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January 2019 Newsletter

8 Tips for Successful New Year's Resolutions

OWNERS AND

RENTERS - The 111.7 million households that existed in the United States on 9/30/08 were split 68/32 between 75.9 million owners and 35.8 million renters. The 121.4 million households in the United States on 9/30/18 were split 64/36 between 78.1 million owners and 43.3 million renters (source: Census Bureau).

NOT A PENNY - 39% of Millennials have accumulated no funds for their eventual retirement. Millennials were born between 1981-97 and are age 21-37 in 2018 (source: Personal Capital).

WAITING FOR THE

RIGHT MATE - For Americans who got married in 2017 for the first time, the median age for men was 29.5 years old and the median age for women was 27.4 years old (source: Census Bureau).

The start of the New Year nudges many of us into reflecting upon the past year and committing to our goals, and ourselves, for the year to come. Here are some tips that may help with any resolutions you decide to make.

1. **Be realistic.** Only one American is going to become President in the next election.
2. **Set long-range, intermediate, and short-term goals.** And see tip #1.
3. **Write your goals down.** Otherwise it's just a dream.
4. **Put your goals where you'll see them regularly until they're achieved.** Tape them to the computer monitor, use a magnet on the refrigerator door, beside a mirror, ...
5. **If your goal requires changing your lifestyle, admit it.** If you shoot for temporary change, that's all you're likely to achieve. Nobody has ever permanently lost weight just by starving for a week or a month.
6. **Establish a support system of family and friends.** If doing it on your own looks overwhelming – as getting out of debt or quitting smoking may! – consider getting help from one or more professionals, family members, friends, or formal support groups.
7. **Stay flexible.** If one method doesn't work after an honest attempt, try a different way. If your short-term goals turn out medium-term, accept the fact and keep working on them.
8. **When you achieve your resolution, give yourself a reward.** Your choice!

May you and your family enjoy health and happiness in the New Year!

The year "2019" is written in large, white, bold, sans-serif numerals. The numbers are surrounded by a dense, sparkling cloud of small, golden-yellow dots, giving the impression of confetti or a celebratory burst.

Happy New Year!

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