

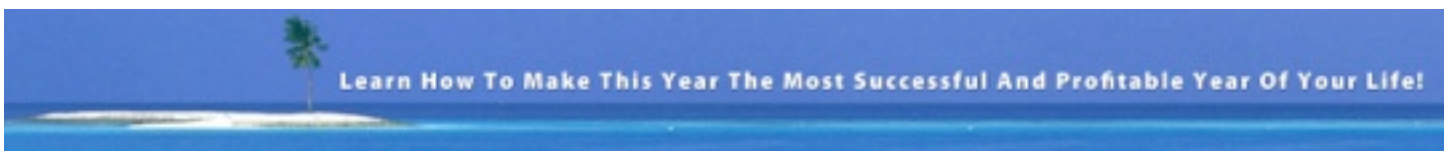
HOW TO MAKE THIS YEAR THE year!

**Learn How To Make This Year The Most
Successful And Profitable Year Of Your Life!**

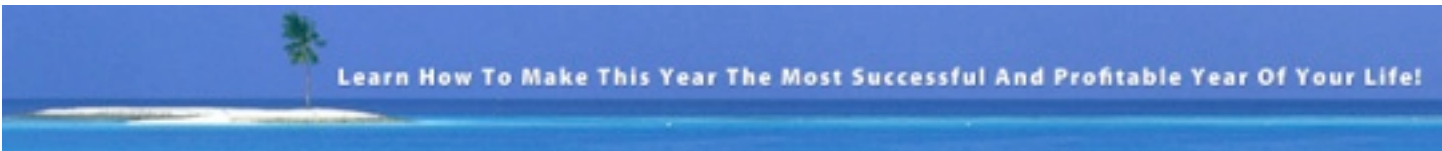


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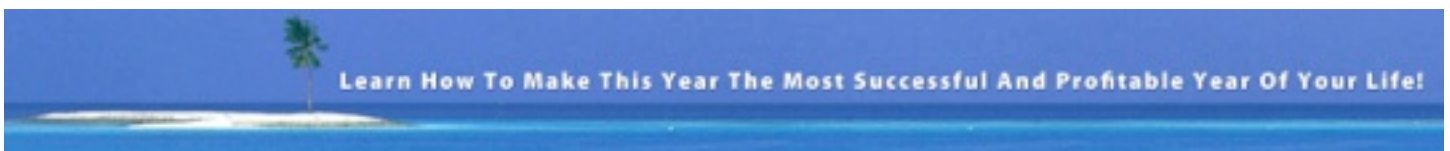
INTRODUCTION

Here are nine suggestions-- for ways to improve your life and make it your best year ever. Working on any one idea from four to six weeks should keep you busy without feeling pressured. Nine ideas in twelve months allows sufficient time in each area and provides ample time for those areas where you want to work longer.

Scan the list and begin with a topic that jumps out or intrigues you most. No one knows you as well as you know yourself. You're the only one who knows what to improve first or most.

Mary Poppins suggested: "Let's start at the very beginning...." Yes, indeed, it's a very good place to start. The beginning here is wherever you'd like it to be. The key is to experiment with all nine suggestions. But even if you only explore one or two areas, do it with gusto, excitement and enthusiasm.

Attitude is everything. Have the best attitude, change a rotten one if necessary, and you'll have the best year ever! Guaranteed.



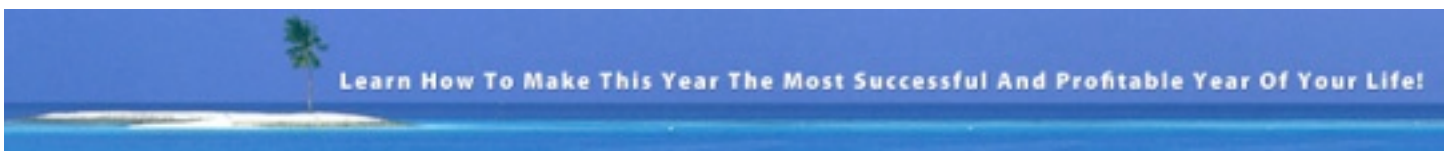
THINK "DE-CLUTTER" AS A WAY OF LIFE

Clutter is foremost a state of mind. Unclutter the mind and cluttered spaces almost take care of themselves. Cable television and network talk shows that feature "clutter interventions" increase in number and popularity every season. Half the battle for every anti-clutter guru is to change the clutter-bug's thinking and attitude toward their mess, their wall-to-wall sea of piles of stuff in which they attempt to live. The de-clutter expert might ask: "Do two children really need eight bicycles?" The chronic clutterer's obvious answer is "yes." In the hands of a de-clutter master, the clutterer extraordinaire soon realizes error of their ways and the insanity of a bicycle farm that has taken over the garage.

