

HOW TO CREATE HEALTHY HABITS

AARP says, “science-based advice works on how to become a better you in a post-pandemic world.”

The end of the pandemic is “this momentous, collective fresh start that has all the features you need if you want to jump-start change,” says Katy Milkman, a behavioral scientist at the Wharton School. “Maybe you didn’t achieve your fitness goals or build better routines, but that was the ‘old you’ during the pandemic. The new you can do it in this new era.” As well, BJ Fogg, a behavioral scientist at Stanford University and author of *Tiny Habits*, explains that anytime your context or environment changes, your habits change naturally. “So this is a good time to put in a little bit of thought to design the habits you want,” he says. “Don’t leave your habits to chance.”

Motivation alone is not enough

Research shows that nearly half of our actions are habitual and that changing them isn’t necessarily all about willpower. In fact, motivation alone rarely works because our habits are an unconscious behavior, says Susan Weinschenk, a behavioral psychologist at The Team W, a training and consulting firm. “We have to set things up to use the unconscious part of our brain to do this for us,” she says. That opportunity “is the part people miss” when they try to flip a switch to override actions they’ve been doing on repeat for years, if not decades. Weinschenk and other experts share these science-based tips on how to develop better habits that will last.

1. Start with a small and specific action — Be serious about wanting to create a healthier habit, you have to narrow your focus first. Skip vague goals, broad or intimidating. Want to get in shape? Too broad. Determined to start walking regularly? Still too big. Make it measurable! You’ll set yourself up for success, however, if you break a bigger goal down into smaller, more specific ones. Fogg recommends starting with one tiny, easy action. If you want to walk more, for instance, first set a smaller intention to put on your walking shoes when you finish dinner.

The key is to choose an action that feels entirely, even ridiculously — doable that takes less than 30 seconds. That way, even if you don’t feel like doing it, you’ll do it anyway because it’s so easy. “It takes out the need for willpower — that’s the psychological component,” Fogg notes. “Tons of research shows the easier something is to do, the more likely people are to do it.”

2. Pick a trigger or anchor for your new practice—

Next, figure out where your habit can fit into your existing routine, and anchor it to something you already do. In the example above, the action is tied to an existing behavior: When you finish dinner, you put on your shoes. When it comes to anchors, there are endless possibilities. You could decide to take your vitamins after you turn on the coffeemaker, to do two squats before you get into the shower or to meditate every morning as soon as you wake up. Having an anchor is important because otherwise it’s too easy to run out of time in your day, not to make your new habit a priority or just to forget to do it.

According to Weinschenk, the best triggers have a physical component. That’s because of the way the brain is structured, she says, the “the motor part of our brain needs to be connected with the conditioned response.” Seeing a “start exercising” reminder pop up on your phone, is not as ideal as using something like making showering your signal to start your squats.

3. Find the pleasure in it - Research shows that you will likely to stick with a new habit if you enjoy it. So if you hate the gym, commit to doing a physical activity you like, whether it’s gardening, hiking or taking a dance class. One easy way to make a habit more fun is to make it social, Milkman suggests. Set up a regular time to walk with a friend or sign up for a yoga class.

In a study, Milkman’s team paid one group of people a dollar every time they exercised and another group a dollar every time they exercised with a friend. Even though recruiting someone added a hassle factor, the participants who went with a pal exercised about 30 percent more.

4. Slide a good habit into the space owned by a bad one - Why do you keep bingeing on junk food at night even though you know it's bad for you? Because your habits are a response to triggers you may not even be consciously aware of, says David T. Neal, a behavior change psychologist and founder of Catalyst Behavioral Sciences. Just walking into the living room when the lights are down may cue your body to grab an evening snack, he says. A bad habit can also be an unconscious response to stress or boredom.

Once you've identified a trigger for a habit you want to change, try substituting a behavior that's healthier, Neal suggests. If, say, turning on the TV cues you to head to the freezer for a bowl of ice cream, you could work on deliberately replacing the dairy treat with a mug of hot tea. If you tend to turn to social media when you're bored, click on a meditation app instead.

"Piggybacking on a habit you already have and replacing it with a healthier behavior can be easier than trying to stop cold turkey," Neal observes.

