

Call Google's Chief CEO Of The Year

Firms Learn To Bend In The Wind

Dems Deal Health Care A Wild Card

'06's Unifying Theme? Globalization

Seven Interesting Possibilities For '07

IBD

WEEKLY SPECIAL

S&P 500 INDEX

1418.30

-6.43 (-0.5%)

Gauge up 14% in '06,

best result since '03

DOW JONES IND.

12463.15

-38.37 (-0.3%)

JPMorgan, Exxon

drag exchange down

NYSE VOL. (MIL)

1,024

+118 (+13.0%)

Movado rises a bit

as trade soars 1,000%

NASDAQ

2415.29

-10.28 (-0.4%)

Distribution session

marks end of the year

NASDAQ VOL. (MIL)

1,428

+121 (+9.3%)

Apple gaps up 5%

as Jobs seems cleared

10-YEAR T-NOTE

4.70%

0.00 (0.0%)

Market closes flat

as traders look to '07

DOLLAR-YEN (N.Y.)

119.03

+0.10 (+0.1%)

Yen will rise or fall

on economy next year

EURO

1.3204

+0.0058 (+0.4%)

Euro hits record high

against Japan's yen

CRB FUTURES

307.26

+0.55 (+0.2%)

Oil, beans, O.J. climb;

but copper falls again

LEADERS & SUCCESS

DECIDE UPON YOUR TRUE DREAMS AND GOALS

Solutions For Resolutions

As the new year begins, it's traditional to come up with vows to change your life for the better. From losing weight to launching a new business, resolutions are as common as kisses on New Year's Eve.

Unfortunately, by February or March most people abandon their resolutions.

As we shift into 2007, many figure making promises isn't worth it.

"New year's resolutions are like plastic champagne glasses — close to worthless and in the garbage the next day," said David Fields, managing director of Ascendant Consulting, a firm that has advised such companies as GlaxoSmithKline and International Paper.

To turn resolutions into reality, you usually need a plan and changes in behavior that will last longer than a few weeks, he says.

"A goal set in a vacuum, as so many are . . . can actually be counterproductive, leading to discouragement," Fields said.

To achieve goals, gear yourself up for 30 to 60 days of solid effort — after writing down a plan.

Short-Term Focus

People work better with small steps. Many don't consider that in the heat of making resolutions.

"Humans by nature have shortterm focus," said Rob Bennett, author of the Financial Freedom Blog at PassionSaving.com.

"It takes too long to achieve a goal of losing 20 pounds or of saving \$10,000.

It's much better, Bennett says, to resolve to cut out one can of soda a day or to review your budget daily for five minutes.

"It is the small positive feedback obtained from small successes . . . that provides the encouragement needed to stick to the resolution long enough for the desired behavior to become a habit," Bennett said.

Another reason new year's resolutions fall short is they tend to stress the negative, says life coach Amber Rosenberg.

"People are focusing on what they don't want," she said. To accomplish a goal, it helps to think clearly about the positive side of the result: Be healthy inside and out, instead of just losing fat.

"This is a more empowering place to start from," Rosenberg said.

She recommends making a list of what you no longer want, then thinking of the positive changes and thoughts that'll bring about that transformation.

New Year's Themes

If you come up with a theme for the year — taking more risks or knowing your finances well — you'll be more apt to accomplish what you're after, Rosenberg says.

Instead of setting resolutions, business adviser Rick Maurer sets what he calls new year reminders.

Example: "I want to make sure I pay attention to my health," he said.

He pointed out: "I like to keep it simple. I don't want a list of 10 things I need to do. One or two will do nicely."

He says it's vital to remember not only the how of a resolution, but also the why.

"My research shows that companies that handle the why phase well tend to manage the rest of the change effectively too."

Amy Alexander