Understanding the Cluttered Mind

Wall-to-wall clutter is often the result of compulsive shopping which has little to do with the state of the economy, one's net worth or the value of goods. There are compulsive shoppers who are millionaires and there are relatively penniless compulsive shoppers living on unemployment or fixed retirement incomes. For the clutter-bug, less money only means inferior quality stuff. When a formerly wealthy clutterer can no longer afford to shop at luxury department stores, there's always the uniquely 21st-century phenomenon called "The Dollar Store."

No matter how much money is in someone's wallet, compulsive shopping is linked to the obsessive need to buy, the thrill that accompanies acquisition, the exhilaration of using a credit card, the rush of adrenaline felt when someone sees something, needs to own it and is able to add it to an already large and overly abundant pile of stuff. The spiritual thinker and author Eckhart Tolle was asked if his success has led to his owning more things. He replied that he loves to go shopping, but that he doesn't need to buy something when he sees it. He might see something beautiful and spend a moment or two appreciating and enjoying its beauty without experiencing a need to own the item.



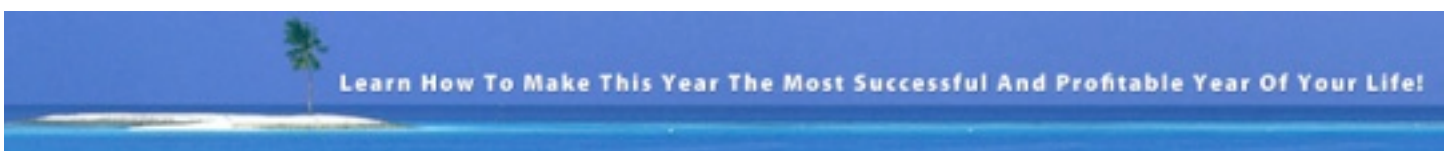
Here is someone who seems to have mastered, among many things, the art of window-shopping.

Cluttering has everything to do with a person's need to have "stuff" around them, to fill up Peter-Peter's proverbial pumpkin shell with bunches and bunches of things. Often people who need to fill up their lives with way too much of everything also fill their bodies with way too much food. Clutter guru Peter Walsh's latest book is entitled "Does This Clutter Make My Butt Look Fat?" He draws a direct correlation between cluttering, over-eating and not exercising. Often the overweight 'clutterista' doesn't exercise because there simply is no free space large enough for working out. Walsh sees a direct connection between stuffing yourself with food and stuffing your house, garage, basement, attic, car, storage unit, closets, drawers and shelves. For the overeating clutterer, the body is just another thing to fill up.

Clutterers are often collectors, again, having nothing to do with wealth. Collectibles, a.k.a 'clutter-ibles', can be amassed regardless of ones net worth, whether the economy is booming or tanking. Clutter-bugs will collect anything and everything, from old harmonicas to stuffed toys, radios, cookie jars, fur hats, safety pins, old greeting cards, or gum wrappers. For a wealthy collector, the object of one's affection might be \$10,000 handbags or sports cars. For the less privileged it could be bottle caps.

DE-CLUTTERING PREPS

Most people tend to think of containers as quick-fix miracle solutions, the universal salvation for clutter-bugs worldwide. The proliferation of containers in the past 25 years has increased exponentially, with each new version being yet another re-invention of the basic box. Entire companies and stores exist solely for the purpose of providing the world with things in which to put things. Contrary to what many believe, containers alone are not the answer to clutter. Containers are for organizing. And clutter cannot be organized. Containers are the final step in de-cluttering, not the first. Clutter-bugs, with their unbridled passion for buying things, love to buy containers and leave them in shopping bags sitting in the corner for months.



