

Freedom Wealth Newsletter

November 2021



INSIDE THE ISSUE

PAGE 2

Thoughts of the month

Recipe of the month

Did you know?

Monthly quiz

PAGE 3

Health in the news

PAGE 4

Watch your spending triggers

Screen time: A matter of
quality, not quantity

Answers to Quiz

Referral Corner

Experts share the keys to a career you love

What do successful leaders see as essential to a fulfilling career—and life? Podcasters Eric Eliasson and Lara Mitra asked 30 top business leaders what they'd learned on their path to success. The MIT Sloane School of Management website presents some of their insights:

- » **Diversify your passions.** Don't limit yourself to just one area of interest. Look around and seek out new possibilities throughout your career. The more passions you have, the greater your range as you go through life.
- » **Be open to changing views of success.** "Success" can mean making lots of money, having wide power, or earning the love of a family—or an infinite number of other things. As you learn and grow, your definition of success may shift. Don't fight it. You may find that you have very different ideas of what's valuable at different stages of your life.
- » **Remember to plan.** Being open to change doesn't mean totally winging it throughout your career. Set some goals early on and develop a plan for moving forward. You may have to adjust your plan as your circumstances and views change, but you'll be in a better position to pivot if you have a firm foundation to stand on.
- » **Take action to build confidence.** You may be unsure that you're doing the right thing, but if you do nothing, you'll never achieve any of your goals. Taking action, even if you fail, can give you the confidence you need to keep moving forward. You'll see what you can do and learn that failure isn't the end of the world.



Here's how accidents add up

Accidents and injuries cost money. Of course, employees' physical health and safety is paramount, but damage to the bottom line can have a huge impact on everyone. The 2021 Liberty Mutual Workplace Safety Index, an annual ranking of serious, nonfatal workplace injuries, reports that U.S. employers spend almost \$1 billion per week on workplace injuries—some \$58 billion annually.

Here are the top costliest (serious, nonfatal) workplace injuries:

- » Overexertion from handling objects \$13.3 billion
- » Falls to the same level \$10.6 billion
- » Falls to a lower level \$5.6 billion
- » Awkward postures \$4.7 billion
- » Vehicle crashes \$3.2 billion
- » Slip/trip (no fall) \$2.5 billion
- » Colliding with equipment or objects \$2.5 billion
- » Caught in machinery or equipment \$2 billion
- » Repetitive motion \$1.7 billion



THOUGHTS OF THE MONTH

*"Everything has beauty, but not everyone can see."
- Confucius*

*"Be not afraid of life. Believe that life is worth living and your belief will help create the fact."
- William James*



Pecan pumpkin bread

This pumpkin bread recipe makes a simple treat that is perfect for a cozy autumn afternoon.

Ingredients

For the streusel:

- 2/3 cup flour
- 1/4 cup brown sugar
- 1 teaspoon cinnamon
- 1/4 cup chopped walnuts or pecans
- 1/4 cup cold butter

For the pumpkin bread:

- 2 1/4 cup all-purpose flour
- 1 tablespoon pumpkin pie spice
- 2 teaspoons baking powder
- 1/2 teaspoon salt
- 2 large eggs
- 1 1/2 cups white sugar
- 15 oz. can pumpkin
- 1/2 cup melted butter



Make the streusel: Stir together the flour, brown sugar, cinnamon and chopped nuts in a medium bowl. Add the butter and crumble it into the dry ingredients with your fingertips until there are no more flecks of dry flour and small crumbs form. Cover and refrigerate.

Make the pumpkin bread: Preheat your oven to 350°F. Grease and line TWO 9x5 inch loaf pans. Stir together flour, pumpkin pie spice, baking powder and salt in a large mixing bowl and set aside. Whisk eggs, sugar, pumpkin and melted butter together in a measuring jug. Pour the wet into the dry ingredients and fold in just until combined, do not overmix!

Evenly divide the batter between the TWO prepared loaf tins and evenly sprinkle each with the chilled streusel. Bake at 350°F for 40-45 minutes, or until a toothpick inserted into the middle comes out clean. Cool in the pans for 10 minutes before removing.

Did you know?

- » The TV sitcom Seinfeld was originally called 'The Seinfeld Chronicles'
- » The first James Bond movie was called 'Dr. No'
- » 'Fan' is short for 'fanatic'
- » Clinophobia is the fear of going to bed
- » A standard 747 jumbo jet has 420 seats
- » Police dogs are trained to respond to commands in foreign languages (usually German or Hungarian)
- » The makers of the board game Monopoly print over 50 billion dollars' worth of Monopoly money every year
- » The 'black box' that houses an airplanes voice recorder is actually orange so it can be more easily detected amid the debris of a plane crash

**Thanks www.did-you-knows.com p31-32*

MONTHLY QUIZ

Answers page 4

At the time of his assassination, what play was Abraham Lincoln watching?

