Happy World Smile Day

Greetings Michael,

While there seems to be a "National Day" for just about everything (National Fried Scallops Day was Monday in case you missed it), it's hard to argue with having a World Smile Day on the first Friday of October. A day devoted to smiles and random acts of kindness. Seven benefits of smiling are:

- Improves mood
- Lowers blood pressure
- Relieves stress
- Betters relationships
- Boosts the immune system
- Relieves pain
- Increases life expectancy

We hope your day has plenty of smiles and that you enjoy the articles we have selected this month. It's a good Barron's Daily, and an interesting read on common money mistakes made by each generation from Gen Z through Baby Boomers. The dog person article may help bring a smile and "What is a Trust Fund" is a surprisingly concise overview of what is often a dense and confusing topic.

We hope you have wonderful October and early fall season.

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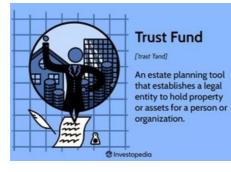
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