

No Hassle Newsletters Presents ...

SUCCESS ADVANTAGE 2.0

NEWSLETTER AND MORE

THE ULTIMATE COLLECTION OF NEWSLETTER TIPS, STRATEGIES, AND INFORMATION YOU CAN USE

DECEMBER 2023

Hello and welcome to the December 2023 issue of the ***Success Advantage 2.0 Newsletter and More*** – a full 24 pages of great content! As usual, you will find a great assortment of my famous Customer-Loving™ articles, tips, strategies and information (including international content!), all designed to make producing your monthly customer newsletter easier and more profitable!

Quotes of the Month

The numbers may be said to rule the whole world of quantity, and the four rules of arithmetic may be regarded as the complete equipment of the mathematician.

—James C. Maxwell

In the arithmetic of love, one plus one equals everything, and two minus one equals nothing.

—Mignon McLaughlin

Whenever I see an ambulance, I like to think there is a baby being born, rather than a death.

—Phil Lester

If we are creating ourselves all the time, then it is never too late to begin creating the bodies we want instead of the ones we mistakenly assume we are stuck with.

—Deepak Chopra

The more we construct lives that prioritize safety, the bigger the prison we construct around ourselves.

—Craig D. Lounsbrough

I create a home that is a safe and nurturing place for me, where I am free to gather myself.

—Maureen Brady

The culture of a workplace—an organization's values, norms and practices—has a huge impact on our happiness and success.

—Adam Grant

A sure sign of a soul-based workplace is excitement, enthusiasm, real passion; not manufactured passion, but real involvement. And there's very little fear.

—David Whyte

It requires a very unusual mind to undertake the analysis of the obvious.

—Alfred North Whitehead

Science increases our power in proportion as it lowers our pride.

—Claude Bernard

To invent, you need a good imagination and a pile of junk.

—Thomas Edison

Our imagination is stretched to the utmost, not, as in fiction, to imagine things which are not really there, but just to comprehend those things which are there.

—Richard Feynman

Do not be embarrassed by your failures. Learn from them, and start again.

—Richard Branson

You've got to get up every morning with determination if you're going to go to bed with satisfaction.

—George Lorimer

See If These Items Are on Your Calendar!

Bingo's Birthday Month. With origins that date back to a 1530s Italian lottery game, different versions of Bingo were played in Germany and France for hundreds of years before it reached North America in 1929. The game has been popular in the United States since then, used by churches to raise funds and by casinos that promise huge jackpots to a lucky few.

Root Vegetables Month. Looking for something healthy to offset the sugary treats of the holiday season? Consider a carrot soup seasoned with turmeric and ginger; add shaved beets and radishes to a salad; or try a side of mashed parsnips or baked sweet potatoes with your next meal.

National Eggnog Month. Spike it with bourbon, whiskey, or rum; add a splash to your coffee; or enjoy a glass with a sprinkle of cinnamon on top. For those who love the rich, creamy beverage known as eggnog, this is the month to indulge.

Seasonal Affective Disorder Month. About 20 percent of the population suffers from a mild form of depression during the cold-weather months. Most experience fatigue, irritability, a lack of concentration and other symptoms in the winter months. Check in with your health care provider if you or someone you know experiences changes in moods and behaviors this winter.

Clerc-Gallaudet Week, Dec. 3-9. Laurent Clerc (1785–1869) and Thomas Hopkins Gallaudet (1787–1851) worked to establish the foundation for American Sign Language, as well as the first school for the deaf in this country. Clerc-Gallaudet Week was established by the D.C. Public Library in 1974 to honor the December birthdays of these men and to raise awareness of issues in the deaf and library communities.

Christmas Bird Count, Dec. 14–Jan. 5. For more than 100 years, the Audubon Society has relied on volunteer birders throughout the Western Hemisphere to conduct an avian census. Go to <http://www.audubon.org/join-christmas-bird-count> to find out the details about CBC activities in your area.

National Gluten-Free Baking Week, Dec. 17-23.

The treats and feasts of the season can be especially challenging for those with digestive issues or an intolerance for the complex protein found in barley, wheat, and rye. Consider adding a few gluten-free alternatives to your holiday spread this year.

Hanukkah, evening of Dec. 12–evening of Dec. 20.

This eight day “Festival of Lights” is commemorated by the nightly lighting of a menorah, the recitation of special prayers, and feasting in the Jewish community.

National Ugly Christmas Sweater Day, Dec. 15.

We all have one from our Aunt Betty in Bugtussle. Don't hide it in your closet or regift it—wear it proudly on this day. You will be in good company.

Answer the Telephone Like Buddy the Elf Day, Dec. 18.

If you don't know who Buddy the Elf is, then you probably don't believe in Santa, but those who do will embrace their inner child (or elf) and have some fun with this.

Christmas, Dec. 25. Celebrated throughout the world with the exchange of gifts, decorations, songs, feasting and more, this day commemorates the birth of Jesus Christ.

Boxing Day, Dec. 26. Started in the Middle Ages and now celebrated on Dec. 26 in Canada, South Africa, New Zealand, Australia, and several European countries, this is the day that churches open their alms boxes and distribute the collection to the needy.

World Healing Day, Dec. 31. This nonpolitical, nondenominational day is about peace, love, understanding, forgiveness, harmony, and restoring balance.

A Few Work Tips

Avoid Working for Free as a Freelancer

The rise of the digital age has created a terrific environment for freelancers, with a lot of demand for designers, writers, and illustrators as well as other creatives.

However, opportunities can seem elusive when first starting a career as a freelancer, and many

newcomers find themselves being offered work with the reward of “exposure” rather than actual money. This can sometimes seem a good idea for newcomers to at least gain some kind of track record, but in truth, it can often do more harm than good. For one thing, exposure is not going to help you to pay the bills. In many cases, freelancers do not even gain credit, and even if they do, this is far from a guarantee it will help you gain future employment.

Another reason to avoid working for free as a freelancer is that it actually undermines your value as a freelancer.

It is sending a message that your time and effort is not worth paying for, which is bad both for individual freelancers and for the entire profession. Clients are also likely to take advantage and demand endless revisions if there is no comeback – i.e., extra money needing to be paid – on them for doing so.

Well-being Improvement Tips

Creating a healthy work-life balance can be difficult in our fast-paced world, but it is more important than ever to do so with the increase in remote working, impending deadlines, and the ever growing needs for efficiency. The lack of a healthy work-life balance can result in burnout, making it crucial to follow tips to improve things.

One good tip is to make your well-being a priority. A key factor in the creation of a healthy work-life balance is to make your well-being – mental, physical and spiritual – a major priority. Try meditating, exercising, and a healthier diet to ensure your well-being stays in top shape.

Another good tip is to make sure you prioritize time for your hobbies as well as work and relationships. It is a good idea to actually schedule time for hobbies in your calendar, enjoying old hobbies and even spend some time looking for new ones too.

Try Meditation at Work

More and more workplaces are encouraging meditation during the day. Meditation has a positive effect on physical health and mental well-being. Here are some benefits of meditating at work from Dr. Barbara Cox (www.drcoxconsulting.com), a consulting psychologist and coach who specializes in working with innovative leaders and organizations:

- **Improved ability to manage stress.** Life is filled with stress, and the average work day can provide a host of new triggers that add to stress, whether it's a demanding supervisor, a difficult client, or uncooperative coworkers, just to name a few. “Stressful situations are going to happen,” Cox says. “So the question becomes how well you can handle the stress. Meditation can assist in that.”

- **Increased quality of sleep.** Meditation can help people with their sleep issues, according to research by Harvard University and Northwestern Memorial Hospital. That doesn't mean meditating only before bedtime. It also helps to practice meditation during the day, so you can more easily get into that relaxed state at night. “If you get a good night's sleep,” Cox says, “you're more likely to perform well at work the next day.”

- **More mental energy.** People can often feel tired during the workday, even if they don't have a physically demanding job. One reason is mental exertion, some of which goes back to all that stress. Meditation can help restore both your physical and mental energy.

- **Greater ability to concentrate.** For many people, it doesn't take much to let their minds wander, especially these days when distractions such as smartphones and internet connections are close at hand to give them an extra reason to lose focus. Those who meditate are better able to focus on ideas and remember facts without getting easily distracted, and research by the University of California-Santa Barbara backs that up.

