

What Your 2011 Resolutions Say About You!

By Mark Charnet

It's that time of year again folks where we strive to set goals and make promises to ourselves that we probably never keep. Nonetheless, every January we gear-up to doing it again with the hope that this year will have different results. I am told that the average resolution lasts for about two weeks before old habits take over. If you fall into this statistic, I wish that this year will be different and you will achieve more and exceed the expectations you set for yourself. First, let me list what I feel are great resolutions for me personally and see if your list shares any of these desires and sacrifices. Below is a partial list in no particular order.

In 2011 I, Mark Charnet resolve to:

1. Permanently lose 25 pounds, never to find them again!
2. Exercise regularly 25 minutes Tuesday, Thursday and Saturday and 1 hour Monday, Wednesday and Friday.
3. Invest precious, special time with my wife and children every weekend doing what *they* wish to do.
4. Never miss one of my children's sports, games or events.
5. Have a date night with my wife at least once a week.
6. Invest one hour a week studying something new.
7. Attend one Broadway show each month.
8. Introduce myself to three new people each week.
9. Partake in one charitable event or function every month.
10. Be able to do 10 push-ups and 10 sit-ups in under two minutes.
11. Take my wife to Hawaii for 14 days.
12. Help support St. Jude's Children's Research Hospital develop a cure for cancer.
13. Get more involved in local politics to help lower property taxes.
14. Give more to charity this year than any previous year.
15. Invest \$1,000.00 more monthly toward retirement for both my wife and I.
16. Earn at least \$1,000.00 more each month to satisfy #15 above without reducing cash flow.
17. Add \$10,000.00 to my two younger children's college funds.
18. Add \$10,000 to my emergency fund.
19. Purchase and furnish a winter home in Florida.
20. Grow my business by 25%.
21. Reduce my chocolate intake to just one piece per week (for flavor).
22. Find a way to understand people's sarcasm and why they feel that it's funny and not hurtful to others.
23. Purchase a multi-family income producing property.

24. Encourage and educate as many people as possible to be self-sufficient and financially independent during their retirement years.
25. Conduct at least 5 Retirement and Estate planning workshops free to the public.
26. Ask one person a month to get more involved in their church, synagogue or favorite cause.
27. Try to work no more than 40 hours in a week.
28. Take a nap for 30 minutes each mid-day afternoon. (Doctor's orders)
29. Be able to reduce my medications by two pills each day. (See #'s 1 and 2)
30. Start planning for an exact retirement date in 2022. (I'll be 60 that year)
31. Plan summer high school reunion party for both mine and my wife's graduating class.

My more general resolutions for 2011:

1. Spend more time praying, speaking to and asking for God's intervention in my life.
2. Have more fun and laugh more out loud.
3. Spend less time working.
4. Make more money.
5. Save more money.
6. Invest more money.
7. Give away more money.
8. Spend more time with the people that I love.
9. Volunteer more time to the community in which I live.
10. Ask more people for help when I really need some.
11. Smile at people more often and see if they don't smile back.
12. Always do whatever I do to the best of my ability, even if no one is watching.
13. God gives everyone the ability to reach their level of capability and I intend to reach mine in 2011.

2011 Motivational Statements:

1. On fire and climbing higher.
2. May you accomplish in 2011 everything you are willing to work for.
3. Lead, follow or get out of the way!
4. Unless you're the lead dog, the view is the same.
5. There can only be one #1.
6. When you get to the fork in the road, take it! (Yogi Berra)
7. Winners Win and Losers Whine!
8. Gold, Silver, Bronze and who?
9. You're either growing or dying.
10. The more you help others get what they want, the closer you will be to getting what you want.

To the people within my community, I challenge you to create your own list of resolutions and to accomplish them within the next 12 months. The easiest promise to break is the one we make to ourselves, so my advice to you is do not make a wish list or a promise list; instead make a goal list (and in order to be defined as a goal there must be a deadline with a consequence for failure). For example, if you wanted to increase your savings by \$5,000 by July 4th and you fail, the consequence might be no summer vacation this year until your goal is met. I'm sure you will accomplish your resolution or goal by December or face no 2011 Christmas Holiday vacation plans either and that just won't do, will it?

I have every confidence in each person who plans to succeed will do so and those who plan to fail or have no plan at all will also succeed in their quest. Life and Leisure Readers, I wish you a year of great health, much success and unbound happiness and may this year be a year without terrorism and violence, replaced with understanding and tolerance.

If you need or desire some help planning your financial future why not give me call. The call is free, the appointment is free, but, the time invested could prove to be priceless! Make this year a great one.

Mark E. Charnet, CAS ,CSA, is President and Founder of American Prosperity Group. APG is the Premier Retirement and Estate Planning Franchise in the United States with 14 offices in 8 states. Mr. Charnet has nearly thirty years of experience in the Retirement and Estate Planning fields. Creator of the Trinity Method of Investing©, Mark encourages your inquiries and can be reached at: 800-929-3374 or 973-831-4424 or via email, markcharnet@IAPG.com Check out our website: www.IAPG.com Interested in a career in retirement and estate planning? Check out this website: www.APGFranchise.com Securities through: BCG Securities, Inc. Member SIPC, FINRA and a Registered Investment Advisor.