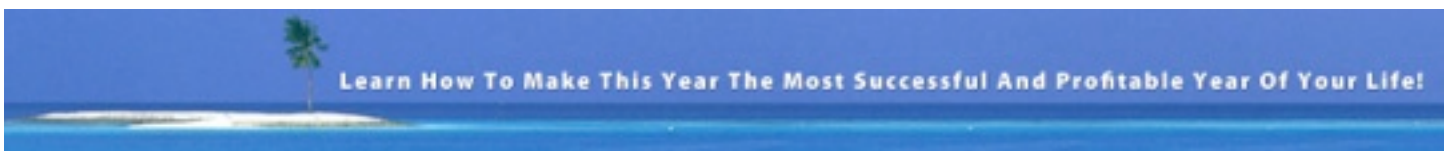
Unused, empty containers are as much "clutter" as the stuff for which they were purchased. Containers can be just one more "collectible."

There is no shortage of books on how to get rid of clutter. Hundreds, if not thousands, of books have been written on how to de-clutter one's home, office, garage, workshop or purse. New ones come out every month. The tendency of the well-meaning clutter-reformist, determined to conquer their problem once and for all, is to begin amassing every book ever published on the subject and only adding to over-stocked, disorganized and cramped bookshelves bursting with many books which have never been read. A better place to search for books and tips on de-cluttering is at the public library, where there are rows and stacks of books on the subject. Starting at the library shows good faith in wanting to eliminate clutter rather than add to it with yet another item. Purchasing one book that you favor among others can be beneficial; but buying two dozens books on de-cluttering is not a good start. Professional organizers with Internet websites devoted to clutter are another valuable source of information and advice.

BEGIN SORTING

A good first step in de-cluttering is to eliminate what isn't of value. First deal with all the excess stuff in your life to which you're emotionally attached - those birthday cards from your late Grandmother, photos of your first dog, or the ticket stub from your first rock concert. Separate the emotional clutter from practical clutter. Create a "Memory Box." Here's where a storage bin with a flip-top lid can be put to good use, but any box with a lid will do. Every time you find something that evokes "Awwwww," before your eyes start tearing, toss it in the Memory Box. When the memory box gets full, you'll have to deal with that, too, but for a beginning, just getting all the sentimental clutter in one spot is a major achievement.

Another step in de-cluttering is to keep only what has monetary value. If you've run out of closet and drawer space because you own 300 T-shirts, line them up on the bed or other large surface according to value, least to most expensive. Find the "happy medium," keep the more valuable half and eliminate the rest.



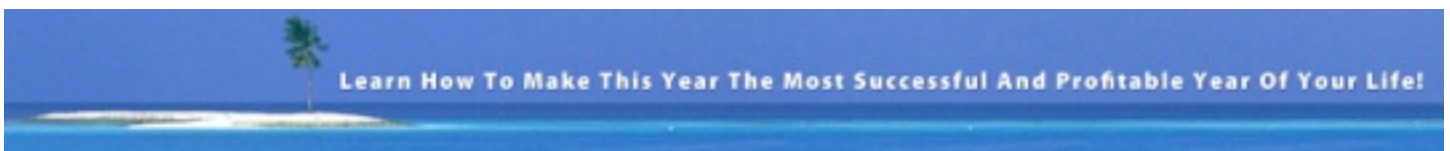
If you look honestly at the least expensive half, you'll admit the low-end group probably couldn't even be given away, let alone sold at a garage sale. Live with the best you can afford, if you want your life to be the best it can be.

The traditional sorting tool is a three-step decision: Toss-Keep-Sell/Donate. This is a tried-and-true method that many have used with great success. But for the chronically, certifiably, clutter-challenged, the process can be simplified further to require fewer decisions. If you're working alone and aren't fortunate enough to have a TV crew knock on your door with a team of makeover/takeover people...if you're a lone clutter-buster facing your private mountain of collectible clutter-ibles, a simpler method can be more efficient. Trash or treasure? You keep the treasures and trash the rest.

IDENTIFYING & DEALING WITH TRASH

There are three types of trash. The first type is anything you don't want, regardless of its real or imagined value. Question yourself until you're able to make a decision on an item. Do I love this? Do I really want this in my life? Would I care if this burned in a fire? Would I pack this on a trip for a week? Does it need repair? Is it dirty? If even a slight negative feeling comes up during questioning, it means the thing is trash. Anything you don't like, even in the slightest, is the stuff that goes. Anything you genuinely treasure, the stuff that makes you feel warm and cozy, the sweater that makes you smile, that's what stays. This process of elimination has a dual benefit. It cleans out your living space while eliminating negativity in your head and surroundings.

