

4 3 7 5 9 2 8 6 8 9 1 6 7 3 5 4 1 5 9 2 6 8 4 7 3 7 8 1 4 5 6 2 6 4 2 7 3 9 1 8 7 1 4 3 2 6 9 5 9 8 3 4 5 7 2 1 APPLETON: 920-944-6020 NORTHEAST GEORGIA: 678-491-9744

DLJTAXSERVICES.COM DLJWEALTHSERVICES.COM PRST STD US POSTAGE PAID BOISE, ID PERMIT 411

'I Have a Dream'

How History Can Help You Understand COVID-19 Data

8 Resources to Navigate an Uncertain School Year

Stop Waiting for the 'New Normal'

**Putting You In Control** 

How Coping Strategies Help With Stress



hat do you do
when you feel anxious, sad, or
stressed? Do you reach for your phone to
scroll through Instagram? Do you turn to a
Snickers bar for comfort? Maybe an episode
of "Parks and Recreation" is your go-to form
of relief. If you use any of these methods,
you're not alone.

When humans face difficult situations, they often turn to coping mechanisms to numb emotions and help themselves feel better in the moment. Emotional development expert Alyssa Blask Campbell identifies many common coping mechanisms, including engaging in screen time, making to-do lists, seeking information, indulging in alcohol or cigarettes, and asserting control where possible. Coping mechanisms make you feel better in the moment, but they don't always help process and deal with emotions in the long run.

#### **Coping Strategies vs. Mechanisms**

Turning to coping mechanisms is a habit you may have learned as a kid. It's

# Coping Strategies vs. Coping Mechanisms

understandable, and it's okay. But instead, you want to focus on coping *strategies* that help you work through challenging emotions and find calm again.

Coping strategies are things like breathing exercises, talk therapy, journaling, reading, and physical movement like dancing. While these may take more time to yield results than a TV program or candy bar, tapping into these strategies helps you feel better *and* process what you're going through, which allows you to release whatever is causing you strife.

Because the way you react when your emotions overwhelm you has an impact on the way you feel during and after that experience, it's all the more important to understand the different coping tools at your disposal.

As you learn to incorporate coping strategies into your life and call on them when you're dealing with hard emotions, give yourself grace. You can still turn to healthy coping mechanisms when you need them. The key is to also incorporate some of these strategies to help you better process whatever comes your way.



# ODESIGN LIFE'S OUTPUT AUGUST 2020

# ATIMELESS & TIRELESS DREAM

#### Remembering the Greatest Speech of All Time

I have a dream that one day on the red hills of Georgia, the sons of former slaves and the sons of former slave owners will be able to sit together at the table of brotherhood. I have a dream that one day even the state of Mississippi, a desert state, sweltering with the heat of injustice and oppression, will be transformed into an oasis of freedom and justice.

I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character. I have a dream today ... I have a dream that one day, down in Alabama, with its vicious racists, with its governor having his lips dripping with the words of "interposition" and "nullification" — one day right there in Alabama little black boys and black girls will be able to join hands with little white boys and white girls as sisters and brothers.

I have a dream today ...

– Dr. Martin Luther King Jr.

On Aug. 28, 1963, the March on Washington for Jobs and Freedom took place. Over 250,000 people gathered at the Lincoln Memorial to support President Kennedy's civil rights bill. It was during this march on the capitol that Dr. Martin Luther King Jr. gave his iconic "I Have a Dream" speech. While Dr. King gave many speeches about his dream, this one would be different. For as he began his speech, Mahalia Jackson cried, "Tell them about the dream Martin," and he improvised the most powerful message to that date — one that would change the direction of this country.

When reading his words today, it's easy to see why Dr. King's "I Have a Dream" speech continues to resonate so deeply with people almost 60 years later. Dr. King spoke about the gap between the American dream and a differing reality for certain groups of people. Regardless of this, he didn't advocate for violence as a solution to the problem. Instead, he spoke about coming together and lifting all people up. He talked about moving forward with hope, and not clinging angrily to the past.

Other civil rights activists at the time disagreed with Dr. King's approach. Malcolm X felt the speech was too compromising, and he condemned Dr. King's peaceful message. But history shows that Dr. King's strategy to fight for equality worked. Nearly a year after the

March on Washington, President Lyndon Johnson signed the Civil Rights Act of 1964. In 1965, the National Voting Rights Act was signed.