Don't Let Workplace Blues Slow You Down

Keeping your spirits up in today's hectic business environment can sometimes be difficult. Below is a list of things to do when you feel negativity and self-doubt creeping in:

- **Think of something you're grateful for.** It could be a professional accomplishment or a personal achievement. Bring it to your mind and talk to yourself about it. You'll find that you can't keep two different emotions in your mind at the same time. The feeling of gratitude will likely block out negative thoughts.

- **Find something you like about yourself.** Focus on some positive aspect of your life, something you like

about yourself, and expand on it. For example, are you creative? How does this help you enjoy life? How does this help you do your job better?

- **Look forward to something.** Is there a movie you want to see or a vacation you're planning to take? Picture it in your mind as vividly as you can—thinking of colors, smells, sounds, and other sensations. A short mental break like this can combat negativity.

Flexible Work: To Ask Or Not to Ask?

Flexible work arrangements are on the rise. An increasing number of employees work remotely, have flexible schedules, or compressed workweeks. Millennials, in particular, value work-life balance.

If you're interviewing for a position, is it wise to inquire about flexible options? Will it reduce your chances of being considered for the position? Two key questions to ask yourself before you ask them:

- **How flexible is the organization?** Does it value predictability and face time? Is a centralized team integral to smooth operations? Most traditional organizations will be slower to change, and startups will be much more likely to have flexible options from the outset.

- **How important is a flexible plan to you?** Consider your priorities. If you will be unhappy in a rigid work environment, you aren't doing yourself or the organization any favors by avoiding the topic in an interview.

Healthy Living

Get a Healthier Lifestyle

We all have the power to create a healthier lifestyle for ourselves, and some discipline and self-awareness is all that is required to give ourselves the best chance of a long and healthy life.

One good tip for living a healthier lifestyle is to ensure you have breakfast every day. Having breakfast every day helps with feeling fuller for longer and weight management, and also keeps the brain healthy and alert. Healthy breakfasts can include eggs cooked in olive oil, granola and yogurt, and oatmeal with fruit.

Another good tip is to check food labels, which help with understanding how healthy or unhealthy a food is. Nutrition facts explain what is contained in the food item, and check the serving size to see if there is too much sugar, sodium, or fat within it. More than 300 calories or 20g of fat per serving is not healthy. Look for food with less fat and sugar.

Vital Eye Health Tips

Simple habits can help to improve eye health and ensure they remain in good condition for many years to come. Vision problems can have a serious impact on quality of life, so it is important to do what you can to reduce the risk of future problems.

One good habit is to wear sunglasses. Ultraviolet rays can damage eyes over time, but UV light can be blocked by wearing sunglasses and thus cut down the chances of developing eye diseases such as sunburn, eye growths, cataracts, and eye cancer.

Another good habit is to take screen breaks. Overlong screen time can result in dry eyes, blurred vision, digital eye strain (a.k.a. computer vision syndrome), neck and shoulder pain, and headaches. A general easy habit is to look at something 20 feet away for 20 seconds every 20 minutes when using screens, a habit known as the 20-20-20 rule. Screens are not the only cause of eye strain, with the same rule also applying to books.

How to Eat Healthier Protein

Protein is of vital importance to everyone, from athletes to couch potatoes. It is vital to all cells and ensures the body can perform at its best. A diet that is high in protein has been shown to promote weight loss, improve the stability of blood sugar, and even improve muscle growth, so how can you get more protein in your diet?

One good tip is to snack on cheese or yogurt instead of chips, which have little protein. String cheese comes with seven grams of protein in every stick, with nearly 15 grams in cups of the standard non-fat Greek yogurt.

Another good tip is to have eggs instead of a morning muffin. Muffins offer little protein or fiber but a lot of carbs and refined sugar. Eggs are the best component of a healthy breakfast, with six grams of protein, helping to start the day right.

When to Treat Burns at Home, and When to Head to the ER

Burns can be painful, but you don't necessarily have to go to a hospital to treat them. From the *NBC News* website, use this checklist to determine whether you (and how) you can treat a burn at home:

When to treat at home:

- You feel pain from the burn.
- The skin turns white when you press it, then turns red again when you stop.
- The burn isn't on your hands, joints, or face.

How to treat at home:

- Remove any hot or burning material from the affected area.
- Wash the area with soap and water.
- Apply an antibiotic ointment to the burn site.
- Wrap the burn site with gauze and secure it with adhesive tape.

When to go the hospital:

- You feel little or no pain.
- The burn is deep and your skin is peeling.
- The burn covers your hand, joints, or face.

Check with your doctor when:

- The pain increases or gets more frequent.
- You see signs of infection on the burn site.
- You have any other symptoms.

Rehab after Heart Attack Is Often Ignored

Approximately 790,000 adults in the United States suffer heart attacks every year, and about 210,000 of them are repeat attacks.

Cardiac rehabilitation is crucial to prevent a second heart attack, but the Centers for Disease Control and Prevention report that only one in three survivors opt to participate in it.

Cardiac rehab includes exercise counseling, lifestyle advice for a healthy heart, and stress-reduction tips, all of which can reduce those chances of a second (or third or fourth) attack. Cardiac rehab also means extended medical supervision after discharge from the hospital, according to the *WebMD* website.

If you or someone you know has suffered and survived a heart attack, keep in mind that rehab might prolong life and prevent a new crisis.

Is That Still Safe to Eat?

Is that fruitcake that's been in your pantry since last year safe to eat? Maybe not, but the *CNN* website offers this list of foods you can safely store for years:

- **Honey.** Because it's low in water and sugars, bacteria can't easily grow in it. Small amounts of hydrogen peroxide in honey also inhibit the growth of microbes.
- **Dried legumes.** Beans, lentils, and other legumes stored in airtight, waterproof containers can last for years without losing their nutrition value.
- **Soy sauce.** Unopened, soy sauce can last for three years on the shelf, thanks to its combination of fermentation and salt.
- **Vinegar.** Its acidic nature makes it difficult for bacteria to thrive. White vinegar will stay unchanged almost indefinitely, but other vinegars may change color or produce sediment in the bottle over time.
- **White rice.** The key is temperature. White rice stored in an airtight container at about 27 degrees Fahrenheit can last up to 30 years, although brown rice has a shorter shelf life.
- **Dark chocolate.** Chocolate fans rejoice! As long as it's stored at a constant temperature, dark chocolate is safe to eat for two years or longer.

Management Tips

Time Management for Leaders

Time management is an essential skill for business leaders so that they can manage the time in their day in the most efficient manner possible. A schedule should be created and a timeline followed to ensure the efficient completion of daily tasks.

One good tip to optimize a day in the life of a business leader is to batch all the tasks that have to be accomplished that day. Blocks of time should be dedicated to dealing with particular tasks all through the day, such as scheduling a block of time to deal with all emails in the morning. This results in an unwavering focus. Other commitments such as meetings, concentrated work, and strategic planning can likewise have time for them partitioned in your schedule.

It is also a good idea to make use of timers. A timer works as well for work tasks as it does for tasks at home. Self-imposing deadlines even when they do not exist is a great method to motivate you and help you focus.

Changing Course? Follow These Guidelines

Changing an organization's direction is difficult, but sometimes it's necessary. Whether you lead a workforce of two people or 2,000, pay attention to these change management fundamentals:

- **Start at the top.** You can't expect people to change their habits if you're not willing to make some adjustments yourself. Set a positive example to show your commitment to the new approach. Persuade other managers and influential members of your workforce to personify the changes in behavior and performance you need to emphasize.
- **Address the human factor up front.** Don't wait for resistance to rise. Take a proactive approach before it solidifies. Talk to employees about how they feel, survey their attitudes, and develop a strategy for convincing them that the change is in their best interest as well as your organization's.
- **Get every level involved.** Don't do all the planning yourself, or leave out any departments even if the impact on them will be minimal. Take a cascade approach: Start with the top layer of employees, tell them what changes you need, discuss your approach, and then empower them to take the news to the next level, repeating the process until everyone has the chance to offer input. You'll get better buy-in and commitment.
- **Talk one on one.** Don't rely on emails to your workforce and speeches to groups. Get out and communicate individually with as many people as possible. The personal connection will let employees know you value their opinions and insights. It'll also give you a chance to communicate your expectations in detail, so people know what you need from them specifically.
- **Prepare for obstacles.** No matter how well you plan, changes will be difficult. People will resist even if they initially accept the situation. Set up a system to track your progress, and be ready to respond quickly when you hit a snag. In the worst-case scenario you may need to let some of your employees

go, but you can reduce your losses if you attend to problems promptly instead of letting them fester.

