The New Year brings hopes and dreams for the future. Don't forget, however, that you spend one-third of your day at work. You can improve your on-the-job enjoyment and your productivity by making the following work resolutions.

- **Learn new skills** - To keep your career moving forward and prevent burnout, learn some new skills. Investigate which ones you'll need for a promotion or for your dream job, and then make sure you acquire them. Make a resolution to always be learning something new.

- **Keep organized** - If your office is disorganized, the time you spend getting organized will be paid back in less stress and increased productivity. Make a resolution to spend the last 15 minutes of every day clearing your desk and getting organized for the next day.

- **Take daily breaks** - Instead of a coffee break try one of these better ways to use your breaks -- quick, simple techniques that rejuvenate the body, mind, and spirit so you can return to work refreshed and ready to accomplish great things. The following energizing breaks take less than two minutes: Count down from 10 to one, taking a deep breath with each number. Read affirmations, inspiring quotes, or poetry. Put your hands over your eyes and visualize a favorite vacation spot. Gaze out a window. Listen to your favorite music. Stand up and stretch your muscles. Doodle. Drink a full glass of water. Eat a healthy snack. Take a short walk.

- **Structure your time** - Are you wasting time taking care of things that just aren't important? The solution is to block off one or two hours of quiet time each day that you spend focusing on your important tasks. Make a resolution to set aside quiet time every day to work on those important projects.

- **Keep an accomplishment journal** - Writing such a journal increases your enthusiasm as you look for things to accomplish and write in your journal. Your focus will be on what you did instead of what you didn't do. Keeping the journal will also give you more confidence during employee reviews or when asking for a promotion.

**One last thought:** When you follow through on your work resolutions and make them daily habits, you'll experience increased productivity, more energy and enthusiasm, and the joy of accomplishment.

For more information: [http://americanbehavioral.personaladvantage.com/content?sub=10003406](http://americanbehavioral.personaladvantage.com/content?sub=10003406)
Money Resolution: Live a Better Financial Life in 2011

If financial stress is part of your life, resolve to extinguish it over the next year. Consider the following resolutions to lead a better financial life in 2011.

• To put your most important goals on paper: What do you really want out of life? Granted, all great dreams don’t cost money, but many of them do. Money buys freedom — to travel, to retire early, to start a business, to change careers. Putting goals in writing gives them formality and a starting point for the planning you must do.

• To understand how much risk you can really tolerate: One of the most beneficial things financial planners do is help you articulate your financial goals and establish (or re-establish) your tolerance for risk. Even though the market has recovered from the crash of 2008, it’s worth revisiting your capacity for risk.

• To track your spending: If you haven’t purchased financial accounting software or set up a reliable accounting method of your own, this is the year to do it. Diligent expense tracking is the first critical step to getting personal finances in order. Free resources like Mint.com also offer financial planning software, but always check the security of your data. By tracking your spending, you will be able to distinguish the fixed committed expenses from the discretionary expenses.

• Cut back on non-essential spending: Whether it’s designer coffee, nightly carryout, or too many trips to the mall, once you start to track your spending, it will be easier to identify areas from which where you can make adjustments. You don’t have to give up treats completely – just make them treats.

• Get some professional advice: Maybe you’ve always completed your taxes alone and put your faith in your employer’s retirement plans to chart your financial future. If you’re like most people in this position, your goals are still far from reach. Get references for qualified tax professionals and consider consulting with a financial planning professional to discuss your current retirement savings and what steps you can take to improve your situation.

• Put the credit cards away: If you can’t ever seem to get yourself completely out of credit card debt, make this the year to do it. Take inventory of your balances, figure out if you can consolidate them under your lowest-rate card, and resolve to pay off an amount that exceeds the minimum -- on time, every month. Once your cards are paid off, don’t close them -- that could have an adverse effect on your credit score. Just put small repeat purchases on them that you can pay off in total at the end of the month to keep them active. And decide to pay cash from now on.