APPLETON: 920-944-6020 • NORTHEAST GEORG

Today, as our country finds itself in a time of turmoil, I believe we need to remember Dr. King's words now more than ever. Rather than turn to violence and hatred, we need to celebrate the progress that has been made since Dr. King gave his great speech. From that progress, we can find the momentum

to move forward and realize the American dream is within all Americans' reach. Personally, I have many dreams for a brighter, more hopeful country.

I dream that the wounds of this country will heal as people focus more on our commonality and humanity than on our differences.

I dream that this country starts celebrating the progress gained in the inclusivity of all people and we continue to build on that progress.

I dream that the feelings of victimhood turn to feelings of empowerment to embrace opportunities that surround each of us, if we are willing to take a risk and dream BIG for ourselves.

I dream that society recognizes that a small number of evil, prejudiced humans are not the heart of our society and communities.

I dream that we silence the divisive rhetoric to enjoy all the good in the world around us. There are so many people working together where color, religion, or sexual orientation are immaterial. They are working toward common goals that strengthen their communities and common bonds. I dream we find many of these goals and keep working together.

I dream that we lead our lives with love and respect for one another, letting our differences fall by the wayside.

I dream our country moves forward following the example of Martin Luther King Jr. and we leave the violence and hatred far behind — to become more like the country Dr. King spoke of.

Dr. King had a heart for Jesus, and he led with courage and love. Yet, he was tenacious when it came to lifting the veil off of racial inequities that this country needed to address. Remember Dr. King's words of hope and desire that all would be judged solely by the content of their character rather than their race, faith, or nationality.

— Deb Matz

### FINDING THE TRUTH IN THE PAST How History Can Help You Analyze COVID-19 Data and Plan for a Better 2021

This spring, scientists and local governments asked citizens to "flatten the curve" by staying home and limiting the spread of COVID-19. While the economic shutdown had many businesses scrambling to make up for lost profits, it could also provide more pivotal information for making wiser data-driven decisions, according to Columbia School of Business professor Oded Netzer.

The pandemic skewed data that many business leaders rely on to make decisions about future marketing practices. How can you make valuable marketing moves when your data is undercut by a crisis and marred by unprecedented closures and business decisions?

For Netzer, the answer lies in the past. In an article published by Columbia Business School, Netzer explains using data, which cannot provide the full story of the circumstances to make a marketing plan, requires human foresight and conceptualization. It's our job to pick up on the patterns data from the past has given us. He explains, "Humans are good at pattern recognition; computers are good at data processing. At times like these, when data are limited, we need to combine both."

While schools are preparing to reopen this fall, parents have mixed feelings about the reopening. There are questions about health and safety, as well as concerns about how parents and teachers of students who have fallen behind will help them catch up. Parents also face a big unknown: Will I be prepared if the schools close again? These uncertainties add a great deal of stress to one's role as a parent. So this month, we're providing reliable resources to help families get through this school year together.

#### Stay Healthy and Mindful

- It's important for you and your kids to stay healthy during a pandemic. Follow these suggestions from the Centers for Disease Control and Prevention: Bit.ly/ KeepKidsHealthy2020.
- Mental health is as vital as physical health. Mindfulness is an essential tool for good mental health. Find free yoga videos to teach your kids about mindfulness at AloYoga. com/pages/alo-gives.

#### **Develop Coping Skills for Stressful Times**

Uncertainty can be overwhelming. Learn more about how to cope at APA.org/ helpcenter/stress-uncertainty.

Netzer recommends analyzing the market crash of 2008, previous fallouts from past pandemics — such as MERS or even the Spanish flu more than 100 years ago — and changes or data pulled from countries further along in the COVID-19 fight. Because of the limited information experts have on COVID-19 and the lasting implications of the pandemic, Netzer believes those who look to the past to conceptualize current data will have the best idea of how to move forward.

With this thinking in mind, Netzer recommends businesses run simulations and test marketing strategies now before fully deploying them in 2021. This can provide real-time data and identify pain points. In addition, Netzer advises businesses to establish multiple variations of their marketing plans so businesses can easily adapt as the times do.

Now is the time to examine your skewed data, compare it to the past, test your 2021 marketing strategies, and create simple, effective hypothetical scenarios so you can be better prepared for marketing your business in the new year. This year's data may be incomplete, but it can still be a powerful tool in building your future.



