

# Dan's Letter™

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



## FROM THE DESK OF DAN ANDERSON

### Bringing People To The Center

Shortly after being forced out of Apple Computer, Steve Jobs bought a small computer manufacturer named Pixar.

In 2000, he relocated the company to an abandoned factory. The original plan called for three buildings, with separate offices for computer scientists, animators, and the Pixar executives.

Jobs immediately scrapped it. Instead of three buildings, he wanted a single vast space with an atrium at its center.

As Pixar's Ed Catmull explains, "The philosophy behind this design is that it's good to put the most important function at the heart of the building. Well, what's our most important function? It's the interaction of our employees. That's why Steve put a big empty space there. He wanted to create an open area for people to always be talking to each other."

Jobs saw separated offices as a design problem. He shifted the mailboxes to the atrium, then moved the meeting rooms, cafeteria, coffee bar, and gift shop to the center of the building.

"The atrium initially might seem like a waste of space," says director Brad Bird. "But Steve realized that when people run into each other, when they make eye contact, things happen."

- Dan A.



## PREPARE YOUR BUSINESS

### FOR THE UNKNOWN IN A COVID-19 WORLD

(BPT) - Running a business is no small feat. Add to that the evolving uncertainties with COVID-19, protests, rioting, a recession and more, and any business is on high alert. Preparing for unknowns is difficult despite the organization's size, but it can be even more difficult for small and medium businesses.

Whether you're running a booming startup with a network of teams, have a small business with a dedicated core of employees or are a solo act making your dream come true, it's important to be proactive during these challenging times. Here are three steps every business owner should take to ensure they are protected in the future:

#### Step 1: Have a crisis action plan

What would happen if your store was ransacked during a riot? What would you do if someone broke into your business accounts? What if you or your employee was injured on the job? It's important to set up at minimum a basic crisis plan to deal with scenarios that could cause trauma to people and stress to your bottom line.

Crisis plans are written procedures that serve as guidelines to follow when an incident occurs. They can include training information that's helpful to prepare for different situations.

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This also should include important contact information such as police and emergency numbers as well as insurance contact information.

## Step 2: Secure the right insurance

Many businesses struggle to get adequate coverage, especially liability coverage for unique situations. Consider contacting *Xinsurance*, which provides insurance that other providers can't or won't. With more than 30 years of diversified underwriting experience for difficult risks in all 50 states, you'll find what you need.

The company has a unique approach that provides all risks with a \$10 million limit in-house, with higher limits available. They can offer an all-in-one policy that can include coverages such as property, general liability, professional and specialty liability including excess medical and commercial auto (available in most states). You'll be covered from frivolous lawsuits and won't have to worry about gaps or exclusions in your policy.

From tow companies, amusement rental organizations and so much more, you'll get the coverage you need for any risk. This can include considerations for crisis situations as well, such as communicable disease liability coverage (including COVID-19), civil commotion liability coverage (such as riots and looting),

active shooter liability coverage, and more. Learn more at [www.xinsurance.com](http://www.xinsurance.com) or call 877-585-2853.

## Step 3: Expect the unexpected

If nothing else, 2020 has been the year to expect the unexpected. It's important that you be prepared for anything. In addition to being proactive with a crisis plan and ample insurance, you want to set money aside in an emergency fund should your business need to access it.

Whether it's suddenly having to integrate PPE into your business procedures, adding layers of security to your digital platforms or having the funds to cover payroll if you need to suddenly halt production, having the resources to make it through a rainy day is essential, especially for small businesses that run tighter budgets and schedules.

Being a business owner is a source of pride for many people. By taking these three steps, you'll ensure the wellness of the business and help it thrive for years to come.



# 5 Fall Tips For Protecting Your Pet's Health

(BPT) - Whether fall is when you switch out your exercise regimen or schedule your annual flu shot, staying healthy is at the top of most "to do" lists right now. Just remember your four-legged family members when considering seasonal changes to your wellness program. Fall is the perfect time to take steps to keep pets healthy, too.