Try the '70 Percent Rule' When Delegating

If you're like many managers, you have a hard time deciding which tasks to delegate and which to keep to yourself. If you want to develop your employees' skills and responsibilities through delegation, though, try this rule: If someone else can do the task at least 70 percent as well as you can, delegate the task to that person. This will help you lose the "If you want it done right, do it yourself" attitude, and provide employees with challenges they might not otherwise get a chance to attempt.

Fix Your Team When Trouble Strikes

Even the most successful teams hit an occasional rough patch. As a leader, it's your job to watch out for interpersonal conflicts that can derail their best efforts. Here's how to steer your team through the rough patches:

- **Observe the group at work.** You can't depend on meetings and memos to assess the health of your team. Join them as they perform their mission, so you can watch how they interact and work together. Naturally they'll be on their best behavior with "the boss" watching, but if you do it often enough and maintain a low profile, you'll see signs of trouble if they're present.
- **Talk to team members one on one.** Seek your employees' input privately. Listen to their observations about how the team is functioning. You're not looking for tattletales, but you should ask for realistic information on how the team can work more effectively. (Confidentiality is crucial to trust and honesty, of course.)
- **Bring in outsiders as necessary.** Bring in a professional facilitator or trainer to help your team work through problems more quickly. Someone from outside your organization won't share your assumptions and your team members' preconceived notions of how their work should be done.

Increase Your 'tech' IQ

Getting Your iPhone Battery to Last Longer

Although the new iPhone 15 is on the way, those who do not yet want to upgrade have ways of optimizing

their battery usage to make their current model work better. The majority of issues faced by iPhone batteries can be easily dealt with by taking a few simple actions, such as using optimized charging, not letting the battery drain down to zero, and avoiding it overheating.

However, there are also things that can be done to help the battery to last longer. One example of this is to remove widgets from the lock screen of your iPhone. They force apps to run in the background automatically, continuously draining power in the process. Press down on the lock screen, go Customize followed by the Lock Screen option and then tap on the widget box and hit “-” to delete each one.

Another thing you can do to help the battery last longer is to turn off haptic keyboard feedback on your iPhone. Haptic feedback provides vibrations to every key, but also affects battery life. Keep the feature disabled, and if you have previously enabled it, go to Settings to turn it off.

Nutrition

Essential Pregnancy Diet Tips

Recommended nutritional requirements during pregnancy include B vitamins such as vitamin B3 (a.k.a. niacin), B12 and B9 (a.k.a. folate), iron, vitamins A, C and D, calcium, zinc, and Omega-3 fatty acids such as DHA, which help with the growth and development of healthy babies, specifically the development of bones, brain cells, red blood cells, and the spine.

One of the best ways pregnant women can get the essential nutrients they require is the Mediterranean diet, which is rich in fresh fruit and vegetables, nuts and seeds, lean meat in moderation, healthy grains, and oily fish. Following the diet during early pregnancy and even around conception has been shown to cut down the chances of an adverse outcome for pregnancies such as gestational diabetes, preeclampsia, and preterm birth.

Dark leafy greens and vegetables in general are an excellent choice to eat during pregnancy, as are berries as well as other fruits, whole grains from brown rice, whole meal bread and oatmeal, and lean

proteins from the likes of beans, chicken, eggs, lentils, nuts and seeds, and salmon.

Learning Tips

Programming Tips

Continuous adaptation and learning are required in the versatile and dynamic field of programming, and there are always new strategies and techniques to learn for even the most experienced in the industry. There are a number of programming tips that can help with proficiency and efficiency.

One such programming tip is to make a plan prior to doing any coding. A common mistake made by newcomers is starting to code without having any kind of clear plan. Make the time to gain a full understanding of the problem, including breaking it into smaller parts, and come up with a solution prior to writing any code. Planning will ultimately save time by reducing the chances of making mistakes later.

Another good tip is to make sure you have chosen the right tools. It is crucial to select the correct programming tools and language for your particular project. Factors that need consideration include the project requirements, the level of your familiarity with that language, and community support. Productivity will be boosted significantly by the use of the right tools.

Financial Times

Single Income Family Tips

Many families still operate as a single income household, but many are still living paycheck to paycheck and struggle to pay the bills. The good news is there are some financial tips that can help single income families.

One good tip is to set about creating an emergency fund. These funds are essential to good financial health. Another good tip is to create a budget and then make sure that you stick to it. There are a variety of personal budgeting styles, and it is a good idea to check out a number of them in order to work out your own personal style.

It is also a good idea to set about making the most of your income tax withholdings. Most experts are in agreement that it is better for customers to get more money in each new paycheck than in one big income tax refund as receiving separate installments makes it more likely that customers will start saving the extra rather than go on a lavish spending spree.

Don't Make These Retirement Saving Mistakes

Too many people wait too long to start thinking about how much money they will need to finance their retirement. Retirement seems far away when you're in your 20s and 30s, and it's easy to think you'll have plenty of time to worry about saving later. That's one mistake. Here are three more, offered by Chris Heerlein, partner at REAP Financial and author of *Money Won't Buy Happiness—But Time to Find It*:

- **Not participating in a 401(k).** Many employers don't offer a 401(k) or similar retirement plan, but if yours does, you should participate. This savings opportunity that can reap great rewards, especially if you start when you're in your 20s and faithfully contribute for decades.
- **Saving only in a 401(k).** Although contributing to a 401(k) is great, that shouldn't be your only vehicle for saving. If you are a younger saver, you are putting all your money into a bucket you can't touch for 20 or 30 years. When you do withdraw it in retirement, you'll pay taxes because the taxes were deferred. Put some balance in your portfolio with a Roth IRA, a Roth 401(k), or a health savings account. Withdrawing from those Roth funds in retirement won't result in taxes because the taxes were already paid before the money went in the account. HSA money isn't taxed if you withdraw it for qualified medical expenses. After you turn 65, you can withdraw it for any purpose, although you will pay taxes on that withdrawal if not used for a qualified expense.
- **Failing to embrace risk.** When the 2008 financial crisis hit, plenty of investors lost a substantial portion of their savings. The memory of what happened to them—or to their parents—is still having repercussions. Some people younger than 50 are too conservative with their investments, so their money doesn't grow as it could if they took more risks. If you're between the ages of 20 and 50, though, don't panic. Time is on your side. If you suffer a loss, you

more than likely have plenty of years to recover before you retire.

Stretch Your Bonus Dollars

Even a small year-end bonus can go a long way in helping you manage debt. Here are some ways you can make good use of an extra \$50:

- **Cut your credit card debt.** If you put \$50 toward a \$2,000 credit card balance, you'll cut your payback time by four months if you usually pay a minimum of \$40 month. Using the \$50 toward the debt can save you \$103 in interest (at 16 percent).
- **Buy financial management software.** Use the \$50 to help you manage your money better by buying financial management software like Quicken. It'll help you keep better control of your checking account. The programs also help you to identify other areas where you can save money.
- **Pump up your relationships.** Buy something nice for your spouse, partner, friends, family or coworkers. Invest in something by thinking that there's more to life than money.

Save Money—and the Earth—with These "Green" Ideas

Reducing your carbon footprint doesn't just help the environment—it can actually help you save money at the same time. Here are a few tips for conserving your hard-earned cash while helping out Mother Earth:

- **Fix your leaky faucet.** That irritating drip-drip-drip can add up to a lot of money over the course of a year. Keep faucets in good condition, and look for ways to cut down on water use in general. Shut off the tap while doing the dishes, for example, and collect rainwater in barrels for uses other than drinking (like washing your car).
- **Heat and cool your home more efficiently.** Make sure hot and cold air isn't seeping out through ducts and doors. Check your light switches for drafts around the edges, and seal them up. Install ceiling fans to circulate warm air downward during the winter months and keep air conditioning costs more reasonable in the summer.

Family Matters

How to Work with Family Members

Working with family members might seem like a good idea, but it can result in changed dynamics that can sometimes become a little awkward. The good news is there are ways to work with family members without damaging either the business or the personal relationship.

One of the most important tips is to set clear expectations from the beginning. This is effectively the same scenario as when hiring any other employee, but is actually even more crucial when working with a family member. They need a detailed job description that clearly outlines their job expectations as well as clearly delineating expected workplace behavior to maintain a professional atmosphere.

Another crucial tip is to avoid playing favorites. One of the biggest problems of hiring family members when there are other non-related employees is favoritism toward the relative, which in turn creates resentment from other employees and can result in a serious morale problem as well as lowered productivity. Treat family members the same as every other employee in regard to company matters.