The second type of trash is real trash, anything broken, stained, dirty, ripped or cracked. It's junk. If something needs repair and you've neglected to fix it, you've learned to live without it for perhaps six months that it's been on your "to-do" list. Chances are you've already replaced it; it's un-useable; it's trash. If you're plagued with guilt over tossing the old coffee-maker that's missing a carafe, put it outside near the trash cans, where it belongs, with a note: "Still works." The dumpster divers will love you.

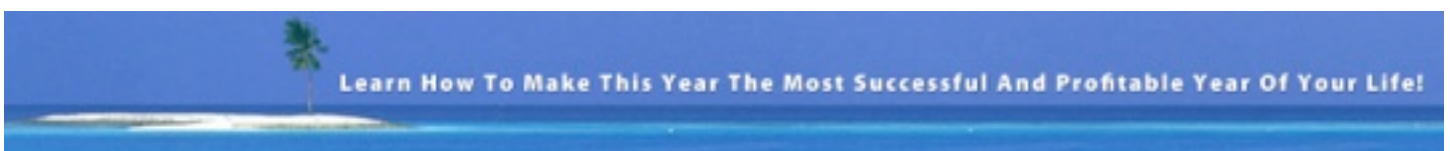


Third, you have to deal with trash you think might be treasure to someone else. Then again, maybe not. Donating is tricky. When asked what "Goodwill" will accept, a candid worker has replied: "If you don't want it, we don't want it." No one does anyone a favor by donating unusable junk, your ripped, broken, dirty old stuff. It's mean-spirited to expect other people to want or use your junk. Only donate functional, useable items. An old transistor radio that barely gets reception is only valuable to a collector or repairman for parts, not to someone who needs a radio. Junk by any other name is still junk. In many cases, you will have to take a deep breath, close your eyes, wish your junk a fond farewell, thank it for serving you...and toss it.

Selling what you no longer need at a garage sale, online auction or with a newspaper or bulletin board ad, is another option. But be aware it's probably not going to yield a fortune. First, you have to find a buyer and, second, you have to get a fair price. To successfully sell an item, you need to know what it's worth in the current market. Seldom is your precious cargo worth as much as you think. Everyone in the second-hand, "used" market is looking for a bargain. Be prepared to get 'something' for the things you sell, but rarely will the proceeds buy a new Mercedes. You'll have to decide if the time and effort to sell something is worth it in the long run. Often the most efficient way to get rid of useable items is to donate them.

WHAT NOW?

Left with only things you truly treasure, you've probably eliminated half the clutter you had when you began. Now, you're ready to organize, which will be easier than you think. Organizing is putting things where they belong. "A place for everything, and everything in its place." The process will take planning and perhaps several organizational aids, such as "those containers" but eventually things will almost organize themselves. Eliminating clutter means living with open, cleared spaces and surfaces. Creating that environment will free not only your countertops and closet floor. Living clutter-free will open your life and clear the way for what lies ahead to enter your life without tripping and falling on its face.

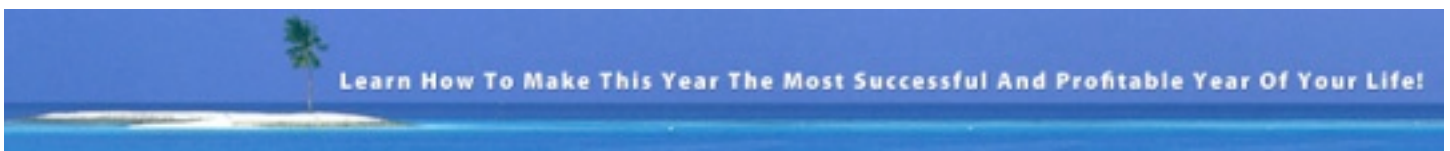


ADD AN AEROBIC EXERCISE

The benefits of exercise are well documented and irrefutable, except among the lazy or uninformed. Strength training, or body building, utilizes free weights, elastic bands, resistance machines and certain exercises (push-ups and chin-ups) to contract muscles and make them larger, stronger and more toned. Flexibility training extends range of motion and creates elongated rather than knotted muscles and supple joints with simple stretching, yoga, Pilates, Tai Chi and Qi Gong, among other methods. Aerobic exercise requires rhythmic movement, sustained intensity and increased breathing while using the larger muscles in the arms and legs. The heart and lungs in aerobic activity pump oxygen to the muscles which determines how long the muscle can work without tiring. Research shows that aerobic activity is the best method for burning calories and reducing fat deposits in the body. Medically, aerobic training is recommended for individuals with a host of maladies including high blood pressure, clogged arteries, diabetes and depression.

