

# Dan's Letter™

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



## FROM THE DESK OF DAN ANDERSON

### Find Your Value

As he lay dying, a father gave a watch to his son. "Here is a watch your grandfather gave me," he said. "It is almost 200 years old. Go to the jewelry store and see how much they offer you."

The son went to the jewelry store, came back to his father, and said, "They offered \$100 because it is so old."

The father said, "Well, try the pawnshop."

The son came back later and said, "The pawnshop offered only \$20 because it has a scratch."

The father then asked his son to go to the museum and show them the watch.

The son silently questioned his father's judgement, but still, willing to act on his last wishes, he went to the museum.

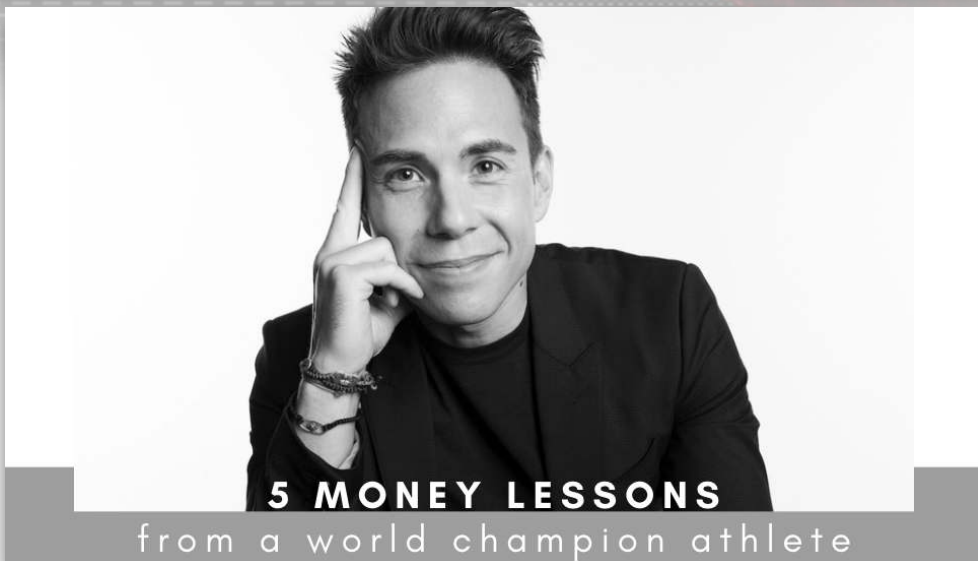
When he came back, he said to his father, "The curator offered me \$375,000 to include this very rare piece in their precious antique collection."

The father responded, "I wanted to show you that the right place will value you in the right way. Don't find yourself in the wrong place where you are not valued. Never

stay in a place where someone doesn't see your value, or you don't feel appreciated."

Words to the wise.

- Dan A.



(BPT) - Champions put in work - a lot of work - to get where they are.

Few people understand that as fully as legendary short-track speed skater Apolo Ohno, the most decorated U.S. winter athlete.

"You're behind the curtain for a long time creating consistent habits," he said. "And then when the curtain opens, you have this opportunity to show to the world what you've been working on and then it's really interesting."

But there's more to Ohno's story than the medals he won. After hanging up his skates, he pivoted into the world of business, where he applied the same focus and discipline that helped bring him athletic success. With this new direction, he needed to refocus his finances.

"Just like any other modality that you're incorporating into your life, financial wellness requires training," he said.

Here are Ohno's five money insights for climbing to the top of the podium - whatever that looks like for you.

**1. Know it's a process.** On his computer at home, Ohno posted a sticky note where he jotted down three words to remember on his financial journey: "process over prize."

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"At the end of the day, I can't control the outcome, but I can control the things that I do on a day-to-day basis to help me get there," he said. "Business and investing are long-term life pursuits."

**2. Don't fall back on FOMO.** When Ohno first entered the world of business, he didn't want to miss a single deal. After a handful of years, something changed. He decided that he no longer wanted to be chasing opportunities - he wanted to be choosing.

So he gave up on the fear of missing out on investments that didn't align with his long-term plan.

**3. Develop routines.** During his years as an athlete, Ohno closely tracked progress. "If you can't measure it, it's very difficult to gauge where you're going," Ohno said.

Just like exercise, nutrition and adequate sleep, checking in on his financial wellness is now part of Ohno's daily routine.

Ohno recommends using the free online financial tools from Personal Capital to get clarity on your money. Nearly 3 million U.S. households use this technology for an overview of their financial accounts, all in one place.

**4. Get talking.** Simply put, money can be stressful. One way to make financial matters feel less overwhelming? Ohno says it's important to nix the stigma.

Ohno and his fiancée Bianca Stam work to have open and honest money talks. He encourages people to sit down and have vulnerable conversations with their own loved ones:

"It really starts with talking about it in a way that is healthy and open," Ohno said. "When you can remove the emotion and instead focus on the mechanics, that's where it gets exciting."

**5. Align your money with your values.** In new business ventures, Ohno aims to work with companies that value social responsibility.

"I want to see companies having the hard conversations - about diversity and inclusion, about creating a more sustainable but open financial network for any and all who are interested," he said. "I think radical transparency is required."

More broadly, he sees an evolution to "conscious capitalism."