Budgeting Tips

The cost of living crisis has proven to be a scary time for everyone including families but the good news is there are some budgeting tips that you can follow in order to make the family budget stretch that little bit further.

One good budgeting tip is to drive an old car that you do not need to make any payments on. Stop driving a vehicle that is beyond your financial means to pay for and keep it simple.

Another good tip related to health insurance, the spiraling costs of which have taken their toll on middle class families. It might be a good idea to change to a health share or other independent plan away from your employer. Make sure you do thorough research to see which best suits the needs of your family.

It would also be a smart move to shop for secondhand furniture on the likes of Facebook

Marketplace and Amazon Marketplace and to shop for thrift clothes.

Raising Strong Kids

Help your children to become more resilient by focusing on these three areas:

1. Negative thoughts. If you were ever the last one picked for a team in P.E. or someone whose accomplishments were compared against those of an older sibling or a prodigy neighbor kid, then you'll know firsthand the doubt, dread, and lack of confidence that can overtake a young mind. Don't allow your children to fall victim to a spirit of defeat.

Encourage them to share their thoughts. Then help them improve their outlook by exploring strategies and solutions that will empower their thinking and inspire a willingness to strive for more.

2. Feelings. Sometimes as parents we're too quick to step in and say, "Don't worry. Everything will work out." Yet this approach doesn't allow your children to recognize and process how they are feeling nor understand how their feelings can influence behavior.

Give youngsters a judgment-free forum for exploring their emotions, and offer insight and constructive feedback for dealing with those emotions.

3. Fears. Confronting adversity helps to develop problem-solving skills and gives us the confidence to make better choices.

Don't allow children to give up when times are tough. Encourage kids to face their fears with positive actions and perseverance. They may not always come out on top, but they will be able to hold their heads up knowing they did their best.

Blend Family Time with School Time

Balancing time with family and friends becomes an even greater challenge when you go back to school as an adult. Furthering your education doesn't have to mean sacrificing all personal time. Here are some ways to share the experience:

- **Make your newfound knowledge a topic of conversation.** Talk to your family about what you're learning. This helps start conversations—and helps others understand what you're studying.

- **Share your reading material with family.** If you get interesting books or reading material for your class, encourage your partner to read the material, too.

- **Get help with schoolwork.** Ask family members to help you prep for exams, proofread papers or discuss the week's readings.

Strong Families, Strong HEARTS

Susan Smith Kuczmariski is an educator and author who spent years researching contemporary family dynamics. In her book, *Becoming a Happy Family: Pathways to the Family Soul* (Book Ends Publishing), Kuczmariski identifies the following six common experiences that provide the "soul vitamins" that strengthen the bonds of families if cultivated in the right way.

- **Humor.** Find something positive to laugh about every day to promote cheerfulness in your home.

- **Emotion.** Cultivate experiences that inspire authentic communication and interaction. Don't pass up opportunities to establish meaningful dialogues with your family members, so everyone can share their thoughts and feelings.

- **Acceptance.** Avoid negative criticisms. Instead, make a habit of lovingly recognizing and appreciating each family member for their unique qualities.

- **Renewal.** Plan activities and projects that will allow your family to reconnect and build fond memories. Take advantage of seasonal breaks, holidays, and time off from school.

- **Togetherness.** Carve out quality time daily for bonding and honoring family traditions.

- **Struggle.** No one should carry a burden alone. Avoid secrecy and use family meetings to discuss challenges in a thoughtful, positive way.

Success & Personal Growth

Cleaning Motivation

Cleaning is hard and not a lot of fun, so finding the motivation to do it can be difficult. The good news, however, is that there are ways to get a little more

inspired and pump up your motivation to clean your house.

One good tip is to start small. Start by focusing on just one category of cleaning such as washing dishes or picking up books. Focusing on just one category at a time is a good way to avoid feeling overwhelmed by how much work there is to do. You could also focus on one particular space, such as the kitchen counter before moving onto another spot.

Another good tip is to create a routine and schedule for cleaning. Some people may be able to set aside a whole day to clean, but many people cannot or would not want to do this.

The simplest solution is to set aside blocks of time such as 25 minutes, and then have a short break. Use a timer to make sure you stick to the schedule. This is a particularly good method for those who are easily overwhelmed by the cleaning workload

Reject Rejection and Aim High

Businesswoman and author Deborah Rosado Shaw rose from poverty to create a multimillion-dollar umbrella-making business. A native of New York City, Shaw runs Umbrellas Plus out of New Jersey.

The secret of her success? As she described it in an *Atlanta Journal-Constitution* article some years ago, she has learned to play beyond the rules.

Refused admission to law school 11 times, she went into sales, which led to the creation of her company. She offers the following advice on getting ahead:

- Be willing to sacrifice.
- Get used to fear.
- Know where you're going.
- Enlist the help of a business coach or mentor.
- Be creative about what you want.
- Make noise.
- Trade what's predictable for what's possible.

Follow This Route to Entrepreneurial Success

Maybe you've always dreamed of starting your own business. There's no reason you can't, but you've got to know what it takes to succeed. From the *Investopedia* website comes this advice for would-be entrepreneurs:

- **Get organized.** A simple to-do list will help you manage your time and resources effectively. Don't just respond to crises; have a plan for what you want to accomplish daily, weekly, monthly, and further out.

- **Keep records.** You can't remember everything. Keep detailed records so you know what you've spent, what you've spent it on, where your revenues are coming from, and what your significant challenges are.

- **Study your competition.** Find out everything you can about other organizations in your industry. Knowing where they've succeeded and failed can help you seize opportunities and avoid mistakes.

- **Analyze the risks.** Understanding how much risk you're facing can help you plan strategies to minimize it—and help you learn how much risk you're willing and able to tolerate.

- **Be creative.** Look for fresh ways to solve problems instead of continuing to do what you and everyone else has always done, the same way it's always been done.

- **Keep your focus.** You'll be distracted by problems, people, and opportunities. Don't let them draw you away from your central goal.

- **Prepare for sacrifice.** The challenges of entrepreneurship mean you'll have to make sacrifices—time, money, comfort, and so forth. Decide up front how much you're willing to sacrifice so you'll be ready to make the right decisions.

- **Provide top-notch service.** The key to any successful business is satisfying your customers. Commit to doing everything you can to meet their needs, and they'll come back for more.

Don't Sabotage Your Success with Chronic Lateness

Are you always running late? Maybe you're legitimately busy, but chronic lateness may spring from other factors. The danger is that being late all the time will give you a reputation for being undependable and/or careless. Take better control of your time by considering these psychological causes behind being constantly behind schedule:

- **Adrenaline.** For some people, rushing to every meeting and event provides excitement. If you're enjoying the chase too much, look for other activities to fill your need for thrills. Skydiving, anyone?

- **Control.** Making other people wait for you—instead of the other way around—is one way to keep the reins tight. People like customers and your boss don't like being kept waiting, though. Remind yourself that other people's time is important, too.

- **Validation.** Being busy can be one measure of success—"Look at all the important tasks I've got to do!" But if you overextend yourself, you'll burn out. Teach yourself to track other metrics that don't overwhelm your day.

- **Anger.** Sometimes we "punish" people by forcing them to waste time waiting for us. This rarely solves any problems and may exacerbate them. If you've got an issue, talk it out openly. You'll both save a lot of time.

Science of the World

True Science Facts That Sound Fake

The world of science is so fascinating that there are many facts that are completely true even though upon first hearing them they sound utterly false.

One fake-sounding but true fact is that the metallic smell you get from coins actually comes from you rather than the metal. The coins actually gather the bacteria and oil from human skin, with the oil releasing the familiar smell when it breaks down on the surface of the coin.

The spit of caterpillars is capable of breaking plastic down. Plastic can take centuries to degrade naturally, but one possible solution to this dilemma is the wax moth caterpillar, a.k.a. the wax worm, which has enzymes in its saliva that are capable of chemically breaking down the most common of the world's plastics, polyethylene.

Jellyfish are capable of learning despite literally not having any brains. The Caribbean box jellyfish has a nervous system but no brain, yet scientists have shown they can learn from past experiences in order to avoid making the same mistakes again.

Water May Be Present on Distant Planets

Astronomers believe that those planets orbiting the TRAPPIST-1 star system may have substantial amounts of water, which is necessary for the formation of life.

TRAPPIST-1, 38.8 light-years away, is an ultracool white dwarf star in the constellation of Aquarius. Its mass is only 8 percent of our sun's mass, and it's just slightly larger than the planet Jupiter in our solar system. Seven Earth-sized planets orbit it, all tidally locked, meaning that they don't rotate, so one side always faces the sun. Three of them are in TRAPPIST-1's habitable zone, where conditions could support life.