VARIATION

An ideal fitness program incorporates all three types of exercise to produce strength, flexibility and endurance. Adding new and different exercises is beneficial because exercise is repetitive and easily becomes mindless. For a physical exercise to be totally effective it should engage both body and mind. Performing an exercise with concentration and deliberation is far better than going through the motions with the mind off in another direction. Starting a new exercise focuses the attention on learning a new skill. Professional athletes recognize the value of cross-training and the benefit of engaging in different sports, utilizing different muscles, and developing different skills. Even cross-training becomes stale if you only do two different activities over and over.



AEROBICS!

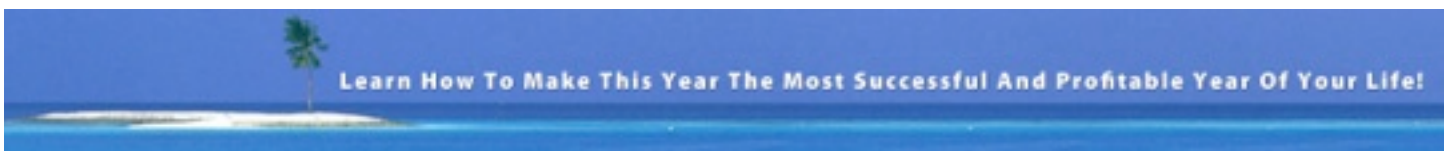
Why make a new exercise an aerobic activity? No matter which type of exercise you prefer, you'll be able to do it more efficiently for longer periods if your heart, lungs and muscles are working to their optimum. Rhythmic motion coordinated with breathing invigorates the mind and body like nothing else. A yoga practice can be enhanced by adding an aerobic routine which will increase the delivery of oxygen to muscles when they twist and stretch during yoga postures. Similarly, bodybuilding is aided by alternate aerobic activity which enables increased reps and heavier weights. If you're currently a runner or jogger, adding another aerobic exercise will provide variety and a new challenge. You don't have to abandon your exercise of choice, simply add an additional aerobic activity for better results and added enjoyment.

WALKING

Walking, the easiest and least expensive exercise, is the single most effective and most popular type of aerobic activity. Its overall health benefits cannot be overstated. People who want to lose weight invariably begin by reducing caloric intake, which is quite effective. But after the first ten pounds are lost, the dieter reaches a plateau. When walking is added to the diet regimen, the pounds again begin to disappear without further reduction of calories. Walking requires no special equipment, other than appropriate shoes and it can be timed to fit into a busy schedule. It's a good exercise on its own, or a flexible addition to an existing program. Good walking habits include parking in the furthest area in the mall, and using stairs instead of elevators whenever possible.

OTHER CHOICES

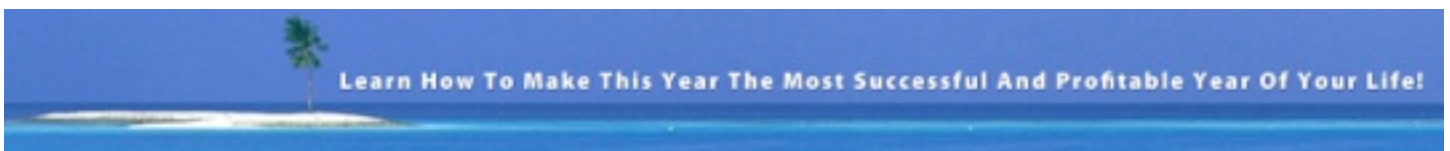
Aerobic choices include running, jogging, slide or step aerobics, bicycling, rowing, swimming, water aerobics, and dancing. Plus, there's aerobic value in having fun and playing sports. Basketball, baseball, golf, tennis and tossing a frisbee qualify as aerobic activities. There's also aerobic benefit from doing chores such as vacuuming, sweeping, mowing the lawn, raking leaves, shoveling snow and walking the dog. Rather than hiring someone to perform dreaded chores, look forward to them as an opportunity to improve your health and well being.



