



What does BOW
look like?

BOW's Bright Blathering's

I know...I know the holidays are over but aren't we all excited about the New Year? New dreams and new goals! I am BOW and I can blather on and on and fill you with great ideas, suggestions, information, and other cool stuff! This is the perfect time to declutter your desk, organize your piles of otherwise "useful" information and work on brightening your days in 2017! Now aren't you simply overjoyed, thrilled, electrified and ecstatic to hear what is coming? What?? You are?? Oh geeez... here we go!!

It's New Year's Resolution Time!
Be the Best you can be!

Here we go... Are you ready as I blather on about my favorite subjects that I hope will get you "jump-started" in 2017.

Fitness - Don't fret... Don't dread the idea of working to get fit. Giddy-up... let's go! I am ready! If we start with a workout plan we need to stick to it... don't stop! The initial days we do get sore but if we stop & start, we get sore all over again....oh Geeez, don't you just hate that!

- ✓ Select a gym & commit to going 3-5 day/week
- ✓ Take a step in the right direction – WALK DAILY
- ✓ Commit to eating healthier for a FITTER YOU!
- ✓ Create a diet diary – find tools on the internet

Budget – I call it the art of NOT doing what you always want to do until you have done what you **need** to do. UGH! Another painful process BUT if we are realistic, we can set practical and specific goals and it won't hurt so badly. Make a plan of your income and your expenses – the things you need to *pay each month*. – PAY them for heaven sake. Monies left over can go into some type of savings account – Small amounts my friends, can add up. Ask my friends at Bank of the West – they can help you with this one. When those unexpected things come up or you want to take that great trip you have always dreamed of... you will be prepared and feel good about having the funds in place. Feels *soooo goood!*

- ✓ Create a spreadsheet or use your tablet of all your monthly financial obligations by priority
- ✓ Don't forget to pay yourself – you need some discretionary income to have a little bit of fun
- ✓ Find your available monies by subtracting your total monthly expenses from monthly income
- ✓ Save for those unforeseen emergencies – car repairs, household repairs, health care visits

Personal – It's all about YOU! Take charge and setting reachable goals for YOU!. Fun but difficult you say? Make yourself feel good about your accomplishments. Check 'em off!!

- ✓ Volunteer for a local charity or organization
- ✓ Set career goals
- ✓ Take care of "honey-do" lists
- ✓ Plan a family vacation

I hope I have been a smidge helpful. I just can't wait to visit with you again and share more of my great wisdom. YES – I am quite good at this you know... REALLY!

Catch-ya next time for more of BOW'S Bright Blathering's. I'm shinin' on....