• To save: If you haven’t signed up for your employer’s 401(k) plan or begun a savings plan tailored for the self-employed, this is the year. Resolve to save at least 5 to 10 percent of your take-home pay based on your cash flow, and place the maximum in whatever retirement savings plans you qualify for, especially if your employer will match all or part of that contribution.

• To get ahead on your mortgage: This advice isn’t for everybody, but if you’ve paid off your...
credit cards apply the same principle to your mortgage payment. Every dollar you prepay will potentially save thousands in interest over the life of the loan if you plan to stay in your home long-term. In fact, if you make one extra payment a year, either at once or in equal monthly shares over the course of a year, you can cut at least five years of payments on a 30-year loan. Just don’t short your retirement investment plans to accomplish this.

- To invest in yourself: If going back to college or taking specific coursework will help you advance in your career, plan to do it. If investing in a health club membership that you actually use makes sense for your health as well as your insurance costs, do it.

- To redefine the way you shop for essentials: Many people were forced to change their shopping habits during the recession, but there are still ways to fine-tune. As a suggestion, get a legal pad and create a centralized shopping list - use a single page for groceries, stock-up goods (it’s wise to start buying essentials in bulk if you can measure the savings), and note bigger expenditures you’ll need to make at specific times. Taking that pad with you wherever you spend money is a good way to keep a grip on your wallet as long as you don’t stray from the list.

- To attack that miscellaneous column: Do you really need premium cable? How much are you paying for your Internet service? Consider bundling your Internet, cable, and telephone service with one provider. Can you wear a sweater around the house and lower the thermostat? In every budget, there are items that can be cut - or at least trimmed. Take a hard look at all your “essentials” to see how essential they really are. Aim for a target of at least 10 percent in savings every time you cut and start setting that money aside on a regular basis.

- Bid out your insurance: All insurance you buy for yourself - home, auto, health, and beyond - should be bid out once a year. Home and auto should be bought together because the savings are generally better.

For more information: http://americanbehavioral.personaladvantage.com/content?sub=10002848

Fitness Resolution: Achieve Your Exercise Goals

This may be the first year you've resolved to exercise regularly. Or perhaps you’ve failed at this resolution before and are trying again. Either way, you're more likely to succeed if you understand why many people fail to meet their exercise goals.

"People have expectations of achieving immediate physical changes from exercising, and when they don’t see these changes occurring right away, they become frustrated," says Jeff Zwiefel, an exercise physiologist and senior vice president of Life Time Fitness. "Those changes will come, but patience and persistence are required. People need to consider how long it has taken to get in the kind of condition they are in and adjust their expectations accordingly."

Mr. Zwiefel also says many people fail to maintain exercise resolutions because they tackle too many lifestyle changes at once. He recommends attempting one change at a time. For example, first establish an exercise program, then try to

Continued on next page.
give up smoking or improve your diet. It’s a good idea to start with exercise because research has shown that getting fit generally prompts us to adopt other healthful habits.

The Overall Picture
The first few weeks of an exercise program are the most difficult, because you’ll likely feel more tired as your body adjusts its metabolic rate. Within three weeks, however, you should start noticing improvements. Your resting heart rate should decrease and metabolic rate should increase, resulting in reduced blood pressure and more efficient use of fat calories. You should have more energy at day's end and sleep better at night. Your anxiety and stress levels should drop as well.

Tips for Staying Motivated
The longer you stick with an exercise program, the more likely it will become a permanent part of your lifestyle. Unfortunately, 50 percent of all people who start a program drop out within six months. Here are some ways you can stay motivated:

• Set goals. Make them realistic and attainable. Create a plan to achieve them. For example, promise yourself that you will walk at least twenty minutes three to five times a week and when you can do this comfortably and consistently for three weeks, you will increase the time to thirty minutes.