HOW TO EXERCISE

There are several schools of thought regarding when and how long to exercise. Elaborate schedules of 30 minutes here or there, 15 minutes three times a week, one-half hour at bedtime, 20 minutes twice a day, five days a week for an hour, and so on. These complicated formulas are primarily concocted to reduce boredom. One theory cuts through the babble and points out that we eat every day, we breathe every day, we think every day, and we need to exercise every day. It's far better to perform a different exercise every day of the week than to repeat the same one three times a week and rest in between on off-days.

Exercising isn't a necessary evil that deserves to be rewarded with a day off. Daily exercise benefits overall health, increases energy, prolongs stamina, and generally makes you feel good. Who doesn't want to feel good every day of the week? Furthermore, why wait until the end of the day to exercise and feel good? Exercise performed in the morning sets the tone for the entire day. Studies have shown that people who work out before they begin their day have far greater endurance throughout the day than when they exercise after work. Putting fitness first and enhancing your performance throughout the day seems a good lifestyle choice.

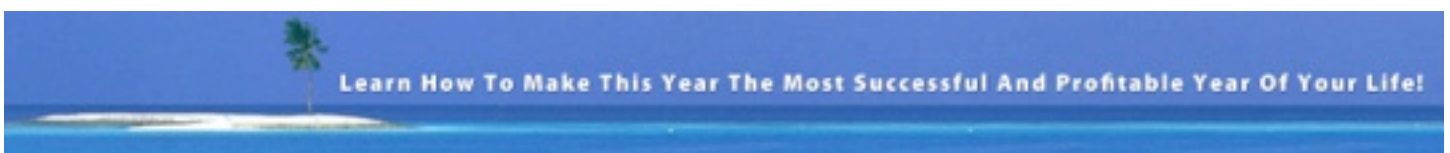


LEARN TO MEDITATE, OR FIND OUT WHY YOU'RE "NOT INTO IT"

Meditation began thousands of years ago, before Christianity. Gautama Buddha practiced meditation 500 years before the birth of Jesus, who along with Christian contemplatives throughout history engaged in a form of meditation while in long periods of prayer. Meditation is no longer only practiced by Tibetan monks in a monastery, or yogis sitting in a cave or on a blanket somewhere in Delhi. Though its roots are in a spiritual or Eastern tradition, meditation has been a part of Western thought increasingly since the early 20th century. Yogis and swamis have traveled the globe teaching meditation to the rest of the world. Westerners have traveled to remote corners of Asia to learn all they can about this ancient technique.

Meditation is practiced worldwide irrespective of religion or lack of it, by individuals seeking relaxation, stress reduction and pain relief, in addition to those seeking spiritual enlightenment. Recognized as a valid element of brain science, meditation is studied in hospitals throughout the United States, Great Britain, Europe, and parts of the Middle East. Increasingly, Western medicine is recognizing the curative power of meditation through continual research into the intricate working of the mind-body complex and the power of the mind to create an individual's reality and determine the quality of one's life.

Meditation is not a state of mind; it's a state of non-mind. It's a way to empty the mind and enter a realm beyond the mind and thinking. Initially, learning to meditate involves skills such as concentration, focus or contemplation, in other words mind training that is beneficial on both psychological and spiritual levels. There's a wide variety of techniques for training the mind but they are not the end goal of meditation. They're aids for getting to the meditative state. Techniques involve a vast array of postures, breathing and chanting that are taught at yoga centers, health clubs, hospitals, churches, universities, even YMCA fitness programs. The supply of books, tapes, CDs, and DVDs is endless. There's are meditative techniques for everything from healing to becoming more loving, clearing one's mind of wandering thoughts, attuning to stillness, experiencing "the moment," eliminating negative thinking, becoming more peaceful, or any of thousands of goals. But basically, meditation is simply closing ones

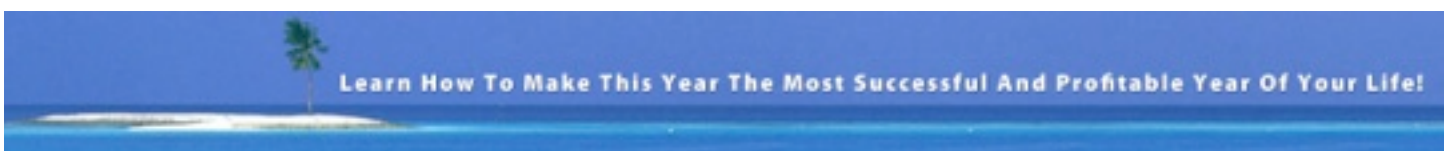


eyes, turning inward and experiencing consciousness. Again meditative techniques are tools for reaching an inner state of being.

