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FOR IMMEDIATE RELEASE

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STAY COMMITTED TO YOUR NEW YEAR'S RESOLUTIONS BY ADDING SOME MORE

BOSTON, Jan. 18, 2017 – January is already half over and if you're like a lot of people there is a strong possibility that some of your New Year's resolutions may already be faltering. Want to preserve them? Well, it may sound counterintuitive but a good way to do that is to add some new ones. Yes, that's right. Take a few steps to manage, think about, and re-frame the rest of your life and you may find it easier to do everything. Here are a few tips from the Massachusetts Bankers Association:

- 1. Be Grateful** — Take a moment and reflect on all that occurred over the past year. (Or to quote the famous hymn, "Count Your Blessings" ... See # 8.) What went well? What did you learn? Did you achieve the objectives you had set? What were your most significant accomplishments? What books did you read that made an impact? Congratulate yourself on all the positive things you achieved.
- 2. Take Action** — Benjamin E. Mays, former president of Morehouse College, once said, "The tragedy of life is often not in our failure, but rather in our complacency; not in our doing too much, but rather in our doing too little; not in our living above our ability, but rather in our living below our capacities." Think about the positive actions you took this past year, as well as the times you were too timid or too tired or too cautious and failed to act. Add these complacent instances to your list of goals.
- 3. Say Thank You** — It is easy to buy someone a present and give them a card. But go one step beyond. Think of your family, friends, and colleagues who helped you through tough times, or shared special moments, or were just there when you needed them. Invite them to lunch or coffee and dessert, and thank them personally. Ask them how their lives are going, and says thanks for all they've done. Tell them that you appreciate them. It will make

everyone feel good.

4. Let Bygones Be Bygones — No year goes by without a few bumps along the way.

Perhaps a family argument or a strained friendship. Maybe hard feelings between coworkers. Take a deep breath and let out your hard feelings. Let it go. And set as your goal making things right going forward.

5. Complete the Job — What do you still need to get done from the past year? Stop and make a list of the various tasks you had planned on accomplishing. But rather than be discouraged, simply add them to your “to do” list for the year ahead. Think positive at all times.

6. Save Your Energy — Assess the efforts you made this year that consumed an excessive amount of energy. A family problem. A work situation. Problems with bills. Commitments to groups or people that were too demanding or a waste of time. Make a list of these energy-draining people or activities, and set a goal of eliminating or reducing your energy commitment.

7. Clean Up Your Act — If you're like most people, your house and your office are likely cluttered by this time. Go through your things and identify what can be trashed and what can be donated to charity. And be tough. It will make you feel good to clean up your act.

8. Count Your Blessings — It may sound corny, but simply sitting down and thinking of all you have accomplished, all that you have round you, is a humble exercise — and an exercise that always makes you feel good. A woman who survived tough times and major disappointments during the Great Depression of the 1930s came away with a simple philosophy of life that everyone should follow: “You do the best with what you have.” Think about it. And count your blessings.

9. Let Loose — It can be tense at times. Maneuvering through rush-hour traffic. Finishing a project on time and within budget. Dealing with a difficult boss or coworker. Coping with a family situation or family member. The beginning of a new year is the perfect time to let loose. Laugh. Sit back and put your feet up.

10. Save It — This past year may have been a good year financially, in which you were able to buy a few things and save money for the future. Or it may have been a little more difficult to pay bills. Regardless, take time to assess your finances and make plans for saving more money in the future — money for those unexpected expenses everyone encounters from time to time. Visit your bank and talk to one of the professionals who can help set you up a plan that meets your goals and expectations.

The Massachusetts Bankers Association represents approximately 155 commercial, savings and co-operative banks and savings and loan associations, with 65,000 employees located in

Massachusetts and elsewhere in New England.

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