• Exercise for yourself, not someone else. For you to be successful, your motivation must come from within.

• Don’t do too much, too soon. Start with a simple, low-intensity, balanced program that you perform three days a week. Combine stretching and flexibility exercises with aerobic activity. As you build endurance and stamina, start increasing your program’s duration and frequency. The U.S. Department of Agriculture’s Dietary Guidelines for Americans 2005 recommend getting 30 minutes of moderate exercise most days of the week.

• Make exercise convenient. Studies have shown that people who must drive eight miles or more to an exercise facility are less likely to stick with a program. So, exercise close to work or home.

• Work out with family or friends. Working out with someone you like will make you less prone to skip your workouts.

• Choose enjoyable, varied activities that you can alternate throughout the week.

• Incorporate exercise into your daily routine. Find ways to increase your activity level during the day; e.g., walk up stairs instead of using an elevator.

• Challenge yourself. Compete with yourself to attain your own personal best.

• Think long-term. Periodically assess your program’s benefits. Once you reach your goals, create additional ones.

• Reward yourself. Give yourself a non-food treat -- such as a day of pampering or tickets to a professional ball game for achieving a goal.

Most of all, remember to be patient and stick with your regimen long enough to see and feel the results. You will be rewarded.

For more information:
http://americanbehavioral.personaladvantage.com/content?sub=10001453
Nutrition Resolution: A Healthy Fridge Makeover

When the holidays come to an end, one of the easiest ways to improve your diet is to give your fridge a healthy makeover.

“Taking a look at the foods inside your refrigerator is like taking a look inside your heart and your health,” says Debra R. Judelson, M.D., a cardiologist with the Cardiovascular Medical Group of Southern California in Beverly Hills.

Dr. Judelson offers the following suggestions on how to reorganize your fridge to support a healthy diet.

Get Organized
Take stock of what’s inside. Once a month, pull everything out and separate the better-for-you foods from the rest.

Make sure you have more low-fat, high-fiber, and low-sugar foods than other types. If not, gradually adjust the number of not-so-good foods and increase the number of healthy foods.

Organize by “more” and “less.” Divide your refrigerator into different sections of “choose more often” and “choose less often.” This could be by shelf or within the shelf, always keeping more healthy foods up front, and less healthy foods toward the back.

“Choose more often” foods include fresh fruits and vegetables; lean meat, poultry, and fish; low-fat yogurt and skim or 1 percent milk; low-fat soft or squeeze margarine, salad dressing and mayonnaise; and low-fat frozen foods.

“Choose less often” foods include fatty cuts of meat and bacon; breaded and fried foods; whole milk or 2 percent dairy foods; regular salad dressing; sugar-based soft drinks; creamy dips; and high-fat frozen foods.

Shelf Appeal
Make healthy food appealing. Keep a food you would love to indulge in next to a healthy food to make it more appetizing. For example, put the chocolate syrup beside the skim milk, ready to be mixed together.

Make a healthy grocery-shopping list and stick to it. Your “no brainer” list should include lots of fresh fruit and vegetables, plain low-fat yogurt, turkey bacon or Canadian bacon, 100 percent whole wheat bread, skinless chicken, and lean ground beef.

“Taking time to plan your family’s meals and snacks from the point of view of health and taste will help lower their cholesterol and blood pressure and reduce their risk for heart disease, stroke and diabetes,” says Dr. Judelson.

Freeze fruits such as bananas, grapes, and orange slices to make them more fun and easy to eat. When your children want a sweet snack, offer them frozen fruit rather than ice cream.

“Making these and other changes in the foods you buy and how you store them can improve your family’s health,” says Dr. Judelson. “Making small changes is much more effective than trying to implement a total dietary overhaul all at once. One key goal is to reduce your intake of saturated fat and cholesterol to help lower or keep blood cholesterol in check.”

For more information: http://americanbehavioral.personaladvantage.com/content?sub=10000184