

New Year, All Year- Making New Year's Resolutions Last

Written by Written by Amy Strand

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The first week of the New Year presents a clean slate for a start fresh. With a newfound surge of motivation we find ourselves feeling better than ever?for about a week, that is. How can you maintain your goals to get organized, get fit and save some money? We spoke with local pros and found out how to make this year's resolutions actually last all the way to next January.

Staying Fit



This year, why not make what is typically a two-week health stint a real life change? "To most of us, a new year means it's time to start all over and finally become that wonderful, productive, healthy, happy person we've always wanted to be. The trouble is, the enthusiasm to make changes, especially with exercise and diet, tends to fade once we realize we can't change everything overnight," says Luke Kayyem, owner of CrossFit Scottsdale. While drastic transformations certainly do not occur overnight, adding small bits of activity to your daily life can make a big difference. Kayyem, whose CrossFit sessions are quick but intense, offers these tips on how to do just that:

- Make exercise a priority in your day. It's easy to make excuses by the end of the day. Work, kids, dinner; if it's an appointment in your calendar you're more likely to not miss or make excuses.
- For every two hours spent at a desk take five minutes to stretch, walk or just get up and move around.
- During commercials or at halftime, do a 5-10 minute circuit of exercises in your living room. Try push ups, sit ups and squats.
- Get outside. Walk to lunch or dinner. Go to the park and play sports like tennis, basketball or volleyball and just have fun.
- Find a program that has lunch classes. At CrossFit Scottsdale, we teach a noon class on Monday, Wednesday and Friday.

While finding the extra time can be a challenge, staying mentally motivated to exercise is the other half of the equation. Kevin Shepard, a trainer at DC Ranch Village Health Club & Spa and owner of Shepard Strength Health and Weight Management, offers these suggestions:

- Ask yourself the question: "If I have time to sit and watch TV, why don't I have time to exercise?"
- Get the most important people in your life to join you. This might be your wife, kids, other family members or whomever you choose.
- Create a negative image of being overweight and decide not to be one of the 73 percent of overweight Americans.
- Schedule an appointment with Shepard Strength Health and Weight Management, who specializes in helping people find motivation to exercise and make better food choices for life.

Eating Healthy



Along with good health comes good nutrition, but it's easy to get sucked into the convenience of fast food lunches and take-out dinners. Here to help is Max Mozoon, owner of The Borgata's SLo Foods Organic Café, who suggests visiting local Whole Foods, Fresh & Easy and Sprouts stores for healthy ingredients and fast-but-nutritious pre-made meals. Mozoon suggests these superfoods and nourishing bites to frequently include in your diet:

- Blueberries: An anti-inflammatory that can lower your risk of heart disease and cancer.
- Fish: The omega 3s you get in fish lower heart disease risk, help arthritis and may help with memory loss and Alzheimer's.
- Spinach: The goal is to eat one cup of fresh spinach or a half cup of cooked spinach a day.
- Tea: It helps to lower cholesterol and inhibits cancer.
- Tomatoes: The lycopene protects against prostate cancer and may protect against breast cancer.

While planning healthy meals for yourself may sound doable, preparing meals the whole family loves is another task. Jacqueline Sieracki, founder of CityCenter of CityNorth's Oven Mitt Kids! cooking classes, says that parents should include their kids in the cooking process to make eating healthy fun. Read on for two healthy, family-friendly recipes from Sieracki:

Easy Poached Salmon

Salmon fillets (6 ounces per person)
1 carrot, sliced
1 Small onion, sliced
1 Celery stalk, sliced
2 Lemon slices
Several parsley sprigs

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6 Bay leaves
Salt to taste
1 C dry white wine
Juice of half a lemon

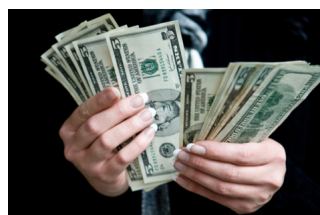
Cut the salmon fillets into individual portions. Place the carrot, onion, celery, lemon slices, parsley and bay leaves in a saucepan. Add the salmon and cold water just to cover the salmon. Add the salt, wine and lemon juice. Bring the pot to boil, uncovered. Adjust heat to simmer for 5 minutes and turn heat off, allowing salmon to rest undisturbed for an additional 10 minutes. Carefully place salmon on a serving platter.

