do Not Disturb, and avoid phone calls even if they are hands free. Preset your navigation and any preferences.

**2) Don't cut corners:** Avoid texting or using your phone in stop-and-go traffic or at lights.

**3) If it's an emergency, pull over:** No call is worth jeopardizing the safety of you and your passengers.

**4) Recruit a navigator:** If you're driving with a passenger, enlist them to perform navigation and other tasks like climate control and audio selection.

**5) Hands on the wheel:** Resist personal grooming, eating and drinking while driving.

**6) Leave pets at home:** If you must travel with your pet, don't let them roam freely in the car.

**7) Utilize technology when it makes sense:** Telematics programs like the USAA SafePilot

App can bring undesirable driving behaviors like phone handling to light, and encourage safer driving by offering auto insurance savings.

For additional information on the USAA SafePilot App, visit [usaa.com/safepilot](http://usaa.com/safepilot).





# Quality Time

Children need quality time with their parents for their growth and development. The National Association for the Education of Young Children shares this guidance for connecting with your kids at an early age:

- **Do it daily.** Set aside some regular time every day for some face-to-face interaction with your child. Creating a routine will help them respond positively.
- **Leave notes.** Put a short note in your child's lunchbox, to show you're thinking of him or her.
- **Create rituals.** Let your child choose a story for bedtime every day, for example.
- **Express love.** Tell your children you love them every day. Share how



important they are.

- **Eat meals together.** Especially as kids grow older and more busy, mealtime is a good time to connect. If you're short on time, choose meals you can prepare and eat quickly, but without rushing.
- **Let your child choose an activity.** During your special time, let your children decide what they want to play—a board game, hide and seek, a trip to the playground, or whatever he or she likes.
- **Look for opportunities.** Bath time, or driving to and from school, are good times to talk and laugh together.
- **Focus on the child.** Don't check your phone, text, watch TV, or look at your email while you're playing.

Give your child your full attention.

## TAKE A BREAK!



### Slow-Cooker Blackberry and Jalapeño Chicken Sandwiches

#### Ingredients

- 3½ pounds skinless chicken thighs
- 10 ounces seedless blackberry preserves
- 3 tablespoons ketchup
- 4 tablespoons balsamic vinegar
- 2 tablespoon molasses
- ¾ teaspoon salt
- 1 tablespoon dijon mustard
- 3 jalapeños, sliced thin
- 1½ medium onions, sliced thin
- 4 garlic cloves, minced
- 6 slices pepper jack
- 12 slices bacon, cooked
- 6 pretzel buns

Season chicken with salt and pepper. In a bowl, whisk together preserves, ketchup, vinegar, molasses and salt and mustard. Pour over chicken. Sprinkle with sliced, onion, garlic and jalapeño. Toss to combine everything. Turn the slow-cooker on low, and cook for 5-6 hours until the chicken is fork-tender.

Pile hot chicken on pretzel buns and top with sliced jalapeños, cheese and bacon. Enjoy!

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A Fishy Tale

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### A Fishy Tale

James asked his friend Bill, "How's that new fish you bought? You told me he was really something special."

Bill said, "To tell the truth, I'm a little disappointed. The guy at the fish store said he could sing like a bird."

"What? You bought a fish because you thought it would sing like a bird?"

"Well, yeah. It's a parrot fish."

James said, "Look, Bill, you might be able to teach a parrot to sing, you're never going to get anywhere with a parrot fish."

Bill said, "Oh, he can sing, but he's terribly off-key. Do you know how hard it is to tuna fish?"

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SCAN ME