According to the *Sci-News* website, scientists at the Geneva Observatory used the Hubble Space Telescope to study the UV radiation the planets are exposed to. UV radiation can split atmospheric molecules apart, allowing observers to measure the amount of water vapor present in a planet's atmosphere. Readings of hydrogen released by UV radiation indicate that the planets may have lost vast amounts of water over their lifetimes, especially the two innermost planets.

Scientists plan to make further observations in search of water in a solar system far, far away.

Fire Ants Escape Houston Flood with Their Own "Rafts"

The flooding of Houston in the wake of Hurricane Harvey had many people scrambling to escape in boats, canoes, and makeshift rafts. Humans weren't the only one searching for dry land, though. Hordes of fire ants made their way to safety on rafts composed of their own bodies.

As described on the *Live Science* website, fire ants rise from the ground when faced with flooding and hook themselves together, using their ability to trap air pockets in the bodies to float away. The air inside their bodies also provides oxygen for those on the bottom.

Clumps of up to 8,000 fire ants could be seen floating in the water. Rescuers were advised to avoid touching the rafts with their oars or paddles to prevent the ants from climbing up into their craft. Spraying them with soapy water is the best defense.

Early Humans Didn't Intermix as Previously Thought

Anthropologists have long speculated that Neanderthals and early modern humans mingled together some 32,000 years ago, with Vindija Cave in Croatia a prime spot for mating. Now, according to the *American Association for the Advancement of Science* website, they're not so sure.

Earlier carbon dating procedures seem to show that Neanderthals and modern human coexisted in and around the cave. Recently, however, a more detailed form of dating suggests that Neanderthals lived in the area and used the cave more than 40,000 years ago—8,000 years before early modern humans began living in the region.

Scientists Developing Energy-Producing Clothes

Someday soon you may be able to charge your smartphone or Fitbit with a simple walk around the block, according to the *NBC News* website. Scientists at the University of Texas at Dallas are working to develop fabrics using carbon nanotubes, which are hollow and 10,000 times thinner than a human hair. When twisted into coils and stretched, they can produce a minuscule electrical current. One recent test of a tight shirt using the special yarn produced 16 millivolts every time the person wearing it inhaled—not enough to charge a smartphone, but enough, perhaps, to send health information to another location.

B2B

QR Codes and B2B Marketing

QR codes were all the rage a few years ago but quickly became overused. However, they are still useful when moving B2B prospects to online engagement, but there are things B2B marketers should keep in mind when utilizing them.

One important factor to consider is whether there is any real need for a QR code to be used. Overuse has eroded the value QR codes, meaning they should be applied only when they actually give a prospect a beneficial reason to move their communication online.

It is also a good idea to only use QR codes in off-line or printed media. By definition these codes are intended to be scanned, primarily by mobile devices

for the purpose of removing the need for data or URL entry. Yet if a button or hyperlink is already provided, a QR code is rendered redundant immediately. Using QR codes in online communications seems silly to the majority of consumers.

B2B LinkedIn Ad Issues to Avoid

LinkedIn is a great way for B2B companies to connect with their targeted audience via its advertising capabilities, but ad campaigns on the platform can sometimes stumble due to a number of pitfalls. The good news is that identifying these issues in advance can help to ensure your campaign stays on track.

B2B marketing newcomers may be unaware the size of the audience on LinkedIn is far too broad for general marketing. The flipside and appeal of the platform is that it allows marketers to become a lot more specific while also going wider than just their buying committee. The ultimate goal of LinkedIn ads is to target anyone who is ever likely to have any direct or even indirect interaction with your company.

On the flipside it is important to avoid creating campaigns that are incredibly restrictive. The ad placement optimization and algorithm on LinkedIn are reliant on volume in order to be effective, so too small an audience and the algorithm will be unable to get enough data for the purpose of gauging user preferences and behavior, causing performance to be underwhelming even with relevant content. It is crucial to strike the correct balance between audience size and specificity.

Retaining B2B Customers

With inflation, market volatility and rumblings of a recession in all businesses in all industries, B2B vendors have to prove their value to avoid the axe, and the savviest marketers will be focusing on keeping their current clients as well as driving new business.

One good tip is to begin with the solid foundation that is a CRM (customer relationship management) platform. CRM solutions such as the likes of HubSpot, Zoho, and Salesforce can help businesses with tracking cross-selling, upselling, and customer retention opportunities. Ways to prove value include assessing common inquiries, automating customized

and consistent communications, and identifying retention trends.

Another good tip is to focus on education. Education is the best way businesses can create loyal customers in today's noisy digital world. The initial sale close is when the actual real work kicks off with the initiation of content strategies to demonstrate your value over that of your competitors with must-read newsletters, content strategy taken from FAQs, and milestone celebrations for your wins.

Trivia

England Facts

England is a land of amazing facts and even more extraordinary traditions, about which there is a multitude of fascinating trivia facts. "Old Blighty" as the country is also known is the biggest nation in the United Kingdom, with its roots going right back to the first Anglo-Saxons that arrived in the 5th Century AD.

One fascinating tradition in England is the annual cheese rolling competition. Every year since 1826 at least, the strangest sport in the country is hosted at Coopers Hill Cheese-Rolling and Wake in Coopers Hill in the county Gloucester. After a countdown, participants chase a nine pound wheel of cheese down a steep 200-yard hill, with the result being most losing their balance and rolling down. The winner is the one who makes it to the bottom first, and wins the cheese.

Even more fascinating is that while most people think champagne was invented in France, in truth, Old Blighty made it first by at least three decades, according to a paper presented to the Royal Society by English physician Christopher Merret in 1662, around 35 years before the supposed invention of champagne by Dom Perignon in... 1697.

Gadget Review

The Surface Laptop Go 3

The debut of the first Surface Laptop Go three years ago seemed like an attempt to make the most affordable notebook possible while retaining that Surface style, but for just a bit more users can

upgrade to this new model that offers even more, even if it is a little sad to see the dream of a Surface close to just \$500 apparently be dropped. The new version offers either 8 or 16 GB of RAM depending on whether you purchase the \$799 or \$999 model, vastly superior to the 4GB of the original.

The Surface Laptop Go 3 comes with a superb keyboard and trackpad, a near-premium level of build quality, and a faster speed than previous models, while also being wonderfully compact. The few downsides include no slot for a MicroSD card, too few ports, and a sub-1080p screen resolution. In general, however, the Surface Laptop Go 3 is a standout device that is far more than just a notebook and is actually one of the best compact mid-range laptops on the market.

Travel Tips

Tried and Tested Tips for Traveling with Kids

Traveling with kids can be fun but daunting and can often be a great patience tester, but the good news is there are things that can be done to make sure the trip is more fun for everyone.

One good tip is to make sure you choose an accommodation that comes with activities built in so that your kids will have things to do besides sit on the couch watching TV.

Another good tip is to make sure that accommodation comes with a kitchen. A kitchen will come in extremely handy while you are on vacation. The ability to store snacks that kids have easy access to, as well as to actually make meals, will save a lot of time and money.

It is also a good idea for the adults to make certain they get a bit of a break as well. Some hotels have in-house babysitting services or at least recommend trustworthy sitters in the local area.

Social Media

Improving Your Presence

A social media presence is essential for all businesses, and no presence can be effective without the proper planning and strategic implementation.

There are billions of users on social media platforms, all of whom are potential customers after an impressive social media campaign. But how do you create such a campaign?

One good tip is to check out the current social media trends. Social media platforms put you in front of so many people effortlessly that it is like free advertising. However, it is important to avoid simply jumping on any topic that is currently trending until you have considered the ways you can add value to it and use your creativity to post something that will be attractive and interesting to users.

Another good tip is to make use of multimedia. Posts with photos or videos get a lot more attention on social media. Some social media platforms are built on visuals, such as Instagram, but even on the likes of Twitter/X visuals still help to keep audiences engaged with simple and interesting conversations.

Odds & Ends

The List

“You’ll need this if you’re planning on doing some last-minute Christmas shopping,” Eric said, handing his mother an envelope.

“What is this?” his mom Karen asked.

“My list, for you,” he answered.

Before she could question him further, he ran out of the door, on his way to school.

Karen was thrown off by their brief exchange. Eric was a responsible teenager who received good grades, worked a part-time job, and always helped around the house. He’d never, in his 16 years, asked for anything at Christmas. Today’s trip to the mall was to buy gifts for families in need through a Secret Santa program at their church. Eric knew this, so why would he give her a list?

