

# Successful Resolutions

A powerful tool in helping you keep your resolutions comes in the language that you use in making the resolution and in how you talk to yourself about them as you work on them.

The California Schools Resource Center recommends maintaining positive talk through three steps: swapping out positive for negative, eliminating negative words from your thoughts and going easy on yourself.

Self-talk matters. Henry Ford famously said, "Whether you think you can or think you can't — you're right."

## IDENTIFYING NEGATIVE TALK

What is negative talk? Some is easy to identify, such as when you start to beat yourself up or call yourself lazy or incompetent. But sometimes it is expressed in such phrases as "I can't," "I'm not good enough," or "I'm not able to." These phrases can be swapped out for more positive phrases such as "I can," "I will learn how to," and "I can try to."

## FRAME YOUR RESOLUTIONS POSITIVELY

Often we make resolutions for what we want to stop doing and frame them in negative ways using such words as "not" or "no" or "never." We might say, "I am not going to eat as much." However, our brain often skips over the "not" and goes right to having you do what you resolved not to. This is why it can be more

New Year's resolutions are easy to make, but not so easy to keep. Most people break their resolutions by February, according to the Business Insider.

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helpful to create "I will," or positive statements. "I will only eat three meals a day" or "I will reduce the amount of food on my plate by 20%."

#### **BE A CHEERLEADER**

You have a choice to be a cheerleader or a critic. Being a cheerleader is a way to boost your confidence and bolster performance, while a critic is more likely to sabotage your success with its negative comments and criticism.

Be flexible with yourself and don't let perfect be the enemy of good. If you have a day where you can't keep your resolution, be prepared to start again the next day. The California Schools Resource Center advises that it can take three weeks to form a new habit.

When your self-talk starts to get negative, take a moment to recognize it and hit the pause button. Ponder how you can change that language into something more positive.

Speak in a compassionate manner to yourself, the way you would to a friend or to your child.

#### **CREATE SOME DISTANCE**

It is natural to talk about ourselves in the first person — that's what first person is designed for. However, Ethan Kross, the laboratory director at the Emotional & Self-Control Lab at the University of Michigan, says that can add

to a person's anxiety or feelings of shame. Instead, he recommends making it more of a challenge to solve rather than a threat by rephrasing the statements in second or third person, i.e., "Why are you not getting enough sleep?" or "Why is Tamara craving a cigarette?" This creates a psychological distance that can lessen your discomfort and help you regulate the emotions that can interfere with good decision making.



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While it might be harmless if just done occasionally, it often sabotages healthy eating regimens or causes binge eating.

The Mayo Clinic said people turn to comfort foods instead of dealing with a painful situation. Unfortunately, it warns, the comfort given by the food is temporary. The emotions come back and people then also feel guilty about having eaten in an unhealthy manner. It causes an unhealthy cycle of emotions triggering a person to overeat, then the person beats themselves up, then they feel bad and overeat again.

Is this a cycle you recognize? If so, there are New Year's resolutions you can make to help break out of it. The Mayo Clinic suggests these techniques that can be turned into resolutions.

**Journal your stress.** When you start to reach for food because you are stressed, instead grab a journal

or diary and write it down. Your journal could be a notebook, phone or book of blank pages. Note the day and time of your emotional stress. The Call to Health program of the Board of Pensions recommends adding context to your notes such as when it happened and what you ate. They give an example of "Sunday night, thinking about stressful Monday morning meeting with my boss, ate a lot more ice cream than normal."

**Tame your stress.** Look for ways to better manage your stress, such as yoga, meditation or deep breathing techniques.

**Build a support network.** Enlist others to help you avoid emotional eating. Reach out to family or friends or join a support group.

**Engage in healthy behaviors.** Sometimes people eat because they are bored. Instead of snacking, distract yourself from eating by doing such things as taking walks, watching movies, playing with a pet, listening

to music, reading, surfing the internet or calling a friend.

**Lead yourself not into temptation.** Do you have particular hard-to-resist comfort foods in your house? Stop stocking them. And when you are feeling particularly emotional, postpone your trip to the grocery store until your emotions are back under control.

**Learn from setbacks.** Forgive yourself when you do engage in emotional eating. Learn from the experience and analyze how you might do differently when faced with the same situation. Give yourself credit for the healthy changes that you are making.

