

# Newsletter

# 2012

## Making New Year's Resolutions Count

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If you're like most people, you've probably experienced the sudden burst of motivation that comes in early January, as holiday indulgences make their way to the waistline and New Year's resolutions force a new look at the figure we see in the mirror.

"This is the year," so the resolution goes, "that I vow to lose ten pounds and keep it off." Other common variations include goals to get back to one's "true" weight, to fit into a size ten, etc.

And worthy resolutions they are. Sadly, New Year's resolutions are notoriously short-lived, if not completely forgotten by February. The trick to making resolutions work is to follow the same steps required to make any goal work, as follows:

### 1. Choose the Right Resolution

For all too many resolutions, failure is virtually assured at the offset because the resolutions are not made with serious intent and deliberation. The first trick is to choose the right resolution, for the right reasons.

Give some thought to what you really want and why you want it. What direct benefits do you hope to receive? Is a weight-loss resolution meant to improve your self-esteem? Attractiveness? Vitality? Longevity? Identifying the "why" helps you avoid setting goals for the wrong reasons.

Next, decide how difficult to make your resolution. Aiming high generally makes people try harder. Optimal performance comes from goals that are difficult, but not so difficult that we don't believe they can be accomplished.

Finally, be specific about your resolution and make it official. Being specific means phrasing the goal in words that make it obvious whether or not the goal has been completed, by a specific date. A resolution "to lose 15 pounds by April 30th" is much more effective than the ambiguously phrased goal "to lose weight."

Once you've decided on the wording, formally commit. At a minimum, write the goal down on paper or enter it into your account at myGoals.com. For even more commitment, look yourself in the mirror and state the goal out loud. This may sound corny, but it works. The important thing to remember that a resolution is fundamentally a commitment to yourself. Make the commitment formal. The more ceremonious, the better.

### 2. Create a Plan

Most resolutions fail because people stop once they've made the resolution. It is crucial to harness New Year's temporary motivation into something that will carry you through an extended period of required effort.

Upon clarifying the exact goal that you are setting, next create a plan for how you intend to accomplish your goal. With any reasonably good plan, you are fairly likely to make significant progress or actually accomplish your goal. Without a plan, you are very unlikely to succeed.

The key to constructing a good plan is to identify the exact steps that you will take toward accomplishing your goal, and assigning due dates to those steps. Coming up with a comprehensive list of steps is not easy for everyone. If you encounter difficulty, the solution is to get help, such as hiring a personal trainer or using this site, which helps people through the planning process by first asking people to identify all of the obstacles that stand between them and their desired goal. Once the obstacles have been identified, it is fairly easy for anybody to generate a comprehensive to-do list for accomplishing the goal.

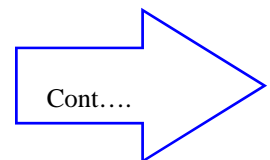
### 3. Stay on Track

With a good plan in hand, making significant progress toward your goal may require very little discipline for those who live strictly by daily planners and love nothing more than checking off items on our to-do lists.

But for those of us who can use a little help with staying on top of details, the answer, once again, is to seek outside help. The idea is to find some external thing that keeps you motivated, such as a personal fitness trainer.

### 4. Remain Flexible and Keep on Going

A recent realization among goal-setting experts is the need to continually modify our approach—sometimes even changing or abandoning a goal altogether. The reason for this is that circumstances beyond our control frequently crop up at the most unexpected and inconvenient times.



4. continued.....We can also expect our short-term and long-term priorities to change. So long as we build flexibility into our expectations, we can simply adjust things as we go.

It's therefore best to periodically reevaluate our goals and plans, perhaps once per quarter for a year-long goal such as a New Year's resolution. First, make certain that the goal itself still exactly reflects what you want to do. If it's not, adjust it. Next, go through your plan and identify any portions that aren't working well, even if it simply means giving yourself more time to complete a particular task or milestone. Keep in mind that missed due dates do not necessarily indicate a problem with your performance; it might simply mean that your plan was too aggressive, or that your environment has changed in some unexpected fashion. Either way, simply adjust your plan and continue onward.

Finally, the flip-side of setting difficult resolutions is that you must remember to acknowledge partial success. Losing 15 pounds is cause for celebration, even if your original goal was to lose 20 pounds. If you are just one step closer to your goal, then you are better off than before you began. Pat yourself on the back and keep on going.

"myGoals.com".



## Love What you Have!

We live in a disposable society.

We buy things, use them and then throw them away.

Our landfills continue to grow, despite no one wanting garbage in their own back yard.

Meanwhile, debt is also growing. People continue to spend money they don't have on things they don't need.

We need to come back to reality. We need to focus on growth in our bank accounts, not on growth in the landfills and growth in our debt.

So what's the solution?

How can people grow their savings, while shrinking their garbage and depleting their debt?

Love is the answer.

We need to learn to appreciate what we already have. We need to love what we have.

If you love what you have, you don't feel the need for more. If you love what you have, you're not going to throw something out once it gets a little used.

People who love what they have are happy. They see the beauty in what they've got. When they buy new stuff, they are very selective--because it has to be something they can love. People who love what they have perform proper maintenance, and ensure they get the most out of their purchases.

If you're looking for ways to reduce the money you spend this year, spend some time admiring what you already have. Love your possessions. Maintain them so they last longer.

Disposable items are always more costly in the long run. Loving what you have costs nothing, but can save you lots of money. It can also save you time. You won't need to run out and get something new just because you have money in your pocket. Why would you want something new? Save time and money by loving what you already own!

Is it any wonder that the average "millionaire next door" has a car that's eight years old? People that are rich love what they have. They know the value of quality, and they know the value of getting the most out of their purchases.

Do you spend time dreaming of a new car, or loving the car you've got? Do you spend time dreaming of new furniture, a new house or new clothes? Or do you spend some quality time loving the furniture, house and clothes you've already been blessed with?

What's going to save you money and make you happier? Loving what you have, or dreaming of what you don't have? Save your money, your time and your environment this year: love what you have.