

# MAC'S MONTHLY ADVICE!

*A new year is a fantastic opportunity for a fresh start and a new perspective. Studies have shown that about half the population makes New Year's resolutions. Does that include you?*

## *Resolutions!*

Now, my lifespan limits my point of view, but did you know the tradition of New Year's Resolutions started over 4,000 years ago! That's 28,000 in dog years!

## *A Solid Start Date*

Do you like statistics? Well, check this out: people who make a resolution for the new year are more than ten times more successful in keeping that promise than if the goal was set any other time of year. I guess that's why they say a new year has promise?

## *Easy as One, Two, Three...*

Set a plan for the first few months of the year. Now would be a great time to reevaluate your budget and see if you can put away a few bucks at the beginning of each month, before that money finds its way into the hands of your favorite retailers. Also, pick a date to pay bills consistently. You'll find, with a little pre-planning, your paycheck could stretch a whole lot further this year!

*Happy New Year!!*

Eileen Dolaghan, Esq  
*and Mac!*

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