6. Redesign your environment - Another way to change your habits is to tweak your surroundings to make certain tasks harder or easier to do. If you have a practice of snacking regularly, for instance, move the chips or cookies to a place that's hard to get to, or don't have them in the house at all. Then put the healthy options

front and center. "I put almonds in clear plastic containers. I can open them with one hand and use the other hand to grab some almonds and put the lid back on,"

If you watch too much TV, take the batteries out of the remote and put them into a kitchen drawer. If you tend to overspend when shopping online, un-save your credit card number from your browser etc. You can also change your environment to facilitate good choices, such as by putting a book on your bedside table, instead of charging your smartphone there, and filling up a water bottle first thing in the morning, to have it handy.

7. Celebrate the wins - New habits form more quickly and are more likely to stick if you feel good about them, Fogg says. Yet he has found that many adults focus more on their shortcomings than their successes. His tip? Find a way to make yourself feel a positive emotion each time you successfully complete a new habit. When you finish taking a walk, take a moment to mentally pat yourself on the back for taking a step toward better health.

"If you don't feel successful, if something is a trek, then it's not going to wire into your brain as a habit," Fogg says. "If you purposely self-reinforce by causing yourself to feel a positive emotion ... your brain says, 'That felt good. I want to do it again.'"

What are 11 truths everyone should accept in life?

Life is 10% what happens to you, and 90% how you react to it.

An apology without change is manipulation.

Sorrow is sometimes better than fake happiness, admit it.

You are slowly losing memories and you can't know what ones.

Abundance of knowledge does not teach people to be wise.

Relationships are investments, not hobbies. Marriage need dates.

You're never too old and it's never too late.

Seeing someone slowly losing interest in you is probably one of the worst feelings ever.

Crazy part about being an over thinker is most times you're right.

People who have a "go getter" personality usually take on too many tasks and ultimately succeed at none.

If you plan your week without time with your family and friends, and activities you won't recharge.

How Much Cash You Need Stashed if a National Emergency Happens

You've probably heard time and again that it's important to have a rainy day fund set up "just in case" something unexpected were to happen. But we're now at a time when having an emergency fund is more vital than ever. Part of being prepared for any contingency is having a reserve cash at your disposal at all times. When you can't rely on accessing your funds electronically, you'll need some legal tender to buy food, gas or other necessities.

"Whether it's Mother Nature or other disaster out of your control, you always want to be prepared by having cash on hand," said

Annalee Leonard of Mainstay Financial Group. "Banks and ATMs may not be up and running for days after a strong storm. I recommend having three to five days' worth of spending money, just in case."

"We should be prepared to pay for essential or non-discretionary expenses out-of-pocket," said Brett Tharp, CFP at eMoney Advisor. "Temporary lodging or shelter, fuel, food, water and necessary medications fall into this category. This will differ for each person depending on their level of preparedness or perception of how likely a catastrophic event might be." How much? - Two-thousand dollars should cover those costs.

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Key Steps To Better Business Decision Making

Businesses need to be right about most of their decisions. Even the smallest choices can significantly impact an ability to compete. Making the wrong decisions can lead to financial hardship or losing vast numbers of their workforce.

Because of the factors affecting each decision, smart businesses outline the choices they make that aren't critical as opposed to those that are. How does a business make better decisions then?

Forbes Business Development Council shares some key steps a company should take to improve decision-making.

Be Inclusive - Decision making is only as good as its speed and inclusion. There is always a desire for the fastest speed and highest quality, and you as a leader must recognize they regularly conflict. When making a decision as a team or individual, ensure that the absolute critical intention and stakeholders are defined and agreed upon. "Perfect" decisions are the enemy of innovation and progress.

Clarify And Simplify The Problem - Clarify and simplify the problem your decision will solve, who it will impact and how. Making decisions involves making choices and making choices will result in trade-offs. The clearer you are with the problem you seek to solve, its trade-offs and how you manage them, the better your decision. In a world of uncertainties, a good decision is often times better than the best decision.

Put Your Customer At The Center - Business leaders need to know their customers. Develop an understanding of their motivations, desires, processes and organizational dynamics. Grounding your beliefs, mission and purpose to align with your customer is the core of what creates a successful business relationship.