Seek professional help. If you get to the point where all your self-help resolutions aren't helping, resolve to seek out professional help. A mental health professional can help you understand why you eat emotionally and teach you coping skills. That person can also help diagnose whether you have an eating disorder.

## Reduce Water Waste in 2023

In May 2022, the
United Nations
Convention to Combat
Desertification
released a report on
drought conditions.

It reported that the number and duration of droughts has risen 29% since 2000. Climate and water hazards accounted for half of all disasters and 45% of all disaster-related deaths from 1970 to 2019. From 1998 to 2017, droughts caused economic losses of about \$124 billion. In 2022 alone, more than 2.3 billion people face water stress.

While you may not be able to stop a drought, you can help reduce water waste. The Washington State Department of Health reports that the average person wastes up to 30 gallons of water per day.

Consider adding one of the many ways to save water to your New Year's resolutions this year.

#### **INDOOR TIPS**

- Take shorter showers. While showers use less water than baths, you can save water by reducing your shower time by even a few minutes. Two to three minutes can save up to 10 gallons.
- Check your pipes for leaks. A leaky toilet or faucet can waste a lot of water. Get someone out to fix it if you can't do it yourself. To identify leaks, do a check every six months and keep a close eye



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on fluctuations in your water bill.

- Use your dishwasher. Stop pre-rinsing dishes unless it is really necessary. Most dishwashers can get your dishes clean without pre-rinsing. Also, a dishwasher uses less water than hand washing your dishes. Only run full loads.
  - Run full loads of laundry.
- Turn water off when you don't need it such as while you are brushing your teeth.
- Keep a pitcher of water in your refrigerator rather than running the tap water until it gets cold.

#### **OUTDOOR TIPS**

The Green Living Journal reports that most people over-water their lawns. Water your lawn less often and water dry spots with a hose rather than having an irrigation system go off twice a day. Do a full watering only two to three times a week.

The Washington State
Department of Health recommends replacing a lawn with a vegetable or flower garden.
However, if you are going to keep your lawn, water your lawn in the early morning or evening. It is less likely to evap-

orate than if you do it during the heat of the day or while it is windy.

Place a 2- to 4-inch layer of mulch around plants and trees to avoid excess evaporation.

Wash your car on your lawn.
Other options include using a
bucket rather than a hose or
going to a commercial car wash
that uses recycled water.

Collect rain water and use it to water your indoor and outdoor plants.

## USE PRODUCTS THAT REDUCE WATER WASTE

The U.S. Environmental

Protection Agency has a water program called WaterSense. You can look for that label to identify water-efficient products, services and practices.

The agency estimates that the average family can save \$350 a year in water costs by using WaterSense products, along with environmental benefits.

There are also some products you can buy or install that will save water for you:

- High-efficiency toilets.
- · Faucet aerators.
- · Low-flow showerheads.
- High-efficiency washing machines.

# Free Yourself from Debt

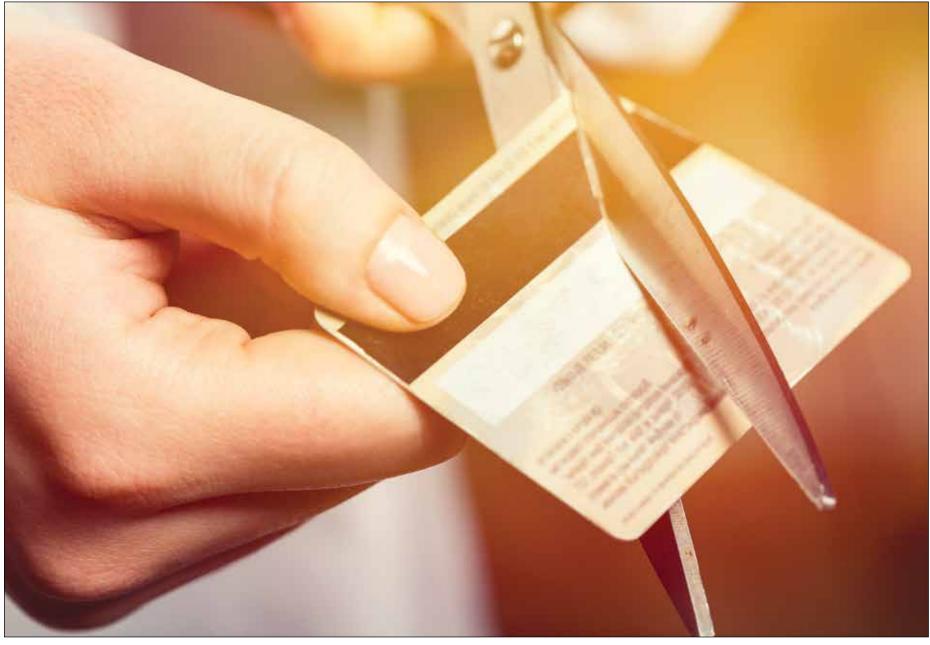
Debt can be crushing and keep you from doing the things you want to do with your life and your hardearned income.

