

# Just Say "No" to Resolutions

## But Say Yes to Small Changes

I like to use a phrase associated with former First Lady Nancy Reagan to show how I feel about New Year's Resolutions, "**Just Say No.**" Of course, Mrs. Reagan used the phrase in fighting a much more serious societal problem but none the less, sometimes we need a reminder to buck the trend and do our own thing. That said, the turn of a New Year does seem like a good time to shift things around as we declutter and get recharged after the holidays.

Here's a proven exercise to focus on tackling a few little things that might help lighten our load. Take a minute to write down 5 things that need to get done but haven't gotten your attention yet. From that list of 5 things, focus on one item and circle it. That one item is your goal for one week. Get it done. When it's done, cross it out and move to the next pressing item on your list. Simple right? Now don't get me wrong, I do love technology, I wouldn't be able to live without my iPhone and my calendar but for some reason, writing stuff down on paper and crossing it off provides better results and feels more gratifying.

As I reflect on the factors that get in the way of getting things done, maybe our technology use (or overuse) is to blame for our distractions. So for those of us (yes myself included) who like refreshers on how to stop and smell the roses and embrace the present, I have two resources to share. One is an article from Jason Zweig who writes for the Intelligent Investor section of the Wall Street Journal. He offers a great list of ways for us to reconnect on a more humanistic level - "[Less Phone, More Nature.](#)"

The second resource speaks volumes on how technology and social media has wound its way into many aspects of every day life, I found an interview on CNBC with former Facebook exec. in charge of user growth, Chamath Palihapitiya very revealing. His comments troubled me with how pervasive social media has become for kids and adults. In this interview Mr. Palihapitiya explains why, in no uncertain terms, his children will have no screen time prior to age 14, "[no screen time whatsoever.](#)" While his perspective may be extreme, let's remember a quote from Ben Franklin, "Moderation in all things - including moderation."

In the spirit of getting things done financially, please contact me with your questions and concerns that relate to tackling money matters and discussing the markets or economy - just a few of my favorite things! Whether it's starting an automatic investment plan, investing new assets, or shifting your financial plan, I am here to help you get things done.

Be well,  
-Kim



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