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## **MAKING NEW YEAR'S RESOLUTIONS REALLY WORK THIS TIME**

*by  
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So we're coming to the end of 2002 - an eventful year to be sure. And it's the time of year when many people start thinking about next year's New Year's Resolutions - and their financial plans. I have to admit, though, that I have real mixed feelings about this whole Resolution thing. In concept, I really like the idea - it's just that so much gets lost in the implementation - as in the implementation!

Notwithstanding the best of intentions, by time it's March, or sometimes mid-February, or even late-January, our best-laid plans are all but a distant memory. Now I don't mean to complain, but I just don't like starting off another New Year with that kind of hit to my self-esteem.

Perhaps you can relate.

The problem, as I see it, seems to be that we're all victims of EITHER/OR thinking. That is, when we think about change, we tend to think EITHER in terms of a Perfect World Scenario, OR the Status Quo. And unfortunately, neither perspective gets us moving forward. In fact, both perspectives often cause us to move backward! Consider first, the Perfect World Scenario.

Perfect World Scenario thinking fills our minds with just how great everything could be ... if only. And it's that 'if only' that causes all the trouble because once it sets in - and it DOES set in - it's debilitating and incessant. "You know," it whispers, "it's IMPOSSIBLE to do what you're thinking, so you might as well quit trying right now." And you do. In fact, before you even know what happened, your momentum is gone and you've got that familiar feeling in the pit of your stomach. And it's not the Breakfast of Champions.

But being able to recognize a lost cause is one of our skills, so it's no surprise that this is the point when we tend to abandon our Perfect World Scenario thinking in favor of something more palatable, more reassuring, and imminently more doable. That something is called the Status Quo.

Unfortunately, the Status Quo isn't really about change. It's about embracing what already is as totally sufficient. "You know," you can hear yourself saying, "things aren't so bad the way they already are - they're pretty good, actually - so let's not muck with the works here." And therein lies the rub with New Year's Resolutions. Because after everything is said and done (undone, actually) you end up staying pretty much exactly where you started from.

So is there a better way?

I think there might be. And I think it starts with **reframing** how we approach the whole New Year's Resolution notion. Now for those of you not already familiar with the term, *reframing* is defined by authors Whitworth, Kimsey-House and Sandahl in their book, Co-Active Coaching, as such:

Frequently [people] get stuck with a certain way of looking at a situation or experience. Their perspective, moreover, has a message that is in some way disabling. Your ability to reframe the experience in a new way provides a fresh perspective and a sense of renewed possibility.

So I propose we start anew by reframing our Resolution-making process by eliminating our EITHER/OR thinking. Begin with the Status Quo, but think of it not as something comforting and familiar, but rather as a starting place from which to leave - a Point of Departure, if you will. By doing so, we can then ask what would be Irrefutable Evidence that indicates we are no longer there? As example, it might have something to do with how we can better help our financial planners do a better job for us. Or those additional assets we could give them to manage. Or that missing information we need to help us finally put that will in place - or that trust, or college savings plan or retirement program.

Similarly, let's reframe our Perfect World Scenario thinking. We've already seen how imperfect it is anyway, so let's jettison it in favor of a Better World Scenario. That simple shift might help us ask what would help create more favorable long-term, medium-term and short-term returns? We can ask how our financial advisors can help us get there sooner, rather than later, or not at all. What 'more' do we want from them in the coming year? What 'less'?

And how can we better use their wealth management expertise to create a Better World for ourselves and those important to us?

To quote again from Co-Active Coaching:

This image of what we are *drawn* to [of what's compelling] has the power to overcome the bonds of lethargy and fear. It's not about having; it is about being fulfilled. How can you have that fulfilling life today? What is the compelling way for you today?

I've found that the simple process of looking beyond the Perfect World Scenario and the Status Quo can be amazingly compelling - and motivating. And Resolutions made in a compelling way actually sharpen our ability to focus, plan and act accordingly. Actively creating a Better World Scenario - however you choose to define it - is like making a pact with yourself. A pact you don't want to break. A pact you want to keep.

THAT'S the stuff of change.

And while we're at it, who says that Resolutions need to be saved up until New Year's, anyway? After all, if we can time-shift holidays so that they can be celebrated on Mondays, which we often do, why then can't we time-shift New Year's Resolutions to start, say, whenever?!

A client of mine does exactly this. She makes New Year's Resolutions on every New Year's opportunity she can find - Rosh Hashanah, the Chinese New Year, birthdays, anniversaries, etc. You name it. And, by not limiting herself to January 1<sup>st</sup>, she's often able to make meaningful progress on something long before she'd otherwise even begin. So mark your calendars and on the first day of each new quarter, ask your advisor what new Resolutions he or she would recommend you make. You might be very pleased by that sort of conversation.

So when considering your New Year's Resolutions, scrap that EITHER/OR thinking. Ditch that Perfect World Scenario. Leave the Status Quo behind. Think instead about creating some Irrefutable Evidence that you're doing your part to create a Better World for you and yours.

Happy New Year everyone!



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