Start out the new year with a plan to pay off debt and open new financial opportunities for yourself in the years to come.

#### **MAKE A PLAN**

Wells Fargo offers several tips for paying down debt:

- Pay more than the minimum. Increase how much you pay on each loan in a given month. The bank says the key is consistency, paying a little more each month. Sometimes as little as an extra \$10 a month can help you save on interest over the long haul. Before you do this, they advise you to check the terms of your loan in case there are prepayment penalties or additional fees for doing this.
- Pay more than once a month. For credit cards and high interest consumer cards, consider making two payments a month. Make sure both are before the due date, but by splitting your payment in half, you will save on interest charges. You can also make an additional payment on other loans and have it earmarked for the principal.
- Shorten the length of your loan. Refinance your debt to a shorter term a 15-year mort-



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gage rather than a 25-year one. If you have the same interest rate and a shorter term, you'll pay less interest over the length of the loan. However, this will mean a higher monthly payment.

• Consolidate multiple debts. Combine several loans into a single one. This could help you pay them off faster if you are able to get several high-interest loans transferred to one lower interest loan.

## SNOWBALL VS. AVALANCHE

How do you choose which debts to pay off first? There are two common methods used, one is called the snowball method and the other the avalanche method.

Under the snowball method, you start with your smallest loan and focus on paying that off first. Once you have paid it off, take the monthly payment you've been making and roll it

into the next-smallest debt owed. Keep going until all your debts are paid off. Because you roll money used from the smallest balance to the highest balance, with each debt repayment, the amount "snowballs," getting larger each time and you accelerate the rate at which you repay debt.

Under the avalanche method, you start paying off your debt with the highest interest rate first. Once you pay off a

loan or debt, you move to the one with the next highest interest rate until you are done. Then, like in the snowball method, take that amount you were paying and apply it to your next highest interest debt. In the long run, you pay less interest on your loans with this method. However, if your highest interest debt has a large principal, it might take a long time to pay it off and see progress.

# Reduce Your Soda Intake



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As delicious as it can be, soda — even diet soda — contributes to many health problems.

Resolve this year to either give it up or just to swap out soda for a healthier drink two to five times a week. Your body will thank you.

According to the Centers for Disease Control and Prevention, those sweet beverages such as soda can contribute to obesity, Type 2 diabetes, heart disease, kidney disease, non-alcoholic liver disease, tooth decay, cavities and gout.

#### **EFFECTS OF SODA**

Regular soda is a major source of added sugar and calories. While it varies by brand, a 12-ounce can of soda

might contain up to 39 grams of sugar or 140 calories from sugar.

Diet soda isn't the key to better health either. It uses artificial sweeteners instead of refined sugar and research shows the hyper-sweetness can actually increase your desire for high-calorie foods.

Another issue? There is research that shows that caramel coloring in sodas leads to insulin resistance, increasing the risk of Type 2 diabetes.

#### **BENEFITS TO DRINKING WATER**

What is the best replacement for soda? Water.

What happens when you reach for a fruits for flavor. glass of water rather than a can of soda? Your body reaps several benefits, according to Call to Health. Drinking water:

- Regulates your body temperature.
- Aids in absorbing nutrients from food.
- Lubricates the joints and spine.
- · Helps the heart pump blood through your vessels.
- Prevents kidney stones.

Also, you can drink it free from your tap and it has no additives or preservatives.

If you want a little extra taste, consider adding a squeeze of lemon or lime or getting an infuser for a water pitcher and use such things as cucumbers, basil, strawberries or other

#### **OTHER SODA ALTERNATIVES**

While water is great for your health, it doesn't have to be your only drink option. The CDC endorses sparkling water as long as it doesn't have sugar or other sweeteners. Look for those that are sweetened with fruit or minerals.