There are several reasons a person might not be interested in meditation. The main objection, even today, is that meditation is some kind of whacky, religious, alternative lifestyle, hippie thing-y. Secondly, meditation requires patience; it's often second-nature to a beginner, but for others it requires diligence and determination to find the proper method or teacher. Additionally, there are those who want a guarantee before they begin that meditation will promise immediate, positive results in their external world, that meditation will make them "Superman" or "Wonder Woman." Finally, the majority of people feel they are just too busy meeting round-the-clock demands of computers, cell phones, TV, work and personal obligations to find even 15 minutes a day to meditate. There are doubtless scores of other reasons for not meditating, but these are a few main objections.

Possibly the most attractive argument for meditation is it provides the best method for reaching inside to the core of one's being and finding joy, enthusiasm, excitement and happiness, no easy task in this or any other millennium. Once that place is touched, there is no limit to the ability of the individual to create and manifest what they want. Rhonda Byrne's "The Secret," which has sold more than 5 million copies, is filled with testimony to the transformative power of meditation. By practicing meditation the individual arrives at a place where they find self-guidance to solve problems, make decisions and understand life's complexities. That place is where ideas are sparked, even the elusive "next big idea."

The meditative state is where men and women have gone for eons to create, whether inventing a light bulb, figuring out how to fly to the moon, painting a masterpiece, solving an economic crisis, or fixing a leaky garage roof. Meditation is a journey to a place where you can hear yourself telling you what to do. It's a good place where confusion and doubt do not exist. Being able to get there requires commitment and discipline but it's definitely worth the investment. The payoff is a happiest heart, healthiest body and clearest mind you've ever had, literally the best of everything.



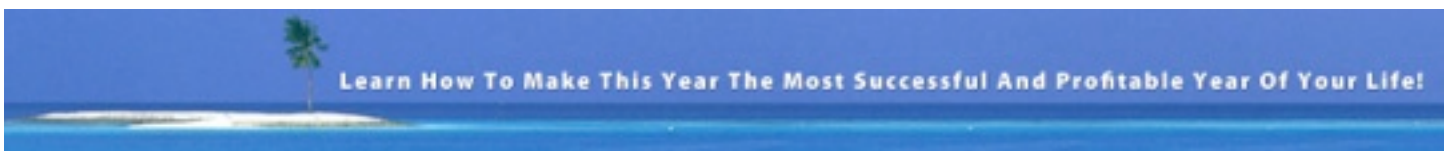
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PAY OFF DEBT: CREDIT CARDS & FAVORS OWED

Being in debt is a lousy way to live. When we owe "the universe," it is difficult for the universe to provide the things we want. Life is a delicate balance of forces and energy. When you're heavily in debt, life's balance is upset and the scales tilt heavily against you. That imbalance is a constant source of worry, giving us a collective, national headache - not to mention stress, weight gain, ulcers, depression, anger and low self-esteem. Why have we done this to ourselves, created this self-inflicted pain?

We are not solely to blame. TV, magazines and newspapers are filled with suggestive advertising telling us what we need, in which color, where and when we need it, and why. We've also been indoctrinated to best pay for whatever it is by charging it to a credit card. The romance and lure of being able to charge something we can't afford is inescapable. Shop-til-you-drop is a world-class sport. "I can't afford it" has all but disappeared from modern society and been replaced with "charge it, please." "Cash or credit?" has become a question of 'Which card will that be?'

Most people aren't aware how they got into tens of thousands of dollars of debt, or what they're spending every month. If they ever total their debts, the shock nearly produces a coronary attack. Ask someone how much they spend every month on TV cable and DVD rentals or purchases and they haven't a clue. Do you know how much you spend a month on lattes? Or do quickly pay with a card at the drive-thru and whiz off, stuffing the receipt in an empty cup holder? How much was the car wash, dry cleaning, or grocery bill and fast-food purchases for a month? The first step in getting out of debt is knowing where you spend every penny of your monthly income. Debt counselors advise keeping a daily notebook of expenditures and record exactly what you're spending and where you're charging.



