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# Thanksgiving Is About More Than Food

## *It's About Showing Gratitude*

As we prepare for our Thanksgiving feasts, Thursday night football games, and Black Friday shopping, take some time to show gratitude for those around you and for what you have. Here are a few ways to practice gratitude this month.

### **Appreciate everything.**

Get into the habit of being grateful for the little things in your life. It can be easy to acknowledge the “big” things, but nothing is too small to be thankful for. You can be grateful the weather is nice and sunny, that you received the package you’ve been waiting for, or that you got out of bed today. Don’t leave out anything when practicing gratitude.

### **Practice mindfulness.**

Mindfulness is the ability to be fully present and aware of what’s happening around you. So, instead of being overwhelmed by what you need to do tomorrow or next week, focus on the present moment and enjoy the time you spend solo or with your loved ones. Live in the moment and take one day at a time. Tomorrow will surely come, and you only have a limited amount of time in the present.

### **Celebrate your challenges.**

Sometimes struggles and battles in our lives can weigh us down. But when you persevere and continue to push forward, you will find success. Challenges help you improve your abilities and resilience,



so celebrate the progress you’ve made. Showing gratitude for challenges and negative experiences allows us to acknowledge humility and appreciate growth in our lives.

### **Keep a journal.**

Writing down the things you’re grateful for will remind you of all the great things you have when other things aren’t going so well. So, keep a journal about what you’re grateful for each day or week — even if it’s just small things at first. Your perspective on life will change, and it will get easier to see the good things and to feel grateful for things you were likely overlooking.

Showing gratitude is something we should do every day, all throughout the year — not just during the holidays. So, try to practice mindfulness and gratitude using these tips! Happy Thanksgiving, everyone!

## *Beyond the Documents*

### PRACTICAL PLANNING THAT GOES BEYOND YOUR WILL AND TRUST



November is Alzheimer’s Awareness Month, a time set aside to raise awareness about the disease that affects over 6.2 million people in the United States. To support them and their families as they navigate the challenges of Alzheimer’s and dementia.

Whether it be Alzheimer’s or another condition, many of the elderly find that as they enter the later stages of their lives, their health and/or certain unforeseen events may limit their ability to make crucial decisions for themselves, and that’s where planning comes in.

While having the proper estate planning documents in place is a great starting point, there are so many non-legal aspects of planning that make for a smoother transition. Listed below are some items to think about:

- Organizing your important papers (not only your estate planning documents but also tax returns, bank and brokerage statements, life insurance policies, and information about pensions and retirement plans)
- Downsizing your personal belongings
- Organizing (and safeguarding) passwords for your online accounts
- Asking a loved one to accompany you to appointments with your doctor and other health care providers
- Introducing your loved ones to your banker, financial advisor, and other professionals (and asking the advisors a critical question: “If something happens to me, will you still handle my account, or will it need to be handled elsewhere within your institution?”)
- Evaluating your living arrangements — do I plan to remain in my current residence or would I prefer to downsize? What type of modifications will I make to my home to make it more accessible

as I age? What is the risk of social isolation if I remain in my own residence? Maybe I prefer a more social environment like an assisted living community? How does my financial situation affect these wishes?

- Holding a family meeting to lay out your plans for your loved ones

Some of our clients ask us to facilitate these family meetings. Death, family, and money are highly stressful topics, and sometimes it helps to have a non-family member assist with the discussion. We can act as a neutral third party to help navigate the situation and make sure that all bases are covered, so it does not feel as daunting and it’s more informative for all parties involved.

If your aging parents have not yet shared information about their estate plan and other arrangements, you may wonder when and how to start the conversation. One way is to lead by example. You could let your loved one know that you recently did an estate plan and were surprised that the process was much easier than you thought it would be. Allow them to ask questions without pressuring them. Another way is to share an article, such as this one, and ask what they think about it. By sharing your experience and/or information, you can gather their thoughts in a welcoming manner.

Remember that estate planning is one of the most important ways to protect yourself and your loved ones. We are here to walk you through the process, reduce stress, and minimize any confusion or heartache down the road.

*- Angela Klenk*



# Why Do I Constantly Think About This?

## How to Manage Intrusive Thoughts

Many people deal with unwelcome, intrusive thoughts every day. We've all experienced unwanted images or notions racing through our minds, and it can be difficult to concentrate on what we need to be doing. These thoughts can also trigger feelings of anxiety, worry, and shame. But know you're not alone — some estimate that 6 million Americans are affected, so many can empathize with what you're going through. Here is some good advice about intrusive thoughts and how to manage them in a healthy way.

### What are intrusive thoughts?

Intrusive thoughts are unwanted ideas that occur without warning at any time, often triggered by stress or anxiety, or even short-term biological factors, like hormone shifts. They can come in many forms, and people often worry about what they mean, so naturally, they try to control or stop the ideas altogether. But trying to prohibit these thoughts can make them more persistent.