Other options include:

- Coffee with no sugar or cream.
- Plain tea (you can sweeten with Stevia, maple syrup or honey, or add lemon).
  - Seltzer.
  - Unsweetened flavored waters.

Resolve to swap out soda for these healthier drinks in 2023 and reap the benefits of better health.

# Expand Your News Diet

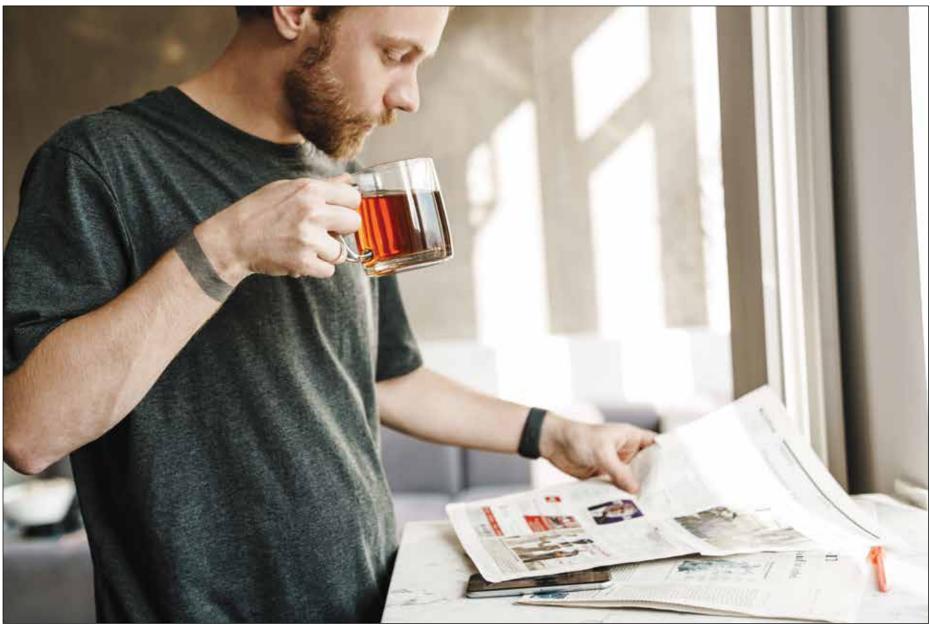
You have more choices than ever before when it comes to news media.

From television to print to radio to online news sources, there is a very diverse information environment. While this sounds like a good thing, a 2020 study published in Mass Communication and Society found that a high-choice media environment results in biased exposure on the individual level because people tend to choose news sources that confirm the biases they already have.

Social media is another way that increasingly confirms the bias people have rather than providing them with an array of facts from which to make intelligent decisions.

The IEEE, a technical professional organization for the advancement of technology, found in its research that it can determine a Twitter user's political leanings just by looking at the partisan preferences of their friends. It found that people are more likely to believe information if it comes from within their own social circles, which in turn creates echo chambers that others can manipulate and which cause conversations to fall into an us-versus-them mentality.

Those who want to manipulate those circles promote conspiracy theories, click bait, hyper-partisan content, pseudoscience and fabricated



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news reports.

It is profitable, too. Spam and fraud earn a lot of money for criminals, and political propaganda helps politicians and government officials fundraise.

So what can you do to shield yourself from this sort of manipulation and to help break down walls between you and others in your community? Start by resolving to check your information bias and diversify your knowledge.

## LEARN ABOUT NEWS AND TYPES OF NEWS

If you don't already, learn the difference between types of information. Understand the different goals and presentations of such things as news reports, commentaries or analysis and editorials.

## DIVERSIFY YOUR NEWS OUTLETS

"Recognizing perspectives means seeking information from different sources and different points of view to develop an objective, balanced understanding of the world," the Center for Global Education says.

Subscribe to newsletters from nonprofits across the spectrum on topics that interest you. When you set up a newsfeed or sit down to watch the news, diversify what outlets so you can hear different viewpoints and ideologies. Resolve to spend at least one hour a week consuming news from an

outlet you wouldn't typically watch or read.

### USE DIFFERENT RESOURCES

Resolve to find different media that what you normally do. Instead of just watching television, for example, listen to a radio station or read columns. Nor do you have to stick to traditional news reports. Watch educational videos, read non-fiction news books, listen to podcasts.

