

HOW TO KEEP THOSE NEW YEAR'S RESOLUTIONS



Now that we've begun the new year, the gyms are full, grocery stores are doing a brisk business in broccoli and kale, and self-improvement books are soon to be topping the best-seller lists.

It's not hard to come up with ways we can improve ourselves. And the turn of the calendar year is a good time to make a fresh start. Whether we want to learn a new skill, save more money, or get in better shape, we make our New Year's resolutions, and we say to ourselves, "This time I'm really sticking with it."

But sadly, for the most part we don't.

Dr. David DeSteno, a professor of psychology at Northeastern University, cites research showing that by January 8 - just one week into the new year - some 25 percent of resolutions have fallen by the wayside. And by the year end fewer than 10 percent have been fully kept.¹

Many of us, aware of this high failure rate, don't even bother making resolutions in the first place.

According to author and leadership expert Erika Andersen, about 40 percent of people don't make any New Year's resolutions at all. This most likely isn't because they can't think of any ways they need to improve, but because they know they're just setting themselves up for failure.²

So is there any hope of making a lasting change in our lives, or are our bad habits simply too ingrained?

The Problem With Willpower And Discipline

According to Dr. DeSteno, the key to personal change is not learning to exert stronger self-control. Having self-discipline is important, but studies have shown that by itself it's not a strong enough motivator for lasting change.

"The research on self-control," he says, "shows that willpower, for all its benefits wanes over

time. As we try to make ourselves study, work, exercise or save money, the mental effort to keep focused and motivated increases until it seems too difficult to bear."

But studies have found that what does work to facilitate long-term change while lightening the burden of self-discipline is positive emotion. These are feelings like gratitude, compassion, and an authentic sense of pride (not hubris). Basically, the components you'd typically find in what could be summarized as optimism.

Andersen has found in her work that harnessing this positive emotion can be as simple as identifying the motivation for the change a person wants to make. She suggests that if you want to lose weight, you should take a piece of paper and divide it into two columns. On the left side list the difficulties you expect to encounter when pursuing this goal. On the right side list the benefits you'll gain from trimming down.

"Be honest," she says. "If the right hand one doesn't feel more compelling to you than the left hand one, you almost certainly won't change your habits."

If that's the case, don't give up yet. You just need to go back to your right hand column and find some stronger, positive motivations. One way to enhance those motivations is to limit the negative ones that can impact your optimistic outlook.

The news cycle, particularly financial-related news, tends to focus mostly on the negative. If you find yourself feeling fearful or worried about the unknowable future take that as an indicator it's time to refocus on things you can control.

If you need help with motivation to maintain a positive outlook, talk to us to learn more about how good habits you follow now can help you toward your long-term financial goals.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



The Secret to Aligning Your Putt

If you're haunted by poor putting, your problem might be alignment. You might have other issues but dealing with your alignment might help fix the others.

The problem: aiming too far to the right (or left if you're a left-handed putter). That means when you're making contact, you have to cut across the ball to make contact. This automatically puts a sidespin on the ball.

The solution: A square putter face at strike sends the ball in the right direction. You do that by developing the feeling that you're going to hit a draw.

This sets the putter to track on the inside along the impact line to the hole. Lay down golf clubs aiming at a hole to practice this shot. Practice putting toward a hole six feet away.

Tip adapted from GolfDigestⁱ

Recipe of the Week

Beef Stroganoff



Serves 4

Ingredients:

2 tablespoons olive oil
10 ounces cremini mushrooms (sliced)
Kosher salt
Pepper
1 pound lean beef sirloin (thinly sliced)
2 cloves garlic (finely chopped)
2 tablespoons Dijon mustard
½ cup dry white wine
3½ cups low-sodium beef broth
8 ounces fusilli pasta
3 tablespoons crème fraîche or sour cream

Directions:

1. On medium heat, heat 1 tablespoon olive oil in large skillet.
2. Stir in cremini mushrooms, season with salt and pepper, and cook until browned, 5 minutes. Move to bowl.
3. Put the pan back on medium heat. Stir in 1 tablespoon olive oil, season thinly sliced lean beef sirloin with salt and pepper, and cook until no longer pink.
4. Add garlic, cook 1 minute, and stir in Dijon mustard.
5. Put in dry white wine, cook. Scrape up any browned bits.
6. Mix in low-sodium beef broth. Bring to a simmer.
7. Mix in fusilli pasta and mushroom with juices. Bring to a simmer again. Stir often until the pasta is al dente, 14-18 minutes.
8. Mix in crème fraîche or sour cream. Season with salt and pepper.

Health Tip of the Week



Fibromyalgia: What is It, and How Do You Treat It?

You experience chronic muscle pain, fatigue, sleep problems, and tender areas. You may have fibromyalgia.

About 5 million Americans have fibromyalgia, a lifelong condition. Sufferers typically have stiff, sore muscles. The syndrome is not easily diagnosed, but doctors are able to develop treatment plans based on symptoms.

Health experts say your best approach for relief is to get moving. A few minor changes to your exercise routine can give you more energy and ease the pain.

For starters, gently rotate your joints until they move easily. Focusing on the big muscles (calves, thighs, hips, lower back, shoulders), stretch the full range of motion and hold for 30 seconds.

Walking and other aerobic activities can provide significant relief. The secret is to find something you enjoy doing and doing it for 30 minutes a day, five days a week. Isometric exercises are great too. Isometrics consist of pushing and holding something against resistance. The chest press is one example. Holding your two hands clasped in front of you is a good one. Do five sets. A set is pressing and holding for 10-15 seconds.

Take it easy with workouts at first. Low- and moderate-intensity routines are the best way to get in the habit. Take it slow and easy.

Tips adapted from WebMDⁱⁱⁱ

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ⁱ <https://www.golfdigest.com/story/the-putting-alignment-mistake-youre-making-and-how-to-fix-it>

ⁱⁱ <https://www.goodhousekeeping.com/food-recipes/easy/a24178537/beef-stroganoff-recipe/>

ⁱⁱⁱ <https://www.webmd.com/fibromyalgia/default.htm>