

● TRANSITIONS

Revive Your Resolutions

ReNew Year tips from Life Reimagined: right goals, right reasons By SYLVIA A. SMITH

How's that New Year's resolution working for you? You're a rare bird if you've kept it this long.

Whether it's losing weight, getting organized or spending less—last year's top three self-improvement goals, according to researchers at the University of Scranton in Pennsylvania—most resolutions end up in the compost heap by mid-February.

It's not necessarily from laziness or flabby self-control, says Christine B. Whelan, a sociologist and self-improvement expert at AARP's Life Reimagined.

Most likely, Whelan says, you latched onto the wrong resolution or chose it for the wrong reason.

"If you base your resolution on what you 'should' do, you'll fail, because it's not really where your heart is," she says.

Whelan's approach, and that of Life Reimagined's ReNew Year project, helps people sharpen their focus on change through a fun tutorial at

renewyear.life reimagined.org.

After identifying the change—say, to lose 20 pounds—you're prompted to ask yourself: Why? Typically, you might answer along the lines of "because I'm overweight." But then losing weight becomes something you *should* do rather than something you *want* to do. ReNew Year helps reframe the answer into something you value—in this case, feeling more healthy or pleasing your sweetie.

Next, ReNew Year offers a game plan for figuring out how to achieve your goal.

"Behavior change is daunting for most people," Whelan says. "We're trying to make it less scary by breaking it down to manageable steps each day."

The first day's exercise, for exam-

Change: Don't Go It Alone

• AARP created Life Reimagined to be a partner for your transitions—in work, relationships, well-being and learning new things.

When you sign up to explore some aspect of your personal universe, Life Reimagined sends emails with an action to take that day or that week.

It's all done at your own pace, and many of the programs to get you started are free.

Not sure where to start? Check out LifeReimagined.aarp.org.

ple, is to answer this: If you want to exercise an hour a day to help with weight loss, what hour's worth of activity are you going to give up?

Over the next week, you'll get a daily email with a tip, such as "Make a positive statement, not a negative one" ("I will eat an apple" instead of "I won't eat cake for dessert"). Or: "If you have a buddy to walk with, you're more likely to go out the door."

Underlying all of that, Whelan says, is the understanding that self-control is a muscle—and it needs to be exercised to work.

And while ReNew Year kicked off in December, it applies whenever you're ready to act on your possibilities, says Emilio Pardo, president of Life Reimagined. ■



1 **TOO MANY? TOO BIG?** Some resolutions are destined for failure.



2 **GET CLEAR** Knowing what those resolutions really mean sharpens your focus.



3 **YOU CAN DO IT!** ReNew Year helps with tips and new ways of thinking about goals.

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ACTION**

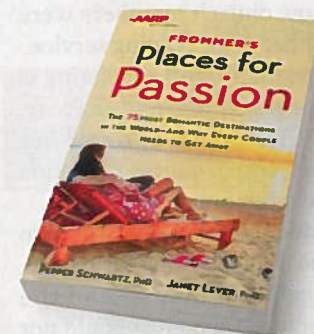
Caregiving Stories

• Millions of us perform a labor of love caring for aging or ill parents, spouses, siblings or friends so they can remain in their homes—all while juggling kids and jobs, plus health and financial challenges. Tell us your story at aarp.org/iheartcaregivers.



Relief for Your 1040 Headache

• Need a hand filing tax returns? Trained volunteers with AARP Foundation Tax-Aide can help—for free. Find a location and a list of what to bring to your appointment at aarp.org/taxaide, or call 888-227-7669 toll-free. New this year: You need documentation for your 2014 health insurance coverage.



Ticket to Romance

• There's no need to join the roses-of-the-month club to keep the romantic glow going after February 14. Travel, exotic or local, can perk things up. Find *Frommer's/AARP Places for Passion: The 75 Most Romantic Destinations in the World—and Why Every Couple Needs to Get Away*, by Pepper Schwartz and Janet Lever, at aarp.org/PlacesForPassion and bookstores.

● PLAIN ENGLISH

A Safety Net: Social Sec



Jeannine English
President

My grandmother was financially independent until she passed away at 99—her modest lifestyle made possible by a monthly Social Security check of \$1,154. My dad still works in his walnut orchard at age 85. But his earned benefits mean crucial income for him and my mom, especially in years of a lean harvest.

I'm sure many of you have similar stories in your own families.

This year is Social Security's 80th anniversary, an ideal time to reflect on what this essential program means to all of us. Too often, important truths about Social Security are overlooked in the national debate, and I wish to highlight three.

► **Social Security provides** critical support for middle-class retirees. Without it, many people who worked their entire lives would struggle to pay the bills.

► **Benefits are modest.** Overall, retirement benefits average less than \$16,000 a year. About half the beneficiaries, mainly women, get less. These modest benefits are most or all the income for more than 1 in 4 older women.

► **Social Security helps** people of all ages. This includes 2.5 million children whose parents have died or retired, 4.1 million spouses of

deceased workers, and million disabled worker dependents.

Financial pressures: ers and Gen Xers help Social Security must c play a crucial role. Peo longer than ever, and t years cost money. Yet r savings are often meag ployer pensions have b Without the guarantee Security, the poverty r Americans would skyr 9.5 percent to more th

In the coming year, highlight the accompli of this great program c decades. Let's seize on curity's 80th annivers: to remember just how those benefits are to fa America.

The United States c keep Social Security st must—not just for tod: but for young people a generations. ■

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