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# Good News

## HEART MONTH: TAKE CARE OF YOUR TICKER



### Why are chess sets so expensive?

Fancy chess sets in wood can cost hundreds of dollars.

But according to The New York Times, the expense is really all about one piece: The knight, which accounts for about 50 percent of the cost. That is because knights must be hand-carved to look exactly alike. Just 10 people specialize in carving knights. A set of four knights takes six hours to carve.

### Battle of the 'marts:

#### One chain booms; the other fades

It has been a slow, painful death, and unfortunately, it's still ongoing.

Kmart, the storied discount retailer that boasted thousands of locations, is down to its last 34 stores, according to Forbes. From its humble beginnings in Detroit as the S.S. Kresge Company, the chain, which changed its name to Kmart in 1977, once dominated the discount store market, according to the New York Times, and owned a variety of other major retailers, including the Walden Book Company, the Borders bookstore chain, Membership Warehouse and Sports Authority.

But in 1990, the newer discount chain Wal-Mart (later renamed Walmart) surpassed Kmart. And just 12 years later, Kmart entered bankruptcy protection for the first time, according to the New York Times. In 2019, Kmart's parent company, Sears Holdings, which operated Sears and Kmart stores, entered bankruptcy protection again.

What emerged -- a weak network of poorly-performing stores -- likely still exists only because the new owner, Transformco, has received no good offers for the chain's real estate and other assets, according to CNN Business.

Today, as Kmart struggles in its final moments, Walmart is the biggest retailer in the world and one of the largest public companies, according to Forbes.

The writing has been on the wall for Kmart for a long time. According to the Harvard Business Review in 2010, Kmart struggled to articulate a clear branding strategy, describing itself in generic terms as a 'mass merchandising company' that offered customers 'quality products.' With no clear concept or strategy for appealing to consumers, the chain floundered. While Walmart responded to the rise of the internet and the birth of e-commerce, Kmart resisted innovation, according to Alabrava.

While Kmart struggled, Walmart appealed to customers' budget concerns with its 'always low prices' marketing for all consumer items, combined with cost-effective supply chains and responsiveness to local trends and needs.

Walmart has faced its own struggles. The retailer saw stagnant growth by the mid-2010s, and some stores fell into the red, and its efforts overseas largely flopped. Still, the survival of Walmart is a certainty, while Kmart will soon be a relic of the past.





### Smart move: Get rid of those charges!

That \$3.99 charge pops up every month and we say: I'm going to cancel.

But life keeps us busy and pretty soon it is next month and that gym membership starts to be annoying. As if paying for it will make us use it.

Fact is, people spend more money than they realize for subscriptions large and small. Think about the categories: Online news, Netflix, music streaming, premium television services, delivery, dating apps, advice services -- the list goes on and on.

One company, the Waterstone Group, did a survey of 2,500 consumers. People were given 10 seconds to guess how much they spend on subscriptions every month. The average guess was \$79.74 per month.

Then they gave the same people 30 seconds to guess. The average guess was \$111.61.

Finally, they asked people to go through a category checklist and find out exactly how much they spent for subscriptions. The true cost was an average of \$237.33 or about \$1,900 per year.

Simple Dollar advises people to set aside an hour to do an audit. Go through your checking account and total monthly subscriptions plus annual ones, like Amazon Prime.

## Surging Snowflakes

**Across**

1. Droop
4. Wrinkly citrus fruits
9. Lennon's Yoko
10. One of the Judds
11. Barnyard sound
12. Wood nymph
13. Response
15. Northeastern most st.
16. Lets up
18. Alright, for short
20. Publisher's list
23. Crew member
25. Not at home
26. Job
27. Miner's find
28. Adhesive resin
29. Half a cheerleader's prop?

**Down**

1. "Brave New World" drug
2. In the near future
3. Barnyard honker
4. Not wanted
5. Attic
6. Myrna of "The Thin Man"
7. Muslim leader
8. Entree go-with
14. Diluted, as a drink
17. Single-masted vessel
18. Sea World attraction
19. Oriental mascara
21. 100 cents
22. Plant part
24. Stir-fry pan

1	2	3		4	5	6	7	8
9				10				
11				12				
13			14				15	
		16			17			
18	19		20				21	22
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28						29		

M	O	P		D	Y	K	A	L	K	A
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		S		E	S	E				
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D	A	Y		D	R			O	O	M
I	M	O		A	N			O	N	O
S	L	I		U	G	L		S	A	G

*The headline is a clue to the answer in the diagonal.*

Consider: phone, wi-fi, tv-movie services, streaming services, subscription boxes, cloud storage, news apps, diet and fitness, security apps, web hosting, and gaming.

After you make your list, consider which services give you actual value.

Are the subscriptions adding clutter to your home?

Can you find a cheaper service?

How much do you use it?

How much will you miss it?

Do you have something else you really want to use the money for (retirement, a college fund, emergency fund, vacation)?



"Our son is at that awkward age where he's living in our basement."

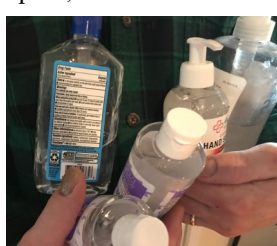
## Alternative uses for hand sanitizer

Got buckets of hand sanitizer around? You're not alone. And while it's useful to have around, most of us (thankfully) don't need our 2020 supply levels.

