

Written by: Angie Fenton

Many of us will make New Year's resolutions as we step into 2010, but, as in year's past, many of us will also fail. Yet, we do it again and again, lured by the promises of self-improvement, reinvention and the possibility that this year — finally — we will lose weight/stop smoking/save money/find love.

It doesn't have to be this way, say our three experts, financial guru Mark Lamkin, fitness expert Chris Mohr and life coach Jennifer Blair.

"To me, with resolutions, often people don't know how to have sustainable action," Blair said. "I think from the end backwards. What do I want to have accomplished at the end of 2010?"

If you're really hoping to make changes to your life in 2010, think of them as "intentions," Blair continued. "Then from there I create specific goals. The term 'resolutions' just doesn't really do it for me. I set goals, but then I will have really solid things I do to get there. I like to use the phrase 'inspired actions' instead."

So what inspired actions can you make as we begin 2010? See what our experts advise.

Five Ways to Make a Better Life

Jennifer Blair, Life Coach • (502) 893-9589 • www.excavive.com

Make a decision. "There's something about having a fierceness or making a commitment to whatever it is you want to do," Blair said.

Decide what you want to accomplish, then go for it. "Make a decision to live your life based on your values and who you are, not based on what others want or expect you to do," she added.

Pick three. "Pick three things a day that you can do to help move you forward," Blair said.

Clean out the old. "As you move forward, in looking at 2010, what did you learn from 2009? Clean out all of the closets of your life," Blair said.

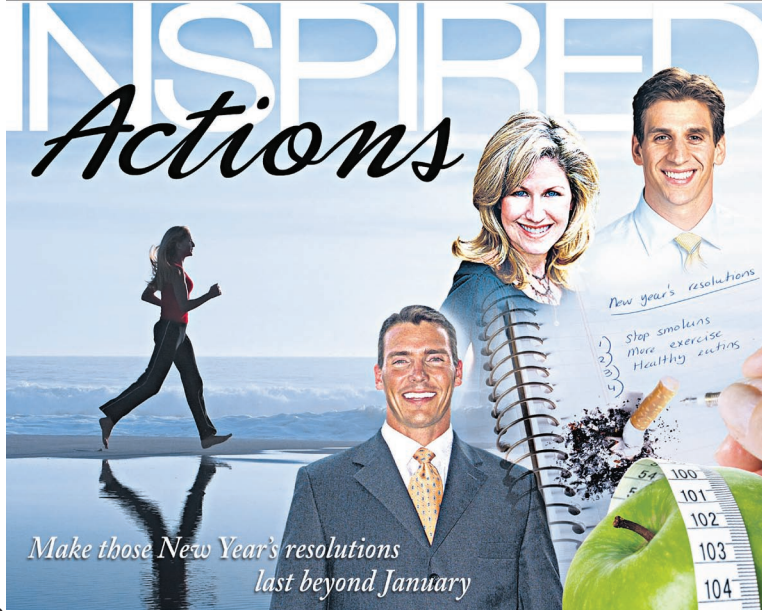
Create an army of advocates. "Don't try to do it by yourself," Blair advised. "Find people who will hold you accountable. Practice fearless fierceness. The thing that holds people back is fear, more than anything else," Blair said. "Be scared and do it anyway."

Five Fitness Goals for 2010

Chris Mohr, fitness expert • mohrresults.com

Exercise first thing in the morning. "It's more likely you'll make it part of your daily routine when nothing else can get in the way," Mohr said.

Eat more fruits and vegetables. "The average American eats two



Make those New Year's resolutions last beyond January

servings total per day. It should be upwards of 10-plus," Mohr said. "In 2010, aim to include one fruit and/or veggie with every single meal or snack."

Eat breakfast daily. "You'll lose more weight, you'll think more clearly, you'll be more productive at home and work," Mohr said. "If those don't convince you, nothing will. Make the time each morning to fuel your body well."

Move more. "In addition to your structured exercise, make time to move your body throughout the day. Most people are stuck in their normal 9 to 5 desk

jobs; they then drive home, sit to eat, and then plop down on the couch," Mohr said. "Even if you take 30 to 60 minutes each day for exercise, that's the only movement you're doing. Make sure you get up throughout the day for some walking or other movement."

Eat your calories, don't drink them. "Research suggests we drink 450 calories every single day," Mohr said. "Eliminate those calories and you'll lose about one pound each week. Replace soft drinks with diet, fruit juices with unsweetened (or diet) teas. Of course water works well too — add lemon, lime, or a squeeze of orange juice to make it more flavorful."

Five Fiscally Smart Moves for 2010

Mark Lamkin, financial planner • marktlamkin.com

Set Goals. "It's easier to accomplish this if you have a road map on where you want to go," Lamkin advised. In order to accomplish this, set aside time every week for finances. "It's the same time every week. That may be only an hour, but do it every week. Pay bills, get educated, whatever works for you, just use it as your own financial time." Keep in mind, he added, "Most people spend more time planning their week-long yearly vacation than they do for their finances for the entire year."

Consolidate and then eliminate debt. "If you have debt, you have to eliminate it," Lamkin said. "You have to develop a plan to eliminate it."

Insure yourself. "I don't mean just life insurance or health insurance," Lamkin said. "From property and casualty to life and health insurance, you need to review the full line of insurances."

Readjust your portfolio. "Make sure at the beginning of every year, you reassess your risk," Lamkin said.

Get help. "If you have a negative net worth, it's important to get some coaching on how to reach that first step and get out of debt," Lamkin advised. "If you have over \$100,000 worth of investable assets, it's time to get a certified financial planner. That's when you really need to get serious and get a money coach."