

10 IDEAS FOR A NEW YEAR'S RESOLUTION WORTH KEEPING

New Year's resolutions, the skeptics say, are made to be broken. How about if you could prove the skeptics wrong by making a resolution you can actually keep, one that if kept, may drastically improve your financial outlook this year?

Instead of a grand gesture, total abstinence from sweets, for example, or quitting a bad habit cold turkey at the stroke of midnight Jan. 1 try making a resolution that's ambitious yet eminently attainable: a financial resolution.

"The important thing with a resolution is how you define it," said Molly Balunek, CFP®, at Inverness Advisers in Beachwood, Ohio. "That means defining it narrowly enough that it's achievable. You want to avoid being so ambitious that it's self-defeating."



1. Track household spending. "This is a real game-changer," said Balunek, and perhaps the most important step a person can take toward gaining control of their financial situation. Track spending the old-fashioned way, with pencil and paper, or use software systems like Quicken, FinanceWorks or Mint.
2. Save \$X per week/month/pay period. Rather than merely resolving to "save more," commit to setting aside a specific amount during a specific time period. If you don't have a savings account, open one that offers a decent interest rate.
3. Develop and follow a spending plan. A resolution to "spend less" is too general, said Balunek. Instead figure out exactly how much you take in and how you need each month to cover expenses. The difference determines how much you can set aside for retirement, education, etc., as well as goodies like vacation.
4. Establish a retirement plan (if you don't already have one) and commit to funding it. It's never too early (or too late) to save for retirement. If your employer doesn't offer a 401(k) or other type of plan, open an IRA yourself.
5. Meet with a financial planner. It pays to have an expert objectively examine your entire financial picture, then provide actionable ideas and advice to help you meet your goals and obligations. Find a financial planner in your area via the Financial Planning Association's national database at www.FPAnet.org/PlannerSearch/PlannerSearch.
6. Save for a child's education by setting up and contributing regularly to a college savings plan. Research plans online (via a site such as www.savingforcollege.com) and if need be, ask a financial planner for help establishing one.
7. Develop and follow a debt management plan. Assess how much debt you're carrying (on credit cards, etc.), then commit to paying down that debt by a specific amount each month.
8. Learn more about finances. The Internet, the library and the bookstore are full of insight and ideas you can put to work to improve your financial standing. Where to find those ideas? Ask financially savvy friends and relatives (or a financial planner) for suggestions.
9. Review your insurance needs. Ask a financial planner for help analyzing what you have and what you need in terms of life, disability, health and other forms of insurance. Also talk with the HR department at work to find out about insurance benefits offered by your employer.
10. Commit to saving just a little more for retirement. Setting aside even 1 or 2 percent more per month now, said Balunek, can add up to a much bigger nest egg later.

SIMPLE SWAPS FOR A LEANER DIET

Simply substituting skim milk for cream in your coffee can save you 10,000 calories a year. So imagine what five or six small changes will do. Your diet can become much leaner through food swapping, and you won't necessarily have to give up your favorite foods.

"Food swapping means substituting healthy choices for less healthy choices, but it doesn't have to be a remarkable change," explains Jo-Ann Heslin, M.A., R.D., co-author of *The Fat Attack Plan*. "People get nervous about making changes because they see themselves never eating another hot fudge sundae or going to a steakhouse again. That's when they throw in the towel and give up. But food swapping means finding alternatives you can live with."

According to Heslin, when people feel they must give up the foods they like, the process of maintaining a leaner diet becomes a real struggle. But instead of making eating an all-or-nothing proposition, you can learn to enjoy foods high in sugar, fat and sodium less frequently and to eat them in smaller amounts. This is a reasonable system most people can accept.



Benefits of Food Swapping

Food swapping offers long- and short-range benefits. By improving your eating habits over the long-term, you may increase your life span and minimize your risk of chronic diseases. In the short-term, by eating a leaner diet you will have more energy because you will be consuming better foods with higher nutritional quality. Plus, you'll lose some weight or maintain your current weight.