MAKE A SPENDING PLAN

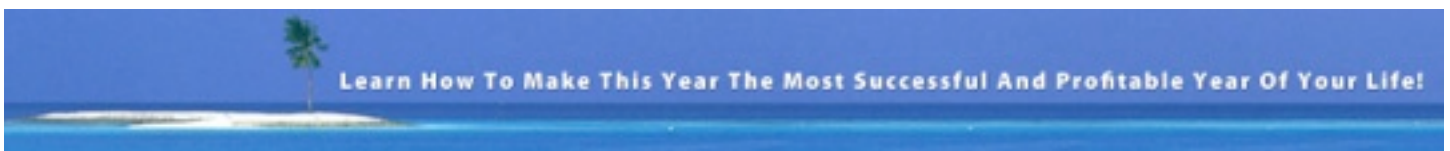
Getting out of debt involves creating a reduced spending plan with the help of a trustworthy friend or dispassionate financial advisor. Be genuinely sincere about cutting back expenses with old-fashioned 'belt-tightening.' It's not difficult to recognize what you can reasonably do without and where those frivolous extras can be eliminated, or at least scaled down. With every purchase, ask yourself: Do I NEED this or do I WANT this? For your spending plan to work, it involves honesty on a continual basis. It's possible to avoid additional, new debt simply by buying nothing except what you need for one month. When you see how easy it is, you'll want to continue for a longer period. Before you know it, you will have gone one year without adding to your debt and substantially reduced old debt merely with minimum payments.

MAKE A LIST TO TICK OFF

Another way to reduce current debt is by listing all debt in order of ascending amount, from the smallest to the largest. Pay the minimum on all accounts to stay current, but make a double payment on the smallest bill, which will be the easiest and quickest to pay off completely. If you find a month when you can make a triple payment, that is even better. Another technique is to make a minimum payment plus the amount of monthly interest. If this is possible, it will show a drastic reduction of debt within a few months. A third method for paying off debt is to arrange bills according to interest rate and aim for completely paying off bills in order of highest interest rates first.

FIND ADDITIONAL INCOME

Sometimes cutting back on expenses and making increased payments is not enough to make a difference in your debt, and you might need to find other sources of income. Extra part-time work is an option if time and circumstances allow. If you're handy in the kitchen, you might offer to cook for parties or sell your homemade specialties at a local market. Martha Stewart began her multi-billion dollar empire selling homemade pies on a table set up outside her home.

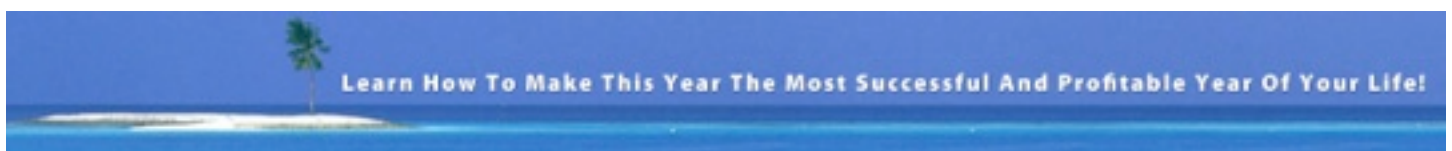


Another good source of additional income is selling things of value that you no longer need, either in an online auction, on a social networking site, or with a newspaper or bulletin board ad.

REPAYING FAVORS

Having made a commitment to eliminate financial debt, repaying a favor or making good on an old promise to do someone a favor is equally important if you want to not be in debt any longer. Start with people in your life presently. Did you offer to help someone paint their living room and then back down? Have you been eating dinner at your friend's house every month for the past year and never returned the favor or reciprocated in any way? Do you get a birthday card from Aunt Millie every year but never remember to send her one, or even call? Do you never feel an obligation to return a favor? Do you take people's kindness toward you for granted, without ever going out of your way for them? As Forrest Gump would say, "Kindness is as kindness does." If payback for generosity and consideration is not your habit, you might be seriously "in debt." While you're at it, spend a little time, not an obsessive amount, looking to the past. If you slighted someone or took advantage of them repeatedly, chances are they've been a nagging subconscious presence, that one day might surface. Twelve-step programs call it "making amends," either directly or with a letter that might never get sent if the person is no longer in your life.

Wiping the slate clean, whether on a personal level or financially, feels good and liberating no matter when it's done. It requires honesty, sacrifice and commitment. It guarantees a new beginning a necessary first step toward your best year ever.



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