### What can you do?

Instead of pushing these thoughts out of your mind, acknowledge that they are intrusive concepts and allow them to linger.

Understand they will pass, but prepare yourself for other unwanted thoughts. Most importantly, push through and continue to complete your tasks and errands when the thoughts occur.

If you try to control, suppress, question, act, or engage with intrusive thoughts, you'll likely be even more fixated on them. You'll feel more in control if you allow them to pass through your brain instead of trying to avoid and ignore them.



Intrusive thoughts can feel distressing, but allowing them to freely enter and exit your mind will provide you with ease — even if it doesn't seem that way. However, if intrusive ideas persist and continually impair your ability to work or do things you enjoy, seek information from a mental health professional. You're never alone in your struggles, so don't hesitate to ask for help if you need it.



Nicholas Bostic had a heated argument with his girlfriend one night, so he went out driving around to clear his head and relax. Little did he know he would become a hero that same night. During his drive, he witnessed a raging fire that had engulfed a family's home.

Bostic stopped his car and ran inside despite the flames. He immediately began yelling for anyone since no one appeared to be inside the house — not even emergency personnel. His cries woke up 18-year-old Seionna Barrett, the oldest of five children, and she gathered her siblings together to exit the home. Bostic ran to Barrett and her young siblings, and he helped her take the children outside. But Barrett then told Bostic that her 6-year-old sister wasn't with them. Without a second thought, Bostic again entered the home, hoping to rescue the little girl.

## Right Place, Right Time

### Late-Night Driver Becomes a Sudden Hero

The fire continued to spread quickly, and Bostic described it as a "black lagoon" of smoke on the ground floor. He checked all of the bedrooms but couldn't find the little girl. Then, as he approached a window to exit the home, he heard a child's cry. Bostic then had an internal conversation with himself: He knew the child needed help, and although he was terrified to go back downstairs through the fire and smoke, he wouldn't quit. After wrapping his shirt around his mouth, he ran through the home, following the girl's cries for help. Once he found her, he picked her up, ran upstairs, and jumped out the window onto the lawn.

All of the children were safe and suffered no injuries. Bostic received first-degree burns and severe cuts on his arm. He was airlifted to the nearest hospital once first responders arrived at the scene. Bostic's cousin created a GoFundMe to pay for Bostic's medical bills, and it collected \$556,000.

Today, Bostic is healthy and healing. He now has a new perspective on life and is looking forward to whatever his future might hold.

TAKE A BREAK



APPLE CRANBERRY CRISP

### INGREDIENTS

- 3 cups peeled and chopped tart apples
- 1 1/2 cups cranberries
- 3/4 cup packed brown sugar, divided
- 1 tbsp lemon juice
- 1/2 tsp ground cinnamon
- 1/2 cup all-purpose flour
- 1/3 cup butter, cold
- Vanilla ice cream (optional)

### DIRECTIONS

1. Preheat oven to 375 F.
2. In a large bowl, combine apples, cranberries, 1/4 cup brown sugar, lemon juice, and cinnamon.
3. Grease an 8-inch baking dish and pour the mixture into it.
4. In a small bowl, mix flour and the remaining brown sugar. Cut in cold butter until the mixture is crumbly. Sprinkle this over the fruit.
5. Bake uncovered for 25–30 minutes or until the topping is golden brown and the filling is bubbly. If desired, serve with vanilla ice cream and enjoy!

Inspired by TasteOfHome.com

## I WANT MY MONEY BACK!

### Recent Graduate Sues Her College

College graduates are eager to get into the workforce and start using their newly acquired knowledge in the "real world." However, according to the National Association of Colleges and Employers, only 20% of U.S. college students in 2009 had a job after they graduated. In 2009, Trina Thompson found herself in that 80% of unemployed graduates, and she wanted to do something about it.

After graduating from Monroe College in New York, Thompson couldn't find a suitable job. So she filed a \$70,000 case against her school (the amount of her tuition for her bachelor's degree) and \$2,000 to compensate her for what she endured while searching for a job. In her lawsuit, she claimed that the college's career counselors promised career advice and job leads but didn't work hard enough to find her a job. In addition, she suggested that Monroe's Office of Career Advancement shows preferential treatment to students with high GPAs — not students like herself who had a low GPA.

In response to the case, Monroe College spokesman Gary Axelbank said, "The lawsuit is completely without merit. While it's clear that no college, especially in this economy, can guarantee employment, Monroe College remains committed to working with all its students ... to prepare them for careers and to support them during their job search."

But Thompson or the college didn't have to worry about attending trial because the case didn't make it that far. Her case might have stood up in court if she hadn't received a job offer. Her media attention and IT degree caught the eye of Steve Bellamy, CEO of The Ski Channel. He loved her hunger and willingness to put herself out there, and he offered her a position at his company. Thompson got the job, so her case was eventually dissolved.