Embrace Strategic Alignment - Strategic alignment ensures that everyone in the organization gets how their work, goals and objectives support and promote the

objectives of the whole organization and the culture of the company. Help team members see how their decisions can impact the whole company.

Learn From Past Situations - Learning from past situations can help leaders make better decisions moving forward. Leaders can look at how their peers approached unique situations and then use those lessons to build adaptive and resilient strategies into their roadmaps. During times of success, crisis and the in-between, leaders should always be planning and preparing for the best possible outcome for their business.

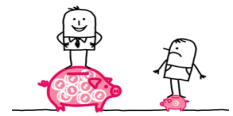
Ask For Feedback - Ask for feedback. If you want to improve your decision making, ask for advice from people who know you well and whose insights you trust. Seek the counsel of mentors, close associates and those familiar with your decision-making process who are capable of providing informed feedback. Ask, listen, learn, perform.

Seek Out Diverse Perspectives - Seek out diverse perspectives on the decision, especially from the people the decision impacts. Make sure that you get a broad set of input and have your perspective challenged.

Suppress Your Ego - A leader is only as good as the team around them. Wrong decisions with serious consequences can be mitigated by tapping into the talent around you. Ensure you are allowing team members to openly voice their opinions and ideas. Encourage them to share data and play devil's advocate. Collaboration is a wonderful tool when utilized properly.

Finally — Most Importantly, good decision making requires the patience to wait for all the data to come in.

In the same respect, decisions that do not hit the mark or maybe are good but could be better require the strength it takes to change course.



2022 Tax Changes

Employer-Sponsored Retirement Contribution Increase

The contribution limit for elective deferrals to 401(k), 403(b), most 457 plans and the federal government's Thrift Savings Plan increases to \$20,500 for 2022. The total amount that can be contributed to a plan by you and your employer combined rises to \$61,500 from \$58,000.

HSA Contribution Limits Up

Health savings accounts let you save money in a special tax-advantaged account for future medical expenses. In 2022, the amount you can stash away increases to \$3,650 for self-only coverage and \$7,300 for taxpayers with family coverage.

Estate Tax Exemption Limits and Gift Tax Limits Rise

In 2022, the federal estate tax exemption rises to \$12.06 million from \$11.7 million in 2021. The gift tax annual exclusion -- or the amount you can give each person before you use up some of the estate tax exemption (or owe gift taxes) -- increases to \$16,000 from \$15,000.

Capital Gains Tax Thresholds

Capital gains tax is tax you pay on profits made when you sell an asset, like stock. Although the capital gains tax rates for long-term investments, which are those you've held for at least a year, remain the same in 2022, the income thresholds have been increased.

Staying Healthy — Harvard University Health says maintaining good health doesn't happen by accident. It requires work, smart lifestyle choices, and the occasional checkup and test.

A healthy diet is rich in fiber, whole grains, fresh fruits and vegetables, "good" or unsaturated fats, and omega-3 fatty acids. These dietary components turn down inflammation, which can damage tissue, joints, artery walls, and organs. Going easy on processed foods is another element of healthy eating. Sweets, foods made with highly refined grains, and sugar-sweetened beverages can cause spikes in blood sugar that can lead to early hunger. High blood sugar is linked to the development of diabetes, obesity, heart disease, and even dementia.

The Mediterranean diet meets all of the criteria for good health, and there is convincing evidence that it is effective at warding off heart attack, stroke, and premature death. The diet is rich in olive oil, fruits, vegetables, nuts and fish; low in red meats or processed

meats; and includes a moderate amount of cheese and wine.

Physical activity is also necessary for good health. It can greatly reduce your risk of heart disease, stroke, type 2 diabetes, breast and colon cancer, depression, and falls. Physical activity improves sleep, endurance, and even sex. Aim for 150 minutes of moderate-intensity exercise every week, such as brisk walking. Strength training, important for balance, bone health, controlling blood sugar, and mobility, is recommended 2-3 times per week.

Finding ways to reduce stress is another strategy that can help you stay healthy, given the connection between stress and a variety of disorders. There are many ways to bust stress. Try, meditation, mindfulness, yoga, playing on weekends, and taking vacations.

Finally, establish a good relationship with a primary care physician. If something happens to your health, a physician you know —and who knows you — is in the best position to help.

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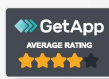
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