October Newsletter













"Great minds have purposes; others have wishes."

– Washington Irving



As COVID-19 continues to keep many people working from home, video meetings have become a staple in the daily grind—and even once the pandemic abates, they will likely continue to serve as a popular means to connect with colleagues virtually. While participating in a meeting from the comfort of your home may feel more casual, it is just as important to present a professional image during video meetings as it is during in-person meetings.

Here are some helpful dos and don'ts of video meeting etiquette:

- Do test your technology beforehand. Ensure that your internet connection is strong and your webcam, speakers, and microphone are working properly.
- Do wear professional, non-distracting attire. Several horror stories have circulated about people participating in video meetings while not fully clothed, assuming that the lower halves of their bodies would not be seen on camera. Avoid this faux pas by wearing the same type of attire that you'd wear to the office—including pants. In addition, make it easier for the other participants to focus on what you're saying, instead of what you're wearing, by opting for non-distracting prints and jewelry.
- Do look into the camera, particularly when you are speaking. A common pitfall during video meetings is to look at your own image on screen, rather than directly into the webcam. This may cause you to seem distracted or disengaged. By contrast, looking into the webcam will help you appear focused and build a stronger connection with the other participants.
- Do remove noise and distractions. If you have pets, kids, or anyone else around who may create background noise, move to the quietest room in your home and close the door. Silence your phone and notifications on your computer, and mute yourself in the meeting when you are not speaking. Additionally, remove any visual distractions—such as stacks of paper on your desk or cluttered shelves in the background—that may be seen on camera.
- Don't interrupt others when they are speaking. While this may seem like a matter of common decency, keep in mind that there is sometimes a delay with audio during video meetings, and it can be difficult to detect body language that typically indicates when someone is done speaking. Therefore, pause for a moment before jumping into the conversation to be sure that the last speaker has finished
- Don't engage in side conversations. If you wouldn't text, make a phone call, send an email, or whisper to someone during an inperson meeting, it's best to avoid doing so during a virtual meeting. If your video is turned on, your fellow attendees can see if you are using your phone or typing—which can make you seem disengaged and impolite. Try to keep your focus on the meeting for its duration, just as you would when meeting colleagues one-on-one.



Ingredients:

- 1 tablespoon olive oil
- 4 ounces guanciale (or thick-cut bacon, if you can't find guanciale), cut into 1/2-inch dice
- 8 ounces butternut squash, cut into 1/2-inch dice
- 1 bunch Tuscan kale, cut into 1-inch pieces

- 1/2 pound orecchiette
- Freshly grated Pecorino Romano, to tastel tablespoon honey
- Salt and pepper, to taste

Directions:

- While the oven is preheating at 400°F, cut up the guanciale and butternut squash. Toss them onto a sheet pan, drizzle with the olive oil, shmoosh them around a little, and roast for 30 minutes. At this point, take the sheet pan out, stir in the kale, and place back into the oven to roast for another 10 minutes. Meanwhile, preheat the oven to 450°. Place a pizza stone in the bottom of the oven, and preheat for at least 30 minutes.
- Meanwhile, bring a pot of generously salted water to a boil and cook the orecchiette according to the box's instructions, usually 9 to 11 minutes or al dente. Drain and add back to the pot. Tip the contents of the sheet pan into the pasta pot and toss with the Pecorino Romano. Salt and pepper to taste.



When searching for your dream home, it's easy to become swept away by a property's beauty and make a buying decision based on your emotional reaction. However, as one of the most significant purchases you'll ever make, it's important to approach the house-hunting process with a clear idea of the non-negotiable characteristics you need—versus those that you merely want.

As you cultivate your wishlist, here are the top factors to consider:

- Budget. No matter how much you love a property, owning it will quickly become a burden if it strains your finances. As you set a budget, consider not only how much you will need for a down payment and monthly mortgage payments, but also closing costs, private mortgage insurance (if you're planning on a down payment of less than 20% of the purchase price), and an emergency fund for any needed repairs or maintenance. A helpful rule of thumb is to only target properties that cost no more than three times your annual household income. However, this will vary based on your circumstances, so be sure to consult a mortgage professional to get a realistic idea of how much you can afford.
- The minimum number of bedrooms and bathrooms you'll need, taking into consideration whether you tend to host lots of guests or are planning to grow your family in the future.

- Style. In addition to deciding between single-family homes, condos, or townhouses, consider the architectural styles you like, and whether you'd prefer newer construction or could handle a home that needs some improvements.
- Neighborhood. You're probably familiar with the old real estate adage, "location, location, location." Location is, indeed, one of the most important qualities that will govern how much you enjoy your home. As you search for your ideal neighborhood, consider factors like the school districts, crime rates in the area, and proximity to your office, transportation, and amenities.

