

The Benefits of Being Thankful in All Circumstances



“The soul that gives thanks can find comfort in everything,” wrote Hannah Whitall Smith. But, she continued, “the soul that complains can find comfort in nothing.”¹

Around the Thanksgiving holiday we’re often reminded to be thankful for what we have because it’s the right thing to do. Most of us would agree that having plenty and responding with ingratitude is simply wrong.

But an additional benefit of a thankful attitude is that it can lighten our hearts and make the ups and downs of life much easier to bear.

The challenge, however, is finding a way to be genuinely thankful when circumstances make it difficult to find anything to be thankful for.

An inspiring example of exhibiting gratitude in the midst of dire circumstances is Abraham Lincoln’s proclamation on October 3, 1863. He declared that on the third Thursday of November the nation would observe a day of thanksgiving (inaugurating the national holiday we currently celebrate).

But the situation the nation found itself in seemed hardly conducive for gratitude. The bloodiest and some would say most vicious war in American history was raging with no end in sight. Lincoln was despised in the South, but the unexpectedly high cost of lives and property was making him a hated figure among a growing number in the North as well.

Yet in his proclamation he was able to list things for which Americans (at least in the Federal states) should be thankful for: “In the midst of a civil war of unequalled magnitude and severity . . . peace has been preserved with all nations, order has been maintained, the laws have been respected and obeyed, and harmony has prevailed everywhere, except in the theater of military conflict.”²

As Lincoln demonstrated, being thankful doesn’t mean denying the reality of difficult circumstances. Instead, by focusing on the things we can truly be grateful for, it helps put our

challenges into perspective and can makes life easier to live.

This Thanksgiving we wish you and your family the very best. And we hope that as you reflect on your life, you find many things to be grateful for.

Have a great weekend!

Source: Efficient Advisors

Cybersecurity

Protecting yourself from potential calamity



Cybercrime affects both large corporations and private individuals. You've likely read about the large data breaches in the business world. These crimes are both expensive and on the rise. The U.S. Identity Theft Resource Center says that these corporate data breaches reached a peak of 1,632 in 2017. The response to the growing need for data protection has been swift and powerful; venture capitalists have invested \$5.3 billion into cybersecurity firms.¹

That's good news for the big companies, but what about for the individual at home? What can you do to protect data breaches to your personal accounts?

For most private individuals, the key idea is to both:

- * Know what to do if you've had a data breach.
- * Know what you can do that might help prevent a data breach.

Total cybersecurity for your financial matters isn't something that can be strategized in a single short article like this one, but I would like to offer you two suggestions that can help you get started. Both can be done from home and represent *reactive* and *preventative* measures.

Credit Freeze. By *reactive*, I mean that a step that you can take after the fact. In many cases, a credit freeze might be a reaction to identity theft or a data breach. What it specifically does is

restrict access to your credit report, which has information that could be used to open new lines of credit in your name. The freeze prevents this, but it will not prevent a criminal from, for instance, using an active credit card number, if they've discovered it. For that reason, you still have to monitor for unauthorized transactions during the freeze.²

While the freeze is in place, you can still get your free annual credit report. You also won't have issues with credit background searches for job or renter's applications or when you buy insurance – the freeze doesn't affect those areas of your credit history. You can even apply for a new line of credit during a credit freeze, though that requires a temporary or permanent elimination of the freeze during the process. This can be done through either a call to the big three credit reporting agencies (Equifax, Experian, and Transunion) or a visit to their respective websites.²

Password Manager. This is a *preventative* measure. Yes, we all know the poor soul who uses "Password" as their password. While you are probably not that far gone, the truth is that there are many tricks that cybercrooks use to learn or intuit our passwords. In fact, 20% of Internet consumers have experienced some sort of account compromise. That comes at a time when about 70% of consumers operate 10 or more accounts. A few, against best practice, will use the same password across each of those accounts. A good security measure against that is password manager software – applications that allow us to keep all our numerous passwords encrypted in a vault and drop them into our browsers when requested. While yes, there are options to save these passwords, encrypted on most browsers, these security measures are limited. Password managers are focused solely on security and are more frequently updated than the browser security features might be. That attention might be difference between a criminal obtaining access to your sensitive personal information or being blocked in the attempt.^{3,4}

While this is a very basic pair of tips, they are worth thinking about and may prove to be helpful in your efforts to prevent identity theft. There are, however, additional, more-advanced choices for you to explore.

Source: MarketingPro, Inc.

Golf Tip of the Week



This Simple Trick Will Help You Eliminate Half of the Hole

Whether you tend to slice or hook your drives, where and how you set up your ball matters. You may not put much thought into where and how you tee up, but this tip will encourage you to think more about your setup.

To eliminate half the hole and improve your chances of hitting a good shot, play off the tee in a way that will compensate for your swing trend. In other words, if you tend to hit a slice, tee your ball up near the right tee marker and address the ball so that both your stance and clubface point to ten o'clock. This effectively opens up the left side of the fairway visually for you and orients you toward that direction. Before you employ this tip, know your shot trend for the day. On the practice tee, for example, were you tending to slice or hook today? This way, you'll have an idea of which side to set up on. It's also important to note that with this tip, you're not trying to force a different swing (aka stop slicing). You are recognizing your swing trend for the day and wisely playing to that.

Tip adapted from Golf Tips Magazine¹

Recipe of the Week

The World's Easiest Fish Tacos



Who says it needs to be summer to enjoy some delicious fish tacos? Bring the beach in with these tasty treats!

[4 servings]

Ingredients:

- Frozen, prepared fish sticks (8 pieces)
- 8 small tortillas (flour or corn)
- Lettuce

- Avocado

For the sauce:

- 1/3 cup sour cream
- 1/3 cup mayo
- 1 Tbsp. taco seasoning

For the bean salsa:

- 1 can black beans
- 1 can sweet corn
- 2 large tomatoes, diced
- 1/2 cup red onion, diced
- Cilantro to taste
- 2 limes
- Salt and pepper, to taste

Directions:

1. Cook fish sticks according to the package instructions.
2. While the fish is cooking, mix all the sauce ingredients together.
3. For the bean salsa, mix all the ingredients together.
4. To assemble, place one piece of fish onto a tortilla and top with bean salsa, taco sauce, lettuce, and avocado. Garnish with the remaining cilantro.

Recipe adapted from Lauren's Latestⁱⁱ

Health Tip of the Week



Healthy Holiday Eating: Part 1

With Thanksgiving right around the corner and Christmas close behind, it's that time of year to think about healthy holiday eating. It seems like everywhere you turn there's a dessert tray, beautiful spread, or cocktail waiting to be enjoyed. During the holidays, it's important to enjoy

yourself and spend quality time with friends and family, but not overindulge. These tips can help!

- Budget wisely. If you think about calories like a budget, you'll better understand when to splurge and when to save. If you have a dish you absolutely love, save your calories and indulge in the dishes you really enjoy.
- Distance makes the stomach grow stronger. If you're at a holiday party, try not to position yourself right next to the food station. Standing too closely to a display of delicious holiday delights makes it easier to mindlessly eat. Instead, stand farther away and make a trip to the food only once or twice, filling most of your plate with healthier choices (like fresh fruit or raw vegetables) and only a couple small treats. This extra effort will help you to not overeat.

We'll have more holiday eating tips coming your way in the next few weeks!

Tip adapted from Harvard Medical Schoolⁱⁱⁱ

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ⁱⁱ <https://laurenslatest.com/the-easiest-fish-tacos/>

ⁱⁱⁱ <https://www.health.harvard.edu/blog/12-tips-for-holiday-eating-201212245718>