# Care for Yourself

January is a great time to resolve to care for oneself throughout the year.

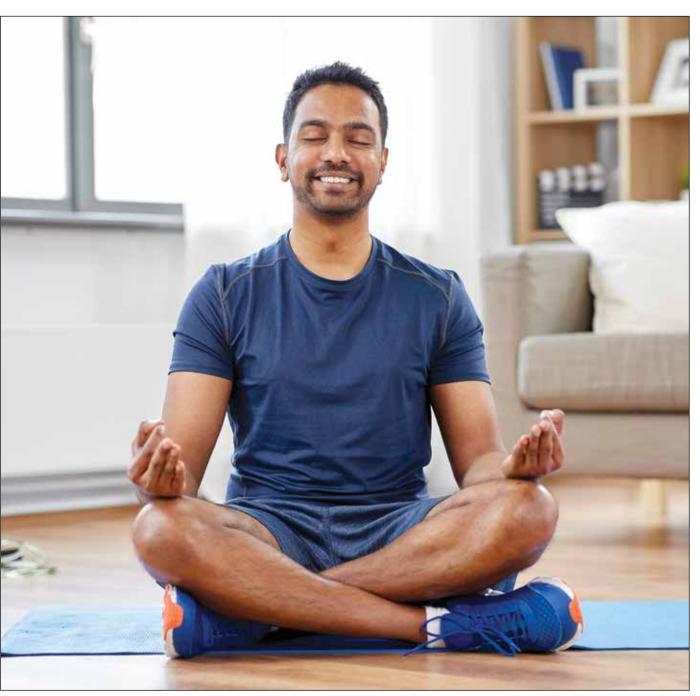
According to Southern New Hampshire University researchers, engaging in a self-care routine has been clinically proven to provide a whole slew of mental, physical, social-emotional and spiritual benefits.

Resolutions related to selfcare can prevent you putting it on the back burner as you take care of everyone else.

What is self-care? According to Judy Rooney, a licensed social worker at the Tri-State Memorial Hospital and Medical Campus, self-care is "defined as the intentional practice of taking action to preserve or improve one's own health, well-being and happiness, in particular during times of stress ... selfcare is not a little treat we give ourselves every now and then, we are talking about developing a sustainable practice to build resilience, health and well-being."

#### **MENTAL HEALTH**

How can self-care help your mental health? The Southern New Hampshire University researchers say that a self-care routine can help "to reduce or eliminate anxiety and depression, reduce stress, improve concentration, minimize frustration and anger, increase happiness, improve energy and more."



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#### PHYSICAL HEALTH

Those same researchers list the benefits of physical selfcare as reducing heart disease, stroke and cancer. Elizabeth Scott, an author and educator, wrote for VeryWellMind that physical self-care includes the food you eat, the water you drink, how much sleep you get, how much physical activity get, and getting proper health care and following medical advice.

#### SOCIAL-EMOTIONAL HEALTH

Human beings are social creatures. We need contact with other people to stay healthy. The amount of contact we need varies among individuals, but nurturing strong relationships helps

keep you happy and healthy.

Likewise, we need to be able to have a healthy relationship with our emotions. Scott says people should develop coping skills to deal with such emotions as anger, anxiety and sadness. One way to do this is to have a healthy outlet to be able to talk about your emotions, whether that is with a professional, a part-

ner or a close friend. Plan time for leisure activities that help you process your emotions.

#### **SPIRITUAL HEALTH CARE**

Spirituality comes in many forms. It is ultimately a belief in something beyond what we can see, hear and touch, something beyond the physical and sensory level. It can take the form of a belief in a higher power or a greater connection to others and to the world. Spiritual health care helps us realize meaning in life.

Scott reports that research has shown that people who include religion and spirituality in their lifestyle are generally healthier. Spiritual selfcare can involve meditation, attending a religious service, prayer or many other rituals.

### SELF-CARE RESOLUTIONS

Here are some sample selfcare resolutions you can make:

- Subscribe to a spa for monthly treatments.
- Meditate three times a week.
- Take medication as prescribed.
- Spend time in a garden or gardening every week.
- Schedule weekly time with friends.
- Choose a mantra of the day that provides positive reinforcement for your daily activities.
  - Say no to negative people.
- Increase the fruits and vegetables you eat each day.