

New Year's Resolutions...



Relationship Goals

Marriage is an evolution, a survival of the fittest among the most thoughtful and adaptable.

Being married, and all that goes along with it, isn't easy and takes a lot of work. For the new year, you might want to make a new commitment to these goals, from *Brides.com*, designed to make your relationship stronger. Start by making a habit of a hug or kiss after work.

PLAN A WEEKLY DATE

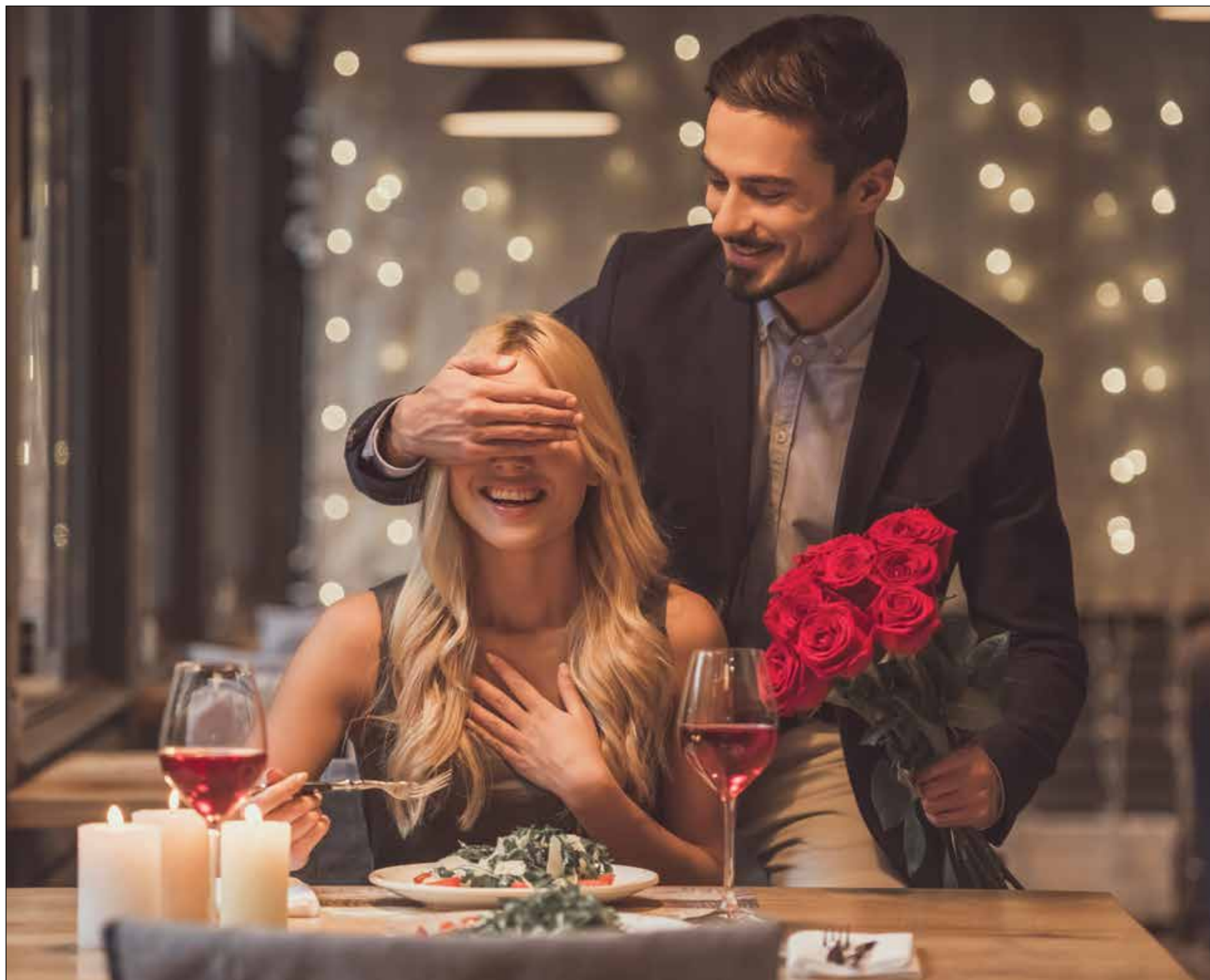
It's safer to get out of the house after the pandemic, but even if it's at home once in a while, commit to a weekly date night to reconnect and keep the romance alive, says psychologist and author Paulette Kouffman Sherman.

THE APPRECIATION GAME

Every evening at dinner, tell your spouse one thing you appreciate about them and have them do the same for you. Perhaps she's a great cook. Don't let her forget that you appreciate that part about her.

