

Get On Your Feet

If your New Year's resolution is to lose weight, the majority of your time doesn't have to be spent grinding in the gym and adhering to a strict diet. For most of us, simply getting up and moving will have huge benefits when cutting calories, and it can be fun when you combine it with a social experience.

Take advantage of step-counting tools like a pedometer or smartphone apps to see your progress. Try to challenge yourself each day by beating a previous record and setting achievable goals. The visual ability to see how much you move provides great motivation to keep on moving.

Join a Sport

You don't need to be a super athlete to get exercise while playing sports. For example, consider the slow pace of a game of golf. The International Golf Federation reports these awesome health benefits to gain by spending a day on the greens.

Walking an average 18-hole course can average between four and eight miles of aerobic activity.

Respiratory functions in older adults is maintained and improved with regular activity. Physical activity reduces risks of chronic diseases like stroke, diabetes and depression.

While golf may be a great option as your body adjusts to

its new active lifestyle, don't limit yourself to it alone. As you become more physical, try new sports like basketball, tennis and marathon running to really test your limits.

Start a Walking Club

Reach out to your peers and loved ones to begin a walking routine. It can be as simple as walking around the office on your lunch break or gathering on a weekend to take a journey around the block.

According to the American Heart Association, only 150 minutes of moderate-intensity aerobic activity or 75 minutes of vigorous activity can greatly promote disease prevention and your overall well-being.

Make Excuses to Walk

To blend more movement into your busy schedule, look



for excuses to walk further distances.

You can try to park at a parking spot that's furthest away from your office doors or at the grocery store. Incorporate a walking routine when you take your four-legged friends outside; they'll enjoy the activity too. It's easy to find time to squeeze in physical activity into your normal routine and continue to exceed your daily step goals.

Resolve To Save More Money

Each year, Americans promise to improve their financial situations by committing to saving more money.

Having a healthy savings account can protect us from emergencies, enhance retirement and allow for financial freedom. If you're having trouble finding the funds to build your bank account, follow these tips to help it grow.

Asses Your Obligations

There are numerous expenses that Americans are required to pay. Are you sure you're getting the best price? Limiting the monthly payments you make towards health and auto insurance; a mortgage payment and automotive loans can significantly increase the amount you save.

Check with your policy holders and lenders for options to reduce your monthly obligations. For instance, your vehicle's insurance costs can be drastically reduced when bundling it with another policy. You may even qualify for discounts based on safe driving or meeting an age threshold.

Your mortgage can be impacted if you choose to refinance your loan. While this option isn't right for everyone, those who meet the requirements of their lenders can receive more competitive interest rates.

Bank Account fees

Your bank accounts should work for you, not against. When signing up for a new savings or analyzing an existing account, investigate the associated fees. Some banks waive the additional expenses if you meet certain requirements.

It's important to understand their unique circumstances. Ask an agent about interest-earning accounts so your nest egg will grow as you continue saving.

Save on Groceries

When you're navigating the aisles of a grocery store, you can save by buying off-brand products. Especially for foods, avoiding the name-brand items can save you a significant amount. If you're unsure about considering a lesser



option, compare the labels of the store's offerings to find that much of the ingredients are the same. Buying in bulk is another great way to save on necessities that don't spoil. Some warehouse outlets offer great savings for a small membership fee.

3 Strategies That Can Help You Achieve Your Goals In the Year Ahead

When the clock strikes midnight on New Year's Eve, many people are living it up and toasting the dawn of a new year. Come the afternoon of January 1, those same people might have shifted their focus to the year ahead.

January is a great time to set professional and personal goals. Setting goals can have a greater impact than people may know. Studies examining the importance of setting goals are few and far between, and some have even been revealed as fallacies after being accepted as authentic for years. But a 1979 study that asked newly minted Harvard MBA graduates about setting goals found that 13 percent had set goals. When interviewers followed up with survey participants a decade later, they found that the 13 percent who had set goals were earning, on average, twice as much as the 84 percent of participants who had set no specific goals at all.

While there's no universal formula for success, successful people often cite the importance of setting goals and how doing so was integral to their success. The following are some strategies that may help people achieve their goals in the years ahead.

1. Make it a group effort.

A 2013 study from a University of Connecticut researcher found that there is a high level of correlation between users' exercise activities and their participation in these digital health communities. Such communities served as motivating factors for people aiming to live healthier lives. Relying on others for support, insight and motivation can be a great way to achieve your goals, no matter what those goals are.

2. Set goals big and small.

No goal is too small, and no big goal should be considered beyond reach. In fact, achieving small goals can provide motivation and inspiration along the way to realizing

your larger goals. Devise a one-month plan, a six-month plan and a 12-month plan for the year ahead. The one-year plan can serve as your big goal, while the one- and six-month plans can serve as small motivators and great ways to track your progress en route to achieving your larger goal.

3. Write down why you're setting goals.

People set goals for various reasons, and writing down the reasons they're pursuing their goals can serve as inspiration when challenges arise. For example, if you aspire to change careers to spend more time with your family, writing that down can provide motivation to keep looking for opportunities when a job search stalls or feels fruitless.

A new year is a great time to set goals. A handful of

strategies can help people set their goals and keep them on track toward achieving them.




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NEW YEAR'S GREETINGS

Your generous support makes it all possible, and your friendship makes it all worthwhile.

Happy New Year & many thanks!

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HAPPY New Year

We're filled with Gratitude for good folks like you at the New Year and always.

Thanks & Best Wishes for 2020

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Happy, Happy!

Wishing you and yours every joy in the New Year and beyond.



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