#### HOW TO PLAN FOR AN UNCERTAIN SCHOOL YEAR

8 Valuable Resources for Parents and Students

Kids deal with stress differently than adults do. The National Association of School Psychologists offers advice for helping your kids cope at Bit.ly/StressAndCOVID19.

#### Practice Self-Care

- Self-care is necessary for helping your family navigate the challenges of the pandemic. Find tools and strategies at ChildMind.org/article/self-care-in-the-time-of-coronavirus/.
- Taking care of your emotions is just as important as taking care of your body. Get tips to help care for your emotions at ActiveMinds.org/about-mental-health/self-care/.

#### Be Ready to Home-school Again

- UNICEF created a brief video guide to help make the home-school process less stressful for parents and kids alike. Check it out now at Bit.ly/UNICEFLearning.
- Find websites, apps, and online activities to help when lessons plans have been interrupted at LearningLiftOff.com/20-best-homeschooling-websites-and-learning-resources/.

There's no telling how long the effects of the pandemic will last, so it's important to take it all one day at a time. There are questions about health and safety, as well as concerns about how students who have fallen behind will be helped to catch up with their classmates. We hope these resources will help parents and students get through the school year healthy and happy.

### It's Time for Businesses to Create Their Own 'New Normal'

here have been a lot of discussions about what the "new normal" will look like in our world after COVID-19, but there is not much consensus. Politicians, the general public, business owners, medical professionals, and others disagree as to what the next steps should be. But one thing is very clear, business owners cannot wait for the world to go back to "normal." If you want your business to survive the turmoil of the pandemic, you need to create your own **new** normal.

To paraphrase Napoleon Hill: In every adversity, there is a seed of opportunity. We just need to look for, or create, the opportunities. So what can you do to develop a strategic plan to improve your business in the next two quarters? Start by grabbing a piece of paper and a pen and assessing the impact the quarantine (and business restrictions) have had on your company. What impacted your business and why? Write down the good, the bad, and the ugly. Now, write down how you responsed to those challenges. Be honest here. The goal is to identify which factors were economic, which were environmental, and which came from fear or misjudgment.

Next, write down what you would do differently. What are the lessons you have learned? What do you wish you had done more effectively? If your business found itself in a similar situation again, would you be able to weather that storm? If not, you need to tweak your plan or look for outside counsel.

It's clear business owners must take a serious look at the worst-case scenarios and create viable plans for surviving tough times.

You may find your new opportunities by evaluating how businesses that thrived during the pandemic adapted to the changes. Did they offer a new product or service? Did their marketing strategy change in any way? Did they narrow their offerings or focus on one specific area of the business? Did they expand these areas of service or product lines? How can you apply similar strategies to grow your business? Creating a "new" normal for your business may require several changes or be as simple as adjusting day-to-day operations to meet new health and safety standards. Or you may have to rethink your entire business model. If you are not certain what strategies to pursue, find out what people really need right now. How can your business fill those needs? Then start developing a plan! And go after it!

As you adapt to a new normal, you may face the realization that your big business dream is no longer attainable at the moment. You may have to pivot several times to stay relevant to serve the needs of your ever-changing market or customer. Flexibility is the true secret to success. Whether we like it or not, the COVID-19 pandemic has changed the world as we knew it. Clinging to the past and demanding we go back to the way things were prior to March 2020 is not a viable option. So if you aren't willing to be flexible, your business might not last to see another year.

More importantly, don't wait around and allow someone else to define YOUR new normal. Take action today and determine what you can do to make your business stronger in the long term. If you are not certain what steps to take, seek outside guidance. There are many organizations like ours that are available to help you navigate these challenges, so don't believe you have to do it alone. The most successful businesses all seek outside help. So reach out!

## Brain Break!

_					_			
		6		1	4		9	7
	3		5		2			
	9	1			3			2
Г		9		6		4		3
						6	2	9
					9			5
7	1			2		9		
9	8		4	5		2	1	6
Г	6		9			7		4

Solution on Pg. 4

### The Good News



DLJ Wealth Services, LLC is a registered investment advisor. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and, unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial advisor and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance.

Advisory services are provided by DLJ Wealth Services, LLC. DLJ Wealth Services, LLC is a registered investment advisor. Tax advice is provided through DLJ Tax Services, LLC, a separate legal entity, but both companies are owned by Deb Matz.