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# CRASH PROOF

# WEALTH

*Brought To You By Andy P. Jaikaran*

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## Take This Advice From Career Coaches

A good career coach can offer expert advice, even in the midst of a pandemic. The Make It website shares the tips some coaches have been giving their clients through the tumultuous months of COVID-19.



- **GIVE UP A LITTLE CONTROL:** Don't try to keep an eye on everything. Decide what's important, concentrate on that, and let the rest slide a little. It's better for your stress levels and gives you a chance to relax.
- **CONTROL WHAT YOU CAN:** Don't give up completely, though. Keep a handful of priorities front and center and maintain your focus on them so you don't lose the progress you've made in your career so far. Choose what you react to and don't waste your time and energy on nonessentials.
- **SHOW UP:** Keep working on what's important. Tackle each project as it comes, attend meetings, and stay up to date on what's happening in your organization and industry. You'll feel better about yourself—and present a positive image to others—if you keep doing the work you're known for.
- **PLAN FOR FAILURE—AND SUCCESS:** Anticipate things that could go wrong at work—missing a deadline, losing a client, getting fired—and develop plans to overcome setbacks. At the same time, think ahead so you can capitalize on success when it happens, maybe by investing an unexpected bonus or expanding a client relationship.
- **TAKE CARE OF YOURSELF FIRST:** Think about the instructions given on planes—put your own oxygen mask on first before helping anyone else. Concentrate on your own survival first so you're in a position to help other people when things get better.

## A Hero of the Pandemic

Many heroes stepped up to raise money to help people during the COVID-19 pandemic. One of them, as told on the Baxter Restoration website, was Captain Tom Moore, a 99-year-old British veteran of WWII.

He wanted to support Britain's National Health Service. He announced he would walk laps around his garden to encourage people to pledge money to his cause.

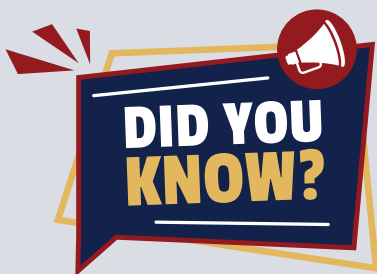
Moore promised to do 100 laps by his 100th birthday, hoping to raise \$1,000.

Much to his surprise, Captain Moore became a hit on the internet, raising \$33 million. He's still doing his laps.



# MONTHLY QUIZ

1. In George Orwell's *Animal Farm*, what was the name of the pig leader?
2. In the 2008 superhero film *The Dark Knight*, which actor played the character Batman?
3. What musical is based on the memoir of Maria von Trapp?



1. The average person has over 1,460 dreams a year.
2. Recycling one glass jar saves enough energy to watch TV for 3 hours.
3. A baby fetus develops fingerprints at eighteen weeks.
4. A group of foxes is called a skulk.
5. A hippo can run faster than a man.
6. A King Cobra is the biggest of all poisonous snakes and can grow to over 4 meters (13 feet) long.
7. Lions in the wild usually make no more than 20 kills a year.
8. A male baboon can kill a leopard.
9. Rhinoceros have 3 toes on each foot.
10. A shrimp has 5 pairs of legs.
11. Elephants can run up to 25mph.
12. Baby rattlesnakes are born in August and September.
13. Most snakes have one lung.
14. Camels have 3 eyelids to protect themselves from blowing sand.

Thanks [www.did-you-knows.com](http://www.did-you-knows.com) page 33!

## Health In The News

### *Keep your diet balanced with this advice.*

Staying healthy, especially during the winter months, requires commitment, but it's not all that complicated. Just remember these health and wellness tips from the Savvy Mom website:



- **EAT BREAKFAST.** Eating something in the morning helps kick your metabolism into gear. A piece of toast, some oatmeal, or a smoothie can help you wake up and feel energized for the day.
- **PRACTICE MODERATION.** You don't have to starve or deny yourself your favorite foods. Just keep things in the right proportion. Eat slowly and resist the temptation to binge. You'll feel just as satisfied without stuffing your stomach.
- **STAY HYDRATED.** Water helps flush things through your system and makes you feel full. You can add some flavor to it with a slice of lemon or a drop of orange or cranberry juice if plain water is too boring.
- **MONITOR YOUR EMOTIONS.** Depression and anxiety can push you into overeating. Don't wallow in guilt for having an unhealthy meal. Put it behind you and focus on maintaining a healthy routine going forward.
- **KEEP A FOOD JOURNAL.** Write down everything you eat. This helps you keep track of habits and patterns so you can make better eating choices.

