

a new kind of resolution



with marsha anzalone

NOW THAT ALL OF THE HOLIDAY FUN has come to an end, the eggnog is gone and the last present has been unwrapped it's time to start on the New Year. And much like all of the presents you bought over the last several weeks, the New Year brings a perfect time to "wrap up" some personal business too.

Stop smoking, eat less, exercise more, or spend more time with the family – these are all perfectly good New Year's Resolutions. Most of us can say that we've chosen one or two of these year after year. The problem with many of these resolutions is that they never stick. We pick one or two and usually by the end of February we've forgotten what our resolutions were. Let's face it; it's easy to pick a resolution but usually hard to keep at it.

What about trying a new one this year? Let's make 2012 the year of brand new resolutions and let's call it something official like "personal update". If you make a New Year's Resolution for a "personal update" it would mean that you take the time to go over all of your personal and financial paperwork to make sure that everything is up to date and organized the way you want it. This could be one of those resolutions that you can actually scratch off of your list and then hopefully, not have to think about again until next year.

So many of us make our beneficiary designations and then never think about them again. We just go ahead with life forgetting that big events or catastrophes happen. What happens if you have a life change – divorce, birth of a child or death of a family member? In the midst of it we're trying to deal with the stress, joy or sorrow of the life change and sometimes we don't remember that those events many times leave unfinished business. How many of us really want our ex-spouse to be the beneficiary of our life insurance? Shouldn't you be sure that you have enough life insurance now that you're a parent? What happens if a family member passes away and we don't name a backup beneficiary? You never know this resolution could be easy and only consist of doing a little checking to be sure that everything is in order.

Now don't get me wrong, there is always a place for the "get healthy" resolutions. But why not put a fun spin on the old boring ideas? Instead of just resolving to become "fit" in 2012, why not resolve the whole family to become more fit together? There are lots of things that families can do together that promote good health. What about buying a new exercise game for the new game system that Santa brought and having family exercise night? Or the family could take a few walks during the week and use the time together to talk about each other's days.

Regardless of what kind of resolutions I make this year – I'm definitely going to make a resolution to make them stick!

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