ACTIVELY SEDUCE ONE ANOTHER

Make this a priority at least once a month, advises New York Times bestselling author Laura Corn, who probably has some great ideas on how to do this with her "101 Nights of



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Great Sex.”

FIGHT FAIR

“This means refraining from things like name-calling, criticism, attacking personality or character traits, and bringing up past issues into a

current fight,” marriage counselor Alicia Taverner told *Brides Magazine*. “You want to fight about the topic at hand and discuss it until you feel there is resolution or an agreement to disagree.”

QUIT LYING ABOUT THE LITTLE THINGS

Yes, that even means stop saying she looks good in a dress that has gotten too small. “One day you wake up and realize you’ve been lying about feelings, or thoughts or

concerns that should have been brought to light many months or years earlier,” Crystal Rice, a marriage counselor, told *Brides*. “You don’t have to be a rat about it. You can say, ‘I like you better in the blue sweater.’”

Stop Procrastinating

It's time to quit dithering or dilly-dallying. Stop putting off today what you can do tomorrow. Do it today!

So many suffer from procrastination — a self-regulation failure characterized by the irrational delay of tasks despite potentially negative consequences — that it could be considered endemic among native earthlings. This is the year to end it.

ACKNOWLEDGE THE PROBLEM

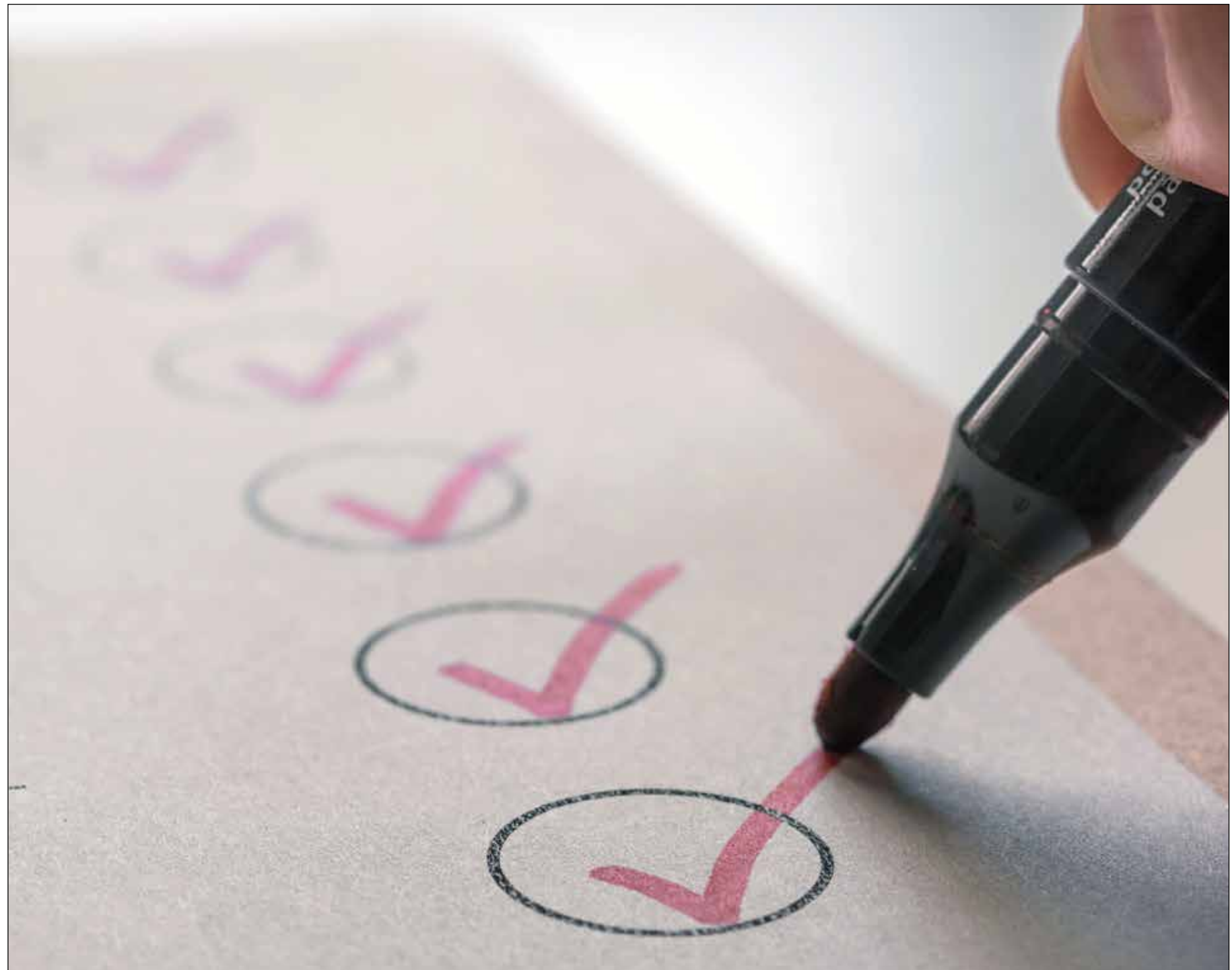
Like a 12-step program, the first step is admitting you have a procrastination problem. If you're putting things off indefinitely or are intentionally avoiding a task, you probably are.