Karen opened the envelope and when she was what was inside her eyes filled with tears. There were five \$20 bills and a list that read:

*Mom,
You do so much for other people. Please do something for yourself today.*

*Get a mani/pedi.
Treat yourself to lunch.
Spend the rest however you see fit.
Love, Eric*

When Every Minute Counts

After years spent teaching meditation to terminally ill patients, Stephen Levine began to ponder the changes one might make in their lives if they knew their time was coming to an end. To test out his theory, he decided to spend a year of his life as if it were his last. He called it “the year to live.”

Levine soon realized there was no time to waste on regrets and bitterness. Every minute counted. This experiment helped him to let go of old resentments and forgive past wrongs. His view of the world became more compassionate, and he began to experience a heightened sense of gratitude and appreciation for the people and experiences he now encountered.

During that year, Levine lived a more positive and meaningful life.

How would you spend your days if you knew you had only one more year to live? What changes would you make? Who would you forgive?

Why not do all of that now?

Let It Go

Ned paced back and forth in his sister’s kitchen one Sunday before dinner.

Familiar with the worried expression on Ned’s face, his sister Carol called him over to where she stood next to the sink. “Hey Ned, can you hold on to this for me?” She handed him a can of vegetable scraps.

Ned took the can and walked outside where he threw the scraps in the compost bin before returning to the kitchen.

“Why did you toss my scraps? I asked you to hold on to them.”

“Why would you ask me to hold on to rubbish?” Ned asked.

“I though you liked holding on to useless things,” she replied.

“What do you mean?”

“You’ve been wearing a path on my kitchen floor, preoccupied with whatever is on your mind. I doubt if you heard anything I said to you before now, yet you instinctively tossed the compost scraps without given them a second thought.

“Why don’t you apply that same logic to whatever is bothering you? If it’s something you can change, change it. If it’s something you can’t change, let it go.”

And Some Celebrate Festivus ...

Just as real as fruitcake is the celebration of Festivus. Made popular by the TV sitcom *Seinfeld* in 1997, this holiday is the brainchild of screenwriter Dan O’Keefe, who based the famous episode of the show on his own family’s practices.

It is explained as being a nonreligious and noncommercialized celebration. The four main elements of Festivus are:

- **The Festivus pole.** That’s right. Not a decorated tree or a tree of any kind, just a pole mounted on a stand stuck in a corner. Quite practical once you realize the pole could make for a crude coat rack in the event you receive more guests than expected on this day.
- **The airing of grievances.** The festivities begin with a brief, light-hearted griping session with participation from those in attendance. Once all the negativity has been purged, it’s time to move on to the next order of business.
- **The dinner.** Meatloaf was served during the TV sitcom meal, but the Festivus meal can be anything from spaghetti, to sandwiches, to chili, soup, rack of lamb, ham, or whatever you want it to be. Dinnertime should be relaxed and fun.

The O’Keefe table was always adorned with chocolates, candies, and knickknacks. The children were encouraged to make sculptures out of clay that were later judged by their mother. Everyone wore a silly hat. Dessert can be pecan pie or a yellow cake with chocolate frosting decorated with M&M’s, or any simple sweet treat that you have on hand.

• **The feats of strength.** This element can take place after the airing of grievances or after dinner. Keep in mind this is supposed to be fun, yet competitive, and afford some bragging rights to the winner. Consider a game of darts, checkers, cards, Pictionary, something all in attendance can enjoy.

Festivus is celebrated on Dec. 23, leaving plenty of time to beg for an invitation to Christmas Eve or Christmas dinner should you feel the pull for something more.

The History of Kwanzaa

In 1966, Dr. Maulana Karenga, a professor at California State University-Long Beach, developed the holiday of Kwanzaa as a way to restore unity in the African American community after the Watts riots. He studied harvest festivals in African cultures and pieced together aspects from these celebrations as a basis for this festival. Kwanzaa is derived from the Swahili phrase “matunda ya kwanza,” which means first fruits.

During Kwanzaa, families are encouraged to exchange educational, cultural, or handmade gifts. Each night a candle is lit on the Kinara and the day’s principle is discussed. Families then spend time singing traditional African songs, dancing, and telling stories. On Dec. 31, a feast, or “Karamu,” is held along with the rest of the evening’s festivities.

There are seven principles that are observed during the week of Kwanzaa. Each highlights an aspect of kinship and community and is assigned to a day during this celebration.

The seven principles of Kwanzaa in order of their observance are:

1. Umoja = Unity.
2. Kujichagulia = Self-determination.
3. Ujima = Collective work and responsibility.
4. Ujamaa = Cooperative economics.
5. Nia = Purpose.
6. Kuumba = Creativity.
7. Imana = Faith.

Numbers in the News

An Alarming Look at Drinking in the U.S.

Many of us enjoy a cocktail from time to time, but some people make alcohol a part of their daily

routine. The journal *JAMA Psychiatry* recently published results of two large studies of Americans’ self-reported alcohol consumption.

The analysis looked at two studies, one of 40,000 people from 2001-2002, and another looking at 35,000 people from 2012-2013. Overall, the research showed that Americans reporting that they drank at least once in a year increased by 11 percent. However, high-risk drinking—one or more beverages per day at least once a week for women and five or more for men—rose by 30 percent. Alcohol problems that interfered with individuals’ daily lives, or in which people found it difficult to stop drinking, increased by close to 50 percent.

High-risk drinking by women increased by 60 percent, and alcohol use disorders rose 84 percent. Also, adults age 65 and older showed a larger increase in alcohol consumption, with high-risk drinking rising by 65 percent and alcohol use disorders by nearly 107 percent.

Americans Unsure of What’s Inside Their Food

Americans are careful about what they eat. A survey of 1,000 consumers by Label Insight looked into shopper’s preferences. Here’s some of what was found:

- Ninety percent believe it’s important to consider the ingredients in food products before they buy.
- Almost 50 percent are on a diet.
- Sixty-seven percent of shoppers find it challenging to determine whether a food product meets their needs by reviewing the nutrition information on the package label.
- Nearly half of consumers don’t feel informed at all about a food product even after reviewing the package label.

Human Resources

Dealing with Workers Stuck Overseas

Flight delays are not an uncommon occurrence, but there can be extreme cases where people may sometimes have to wait days to be able to come home from overseas. Travel delays can be particularly

bothersome for workplaces, so such eventualities need to be planned for by HR.

One good tip for HR professionals who may have employees stuck in this situation is to quickly communicate with them. Find out their location, their flight status, and any plans they may have to get home. The sooner HR has a handle on the situation, the sooner a solution can be found.

Another good tip is to try to offer the stranded employee alternative arrangements. If a flight has been delayed for a long period or even canceled, alternative arrangements may need to be offered by HR, such as unpaid leave or working remotely.

It can also be a good idea for HR to actually try to work with the airline to keep abreast of the status of the flight and provide updates. If applicable they may even be able to help the employee file a compensation claim.

Safety Monitor

Workplace Violence: Avoid Becoming a Victim

Violence at work is often unpredictable, but you can avoid falling victim to routine types of dangers. Take these steps to ensure your personal safety:

- **Know what your employer is doing to protect you.** Ensuring employee safety is becoming a top priority for many organizations. The U.S. Occupational Safety and Health Administration, as well as some state governments, provide guidelines for employers in industries such as nursing and retail sales to protect employees during work hours.
- **Check your employee handbook.** Your organization's protections may go beyond government requirements for liability reasons as well as for maintaining employee morale. To find out what your organization has done, look in the company handbook or policies manual, or contact your human resources department.
- **Start early.** When you are interviewing for a job, ask your interviewer about the organization's violence prevention policy as part of any questions about policies or benefits.

- **Report incidents.** If you feel threatened or uneasy at work, report it immediately to human resources and your organization's or building's security.

- **Make sure visitors check in.** Visitors wandering office hallways unaccompanied or gaining public access to the building during weekend or evening hours are potential threats to personal possessions and safety. Don't be reluctant to ask about security in the building, parking area, during weekends and other times when you might be working alone. This is a bigger concern now that many women work late or in shifts that stretch into the night.

- **Use common sense inside the office and out.** Don't leave your purse and valuable personal items in plain view. Be alert to who is around you, especially in elevators and parking areas. Don't take chances. If you feel uncomfortable about walking to your car or to public transportation, ask a building security officer to escort you or indulge yourself for the cost of a cab or car service. Many organizations provide these services or will reimburse you.