General Swap Tips

The key to successful food swapping is to start slowly. Make moderate changes in your diet at first. Don't try to tackle all foods at one time. Here are some suggestions of ways you might start:

- Prepare your vegetables without sauces or butter. Top them with herbs instead.
- Reduce your meat portions. The recommended 3-oz. portion is about the size of the palm of your hand before it is cooked.
- Replace the excess protein you've eliminated from your diet with more vegetables and complex carbohydrates.
- Instead of frying foods, grill, broil, bake or poach them.
- Replace sauces, gravy or salad dressing poured on food with a small amount on the side. Dip your fork tip in the sauce before picking up food, and you'll get the essence of the flavor.
- If you like to serve cake for dessert, substitute cupcakes for sheet cake. A cupcake is a defined portion that limits your intake more effectively than if you eat cake slices. Eat your cupcake with fruit slices or berries rather than frosted
- Try serving raisin, pumpernickel or cinnamon breads as a dessert substitute.

Supermarket Skills

Supermarket savvy is very important in food swapping because if you don't bring home healthful foods, all your good intentions may not be enough to get the job done. Learn how to make healthful substitutions during your trips to the grocery store. Here are a few tips:

- Buy whole-grain bread, cereal and pasta rather than white or refined products.
- Buy canned fruit packed in light syrup or water, not heavy syrup.
- Choose low-salt canned and frozen vegetables without sauces.
- If you don't like to skin chicken yourself, buy it pre-skinned.
- Choose low-fat dairy products when available.

MASTERING THE PRINCIPLES OF POSITIVE THINKING

You can learn to think positively, and doing so can lead to greater self-confidence, more respect for others and achievement of your goals.

The late Dr. Norman Vincent Peale's best-selling classic, "The Power of Positive Thinking," has inspired millions of people in more than 130 countries. The principles it teaches are as timely today as they were when the book was first published in 1952. The book teaches a simple system of practical techniques for successful living.



Master principles

Here are some of Mr. Peale's ideas on how to reach your potential:

Believe in yourself

A sense of inadequacy can prevent you from achieving your goals, but self-confidence can lead to self-realization and achievement. Make a list of all your good points if you have lost confidence in your ability to succeed.

Reaffirming your assets will help you overcome your doubts.

Use your mind to restore your energy

How you think has a profound effect on how you feel physically. If your mind tells you you're tired, your body will accept it as fact and be fatigued. You can maintain your energy level indefinitely if your mind is intensely interested in what you are doing.

Create your own happiness

You have two choices when you get up in the morning -- to be happy or unhappy. Choose to be happy by telling yourself that life is good, things are going well, you can handle all your problems and you're grateful for all you have and will have.

Don't believe in defeat

Make your mind more positive by eliminating negative expressions in thought and speech. Statements such as "I can't do that" and "I'm afraid I'll fail" clutter your mind and condition it to expect negative results. Speak and think positively about every situation.

Expect the best, not the worst

You release a force in your mind that promotes positive results when you expect the best.

Break the worry habit

Several times a day, use your imagination to empty your mind of anxiety and fear. Picture all your worries flowing out of you, just as water empties from a sink when the stopper is removed. When all your worries are gone, fill your mind with faith, hope, courage and positive expectations. In time, you'll find yourself worrying less.

Practicing silence also is effective

Sit in a quiet place for 15 minutes. Don't read, write or speak. Think peaceful thoughts, meditate or pray.

Replace irritation, anger and hate

Deal with hurtful situations or misunderstandings immediately. Seek out the person involved and strive to resolve your differences. To cool an angry response, reverse your body's natural reactions by unclenching your fists and lowering your voice.

Maintain a positive, optimistic attitude

Instead of letting life's difficulties get you down, keep your mind open and responsive to new ideas, exercise initiative and resourcefulness when dealing with challenges and use your creativity and good judgment when solving problems.

Krames Staywell



WINTER STORM PREPAREDNESS



Winter storms can range from a moderate snow over a few hours to a blizzard with blinding, wind-driven snow that lasts for several days. Some winter storms are large enough to affect several states, while others affect only a single community. Many winter storms are accompanied by dangerously low temperatures and sometimes by strong winds, icing, sleet and freezing rain.

Regardless of the severity of a winter storm, you should be prepared in order to remain safe during these events.

Know the Difference

- ❖ **Winter Storm Outlook** - Winter storm conditions are possible in the next 2 to 5 days.
- ❖ **Winter Weather Advisory** - Winter weather conditions are expected to cause significant inconveniences and may be hazardous. When caution is used, these situations should not be life threatening.
- ❖ **Winter Storm Watch** - Winter storm conditions are possible within the next 36 to 48 hours. People in a watch area should review their winter storm plans and stay informed about weather conditions.
- ❖ **Winter Storm Warning** - Life-threatening, severe winter conditions have begun or will begin within 24 hours. People in a warning area should take precautions immediately.

