

# Dan's Letter™

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



## FROM THE DESK OF DAN ANDERSON

### Don't Waste Your Time

A donkey and a tiger got into a foolish argument: "The grass is blue," the donkey insisted, while the tiger said,

"No, the grass is green."

The discussion became heated, so the two decided to ask their king, the lion, for his judgment. As they approached the lion, the donkey shouted, "Your Highness, isn't it true that the grass is blue?"

The lion replied, "You believe it is true."

Then the donkey said, "This tiger disagrees with me. Please punish him."

The lion declared, "Very well. The tiger will be punished with three days of silence."

The donkey jumped with joy and went on his way, chanting, "The grass is blue, the grass is blue!"

The tiger asked the lion, "Your Majesty, why have you punished me? After all, the grass *is* green."

The lion replied, "The punishment is because it is degrading for a brave, intelligent creature like you to waste time arguing with a donkey, then coming to bother me to validate something you already knew was true."

The moral: Never waste time on arguments that make no sense.

- Dan A.



(BPT) - While opportunities continue to grow for female entrepreneurs, women-owned businesses are still in the minority, and women still face many challenges when embracing the entrepreneurial life.

Starting a business is far from easy, and can be even more difficult for women, as they are often kept out of financial conversations, impacting their financial confidence as they age and preventing monetary discussion within their communities. While women face many obstacles in business, there are several powerful solutions that can take you far down the path of creating your own business.

Here are some of the common challenges women in business face and tips to help throughout the process.

**Challenge 1: Work-life balance.** Work-life balance can be a challenge for men and women alike, especially parents, who juggle both family and career responsibilities. Striking a healthy balance between business and family life may be one of the biggest barriers to success for many.

**Solution:** As an entrepreneur, creating the right balance is all about flexibility. Your schedule may look different than a typical nine-to-five job, and that's OK. Focus on achieving balance - not perfection - and remember to ask for help and delegate tasks when necessary.

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**Challenge 2: Lack of funding.** Lack of funding is one of the biggest issues facing entrepreneurs, especially those that are female. Sourcing capital is the first step to getting your business up and running.

**Solution:** Funding programs for female entrepreneurs are helping women break down the financial barriers to owning a business. The #DOVEInstaGrants program by Dove Chocolate is working to foster true financial equity and agency for women everywhere. Through the program, three women will be awarded a \$10,000 prize.

For the past five years, DOVE has worked with CARE, an international humanitarian agency, and the DOVE InstaGrants program aims to expand these efforts to the U.S. The partnership with CARE empowers women in West African cocoa-growing communities through financially empowering Village Savings & Loan Association programs. In fact, 80% of members are women who lend and borrow microloans to build their own small businesses and define their financial voice.

To learn more about the DOVE brand's partnership with CARE, visit [DoveChocolate.com](http://DoveChocolate.com), or visit [InstaGrants.DoveChocolate.com](http://InstaGrants.DoveChocolate.com) to submit a small business or entrepreneurial idea.

**Challenge 3: Building a support network.** In the U.S., despite undeniable commonalities in experiences with money, female entrepreneurs often lack a financial community where they can seek inspiration or counsel from other women like them. In fact, 58% of

women report that they do not currently have another woman in their life to talk with about finances, according to an NBC news survey.

A robust network of supporters and connections is crucial for success as an entrepreneur. It can be difficult to forge a path through business networks, especially when success can be dependent on who you know.

**Solution:** Start by finding and attending women-focused networking events in your area. You can find in-person conferences as well as online forums created specifically for women in business. Once you've built your network of supporters, don't hesitate to reach out for help.

**Challenge 4: Lack of role models and representation.** Although representation is growing when it comes to female entrepreneurs, it is still a male-dominated field.

**Solution:** Find women you admire and take inspiration from them. You can search for books, blogs, virtual talks, podcasts and so much more to learn about females in business and entrepreneurship. Additionally, work to build your network of women to help you feel more connected and supported.

By overcoming these challenges, women can feel empowered to define their financial voice and make their entrepreneurial dreams come true. Learn more at [InstaGrants.DoveChocolate.com](http://InstaGrants.DoveChocolate.com).