Control that Holiday Glow

Candles are a popular holiday decoration, but they're also one of the most dangerous. It's important that you follow these precautions to prevent full-blown fires:

- Never leave a lighted candle unattended.
- Always put candles in a metal or ceramic holder. Never place them in combustible containers or ones that can melt.
- Put out candles once they get within two inches of their holders or decorations. This is especially important to follow with natural or plastic decorations that often grace holiday candleholders.
- Keep wicks trimmed to a quarter-inch.
- Never burn candles near things that can catch fire—including Christmas trees and curtains.

Be Safe on Your Bicycle

Bicyclist deaths have risen significantly in recent years, and adult men, not kids, are most often the victims, according to the *Medline Plus* website. In 2015, the most recent year figures are available, biking deaths rose 12 percent. Of the 818 fatalities in

2015, a hefty 85 percent were men, with an average age of 45.

A report by the Governors Highway Safety Association noted that bikers often believe they have the right of way and are unable stop in time to avoid a collision. Drivers also often don't see bikers until it's too late.

Intersections aren't the most dangerous area. Seventy-two percent of bicycle fatalities occur away from intersections. More than half take place between 6 p.m. and 6 a.m.

Alcohol, whether consumed by the biker or the driver, is also a factor in 37 percent of collision deaths.

Creativity

Ask the Right Questions

Asking questions is the key to creative thinking, but you've got to ask the right kinds of questions. Here are some ideas for generating questions that get results:

- **Write variations of the same question.** Without overthinking it or second-guessing yourself, quickly write at least ten variations of the question you're exploring. "How can we reduce expenses?" could become, "How can I persuade people to reduce expenses?" and "Where can we easily cut expenses?" and so forth. Each iteration will produce a new and different idea.
- **Analyze everything.** Don't go through life on autopilot. Take a hard look at little annoyances, for example, and try to find ways to eliminate them—"How can I stop getting interrupted for nonessential problems?" for example. Examine the tools that help you every day and look for ways to maximize them: "How can I get more out of all the applications on my computer?"
- **Question your first solution.** Maybe you've got an answer to your question, but don't stop there. Reinterpret it. For example, look for ways your solution could be improved, misused, or used to solve other problems. This helps you look past your assumptions and consider new perspectives.

Marvin Gaye's Serendipitous Accidents

One of singer/songwriter Marvin Gaye's most successful albums was *What's Going On*. Gaye worked hard on the album, but some of its most original moments came from mistakes. As an article of the *LifeHacker* website relates:

"Interestingly, two of the most singular aspects of *What's Going On* that were extended to the album began as errors. The opening alto-sax solo by Eli Fontaine actually was a warm-up phrase for an overdub that Gaye decided to keep. And Gaye's harmonized duets with himself occurred when Ken Sands, the engineer, accidentally played back two of his vocal versions on one mono tape."

Accidents can sometime produce surprising results.

Writer's Block? Vanquish It with These Tips

Writers of all kinds sometimes fall prey to blocks. Whether you're writing a novel, a poem, or a business article, these tips can help you get past those blocks and get back on track:

- **Start early.** You have more willpower and energy in the morning, so use it to your advantage. You'll also have fewer interruptions and distractions while other people are just pouring their first cup of coffee, and you'll be able to put off less-important tasks for when you have the time to devote to them.
- **Select a goal.** Challenge yourself to write 5,000 words, work for two hours straight, finish a chapter, or write half your article before you move on. This gives you something concrete to strive for.
- **Warm up.** Spend a few minutes describing something around you, recreating a conversation from yesterday, writing down a dream, or just recording random thought as they come into your head. The practice of writing something—anything—will help get your mind in gear.
- **Leave it unfinished.** Some writers make a habit of stopping in the middle of a sentence, so they have a natural starting point the next morning. If that doesn't work for you, try leaving what you're working on incomplete once you've reached your daily goal. You'll find it easier to continue when you have a natural jumping-off point.

- **Don't push yourself.** Sometimes the only thing to do is step away from the keyboard for a while. Let your mind wander without getting lost in another subject. After a few minutes (or hours), you'll be able to return with a fresh perspective.

Jokes

Unexpected Consequences

An attorney had a dilemma. He learned that a frail client, in poor health and easily excited, would soon come into a large windfall of cash. He feared that upon hearing this news the man would go into cardiac arrest.

He fretted over how best to share the information with his client. After a few days, he finally called the gentleman to have him come in for a meeting.

Once the client was seated in the office and comfortable, the attorney said, "I want to run a situation by you."

"OK," the man replied.

"What would you do if you found out you stood to inherit \$5 million?"

The client gasped and clutched his chest. Then he let out a deep sigh and said, "I'd give half of it to you."

At that point, the attorney gasped, clutched his chest, and fell over.

Misunderstanding

There once were two brothers. One was named Trouble, and the other was named Mind Your Own Business. One day, the boys decided to play a game of hide and seek. As Mind Your Own Business counted to 100, Trouble ran off and found a place to hide.

Mind Your Own Business began looking under porches, behind bushes, and inside garbage cans for his brother. He soon encountered a police officer who'd been standing on the sidewalk watching him. "What are you doing?" the cop asked.

"Looking for Trouble," the boy replied.

"Is that so?" replied the officer, "What is your name?"

"Mind Your Own Business."

"I'm taking you in," the officer snapped as he put the boy in the back of the squad car and drove away.

In Two Lines or Fewer

Instagram: When you have your grandma's number programmed on your speed dial.

Why don't cannibals eat clowns?
They taste funny.

A ghost walked into a bar and ordered a shot of whiskey.

"Sorry," said the bartender. "We don't serve spirits here."

Winning Advice

Sam was watching his older brother Donald play chess.

When Donald reached to move his knight, Sam cried out. "No! Don't move that one."

Donald reconsidered his strategy and moved a different piece. The decision turned out to be a wise one, and he won the match a few moves later.

"How did you know I shouldn't have moved my knight?" Donald asked.

"I dunno," Sam shrugged. "I just thought the horse looked tired."

Would You Mind Repeating That?

Joe asked the clerk for some assistance with hearing aids.

"The devices we have in stock range in price from \$3 to \$3,000," the clerk replied. "I know \$3,000 seems like a lot of money, but you really do get what you pay for."

"So what do I get for \$3?" Joe asked.

"This." The clerk handed Joe a long piece of black yarn with a suit coat button attached to one end and a

paper clip attached to the other end. “The button end goes in your ear and you can tuck the paper clip end in your pocket.”

“Seriously? How will this help me hear any better?” Joe asked.

“It won’t,” the clerk replied, “but when people see the button in your ear they will usually speak louder.”



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Work Tip

Avoid Working for Free as a Freelancer

The rise of the digital age has created a terrific environment for freelancers, with a lot of demand for designers, writers, and illustrators as well as other creatives. However, opportunities can seem elusive when first starting a career as a freelancer, and many newcomers find themselves being offered work with the reward of “exposure” rather than actual money.

This can sometimes seem a good idea for newcomers to at least gain some kind of track record, but in truth, it can often do more harm than good. For one thing, exposure is not going to help you to pay the bills. In many cases, freelancers do not even gain credit and even if they do, this is far from a guarantee it will help you gain future employment.

Another reason to avoid working for free as a freelancer is that it actually undermines your value as a freelancer. It is sending a message that your time and effort is not worth paying for, which is bad both for individual freelancers and for the entire

profession. Clients are also likely to take advantage and demand endless revisions if there is no comeback – i.e., extra money needing to be paid – on them for doing so.

The Work-life Balance

Improvement Tips

Creating a healthy work-life balance can be difficult in our fast-paced world, but it is more important than ever to do so with the increase in remote working, impending deadlines and the ever growing needs for efficiency. The lack of a healthy work-life balance can result in burnout, making it crucial to follow tips to improve things.

One good tip is to make your well-being a priority. A key factor in the creation of a healthy work-life balance is to make your well-being – mental, physical and spiritual – a major priority. Try meditating, exercising and a healthier diet to ensure your well-being stays in top shape.

Another good tip is to make sure you prioritise time for your hobbies as well as work and relationships. It is a good idea to actually schedule time for hobbies in your calendar, enjoying old hobbies and even spend some time looking for new ones too.

Healthy Living

Get a Healthier Lifestyle

We all have the power to create a healthier lifestyle for ourselves, and some discipline and self-awareness is all that is required to give ourselves the best chance of a long and healthy life.