Pasta with Garlic and Herbs

1 Lb. dried pasta
2 T olive oil
1 Medium onion, diced
3 Cloves garlic, minced
Salt to taste
¼ tsp. red pepper flakes
1 tsp. dried whole oregano
2 T chopped fresh basil (or 1 T dried basil)
¼ cup chopped fresh parsley
Grated parmesan cheese
(This is a perfect base pasta to which vegetables, poultry or seafood can be added)

While pasta is cooking, heat olive oil in a skillet and add the onion to sauté until translucent. Add the garlic and sauté for one additional minute. Add salt, red pepper flakes, oregano, basil and parsley, mixing well, cooking over medium-high heat for 5 minutes. Pour mixture over cooked, drained pasta, tossing well. Serve with grated parmesan cheese.

Saving Money



Who doesn't want to make this part of their New Year's plan? Sometimes, saving money means cutting back on certain indulgences, but Shelley Giles, otherwise known as Phoenix's Miss Thrifty, knows that smaller savings on everyday items can make a huge difference in your wallet. Giles, who runs the Web site ThriftyCouponDeals.com and answers readers' questions on how to save their dough, provides these user-friendly tips:

- Make time to clip or print coupons and take them to the store with you. Keep an envelope of coupons in your purse or car of the things your family uses.
- Plan your meals for the week. In Arizona the grocery sales run from Wednesday through Tuesday. Use what is on sale for the week and what you were able to purchase last week on sale and put in the freezer.
- Avoid ordering sodas and tea and alcoholic beverages at restaurants. If you want to enjoy that cocktail at a lower price, go home after dinner, make your favorite beverage and go out on the back patio.
- If you don't have an extra freezer, budget for one. There are not many coupons for meats, so you may want to buy that in bulk when the stores have really good sales.

In addition to reducing your spending on household items, being banking savvy can also save you a bundle. Keith Maio, C.E.O. of National Bank of Arizona says, "Don't be afraid to ask for help. Arizona Saves is a local nonprofit that provides financial education, workshops, financial education and access to no-fee savings accounts to all Arizonans." Here, he provides a few ways to start seeing more green in your bank account this year.

- Make savings automatic. Your banker can help you set up a separate account to automatically transfer money each month from your checking to your savings account.
- Cut credit card debt. If you are carrying a balance on a credit card, chances are the money in your savings account isn't earning as much as the credit card is charging you in interest and fees to keep the balance.
- Refinance your mortgage. If you can reduce your current interest rate by more than 1 percent, it could be to your benefit to refinance. You could be able to reduce your monthly payment significantly.

Offering up a few more practical investment solutions is Scottsdale's Harris Private Bank:

- Ensure that you have saved the equivalent of six months in living expenses. The excess should be saved or invested.
- Keep in mind the "Rule of 72" when making an investment. To determine the return on investment (ROI) needed to double your money, divide the expected or desired number of years into 72. For example, if you wanted to double your money in eight years, then you would need a 9

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percent ROI (72/8) every year for eight years.

- Diversify and invest beyond banking, in areas such as stocks, bonds or real estate (everything is cyclical).

Keeping Organized



It is said that an organized home can lead to a more organized life, but when it's time to clear clutter, it can be difficult to know where to begin. Olescia Hanson of The Container Store provides us with some ideas on keeping two of our most chaotic spaces—the master closet and the kitchen—squeaky clean.

Closet:

- Focus on organizing six main closet areas:
- Long hang items: Dedicate a small amount of space for dresses and garment bag items.
- Short hang items: Double hang these items so they are positioned in two rows, one above the other, to maximize space.
- Drawers: Purchase drawer organizers for easy access and visibility.
- Shelves: Using the vertical space of the shelves, store seasonal items in fabric storage boxes.
- Shoes: Place the shoes you wear on regular basis in an easy to reach area. Special occasion shoes should be stored in clear shoe boxes.
- Accessories: Ties and belts can be hung on specialty hangers in the long hanging space. Dedicate a closet drawer to jewelry.

Kitchen:

- Keep items you use daily on the kitchen counter, like toasters and coffee makers.
- Store papers and mail in a designated area using paper drawers and labeling them by family member or action item (i.e. bills, school papers, etc.).
- Purchase an Expand-A-Shelf for canned goods (the system expands to two levels and fits the width of your pantry).
- Use expandable drawer organizers, separating by occasion (i.e. place barbecue supplies separate from entertaining supplies).

Not only is it important to have your personal belongings in order, but it is also essential to have your schedule under control. Phyllis Steckler, managing partner of Phoenix personal concierge service, It's All About Time, offers these tips for staying mentally organized and prepared throughout the year:

- Every evening, make a list of things you absolutely must accomplish the next day. Be sure it is a realistic list, and keep the list with you at all times.
- Keep electronic records of to-do lists, appointments and scheduling notes. Throw out all those sticky notes you have scattered throughout the house.
- Assign members of your family, or members of your staff, to take on some of your tasks, being sure to keep track of whom you have assigned things to.
- Consider using an outside service, like It's All About Time, to help complete daily errands and chores.