How to Prepare for a Winter Storm

- Winterize your vehicle and keep the gas tank full. A full tank will keep the fuel line from freezing.
- Insulate your home by installing storm windows or covering windows with plastic from the inside to keep cold air out.
- Maintain heating equipment and chimneys by having them cleaned and inspected every year.
- If you will be going away during cold weather, leave the heat on in your home, set to a temperature no lower than 55° F.

Put Together a Supply Kit

- Water—at least a 3-day supply; one gallon per person per day
- Food—at least a 3-day supply of non-perishable, easy-to-prepare food
- Flashlight
- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- First aid kit
- Medications (7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.)
- Multi-purpose tool
- Sanitation and personal hygiene items
- Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- Cell phone with chargers
- Family and emergency contact information
- Extra cash
- Baby supplies (bottles, formula, baby food, diapers)
- Pet supplies (collar, leash, ID, food, carrier, bowl)
- Tools/supplies for securing your home
- Sand, rock salt or non-clumping kitty litter to make walkways and steps less slippery
- Warm coats, gloves or mittens, hats, boots and extra blankets and warm clothing for all household members
- Ample alternate heating methods such as fireplaces or wood- or coal-burning stoves

Remaining Safe During a Winter Storm

- Listen to a NOAA Weather Radio or other local news channels for critical information on snow storms and blizzards from the National Weather Service (NWS).
- Bring pets/companion animals inside during winter weather. Move other animals or livestock to sheltered areas and make sure that their access to food and water is not blocked by snow drifts, ice or other obstacles.
- Running water, even at a trickle, helps prevent pipes from freezing.
- All fuel-burning equipment should be vented to the outside and kept clear.
- Keep garage doors closed if there are water supply lines in the garage.
- Open kitchen and bathroom cabinet doors to allow warmer air to circulate around the plumbing. Be sure to move any harmful cleaners and household chemicals up out of the reach of children.
- Keep the thermostat set to the same temperature both during the day and at night. By temporarily suspending the use of lower nighttime temperatures, you may incur a higher heating bill, but you can prevent a much more costly repair job if pipes freeze and burst.
- Go to a designated public shelter if your home loses power or heat during periods of extreme cold.
- Avoid driving when conditions include sleet, freezing rain or drizzle, snow or dense fog. If travel is necessary, keep a disaster supplies kit in your vehicle.
- Before tackling strenuous tasks in cold temperatures, consider your physical condition, the weather factors and the nature of the task.
- Protect yourself from frostbite and hypothermia by wearing warm, loose-fitting, lightweight clothing in several layers. Stay indoors, if possible.
- Help people who require special assistance such as elderly people living alone, people with disabilities and children.

Caution: Carbon Monoxide Kills

- Never use a generator, grill, camp stove or other gasoline, propane, natural gas or charcoal-burning devices inside a home, garage, basement, crawlspace or any partially enclosed area. Locate unit away from doors, windows and vents that could allow carbon monoxide to come indoors.
- The primary hazards to avoid when using alternate sources for electricity, heating or cooking are carbon monoxide poisoning, electric shock and fire.
- Install carbon monoxide alarms in central locations on every level of your home and outside sleeping areas to provide early warning of accumulating carbon monoxide.
- If the carbon monoxide alarm sounds, move quickly to a fresh air location outdoors or by an open window or door.
- Call for help from the fresh air location and remain there until emergency personnel arrive to assist you.



Cold-Related Emergencies

Frostbite and hypothermia are two dangerous and potentially life-threatening emergencies. Learn how to care for these emergencies by taking a first aid class.



Degrees of Frostbite

Frostbite happens when the body's survival mechanisms kick in during extremely cold weather. To protect the vital inner organs, the body cuts circulation to your extremities: feet, hands, nose, etc., which eventually freeze. To avoid frostbite, stay inside during severe cold, especially when the windchill is -50°F or below. If you must go out, try to cover every part of your body: ears, nose, toes and fingers, etc.