One good tip for living a healthier lifestyle is to ensure you have breakfast every day. Having breakfast every day helps with feeling fuller for longer and weight management, and also keeps the brain healthy and alert. Healthy breakfasts can include eggs cooked in olive oil, granola and yoghurt, and oatmeal with fruit.

Another good tip is to check food labels, which help with understanding how healthy or unhealthy a food is. Nutrition facts explain what is contained in the food item, and check the serving size to see if there is too much sugar, sodium, or fat within it. More than

300 calories or 20g of fat per serving is not healthy. Look for food with less fat and sugar.

Management Tips

Time Management for Leaders

Time management is an essential skill for business leaders so that they can manage the time in their day in the most efficient manner possible. A schedule should be created and a timeline followed to ensure the efficient completion of daily tasks.

One good tip to optimise a day in the life of a business leader is to batch all the tasks that have to be accomplished that day. Blocks of time should be dedicated to dealing with particular tasks all through the day, such as scheduling a block of time to deal with all emails in the morning. This results in an unwavering focus. Other commitments such as meetings, concentrated work, and strategic planning can likewise have time for them partitioned in your schedule.

It is also a good idea to make use of timers. A timer works as well for work tasks as it does for tasks at home. Self-imposing deadlines even when they do not exist is a great method to motivate you and help you focus.

Nutrition

Essential Pregnancy Diet Tips

Recommended nutritional requirements during pregnancy include B vitamins such as vitamin B3 (a.k.a. niacin), B12 and B9 (a.k.a. folate), iron, vitamins A, C and D, calcium, zinc, and Omega-3 fatty acids such as DHA, which help with the growth and development of healthy babies, specifically the development of bones, brain cells, red blood cells, and the spine.

One of the best ways pregnant women can get the essential nutrients they require is the Mediterranean diet, which is rich in fresh fruit and vegetables, nuts and seeds, lean meat in moderation, healthy grains, and oily fish. Following the diet during early pregnancy and even around conception has been shown to cut down the chances of an adverse

outcome for pregnancies such as gestational diabetes, preeclampsia, and preterm birth.

Dark leafy greens and vegetables in general are an excellent choice to eat during pregnancy, as are berries as well as other fruits, whole grains from brown rice, whole meal bread and oatmeal, and lean proteins from the likes of beans, chicken, eggs, lentils, nuts and seeds, and salmon.

Increase Your 'tech' IQ

Getting Your iPhone Battery to Last Longer

Although the new iPhone 15 is on the way, those who do not yet want to upgrade have ways of optimising their battery usage to make their current model work better. The majority of issues faced by iPhone batteries can be easily dealt with by taking a few simple actions, such as using optimised charging, not letting the battery drain down to zero, and avoiding it overheating.

However, there are also things that can be done to help the battery to last longer. One example of this is to remove widgets from the lock screen of your iPhone. They force apps to run in the background automatically, continuously draining power in the process. Press down on the lock screen, go Customise followed by the Lock Screen option and then tap on the widget box and hit “-” to delete each one.

Another thing you can do to help the battery last longer is to turn off haptic keyboard feedback on your iPhone. Haptic feedback provides vibrations to every key, but also affects battery life. Keep the feature disabled, and if you have previously enabled it, go to Settings to turn it off.

Learning Tips

Programming Tips

Continuous adaptation and learning are required in the versatile and dynamic field of programming, and there are always new strategies and techniques to learn for even the most experienced in the industry. There are a number of programming tips that can help with proficiency and efficiency.

One such programming tip is to make a plan prior to doing any coding. A common mistake made by newcomers is starting to code without having any kind of clear plan. Make the time to gain a full understanding of the problem, including breaking it into smaller parts, and come up with a solution prior to writing any code. Planning will ultimately save time by reducing the chances of making mistakes later.

Another good tip is to make sure you have chosen the right tools. It is crucial to select the correct programming tools and language for your particular project. Factors that need consideration include the project requirements, the level of your familiarity with that language, and community support. Productivity will be boosted significantly by the use of the right tools.

Financial Times

Single Income Family Tips

Many families still operate as a single income household, but many are still living paycheque to paycheque and struggle to pay the bills. The good news is there are some financial tips that can help single income families.

One good tip is to set about creating an emergency fund. These funds are essential to good financial health. Another good tip is to create a budget and then make sure that you stick to it. There are a variety of personal budgeting styles, and it is a good idea to check out a number of them in order to work out your own personal style.

It is also a good idea to set about making the most of your income tax withholdings. Most experts are in agreement that it is better for customers to get more money in each new paycheque than in one big income tax refund as receiving separate installments makes it more likely that customers will start saving the extra rather than go on a lavish spending spree.

Family Matters

How to Work with Family Members

Working with family members might seem like a good idea, but it can result in changed dynamics that

can sometimes become a little awkward. The good news is there are ways to work with family members without damaging either the business or the personal relationship.

One of the most important tips is to set clear expectations from the beginning. This is effectively the same scenario as when hiring any other employee, but is actually even more crucial when working with a family member. They need a detailed job description that clearly outlines their job expectations as well as clearly delineating expected workplace behaviour to maintain a professional atmosphere.

Another crucial tip is to avoid playing favourites. One of the biggest problems of hiring family members when there are other non-related employees is favouritism toward the relative, which in turn creates resentment from other employees and can result in a serious morale problem as well as lowered productivity. Treat family members the same as every other employee in regard to company matters.

Rise in Unpaid Childcare Numbers

The number of minors registered as unpaid carers has swelled by nearly 50 percent in the space of two years in a city in the United Kingdom. There were 2,482 unpaid carers below the age of 18 between 2021 and 2022, but that number had increased to 3,577 by the August of 2023, according to Essex City Council.

However, the local authority says the increase in figures is likely because these young caregivers have been identified and assessed more than was previously the case. A young carer is a term given to an individual who looks after other family members who are disabled, ill, or who abuse alcohol or drugs. Eighteen of the registered young carers were no longer in school because of their responsibilities at home.

A spokesperson for the council says the carers provide invaluable family support and that the council is committed to in turn supporting them as well as acknowledging and celebrating their roles and achievements.

Cost of Living Crisis Worsens

The cost of living crisis in the United Kingdom has worsened to the point where many children are

sleeping on the floor on old mattresses because food and heating are the main priorities for their families, according to leading British charity Barnado's. The charity says that up to six percent of surveyed children say they have not had their own bed for the last 12 months. Fixing broken or rotted beds and replacing moldy bedding has become a luxury in the family budget for those struggling even to afford the essentials.

The YouGuv survey, which was commissioned by the charity, said that around nine percent of the 1,013 children between the ages of 8 and 17 surveyed in the UK claimed to share a bed with another family member as they do not have their own.

Over 1,000 parents were also surveyed, with eight percent saying their children were constantly tired because they did not have their own bed. Barnado's says the situation is unacceptable in a rich country such as Great Britain.

Inspire Your World

Cleaning Motivation

Cleaning is hard and not a lot of fun, so finding the motivation to do it can be difficult. The good news, however, is that there are ways to get a little more inspired and pump up your motivation to clean your house.

One good tip is to start small. Start by focusing on just one category of cleaning such as washing dishes or picking up books. Focusing on just one category at a time is a good way to avoid feeling overwhelmed by how much work there is to do. You could also focus on one particular space, such as the kitchen counter before moving onto another spot.

Another good tip is to create a routine and schedule for cleaning. Some people may be able to set aside a whole day to clean, but many people cannot or would not want to do this. The simplest solution is to set aside blocks of time such as 25 minutes, and then have a short break. Use a timer to make sure you stick to the schedule. This is a particularly good method for those who are easily overwhelmed by the cleaning workload

Science of the World

True Science Facts That Sound Fake

The world of science is so fascinating that there are many facts that are completely true even though upon first hearing them they sound utterly false.

One fake-sounding but true fact is that the metallic smell you get from coins actually comes from you rather than the metal. The coins actually gather the bacteria and oil from human skin, with the oil releasing the familiar smell when it breaks down on the surface of the coin.

The spit of caterpillars is capable of breaking plastic down. Plastic can take centuries to degrade naturally, but one possible solution to this dilemma is the wax moth caterpillar, a.k.a. the wax worm, which has enzymes in its saliva that is capable of chemically breaking down the most common of the world's plastics, polyethylene.

Jellyfish are capable of learning despite literally not having any brains. The Caribbean box jellyfish has a nervous system but no brain, yet scientists have shown they can learn from past experiences in order to avoid making the same mistakes again.

Fun Graphics



Happy Holidays



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