Here are some other red flags:

- Filling your day with low-priority tasks.
- Leaving an item on your to-do list for a long time, even though it's important.
- Fill your time with unimportant tasks that other people ask you to do, instead of getting on with the important tasks already on your list.
- Wait to be in right mood or wait for the right time to tackle a task.

ANTI-PROCRASTINATION STRATEGIES

Procrastination is an ingrained pattern of behavior.



This means that you probably can't break it overnight. Try as many of these strategies, presented by Mindtools.com, as often as possible.

Forgive yourself for procrastinating in the past. Forgiveness can help you feel more positive about yourself

and move forward.

Commit to the task. Focus on doing, not avoiding. It helps to make a list of tasks you need to complete and set a time-frame for accomplishing them.

Ask someone to check up on you. Think of it as positive peer pressure. This is the principle

behind self-help groups. If you don't have anyone to ask, an online tool such as Procraster.com can help.

Act as you go. Tackle tasks as soon as they arise, rather than letting them build up over time.

Minimize distractions. Turn

off your email and social media, and avoid sitting anywhere near a television while you work.

Aim to "eat an elephant beetle," every day. This expression means to get those tasks that you find least pleasant out of the way early.

Become a Runner

Last year's New Year's resolution was losing 25 pounds, and you did it! Now you want to take the next step and get in even better shape. You want to become a runner.

Next year, a half-marathon will be on your resolved list. But first things first. These steps to becoming a runner were suggested by Women's Health magazine.

1. Rome wasn't built in a day. Start by simply walking. If you've never been on a run before, ease into a consistent cardio routine by walking for about 20 minutes, three times a week, Colleen M. Brough, director of the Columbia University RunLab tells Women's Health. From there, advance to run-walk interval workouts.

2. Pace is important. Control it by deploying the talk test: Maintain a speed at which you can easily have a conversation or sing. If you're gasping for breath, slow down. If you can sing, pick up the pace.

3. Don't run every day. Give your body time to recover. Start with three runs per week. Running is high impact and repetitive, so doing too much too soon can put you at increased risk for injury.

4. Focus on minutes, not miles. A goal of running for 30 minutes is more achievable



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than one of three miles. "In general, I like people who are just getting into running to run by duration of time as opposed to mileage, unless they are training for a specific

racing goal," Megan Roche, a running coach for Strava, tells Women's Health. "I find focusing on duration helps with consistency and avoids a focus on pace."

5. Gear is important. A pair of good running shoes will be integral to your success with running. "Running shoe preference is something that varies widely across individuals

— a shoe that may work well for one runner may cause issues in another," says Roche. Your local running shop can help you find the best fit for your feet.

Resolve to Cook More

Whether you're trying to lose weight or spend less money, resolving to cook more meals at home can set you on the right path.

Consider setting a goal of learning to cook, taking your cooking skills up a notch or eating fewer meals out.

Forbes Magazine ran the numbers and found that, on average, it costs nearly five times as much to order delivery from a restaurant than to cook a meal at home. Even a meal kit service will cost you three times as much, according to Forbes.

Research from Johns Hopkins Bloomberg School of Public Health showed that people who cook most of their meals at home consume fewer carbohydrates, less sugar and less fat than those who cook less or not at all.

If you're ready to get cooking and pocket some extra cash, here are some ideas to get you started.

1. Master three new go-to dishes. Oprah.com recommends having a few "back-pocket" recipes with few ingredients and the ability to be customized. One example is risotto, to which you can add fresh seasonal vegetables.

2. Take a cooking class. Check with your local park district, senior center or community college to see if they



offer affordable classes. High-end grocery stores and restaurants also might offer classes.

3. Invest in cookbooks. If you're just starting out, consider a classic such as "Joy of Cooking." If you like to understand the science behind cooking, any publication by

Cook's Illustrated will satisfy your curiosity. Once you buy a cookbook or two, commit to using it.

4. Resolve to expand your palate. If you're a famously picky eater, why not try cooking a new dish every month for a year? Ask friends for rec-

ommendations. You could even turn this into a social event by inviting friends over to try — and help you build up the courage to try — something new.