### *Lose weight the healthy way.*

Losing weight isn't a matter of not eating anything. Starving yourself isn't healthy, and it's unsustainable in the long run. Parade offers these suggestions for taking off unwanted pounds safely for the long term:

- **FOCUS ON FIBER.** Whole grains, fruits, and vegetables take longer to digest, so they keep your stomach feeling full longer. You'll feel more satisfied after each meal.
- **CONCENTRATE ON LONG-TERM PROGRESS.** Don't beat yourself up if every meal isn't 100% healthy. That's unrealistic and expecting to never make a mistake will lead to despair and more unhealthy eating habits. As long as you're eating well 85% of the time, you'll slowly but surely reach your goals.
- **PLAN YOUR PLATE.** Follow this plan when filling your dinner plate: One half vegetables, one quarter carbohydrate, and one-quarter fat or protein. This keeps portions under control and ensures you get the right balance of food.
- **DRINK WATER.** It's easy to mistake being thirsty for hunger. Drinking more water or other low-calorie beverages can help you feel full and less inclined to snack.
- **REMEMBER YOUR GOALS.** Don't obsess over trying to lose weight—focus on why you want to do it. Think about all the positive benefits of sticking to your plan—a better appearance, the ability to be more active, and so forth., This can keep you going when you feel like giving up.
- **ENLIST A SUPPORT SYSTEM.** Don't try to do it all on your own. Team up with friends also trying to lose weight and become healthier. This provides you with a morale boost and also some accountability. Talking about your struggles and successes can help you stay on track.

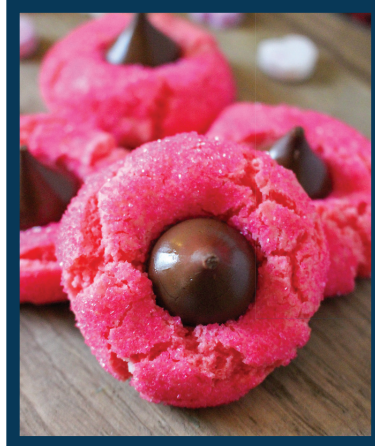


# Pink Kiss Cookies

Celebrate Valentine's Day with a special Pink Kiss Cookie. The kids will love them.

## INGREDIENTS

- 1 box cake mix
- 8 tbsp butter, melted
- 1 egg
- 1 tsp vanilla
- 4 oz cream cheese, softened
- Pink food coloring
- Pink sanding sugar
- Hershey's kisses



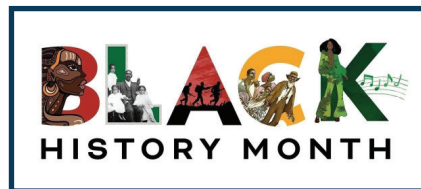
## DIRECTIONS

1. Take the wrappers off the Hershey's Kisses and place them into the freezer.
2. Combine the dry cake mix, butter, egg, and vanilla in a bowl. Mix until it forms into a dough. Add the cream cheese (you will want to make sure it is very softened) and mix in completely. Add food coloring and mix well again.
3. Refrigerate the dough for 30 minutes to chill.
4. Grabbing a small amount of dough at a time, roll in the palm of your hands to form a ball. Roll the balls in sanding sugar and place on a greased cookie sheet.
5. Bake at 350 for 8 minutes.
6. Once you remove the cookies from the oven, place on a cooling rack and press a Hershey's Kiss into the center of each one.

**THOUGHTS  
OF THE *Month***

*"Happiness is a quality of the soul, not a function of one's material circumstances."*  
-Aristotle

*"Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending."*  
-Carl Bard



**REFERRAL  
CORNER**

I want to thank you for your referrals over the years. We always ask our clients, "If they can 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.

- Answers to The Quiz on Page 2.
1. Napoleon
  2. Christian Bale
  3. The Sound of Music

## Follow the Groundhog



Most of us know the story of Groundhog Day. On Feb. 2, the legend goes, a groundhog that comes up out of its burrow to check the weather will go back inside if it sees its shadow, and winter will continue for six more weeks. But if the sky is cloudy and it casts no shadow, the harsh winter weather is over.

Punxsutawney, PA, hosts the best-known Groundhog Day event, featuring “Punxsutawney Phil” (who gained fame in the 1993 film Groundhog Day), but other towns in Pennsylvania and Maryland hold similar celebrations.

Where does the legend come from? It may have origins in ancient European beliefs involving a badger or a bear as a weather forecaster, as well as the pagan festival Imbolc, whose traditions point to a bear or a serpent as a herald of good or bad weather. In the United States, Groundhog Day can be traced back to 1841, when a Pennsylvania shopkeeper wrote in his diary that that Candlemas day (Feb. 2) was the day on which, “according to the Germans, the Groundhog peeps out of his winter quarters and if he sees his shadow he pops back for another six weeks nap, but if the day be cloudy he remains out, as the weather is to be moderate.”

So, keep an eye out for the groundhog’s report, and dress appropriately.

## Follow the Billionaire's Advice

Billionaire Warren Buffett has plenty of good ideas for getting rich—or at least, doing better financially. Here’s some of his advice, from the Ascent website:

- **SAVE BEFORE YOU SPEND.** Resist the temptation to buy things whenever you have a little extra money. Make a habit of putting some of it into savings and investments to start growing your wealth.
- **BE PREPARED.** You can’t anticipate every setback. Maintain a solid emergency fund so you can respond quickly to unexpected financial problems.
- **INVEST FOR THE LONG TERM.** Don’t invest in a stock in hopes of a quick payoff. Look at everything you buy as if you’re going to hang onto it for 20 years. Patience wins over time.
- **INVEST IN YOURSELF.** Go back to school for an advanced degree or take an online course to master new skills. The greater your knowledge, the more you can accomplish.



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