But what can we do with it aside from sanitizing our hands? Here are some ideas from around the internet:

- \* Clean your glasses.

- \* Start a fire. A disaster survival website says you can dab a small amount on your kindling or tinder and light it with a spark, and that it works in rainy or windy weather.



- \* Remove stains. The alcohol works well at removing blood, ink, or drink stains. Remember to dab, not rub. You can also pre-treat stains with a bit of sanitizer.

- \* Clean your table or desk. Use a clean cloth and wipe down the surface. Do the same for your filthy keyboard.

- \* Remove stickers. Price tags are notorious for leaving a sticky substance behind. Hand sanitizer to the rescue!

- \* Ease the itch of mosquito bites.

- \* Clean your phone screen.

- \* Polish silver. Now that company's coming, squirt some hand sanitizer on a soft cloth and polish the silver.

- \* Try it in place of deodorant. Kill the bacteria, kill the smell.

- \* Clean your flat iron. Ditto for the hairspray on your mirror.

- \* Remove permanent marker from a whiteboard.

- \* Remove nail polish.

## How a Dick's Sporting Goods thrived while others crashed

It's a common tale these days -- legacy department stores and famed luxury retailers going belly-up. But Dick's Sporting Goods, the nation's largest sporting goods retailer, has continued to thrive as it responds to the changing economy and consumer needs, according to a report from MIT's Sloan School of Management.

A combination of in-store technology, user-friendly e-commerce options, knowledgeable sales staff and a physical experience for customers are the backbone of Dick's success. Customers can test out equipment in the store with batting cages and putting greens, and floor staff act as consultants.

Dick's also aggressively promotes its 'buy online, pick up in store' strategy, which offers the convenience of online shopping while still bringing people into physical locations.

Dick's technology investments and existing technology-friendly reputation have proved immensely valuable. In the first weeks of the pandemic in spring 2020, the retailer quickly rolled out curbside pickup to soothe customer nerves and side-step store closures, according to CNBC. The company also cashed in on the home fitness boom after the states forced gyms to close, posting higher-than-expected earnings in the third quarter of 2020, according to MarketWatch.

In the final leg of the 2020 holiday season, Dick's partnered with delivery service Instacart to offer same-day deliveries from more than 150 stores, according to CNBC.



## Is that a hedgehog on the kitchen table?

Arguably one of the greatest ways to procrastinate -- or, er, take a well-deserved break -- is by playing with the photos and videos on our phones. Filters are fun enough, but then Google went and added augmented reality to its phone app and everything changed.

Augmented reality is technology that blends digital content into the real world and unlike virtual reality, you don't need a headset. With Google's AR feature, you can search for the aforementioned hedgehog (or other animals) with your phone and then click to view them through your camera app in 3D. They become part of the picture on your phone. You can take a picture of a T-Rex lounging in your living room or a zebra into your office. Or a hedgehog on your dining table.

Google hasn't revealed how many items it has created, presumably preferring that people will search for something to see whether it's part of the list. There are at least 50 animals, including a slew of dinosaurs and even Baby Yoda (a.k.a. Grogu).

Here's how it works: Search for an animal on the Google mobile app and then, if it's available, you'll see a "View in 3D" option by its photo in the Overview section. Tap on that to see it in your space. A good list is at [9to5Google.com](https://9to5Google.com).

The app will scan your space and may ask you to move your phone around so it can get its bearings. Then it'll drop the animal or creature into your room (or actually into the picture of your room you are seeing through your phone's camera.) Turn your sound on so you can hear it, and be ready to take way too many fun photos.

## Lean into discomfort to embrace personal growth

It's a natural human impulse – if something causes discomfort, we avoid it, and if we can't avoid it, we seek to resolve it. When we squabbled with our siblings, we apologized and put hurt feelings to the side. We accommodate others to avoid frayed tempers and ugly arguments. We seek to resolve conflict, to stay away from uncomfortable situations and ignore troubling feelings. We dislike vulnerability in ourselves and in others.

But discomfort and failure are powerful teachers, and when we explore those uncomfortable feelings, we often come out the other side stronger, wiser and more in touch with what we really want.

Think about what you have been able to accomplish in the past despite discomfort and adversity and apply those lessons to future challenges. Don't berate yourself when you fall short – instead, reflect on what you could have done differently.

Author, researcher and therapist Brene Brown writes that while “I am a screwup” and “I screwed up” sound very similar, there's a vast gulf between them. The subtle change in language allows us to accept our imperfections without the crippling addition of shame. When we give ourselves permission to be imperfect, we are more able to embrace failure as a powerful tool for self-improvement.

The Buddhist nun Pema Chodron urges people to be gentle in the way they talk to themselves and think about why we say certain things when we experience failure. Ask yourself why you feel the way you do, and consider that may be the real problem not that you are a failure, but that you are just hurting.

When we embrace our failures, lean into our discomfort and seek to grow and change, we also embrace humanity's best qualities – empathy, kindness, generosity and openness.

So the next time you experience a major disappointment, don't beat yourself up. Instead, learn from your missteps, treat yourself kindly and emerge from your failure as a better, stronger person.