**1) Plan that vet visit.** Annual check-ups that include immunizations, physical exams, routine blood work and prescription refills are as important to pet health as they are to human health. Routine wellness visits can also save pet-care dollars in the long run through preventive care and early disease detection. If your pet missed his or her annual check-up last spring, consider getting that visit rescheduled. Most veterinarians offer pet wellness appointments with curbside drop-off and pick-up to help safeguard owners' health.

**2) Get off the couch.** Summer's heat is giving way to cooler temperatures, so resist the temptation to forgo your dog's evening walk for yet another movie marathon. Not only will outdoor exercise help whittle your pet's waistline and promote joint health, but getting



outside to enjoy the fall colors can boost your own caloric burn and mental outlook as well.

**3) Don't "fall" back on parasite prevention.** Just because you aren't slapping mosquitoes like you did in July doesn't mean you should stop protecting your pets from parasites. The American Heartworm Society recommends giving heartworm preventives - many of which prevent a host of common parasites - to dogs and cats year-round. While heartworms are spread by mosquitoes, it's nearly impossible to guess when you'll see the last one in the fall or the first one next spring. Disease-carrying mosquitoes can also survive as temperatures

drop by migrating indoors or to protected areas near houses and other buildings.

## 4) Rethink your pet's fall wardrobe.

Protective wearables make more than a fashion statement for many pets. Arthritic senior dogs, as well as short-haired dogs or lean breeds that chill easily, will be more comfortable if you slip on a cozy fleece coat when clipping on their leash. Just make sure your pup's garment has a snug vs. a tight fit - and consider coats with reflective fabric if you favor nighttime walks. And if your fall activities include hunting with your dog, make sure to outfit your four-legged companion with a hunting vest.

**5) Hide the toxic treats.** Just remember that certain human treats may be toxic to your pets. Chocolate is hazardous to both dogs and cats, sugar can throw off your pet's electrolyte balance and certain artificial sweeteners can cause liver failure in dogs. So go ahead and keep the candy to yourself. Just keep it away from your pets while you're at it.

Staying healthy has never felt more important than it does this fall. Do your pets a favor and prioritize their health, too.



# America's Egg Farmers Donate Record-Breaking 46 Million Eggs To Food Banks



(BPT) - Food insecurity in the United States has reached record levels during the COVID-19 pandemic. A projected 54 million Americans may not have enough food to eat at some point in 2020, according to analysis from Feeding America.

Food pantries and community outreach organizations are

experiencing an increase in need and many are struggling to keep ample supplies, especially fresh foods and high-quality protein items. Fortunately, with help from generous egg farmers across the United States, these vital organizations are getting essential support - and you can help, too.

## Egg farmers' donation fights food insecurity

To continue their longstanding donation tradition and respond to the growing need for nourishing food, America's egg farmers are donating more than 46 million eggs to their local food banks - enough eggs to, when laid end-to-end, stretch the length of more than 27,000 Statues of Liberty. This donation of eggs is providing a source of high-quality protein to families in need nationwide.

"Eggs are a wholesome, versatile food that Americans rely on to feed their families. People can easily cook eggs in their favorite dish, have them for a simple snack, or try a new recipe to create nutritious meals their entire family will enjoy," says American Egg Board (AEB) President and CEO Emily

Metz. "America's egg farmers hope that their donations help ease worries and fight hunger in the wake of the COVID-19 pandemic and beyond."

## Food bank shortages in 2020

Demand for charitable food assistance has increased and is expected to continue to increase for the foreseeable future, with an estimated \$1.4 billion in additional resources needed over the next six months.

Protein and fresh food items are often in the highest demand at food shelves. Eggs, as a familiar, versatile source of high-quality protein, are in especially high demand. America's egg farmers are giving eggs directly from their farms to support their local food banks and communities.