## Remember These Basics To Keep The Workplace Safe

The workplace can be full of hazards. Are you paying attention to the fundamentals? The Occupational Health and Safety website spotlights these common safety issues every manager and employee should be aware of:

- **Hands.** Hands are vital to almost everything we do at work, from typing on a keyboard to threading electrical wiring throughout a building. Protective gloves are essential for many tasks; proper ergonomics can keep your hands and fingers safe when working with computers or other equipment.

**Head safety.** Head injuries are usually the most severe accidents a worker can suffer. Hard hats and



helmets are a must for protecting employees in construction settings. Signage warning employees of low ceilings or other potential hazards are crucial as well.

- **Noise.** Many workers are exposed to dangerous levels of noise on the job, which can not only damage their hearing but also cause irritability, sleep problems, anxiety, and more. Monitor noise

levels at your worksite, and provide proper ear protection to limit potential harm.

- **Eyes.** Employees who are exposed to any chemical, environmental, radiological, or mechanical irritants should wear adequate eye protection—safety glasses, goggles, or a face shield.

- **Lifting.** Back injuries account for about a fifth of all work-related injuries. Remind employees how to safely lift heavy boxes and other items; provide dollies or carts so employees don't have to carry heavy loads long distances; advise them to ask for assistance when necessary.



## Watch For Your Spending Triggers



We spend money for all sorts of obvious reasons—food, gasoline, entertainment, and so forth. But sometimes our spending is triggered by other factors. Understanding your triggers is a good way to limit unnecessary spending. Check this list of potential triggers from the My Money Coach website:

- **Time of day.** Don't go shopping when you're tired. Pay attention to when you have energy to make good decisions and go to the store then. You'll be able to think more rationally when you're not fatigued.
- **Environment.** Certain places and situations can make you feel obligated to spend money whether you need to or not. A coffee shop next to a boutique may entice you into browsing and buying. Try to stay away from environments—outside or online—where you may be tempted.
- **Mood.** Many people go on buying sprees when they're depressed. Others start shopping to celebrate good news. Be aware of your mood when you're thinking of spending money. Try to replace the urge to shop with a trip to the park or the gym.
- **Peer pressure.** Do you feel the need to keep up with your friends and neighbors? Comparing yourself to other people isn't the way to happiness—or financial security. Figure out what's really important to you, and don't get distracted by what other people have.

## TAKE A BREAK!



**Roasted Red Pepper Soup**

### Ingredients:

1 small onion  
12 ounces roasted bell peppers  
2 medium stalks celery  
2 cloves garlic  
1/4 cup Parmesan cheese (grated)  
2 (14.5-ounce) cans chicken broth, bouillon or consommé  
7 fluid ounces water  
2/3 cup heavy cream  
2 tablespoons extra virgin olive oil

### Directions:

Heat oil in medium saucepan over medium heat. Dice celery and white onion. Mince garlic and add all three to pan, cook and stir occasionally about 8 minutes or until softened. Add diced roasted peppers, water and broth. Bring to boil; lower heat and simmer 5 minutes.

Puree soup in batches in blender or food processor until smooth. Return soup to saucepan; stir in cream. Heat gently. Add salt and pepper to taste. Sprinkle with Parmesan cheese before serving. Optional: Serve with drizzle of sour cream. Makes 6 servings.

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5	8		4			1	9	
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	6		2			5		7

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#### SOLUTION

0	1	2	3	4	5	6	7	8	9
1	2	3	4	5	6	7	8	9	0
2	3	4	5	6	7	8	9	0	1
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5	6	7	8	9	0	1	2	3	4
6	7	8	9	0	1	2	3	4	5
7	8	9	0	1	2	3	4	5	6
8	9	0	1	2	3	4	5	6	7
9	0	1	2	3	4	5	6	7	8

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## Not The Best Answer

A police officer pulled a driver over. The nervous motorist asked, "What did I do wrong, officer?"

"Nothing at all." The police officer smiled. "You've just won \$1,000 in a safe driving competition. Hey, what do you think you'll do with the money?"

The man said, "Oh, I guess I'll go to driving school and get my license."

His wife, sitting next to him, said, "Don't listen to him, officer. He lies when he's drunk."

Then a man in the back woke up, saw the cop, and said, "Damn it, I told you we wouldn't get far in a stolen car!"

Just then the officer heard a knock at the trunk. He walked to the back of the car. A voice called, "Are we over the border yet?"

*Wanna hear the music?*



Check out  
**Dan's Blog™**



SCAN ME