"We're facing a lot of challenges in the country, but my belief is consumers and business-builders are starting to really open up around the idea that we can do all of it - do good, be good, make good," he said. "The triple bottom line is real."

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## EXPERT TIPS TO EASE PANDEMIC PET'S ANXIETY

(BPT) - Pet adoption rates skyrocketed in 2020. For pets, the past year at home has meant more walks, constant belly rubs and endless treats. As restrictions ease, businesses return to the office and kids go back to in-person learning, your pandemic pup might start showing signs of separation anxiety

As we ease back into "normal" life, try these home remedies to help your pup manage their anxiety.

### \* Identifying triggers

The first step to calming your pet is to identify the events that may trigger their anxiety, such as thunderstorms, loud noises or long periods of alone time. Once identified, you can better prepare for when you're leaving the home.

### \* Create a safe space

Make a den to serve as your pet's safety zone while you're away. Use soft, plush bedding inside a small crate in a designated place within your home to

create a safe space your pup will want to nuzzle into. All dogs, large and small, like to feel safe. This tip is also helpful during thunderstorms, fireworks and any other anxiety-inducing events.

### \* Play peaceful tunes

Try soothing your dog with classical or peaceful music. Classical music has been successfully used in many studies to calm pets. Keep the volume at a level that can drown out any outside noises, while not being overwhelming.

### \* Get moving

Take your dog for a run, walk or play fetch before any events or leaving the house. This will help tire them out, and thus reduce their anxiety throughout the day. Try incorporating these activities into your daily routine.

### \* Nutrition is key

A balanced diet does more for your dog than just manage their weight. Making sure your pup is getting the necessary

nutrients can improve their digestive health, skin and coat, energy levels, allergies and sensitivities, and more. Determining and meeting the unique nutritional needs of your pet is made easier with personalized nutrition from Tailored Pet. By taking an online quiz about your dog's needs, Tailored customizes a food blend optimized just for them.

If your pet's anxiety becomes severe, visit your veterinarian for a medical exam to ensure that medication can be handled safely by your pet. For even more information and tips visit [www.tailoredpet.com](http://www.tailoredpet.com).



# Keep Your Confidence High

Self-confidence is essential to success in any endeavor. It's not automatic, though. Sometimes you have to build it within yourself. Try these tips from the Inside Higher Ed website:

- **Practice positive self-talk.** Tell yourself things like, "I can do this," "I've succeeded before," "I'm good at my job," and the like. Extinguish doubts when they pop up in your mind and replace them with positive thoughts.
- **Set achievable goals.** Accomplishing a realistic goal, like completing a project or running a 5K, helps you realize that you can do what you set your mind to.
- **Reframe failures.** Don't let a setback derail you. Instead of falling into despair, look at failure as a learning



opportunity. Examine what went wrong so you can succeed next time.

- **Seek constructive feedback.** Reach out to managers and colleagues to get a better view of your strengths and weaknesses. Concentrate on your strengths as you move forward, while at the same time filling in your gaps so they don't distract or defeat you.
- **Choose positive role models.** Associate with positive, successful people who support you. Stay away from selfish types who only tear you down.
- **Keep a journal.** Record your successes, struggles, worries, and obstacles. Look for patterns and trends. Highlight your triumphs, however large or small, and look back on them when your confidence needs a boost.

## TAKE A BREAK!



### Easy Apple Turnovers

#### **Ingredients**

diced (peeled) apples  
1 Tablespoon brown sugar  
1/2 teaspoon cinnamon  
1 Tablespoon lemon juice  
1 (17.3-oz.) package frozen puff pastry (2 sheets), thawed  
Flour, for dusting work surface  
1 large egg, whisked  
Crystal sanding sugar (optional)

Preheat the oven to 400°F. Line two baking sheets with parchment paper or Silpats.

In a large bowl, stir together the apples, brown sugar, cinnamon and lemon juice. Unfold the puff pastry sheets onto a lightly floured work surface. Using a rolling pin, gently roll over the pastry to seal any perforations then cut each sheet into 4 squares.

Using a slotted spoon, scoop a portion of the apple mixture into the center of each puff pastry square then fold the pastry across diagonally to form triangles. Using a fork, crimp together the edges then transfer the turnovers to the prepared baking sheets, spacing them at least 2 inches apart. Cut three small slits in the tops of each turnover then brush them with the egg. Sprinkle the turnovers with the sanding sugar (optional).

Bake the turnovers for 17 to 20 minutes or until they're golden brown and puffed. Transfers the turnovers to a rack to cool then serve warm or at room temperature. arugula; toss to coat with salad dressing. Top with crumbled cheese and serve!

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#### SOLUTION

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## Car Emblems And Their Meaning



Audi and its four silver rings. In spite of what others might tell you, they've got no connection with the Olympic Games, even if they truly believe in it. The real meaning of Audi's emblem comes from the 1932 unification of the four oldest German car manufacturers, Audi, DKW, Horch and Wanderer, forming what became known as the Auto Union. Automakers in the union were allowed to use the four silver rings as a logo, while the others had to use their own.

When 1985 came, the name Audi permanently took the place of the Auto Union. Audi, Latin derivative of (August) Horch, the founder of the original union, carried on making cars in the same German spirit that characterized the old brands. The emblem went through some minor changes across the time, so today it looks almost the same as it looked in the past.

Some would say that the Audi logo resembles the four wheel drive of the more modern Quattro, but although it makes sense, it has no connection.