

HOW TO WORRY LESS



Worrying is perhaps the least productive mental activity you can engage in.

On this subject, Corrie ten Boom said, "Worry does not empty tomorrow of its sorrow. It empties today of its strength."¹

She was intimately familiar with the temptation to indulge in anxiety. During WWII, in Nazi-occupied Holland, Ms. ten Boom and her family successfully hid hundreds of Jews and members of the Dutch resistance in their house, which was located only half a block from the police station.

Worrying is simply figuring out the worst possible outcome for a situation and then meditating on it. Even though it doesn't make much sense, it's a habit most of us struggle with.

But to stop habitual worrying it's not enough to tell yourself that it's bad. Instead, putting positive strategies to work can help keep you out of the worry rut.

Make Yourself More Worry Resistant

There are physiological factors that can make you more prone to worry. Researchers have found that a regular bedtime and exercise can make you more resistant to these kinds of thoughts.²

When a nagging worry does present itself, there are steps you can take to deal with and dismiss it.

- 1. Call it what it is.** When a worrying thought comes to you, mentally take a step back and look at it objectively. Identify it as a troubling thought and decide not to dwell on it.
- 2. Write it out.** Get a pen and paper and write down exactly what's worrying you. Then list

possible ways to solve the problem.

3. Make an appointment. Set aside a time of day to think over the things that worry you. Then when anxious thoughts pop up at other times, jot them down with the intention to deal with them at the appointed time.

How To Worry Less As An Investor

One of the major sources of worry for many people is their finances.

Even when they are comparatively well-off, investors fret over the possibility that their money will somehow go away. History is full of stories of multi-millionaire misers who denied themselves and their families the enjoyment of their wealth because they were so afraid it was going to suddenly disappear.

As an investor, it's possible to allow this kind of worrying lead you astray—even becoming a self-fulfilling prophecy. Because you don't have the amount of wealth you think you should have, you may be tempted to explore risky strategies that not only don't give you that big return, but can end up costing you your principal.

As with other kinds of worry, the best antidote to anxiety about your investing is to build and stick to a specific plan. Setting goals that are consistent with your age, income, and retirement needs is a great way to stay focused on what matters. Following a step-by-step roadmap for getting there, with milestones along the way, can help you confidently judge your progress while managing your expectations.

We can help you set up a long-term plan and guide you into broadly diverse instruments that take into account market risk and volatility. When you know you don't need to react to the short-term ups and downs of the market, you can worry less and enjoy life more.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



Improve Your Balance for Better Play

Good balance is crucial in golf, due to the game's rotational athletic nature. You must manage a strong accelerated force while transferring energy from the club to your ball at exactly the right time. If your balance is off, your shot will be, too.

You can practice with the "Bucket Brigade Drill."

1. Fill a small bucket with water (but not completely full).
2. Stand with your feet apart under your shoulders, extend your arms, and hold the bucket in front of you.
3. Focus on a target (perhaps a picture frame if inside or a tree trunk if outside).
4. Make sure you are "Parallel Left" (or "Parallel Right" for left-handed players) of your target. Keep your arms, legs, shoulders, and feet still as you focus.
5. Turn toward your target, using only your feet, legs, and core. Keep your arms extended in front of you. Your goal is to make this move without spilling any water.
6. Hold this position for 5 seconds, paying close attention to the feel of your body and the setup.
7. Repeat this move multiple times on each side.

This technique will help you practice your setup while building muscle strength, which is essential for balance in any swing.

Tip adapted from John Hughes | Golf Tips Magazineⁱ

Recipe of the Week



Bacon and Broccoli Rice Bowl

Serves 4

Ingredients:

- 2 cups white rice, short grain or sushi
- 6 slices bacon, chopped
- 1 broccoli head, florets chopped and stems peeled and sliced
- 3¼ cups water
- 2 tablespoons soy sauce, low-sodium
- 1½ teaspoons sesame oil
- 4 eggs, large
- Kosher salt
- 3 tablespoons fresh cilantro, chopped
- 2 scallions, sliced
- 2 tablespoons pickled jalapenos, chopped

Directions:

Rice

1. Place rice in 2½ cups water, and bring to a boil over medium-high heat.
2. Cover pot with lid and simmer over medium heat until rice absorbs most of the water (about 6 minutes).
3. Turn heat to low, and continue cooking rice for 12 minutes.
4. Remove cooked rice from heat and let stand, covered.

Bacon

5. Cook bacon pieces over medium heat until crispy (about 10 minutes).
6. Remove bacon from pan and place on plate lined with a paper towel.
7. Pour out all but 1 tablespoon of the bacon grease.

Broccoli

8. Heat pan with bacon grease over medium-high. Toss in broccoli, and sauté until florets slightly char.

9. Pour in $\frac{3}{4}$ cups water, and simmer until broccoli is al dente with a few tablespoons of water left in the pan.
10. Add soy sauce and $\frac{1}{2}$ teaspoon sesame oil.
11. Serve rice and broccoli in bowls, and top with juices from cooking.

Egg

12. Warm 1 tablespoon sesame oil over medium heat in same pan.
13. Crack all the eggs into the pan, sprinkle with salt, and fry to desired firmness.
14. Remove cooked eggs, and place 1 in each bowl over rice and broccoli.
15. Garnish dish with bacon, cilantro, scallions, and jalapenos.

Recipe adapted from Food Networkⁱⁱ

Health Tip of the Week



Identify Frostbite and Hypothermia

Winter often brings bitter cold across the country, and so far, 2018 is off to quite a chilly start. If you enjoy exercising or participate in outdoor activities, staying warm is essential. Here are some signs to help you recognize frostbite and hypothermia:

Frostbite

Frostbite occurs when the body starts freezing and most commonly affects exposed skin, such as fingers, cheeks, and noses. Here are signs to look for:

- Numbness
- Loss of feeling
- Stinging sensations

If you suspect you have frostbite, slowly warm the affected area. Avoid rubbing your skin, which can cause serious damage.

Hypothermia

When your body temperature drops to abnormally low levels due to cold exposure, hypothermia may set in. These extreme conditions can cause your body to lose heat faster

than it can generate warmth. If you suspect any of the following signs, seek emergency help immediately:

- Intense shivering
- Slurring speech
- Coordination loss
- Fatigue

Consult your doctor to learn more about potential risks when exercising outside during cold weather.

Tips adapted from Mayo Clinicⁱⁱⁱ

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1. <http://go.efficientadvisors.com/e/91522/eople-corrie-ten-boom-21358155/4zrxvf/309784134>
2. <http://go.efficientadvisors.com/e/91522/ppify-how-to-worry-less-2016-8/4zrxvh/309784134>

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ⁱ <https://www.golftipsmag.com/instruction/full-swing/big-golf-balance-act/>

ⁱⁱ <http://www.foodnetwork.com/recipes/food-network-kitchen/bacon-and-broccoli-rice-bowl-recipe-2120232>

ⁱⁱⁱ <https://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/fitness/art-20045626>