

## Using Labor Day to Mark a New Start



You've probably heard the fashion rule "Don't wear white after Labor Day."

According to *TIME*, this dictum most likely originated among the 19th century wealthy, who would traditionally return from their country homes at the end of summer. Their light, warm-weather clothes were not suitable for the muddy streets of the city.<sup>1</sup>

Gradually, as city streets were paved and cars replaced horses, there was less of a practical reason to eschew linen pants, and it became simply an indicator of good taste—similar to "Don't go out in a tuxedo before six."

But whether or not you put away your Summer Whites after the Labor Day weekend, the traditional change of costume marks a mental change in the year that can be a useful starting point for better managing how you spend your time and money.

Megan Garber, writing for *The Atlantic*, makes a strong case for replacing New Year's resolutions with autumn resolutions.

"The main reason these are better than the traditional January 1st variety," she says, "is that they're more natural, more organic."<sup>2</sup>

F. Scott Fitzgerald wrote in *The Great Gatsby*, "Life starts all over again when it gets crisp in the fall."

You can probably think of half a dozen ways you could improve your life by taking action toward some of your goals. These might include getting regular exercise, better organizing your schedule, and improving your household money management.

The key to success in all these areas is to set up easy-to-follow systems so that the behavior you want becomes a habit.

In your personal finances this is fairly simple to do. For example, consider setting up automatic transfers to your savings account for those budget categories that need future funding. Your retirement saving should also be on auto-pilot, so you don't have to spend the mental energy each month deciding what to invest.

If you've already automated your retirement contributions, this fall would be a good time to explore how you can potentially maximize these payments to your future self. We would love to help you with this.

So take advantage of autumn's natural momentum towards positive change and you'll find that when New Year's rolls around you don't need to make any new resolutions.

Have a great holiday weekend!

Source: Efficient Advisors

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## Golf Tip of the Week



### Don't Accelerate When Putting

Many golf instructors teach novice (and advanced) golfers to accelerate when putting, meaning that the front of their swing has more power than the back of their swing. While this might work well in some situations; for example, when you're in a setup that requires two putts, not accelerating might be a better bet.

Instead, try to let the length of your backswing dictate the length of the front of your swing. To practice this, try just moving the club in a constant pace, almost like a pendulum. The momentum of this constant pace should be the same throughout the swing.

Now, try it during a putt. You might notice that you're able to be more consistent, which sets you up for success for your second putt. It almost feels like instead of hitting the golf ball, the ball is interrupting your club's forward momentum. Hitting harder isn't always your best option, but hitting evenly might be.

Tip adapted from Me and My Golf

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## Recipe of the Week

### DIY Pesto



[2 cups]

#### Ingredients:

- 2 cups (or more) of fresh basil leaves
- 2 Tbsp. of pine nuts
- 2 cloves of garlic
- ½ cup olive oil
- ¾ cup parmesan cheese, grated

#### Directions:

Pesto is the perfect summer dish because it doesn't require turning on a hot oven or stove, it can be enjoyed on its own or added to pastas and pizzas, and it's a great way to use that basil you might have been growing this summer.

1. Remove the stems from the basil leaves.
2. Combine the basil, pine nuts, and garlic in a food processor and process until finely minced.
3. As the food processor continues to mix, slowly add in the oil until smooth.
4. Add the cheese and process to combine.
5. Enjoy!

Recipe adapted from New York Times Cooking<sup>ii</sup>

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## Health Tip of the Week



### The Scale Isn't Everything: More Comprehensive Ways to Measure Your Health

We live in a world driven by data, and if you're trying to lose a few extra pounds, you might turn to the scale to watch those numbers drop. But the scale doesn't tell the full story. Neither do stats like BMI (body mass index) because these calculations don't consider muscle mass, water weight, or other fluctuations.

Luckily, there are many other ways to measure your health. Put the scale away for a little while, and try these techniques to focus on your overall health rather than just a number:

- Keep a journal and track your healthy habits, such as working out or eating veggies with every meal. Celebrate these small victories!
- Take progress photos and compare them throughout your journey. Take your photos in the same pose, wearing the same outfit, at the same time every week (preferably in the morning before you've had breakfast).
- Check in on other parts of your health, such as your energy levels, skin, tummy health, and more. Developing a healthy routine does so much more for your body than just lower the number on the scale.

These are just a few of the ways you can check in with yourself on your fitness and wellness journey without the scale.

Tip adapted from Daily Burn<sup>iii</sup>

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**Sources:**

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2. <http://go.efficientadvisors.com/e/91522/mn-resolutions-instead-379409-/635kwh/737620410?h=sAJE5fZcWU81m8lp72MZtfKZ6jradnWm7c5y60w24Rw>

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<sup>i</sup><https://youtu.be/De9DqJ3qKdM>

<sup>ii</sup><https://cooking.nytimes.com/recipes/2653-basic-pesto>

<sup>iii</sup><https://dailyburn.com/life/health/weight-loss-success-non-scale-victories/>