5. Make your spouse their favorite childhood meal. Get in touch with your mother-in-

law find out what their favorite dish was growing up. Then make it for them as a surprise when they have a bad day. Nostalgia can have a therapeutic effect, so you'll not only have dinner on the table but give your partner an emotional boost.

Step Up your Career

The new year is always a fine time to reinvigorate your work life with new goals.

It doesn't have to be a new job, but rather new habits or skills that will make you ready to roll when the corporate recruiter comes a-calling. These are helpful, according to TopResume.com.

LEARN A NEW SKILL

There are always new skills you can learn to help your career. Aim to learn some new skills this year. Check with your employer to see if they might pay for training that will help you in your current role.

READ ONE CAREER-RELATED OR MOTIVATIONAL BOOK

If you're looking to tackle a particular challenge in your current job or give yourself a motivational kick in the pants, pick up a new business or motivational book. You could even set a goal of reading a certain number of books each month or for the entire year.

FIND A WORK MENTOR

The right mentor can help advance your career. Is there a person at your company — someone who is a step or two above you — who you highly respect?

Don't just look up to them. Ask if he or she is willing to be your work mentor. It works



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best if it is a recognized relationship between the two of you.

Set workplace goals together for the new year and have a little fun while you're at it.

ADD A NEW NETWORKING CONNECTION EVERY MONTH

The benefits of personal connections in the business

world is immeasurable. Many jobs are filled before they're ever advertised based on personal recommendations. Whether you're looking to make a career move or not,

it's a good idea to network with other professionals in your field. Review and upgrade your LinkedIn profile and interact with your peers on the platform regularly.

Personal Finance

Pay down credit card debt, stick to budgets and put more money toward retirement.

Whatever you decide, improve financial behaviors in 2022. Use these tips from U.S. News & World Report.

SET A BUDGET, LIVE BY IT

Focus on a weekly budget rather than a monthly one, says Lamar Brabham, CEO and founder of Noel Taylor Agency, a financial services firm in South Carolina.

“Most people find managing a weekly budget easier to digest than even a monthly budget,” Brabham tells U.S. News & World Report, adding that while it’s important to set a budget, it’s vital to consult it often.

PUT MORE MONEY AWAY FOR RETIREMENT

Can you be saving more? If you haven’t started putting money away, Brabham says, “it’s time to pick your vehicles.” He recommends starting with an IRA, cash value life insurance and an individual brokerage account. Be sure to take full advantage of your company’s 401(k) match and automatic paycheck deduction.

CREATE AN EMERGENCY FUND

Establish a rainy-day fund. Whitney Ditlow, a Northwestern Mutual financial



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advisor in Miami, tells U.S. News & World Report that everyone should open a savings account that will serve as an emergency fund. A good goal to keep in mind is having around six months’ worth of expenses saved.

WORK TO IMPROVE YOUR CREDIT

If you’re planning a major purchase this year, such as a house or car, improving your credit score can save you money and help you get the best deal. Pay your bills on

time and try to pay off credit cards in full every month. Aim to keep your debt at less than 30% of your available credit.

THINK ABOUT INSURANCE

Insurance can make or

break your finances. Analyze your out-of-pocket expenses, such as your deductible and co-pays, under your current plan, and look into other plans. Bundle your car and homeowner’s insurance to save money.



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Resolutions for Parents

Here's a resolution that will impact your family for perhaps generations.

In 2022, become the parent you've always wanted to be. Positive Parenting Solutions offers some suggestions.

RETHINK HOW YOU SPEND TIME WITH YOUR KIDS

You already spend a lot of time with your kids, but how often are you multitasking with dinner or laundry or gro-

cery shopping or everything else on your to-do list?

Set a goal of spending 10 intentional minutes each day one-on-one with each of your kids.

It can be any activity. Whatever the kid chooses, you oblige. Intentional means no distractions.

ENSURE YOUR CHILD GETS ENOUGH SLEEP

Sleep is important. Keep regular, early bedtimes, and allow for no more than a 15-minute difference on the weekends.

RETOOL ROUTINES

Chores and everyday tasks such as brushing teeth and picking up the playroom should come first in your nightly routine. Then move on to the fun stuff, like reading a book together. This works throughout the day. For example, when your child is done studying his spelling words, then he can have 30 minutes of gaming time. The good stuff can happen only after the drudgery is done.

TASK EVERY KID WITH A JOB

Or two. Kids like to feel useful and

needed. Small chores can help achieve this. When the kids help out and you have less to do, you'll feel more relaxed and better able to spend stress-free time with your kids.

WEEKLY FAMILY MEETINGS

Meet as a family weekly to go over your routines, make a plan for the week and problem-solve family issues. Kids will feel less stressed when they know what to expect for the next several days, and it's also a good way to spend quality time together.