

January, 2009 9 Minute Solutions to your Resolutions

The top resolutions for 2009 are, in no particular order (according to an informal review of websites such as USA.gov, GoalsGuy.com and the Chicago Tribune):

1. Lose Weight / Gain Fitness and Health
2. Reduce Debt / Stick to Budget / Save Money:
3. More time with Friends and Family
4. Reduce Stress
5. Learn Something New / Get a better education:
6. Getting Organized (which of course can help you achieve all the other resolutions!)
7. Volunteer / Help Others
8. Find a job / a better job
9. Find a mate
10. Quit smoking / drinking

I propose to give you easy and painless suggestions to jump start those resolutions, and keep you motivated to keep them! With all of these, keep in mind:

- Make a positive statement. It is hard to stick with “I resolve to stop wasting my time on frivolous stuff”, but easier to stick with “I resolve to find a non-profit organization that speaks to my personal beliefs and volunteer 4 hours a month.”
- Think big picture and long term, to keep from losing motivation if you happen to “fall off the wagon” for a day. Think big but....
- Focus on the small. You cannot fix the world today, but you can fix today. Change your life by eating a good breakfast, not spending any money today, or taking a walk. Start small, start now.
- Track your progress. Writing stuff down increases awareness and helps show progress in the everyday.
- Create accountability. Make an appointment with your doctor to get your cholesterol checked, and post that date in big letters on the fridge door. Tell a friend your resolution plans, and check in with them once a week on theirs, too.

(6) All the suggestions I offer this month will help you get organized. Better use of time, money and resources, less life clutter.

(7) My February newsletter will discuss the “Volunteer / Help Others” item!

(8-10) I am not touching numbers 8-10. Not that they aren’t important, but they need more than one newsletter, from trained professionals other than me!

1. Reduce Debt / Stick to a Budget / Save Money (brought to you by My Husband the CPA – and he is awesome!)
 - Enter your receipts into a spending log. It is illuminating to actually track where your money goes.
 - Sign up for e-statements for your bills. When you receive them, save them in .pdf format on your computer instead of printing them up. Suggested names could be C:2009/NicorJanuary.pdf or C:2009/ComEd/January.pdf
 - Pack your lunch to eat in the office so you can avoid the \$10-20 daily lunch bill. Take a walk outside if you need a break from the office (see Reduce Stress, #4)
 - Donate clothes and household items in good or better condition. Keep good records and take a tax write off. Faster than a garage sale with little aggravation, [check out this publication](#) and [these instructions from the IRS](#).
 - Plan ATM withdrawals at your own branch to avoid ATM fees or find a bank that pays for ATM fees. Remember not to go over your monthly limit.
 - Move your savings account to an on-line bank with higher interest rates. The popular ones, Capital One and ING are FDIC insured and have much higher rates than your local bank.
 - If you received a large tax refund last year, would like more money in your paychecks, and had no significant changes to income/deductions, adjust your withholding with your employer on form W-4. (www.irs.gov)
 - Sign up for transit benefit programs available at your place of employment. Use public transportation when it fits your needs.
 - Use your health plan’s wellness benefit. Even if it is only for your annual physical, early detection of illness can make a difference in treatment and success.
2. Healthy Weight / Fitness and Health / Acquire a new Healthy Habit: (Michelle Cordes, RD, LDN, CPT, The Traveling

Dietitian, contact via email at MichelleCordes@yahoo.com)

- (Most important, worth all 30 minutes!) Thirty minutes of physical activity every day...walking is great!!
 - Add a serving of fresh fruit to your breakfast instead of juice...like an apple or an orange.
 - Eat your lower calorie foods first...like soup or salad and then follow up with a lighter main course.
 - Having a craving...eat a spicy lunch and/or chew sugarless gum.
 - Best low calorie condiments are salsa and mustard!!
3. More time with Family and Friends:
- Pick 10 people you would like to connect or re-connect with. Every third or fourth day, call or email one of them. A real message, not just a forward (this may take 20 or 30 minutes, hence the “every third or fourth day” part.)
 - Start a blog. I am pondering this myself, for organizing tips and ideas. It is a great way for folks to stay up-to-date on you and your family.
 - 9 minutes – Get a box of blank note cards. Any time you have a few minutes of down time – on the train, waiting in line, before bed – jot a note, a real note, to someone and tell them you’re thinking of them. Pop it in the mail. I had personalized cards made, for just this reason. Great for thank you notes, too, and who doesn’t need to be more grateful or thanked more?
 - Take a 9 minute walk with your loved ones. I just spent 9 minutes finding out about the Jonas Brothers from my middle child on a walk to school. It does not matter what you talk about, just that you talk.
 - Tickle time. My favorite way to spend 9 minutes with my kids!
4. Reduce Stress (suggested by Wendy Murray, R.N., L.Ac., Dipl.O.M., M.S.T.O.M, Practitioner of Traditional Chinese Medicine, Licensed Acupuncturist and Chinese Herbalist)
- Breathe. At least 5 minutes of breathing, deep into the abdomen. You should feel your belly button moving up and down. Think of nothing else but your breathing.
 - Relax and Detox: Warm foot bath with Epsom salts (read directions on container carefully).
 - 9 minutes – sign up for a yoga or tai chi class in your neighborhood. Check out [TheYoga Chicago website](#) for suggestions. The class will take longer than 9 minutes.... But once you attend the class, spend your 9 minutes practicing!
 - Walk outside. In nature, even better, but any fresh air is great!
 - Get organized (!!!). Energy flow is vital to health and stress relief. Clutter clogs the flow of energy. Getting organized and clearing clutter increases energy flow.
 - Warm cup of herbal (no caffeine) tea.
 - Call Wendy for an acupuncture appointment, 708-772-0063. I swear by this approach, for stress relief and many other things!
5. Learn Something New / Get a better education:
- Sign up for a class at your local library.
 - What new information would help you in your current position? Research a class in this interest area, and propose you pay for it while your employer gives you the paid time off for it (or whatever you can both agree on).
 - What tasks in your day to day life do you dread, or what skills could you polish up on? Sign up for a writing or intro to accounting class at your local community college.

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