



Making Your New Year's Resolutions Count

Once you have decided on a New Year's resolution, it is your job to actually implement the change into your life. While this is the most challenging part of the process, there are some things you can do to help make your resolution a reality.

Put it in writing: Writing down your goal on a piece of paper can often increase its significance. Once written down, your idea is no longer just a wish floating about in your head; it has more permanence, and you will view it as having greater value and importance.

Develop a plan for reaching your goal: It will be hard to achieve your goal if you do not develop a plan of action. Take time to write down the steps you are going to take to implement the change you want to make in your life. For example, if your resolution is to exercise more, write down exactly how you will do it.

Use notes to remind yourself of your resolution: Many people find it useful to leave notes to themselves in places they commonly look to reinforce the change they want to make. Reinforcing your resolution with small, subtle reminders will help keep your goal always within sight.

Be realistic: Do not make a resolution that is unrealistic in scope or that will cause you to experience an undue amount of difficulty, problems or pain. So instead of saying, "My resolution is to run a four-minute mile," try joining a running club and jogging four times a week.

Plan for the entire year: Many popular resolutions (like to lose weight, exercise more and get out of debt) will not be achieved in a few days or weeks. They need to be planned accordingly.

Allow yourself to make mistakes: Do not be too rigid in the application of your resolution. Nobody is perfect, so you have to accept that stumbles will happen in the implementation of any meaningful resolution.

The New Year brings an opportunity to take a fresh look at issues we've been wrestling with and a chance to tackle them again. Here are a few suggestions for some achievable goals for the new year:

- **The No. 1 New Year's resolution in any year is ... getting in shape:** There is no real mystery here—it all comes down to diet and exercise. It is a fact that 95 percent of those who try to crash diet the pounds off are not successful in the long run. Try simple changes to eliminate calories, like reducing your portions by just 10 percent and adding just 20 minutes of a simple exercise like walking to your daily routine.
- **Get a physical examination from your doctor:** Men are the worst offenders here—they are far less likely than women to have a regular physical. Even if you feel fine, silent problems like high cholesterol and high blood pressure could reduce the length and quality of your life.
- **Take a look at your financial health:** Now is a good time to make sure you have the right amount of life and property insurance to protect yourself or your family. Consider whether you are a candidate for long-term care insurance. Check your investments to see if they are in line with your long-term goals. Take a look at your credit history, and resolve to reduce high-interest debt.
- **Get your legal affairs in order:** If you have been promising to make out a will, set an appointment with an attorney today.
- **Try to be a better listener:** Whether at home or at work, listening is a gift you can give that costs you nothing. Listening does not involve solving the other person's dilemma—that is their job. When offering support by listening actively, you can give family and friends just what they need to approach their own concerns in a new way.



- **Reach out to your elderly relatives:** They may covet their independence—but they still need your help. Open a conversation aimed at finding out what kinds of assistance they might need and would accept. Even simple things like help with lawn care or shoveling snow can be a good first step.
- **For those with young children, try to take the words “hurry up” out of your vocabulary:** Sit yourself down and strategize ways to make your morning and bedtime routines a little slower and saner. Your kids will thank you.
- **Consider volunteer work:** There is certainly no shortage of need in the world—resolve to do your part to make the world a better place. If you choose a volunteer activity like helping rehab a home for the homeless or coaching a baseball team, you get the benefit of adding exercise as you help the world.



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