Mittens are better than gloves. Keep your skin dry. Stay out of the wind when possible. Drink plenty of fluids since hydration increases the blood's volume, which helps prevent frostbite. Avoid caffeine, alcohol and cigarette. Caffeine constricts blood vessels, preventing warming of your extremities. Alcohol reduces shivering, which helps keep you warm. Cigarettes shut off the blood flow to your hands. Below are indicators of frostbite:

- **First degree:** Ice crystals are forming on your skin.
- **Second degree:** Skin begins to feel warm even though it is not yet defrosted.
- **Third degree:** Skin turns red, pale or white.
- **Fourth degree:** Pain lasts for more than a few hours and skin may develop dark blue or black. See a doctor immediately if these symptoms arise. Gangrene is a real threat.

Frostbite First Aid

Get indoors as quickly as possible. Until you can get indoors:

- Don't rub or massage cold body parts.
- Put your hands in your armpits.
- Hold onto another person or animal.
- Drink warm liquids.
- Put on extra layers of clothes, blankets, etc.
- Remove rings, watches and anything other tight jewelry or related items.

Once indoors:

- Don't walk on a frostbitten foot. You could cause more damage.
- Get in a warm, NOT hot, bath and wrap your face and ears in a moist, warm, NOT hot, towel.
- Don't get near a hot stove or heater or use a heating pad, hot water bottle, or a hair dryer. You may burn yourself before feeling returns.
- Frostbitten skin will become red and swollen and feel like it's on fire. You may develop blisters. Don't break the blisters. It could cause scarring and infection.
- If your skin turns blue or gray, is very swollen, blistered or feels hard and numb even under the surface, go to a hospital as soon as possible.

Hypothermia: Cold-Blooded Killer

When your body temperature sinks below 96°F , you have hypothermia. Prolonged exposure to temperatures as warm as 60°F , particularly in water, can trigger hypothermia if you aren't properly dressed. Of the 28,000 people hypothermia kills yearly, most are seniors, according to the

National Institute of Aging, but some are children and young adults. Everyone needs to be careful. Some medicines, problems with circulation, and certain illnesses may reduce your ability to resist hypothermia. As you age, your body becomes less efficient at letting you know when you are too cold. In addition, older people tend not to shiver effectively, one of the ways the body warms itself up. Remember these tips to help prevent hypothermia:

- Dress in layers
- Wrap up well when going outside in the cold.
- Avoid breezes and drafts indoors.
- Eat nutritious food and wear warm clothes to ward off winter chill.
- Wear a warm hat in the winter.
- Eat hot foods and drink warm drinks several times during the day.
- If you live alone, ask a family member or neighbor to check on you daily or have a camera installed that a family member can view on their computer.
- Ask your doctor if any medicine you're taking increases your risk of hypothermia. Drugs that may cause a problem include barbiturates, benzodiazepines, chlorpromazine, reserpine, and tricyclic antidepressants.

If your temperature is 96°F or less, you feel cold and sluggish, or are having trouble thinking clearly, see your doctor immediately or go to the nearest emergency room. It's better to be overly cautious than to die of a disorder that doesn't have to be deadly.

If you are trying to help someone who may have hypothermia, first call an ambulance. Then lie close to the person and cover both of you with thick blankets. The hotter you get, the more warmth you can give the other person. Don't rub the person or handle him or her roughly.

Make Sure Your Pets are Prepared for Winter Weather

Winter weather can be hard on all of us. It can be particularly difficult on our pets that rely on us for their wellbeing, especially for outdoor dogs and cats. To help keep your entire family safe and warm, the American Red Cross has winter safety reminders for both you and your pets.



Pet Safety in the Winter

- If possible, bring your pets inside during cold winter weather. Move other animals or livestock to sheltered areas and make sure they have access to non-frozen drinking water.
- If the animals are outside, make sure their access to food and water is not blocked by snow drifts, ice or other obstacles.

The following tips on winter pet safety are provided by the Humane Society of the US:

- If pets cannot come indoors, make sure they are protected by a dry, draft-free enclosure large enough to allow them to sit and lie down, but small enough to hold in the pet's body heat. Raise the floor a few inches off the ground and cover it with cedar shavings or straw. Turn the enclosure away from the wind and cover the doorway with waterproof burlap or heavy plastic.
- Salt and other chemicals used to melt snow and ice can irritate a pet's paws. Wipe their paws with a damp towel before your pet licks them and irritates their mouth.
- Antifreeze is a deadly poison. Wipe up spills and store antifreeze out of reach.

source: www.redcross.org

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