What is the largest muscle in the human body?

Handsome Dan is a bulldog who serves as the mascot of which university's sports teams?



Keep kids safe on the walk to School

Kids may already have started school again, but it's never too late to review safety practices for getting there and back without accidents. Follow this advice from the NSW Government website:

- » **Stay alert and aware of surroundings.**
As you walk to and from school, pay attention to cars, bikes, dogs, driveways, and anything else that might pose a danger. Teach kids to watch where they're going at all times.
- » **Hold hands with your children.**
On the sidewalk, crossing streets, in parking lots, and anywhere else with potential danger, always hold your child's hand, at least until they're eight. Keep a close eye on them until they're at least 10.
- » **Cross with care.**
Make a point of always crossing at a corner, waiting for the light, looking both ways, and watching your step as you cross the street. Explain the importance of crossing safely.

Set the right example.

Don't cut across the street in the middle of the block and then tell your child to always walk to the corner. Kids pay attention to what you do, and they'll follow your lead, for better or for worse.

Time to get that long-delayed checkup

You may have put off going to the doctor for your regular checkup. Minor ailments may not have seemed worth the time—or the risk. Now that things are getting back to normal, you can safely schedule an appointment again. Here's what to do, counsels U.S. News & World Report:

- » **Don't be embarrassed.** You may worry that the staff will criticize you for putting off your checkup. Just remember that the pandemic was stressful for everyone. You have the right to take care of yourself as best you can while maintaining your physical and mental health.
- » **Document your stats.** In the days or weeks before your appointment, start keeping track of key metrics like your weight, blood pressure, blood sugar (if you have diabetes) and other factors affecting your overall health, like fatigue, shortness of breath, or irritability.
- » **Prepare questions.** Come in with a list of questions to ask your doctor. Write down the answers. You don't want to forget anything crucial regarding your health.
- » **Set goals.** Work with your doctor on some realistic goals for better health—mild exercise, medications, meditation, and other strategies. Remember that even small steps can have a big impact over time.
- » **Don't ignore new symptoms.** If you experience any sudden problems, like chest pain, don't wait for your appointment. Call your doctor immediately and, if necessary, go to the ER.
- » **Keep doctors informed.** After your appointment, let your doctor know if you're having side effects or negative reactions to any medications or activities, or if a prescription is too expensive for you. Remember that your mutual goal is to keep you healthy for the long run.

Watch your spending triggers

We spend money for all sorts of obvious reasons—food, gasoline, entertainment, and so forth. But sometimes our spending is triggered by other factors. Understanding your triggers is a good way to limit unnecessary spending. Check this list of potential triggers from the My Money Coach website:

- » **Time of day.** Don't go shopping when you're tired. Pay attention to when you have energy to make good decisions and go to the store then. You'll be able to think more rationally when you're not fatigued.
- » **Environment.** Certain places and situations can make you feel obligated to spend money whether you need to or not. A coffee shop next to a boutique may entice you into browsing and buying. Try to stay away from environments—in person or online—where you may be tempted.
- » **Mood.** Many people go on buying sprees when they're depressed. Others start shopping to celebrate good news. Be aware of your mood when you're thinking of spending money. Try to replace the urge to shop with a trip to the park or the gym.
- » **Peer pressure.** Do you feel the need to keep up with your friends and neighbors? Comparing yourself to other people isn't the way to happiness—or financial security. Figure out what's really important to you, and don't get distracted by what other people have.

Screen time: A matter of quality, not quantity

- » Parents worry about how much screen time children should have, especially when we're all still being careful to limit personal contact and avoid the coronavirus. The Smithsonian Magazine points out that there's no one-size-fits-all rule. Trying to set the same limits on every child will only lead to frustration on everyone's part.
- » Focus on the quality of the screen time rather than obsessing about quantity. Children under the age of two, for example, really shouldn't have any screen time at all—except, of course, for visiting with relatives on Zoom for a short time. The American Academy of Pediatrics advises that excessive screen time at that age and younger can adversely affect language development, reading ability, and short-term memory.
- » On the other hand, older teens will resist limits on screen time, ignoring parents or working around their restrictions. Your best bet is to keep communication open and discuss issues before and after they arise.



ANSWERS TO QUIZ

1. Our American Cousin
2. The gluteus maximus
3. Yale University

REFERRAL CORNER I want to thank you for your referrals over the years. We always tell our clients, “If you could just refer us one client per year, it would help us immensely.” We are grateful to everyone who's referred someone our way, and we always love to have new people become part of our inner circle of friends and family.