

Letters to the Editor

To the Editor

The Forever Young Seniors Club would like to congratulate the winners of this year's Christmas Baskets. First basket went to Darlene Lantz, second basket was won by Tim Baker, and the third basket went to Geraldine James. The executive and club members of the "Forever Young Seniors Club" wish to thank Mike's "No Frills" and especially Mike for his support for us seniors.

The "Forever Young Seniors Club" thanks the communities of mainland south for their support in ticket sales. Have a MERRY CHRISTMAS.

To the Editor

St. Michael's Catholic Women's League would like to congratulate Anita Wentzell on winning this year's Christmas basket. We would also like to thank everyone who purchased tickets for their support.

Send us your opinions!
Write to
chebuctoeditor@gmail.com
if you have something to say.
We'd love to hear from you.

Start 2018 with a plan to reduce both debt and clutter

by *Lorrie Boylen*

The hustle and bustle of the holidays is over and 2018 is upon us. Many people use the start of the new year to have a fresh start and make some positive changes in their life.

Whether that means losing weight; exercising more; quitting an addiction; getting your finances in order; spending more time with loved ones; spending less time in front of distractions like television, electronic games or social media; or devoting more time or money to your favourite charitable cause, it's important to have a strategy. Breaking it down into bite-size steps can prevent that feeling of being overwhelmed and analysis paralysis.

Many of us have had a lifetime of collecting "stuff" either due to our own personal shopping habits or being gifted or inheriting items from loved ones. With the current craze of tiny homes and leading a minimalist lifestyle, many folks are feeling crushed under the weight of all their possessions. What to do? My own strategy last year was to get rid of 5 items per day. It's manageable and doesn't take a lot of time. You can often find those items in the time it takes to brew your coffee in the morning. If counting items doesn't work for you, try setting a timer for just 5 or 10 minutes a day

and pick up as many items as you can. If your items are still in good usable condition, don't forget our local stores like Hand In Hand and Salvation Army so that your donation can do good within our community.

If you've resolved to save money, even if you don't have a lot to spare, small amounts can give you great results at the end of the year. Try setting aside just 1% of your income into a separate savings account. If you find a cheaper insurance plan, cell phone plan, or a cheaper place to buy groceries, you can take those extra funds and pop that right into your savings account. Did you cash in some of your Air Miles or PC points at the check-out? Put that amount in your account too. Did you quit smoking or cut back on your daily takeout coffee or fast food? That saved money can go in there too. You may be surprised how quickly it adds up.

If reducing debt is on your list, try the snowball method of repayment. List all your outstanding debts then choose one to focus on (usually the one with the smallest balance to see quick results). Paying the minimum on the other debts, throw all the extra money you can at the focused debt (see above for some thoughts on where to find a little extra cash). Once that debt is paid, move onto the next one, and keep going until you slay them all. The sense of relief you will feel is beyond belief.

If losing weight is what you strive for, there are lots of tools at your disposal. Memberships to fitness studios and groups like Weight Watchers and TOPS (Take Off Pounds Sensibly) typically spike at this time of year, along with the purchase of fitness trackers and equipment for the home. You don't need to spend a ton of money, though. Many people credit support and accountability with their success, so grab a buddy or two to stay motivated and boost your chance of success.

The Chebucto Community Health Team at the South Centre Mall has a wide selection of free programs relating to all aspects of your life. Stop in or pick up one of their brochures to see how they can help you meet your goals. Or, check the events listings in this paper for the names, dates, and times of some of their free health related programs.

No matter what your goals are, tracking your progress will help keep you motivated. This can be as simple as a small notebook, or find an app on your phone or tablet if that's more your style.

Decide what's important to you in 2018 and design a plan so you can make that happen. In 2018 there are more tools available than ever before, so get busy designing the life of your dreams.

(Lorrie Boylen is a Writer, Administrative Professional and CBC Radio's Community Contact for Sambro)



See page 7 for our January specials!

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