## How you can help

If you're inspired by the generosity of America's egg farmers and are in a position where you can help someone in need, consider reaching out to your local food bank and ask how you can assist. Some questions you should consider asking so you can help in ways with the most impact include:

- \* Which food items do you need the most?
- \* Do you accept personal care items like toothpaste and diapers? If so, what do you need?
- \* Are there any safety precautions I need to take with my delivery?
- \* How can I make a monetary donation?

The American Egg Board encourages Americans to contact their local food pantry to determine how you can "be a good egg" and help join the fight against hunger today. Learn more at [IncredibleEgg.org/GoodEggs](https://IncredibleEgg.org/GoodEggs).

## TAKE A BREAK!

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## Steak Au Poivre

### Ingredients

- 2 Filet Mignons (5-6 ounces each), thawed
- 2 teaspoons kosher salt
- 2 tablespoons coarsely ground black pepper
- 1 tablespoon vegetable oil
- 2 tablespoons butter, divided
- 1/3 cup brandy or cognac
- 1 cup cream
- 1 tablespoon Dijon mustard

Season steak with salt and pepper. Press seasoning into meat to create even coating. In large skillet over medium-high heat, heat vegetable oil and 1 tablespoon butter until just smoking. Add steak and sear 4 minutes on each side for medium-rare. Once cooked to desired doneness, transfer steak to cutting board and tent with foil to rest.

Reduce heat to medium and add brandy to skillet. Allow to cook down about 1 minute while stirring to scrape off any browned bits from bottom of pan. Once brandy reduces by half, add cream, Dijon mustard and remaining butter; continue cooking until mixture begins to reduce and thicken, 5-7 minutes. Slice steaks against grain and top with sauce.

Source: Omaha Steaks

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### SOLUTION

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## Dan's Letter™

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

## Being a Label Reader Helps Protect People and the Planet

(BPT) - We've all seen people reading the labels of food, beverage and supplement packaging to look at the ingredients and nutrition facts - chances are you have, too. More than ever, shoppers are looking at labels to make sure products match up with their values, whether it's protecting people or the planet. Over the past decade, purchase of and trust in food labels has increased, showing an upward trend in shoppers voting with their dollars for what they care about most. In fact, more than half of U.S. consumers agree eco-labels raise their trust in a brand, and nearly 65% believe retailers' and brands' claims about sustainability and the environment need to be clearly labeled by an independent organization (GlobeScan 2020).

October is the perfect time to remember to take a second look for the labels that help you shop your values - it's National Seafood Month, Fair Trade Month and Non-GMO Month! These national months are a time when we can remind ourselves to focus on food sustainability and traceable supply chains. Three trustworthy labels to look for during your next grocery trip:

\* **The blue fish:** From the seafood counter, to canned or pouched fish, to frozen seafood, and even pet food and supplements, look for the blue fish label from the Marine Stewardship Council (MSC). Products with the MSC blue fish label are independently certified sustainable, wild-caught seafood. MSC certified products are traceable back to a sustainable source in order to fight fraud and mislabeling.

\* **The butterfly:** Processed foods - especially those containing corn, soy and sugar derivatives - dairy, meat and eggs, fruit and vegetables, snack foods, vitamins and supplements, vegetable oils, body care products and more can carry the Non-GMO Project's butterfly label. In buying products with the butterfly label, sustainability-minded shoppers will know they're truly avoiding consuming genetically modified organisms (GMOs).

\* **The blue and green farmer:** Farming is the single largest employer in the world - two out of every five people farm for a living! Purchasing goods with the Fairtrade America logo is an easy way to make a difference in the

lives of people who grow our food, enabling them to earn a decent wage to support their families. Look for the logo on coffee, tea, chocolate, produce, cotton and more! By buying Fairtrade products, you are also helping to combat climate change, support gender equality, end child labor and protect workers' rights.

No matter the grocery aisle, there's a label to look for, and making sure to purchase products that are MSC, Fairtrade and Non-GMO Project certified ensures you're doing what's good for your family, good for producers and good for the planet.

