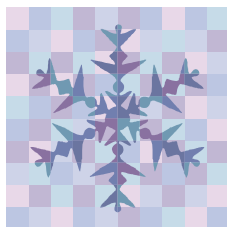




## Resolving to be Resolute

### What January Brings

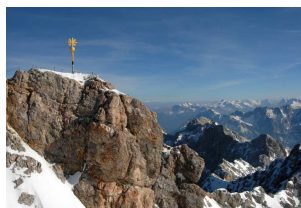
- Martin Luther King Jr. Day
- NFL Playoffs
- International Creativity Month
- A New Beginning



- National Spaghetti Day (Jan. 4th)
- National Cancer Prevention Month
- The need for mittens, hats and scarves
- After-Christmas sales
- National Peanut Butter Day (Jan. 24th)
- Fun at Work Day (Jan. 25th)
- Six more months until summer!

A new decade is upon us and though it's cliché to point out the fresh start that we're all given, it's true. The proverbially slate has been wiped clean. And if you choose not to make any other resolutions this year, choose to **be resolute**. Adopt a life approach that allows you to be decisive, willful, bold, and tenacious; all synonyms for resolute. The dictionary defines resolute as an adjective that means "determined and purposeful;" two very powerful words to subscribe to this year.

**Be constant** when spending time with family and friends. Listen to them and be listened to. Ensure that your time spent with them is an inflexible priority. Often times we are reminded of this but let it slip through the cracks of our busy schedules.



**Be stalwart** with your finances. Save, budget and pay attention. Now, more than ever, we as a nation are aware of the peaks and valleys of our economy. As a result, it's crucial that we take charge of our own finances and diligently make smart decisions.

**Persevere where your health** is concerned. Make those doctor appointments, schedule time for exercise, drink that water and eat those vegetables. It's not always easy but being healthy is an obvious essential for us to live our best lives.

**Be steadfast at work.** Regard-

less of your position and your field, focus on doing the best that you can do. And if you are in a career transition, do not falter and forge ahead. There will always be rough days and moments of frustration, but going to work everyday, in its simplest form, is a gift and ability that we are fortunate to share as people.

**Be a staunch** supporter of yourself. It's okay to take time for you and you alone. It's okay to sit down and read a book of your choosing. And it's okay to push towards your goals even if there are obstacles in the way. We all deserve to be happy and it starts with ourselves. Work on your emotional intelligence and stay connected to what you are feeling at all times. It's important to be passionate about all aspects of your life including your own happiness.

## 10 Simple Resolutions for '10

1. **Slow down** (while driving, eating, reading, and talking)!
2. **Cook dinner at home at least twice a week**
3. **Keep your desk(s) organized**
4. **Learn a new skill**
5. **Read more... books, newspapers, magazines, etc.**
6. **Lend a hand once a day**
7. **Spend more time with your favorite hobby**
8. **Relax with family and friends**
9. **Clean out your sock drawer**
10. **Reflect on difficult issues and learn from them**

This year, instead of falling short of your goals, create ones that are within your reach. With a little bit of effort and dedication, you'll find yourself achieving all that you were hoping for.

## New Series: Ask a Mediator

This year, we are going to feature questions we receive as mediators regarding real-life problems and how we might approach the situation to achieve a lasting resolution.

*Dear RM&A,*

*I work full-time and so does my husband. We have 3 children and very full lives which is why I do not have time to argue with my him about our finances. He sees things one way and I see them another though I'm not sure why. How can we work past such an important part of our marriage?*

*Charlotte*

Charlotte, your situation is one of the most popular when it comes to marital conflict. Money may make the world go around but it also creates bumps along the way. And although you lead hectic lives, it is worth the time in your day for you and your husband to sit down and make this discussion a priority—a conversation that all married and engaged couples should have. Ask each other basic questions about your personal financial approaches as a way to determine where the disagreement exists. Questions like:

What are your beliefs on saving and what structure you prefer?

How will we plan for the future?

What plans can we implement for unforeseen expenses?

What financial lessons do we want to teach the kids?

**Set goals** for your discussions and work towards them. Whether it's paying down debt or saving for a new home, get to work. Gather your bills, bank statements, a calculator, and a pad of paper. Walk through your monthly expenses and be specific. If tension begins to mount, take a break, grab a soda, and recognize that the subject matter *is* serious but that you are working together as a team.

**Create an action plan** and provide for the unexpected. Keep the conversation open and don't discourage one another from sharing any ideas even if they do not match your own. Each of you will have a different style based on who you are and where you came from but the ultimate objective is the same—a common financial method for your household.

And if the going gets really tough, raise your hands and ask for help. Consult a financial advisor or schedule an appointment with a mediator. A neutral third party will help you focus on the issues and see things from a different perspective.

If you'd like to submit a question for one of our mediators to answer, please email us at [info@resolutemediation.com](mailto:info@resolutemediation.com).

