

It's January 2012. Is this a new year for you? Will you make it a new year? Will it be the same, a repeat of last year, and the year before, and the year before?

- *What's different about this New Year?*
- *What old bad habits are you going to get rid of?*
- *What new habits are you going to form?*
- *What time wasters are you going to eliminate?*
- *What new activities are you going to participate in?*
- *What relationships are you going to let go?*
- *What new relationships are you going to foster?*
- *What goals mean enough to you that you will accomplish them?*
- *What are you going to let go of to make room for the new?*
- *What bad health habits are you going to eliminate?*
- *What good health habits are you going to form?*
- *What are you going to learn this year?*
- *What adventures are you going to take?*
- *What risks are you going to take?*
- *Do you have a plan, a plan in writing?*
- *Do you have your vacations planned and on the calendar?*

If you don't answer the above questions you may well drift aimlessly through another year, just like past years. The year will have no direction and meaning. You'll drift with the crowd and where you are lead or pushed. You may well live a life of quiet desperation, yet again.

Well, live, engage, decide, plan, schedule, and do. Today, right now you can start.

It's your life, it's your New Year, a gift to you. It's a gift but YOU have to use it in order to obtain the advantage and the value of it. It's up to you, it's your choice, and it's your fault if you don't.

Symbolically, it's a new beginning. But, that only counts for those who take action and not for those who stay stuck in the past. It takes as much effort to stay stuck in the past as it does to move forward for the future.

It is time to live you dreams. You have dreams and desires for a reason. If you can think them or dream them, then you can do them. You need only to plan, commit (in writing) and take one step at a time.

Life is a journey and it's the journey, not the destination that counts. Start today. The finish date is less important than making progress one step at a time all year. Remember, the ocean is just drops of water.

Years ago I encouraged a young lady to take course to get her CPCU, an insurance degree. Eight years later she called me to thank me, telling me she had just been awarded her degree. She would have never started had I not encouraged her. Once started she had made the decision and investment, so she continued until completed. She was proud.

If you have wasted previous years, NOW is the time to change. NOW is the time to start. The past is gone. The future never comes. The present is a gift for you to be used, least it disappear unopened.

Open yourself to all you want to be, can be, and will be--if you will only decide and act.

Don't lose yourself in the details, doing the unimportant. Focus on the big things, the things that have meaning and value. Every day is a gift. If not used it's lost and can never be recovered. Use it or lose it.

Only you know the truth of how busy you are and what you are accomplishing. Worrying about yourself has never worked and will never work.

It's time for action. It's time to try new things. It's time to get involved. It's time to learn. It's time to take a risk.

Go out and fail. Go out and find what doesn't work. Go out and you'll find what does work, what feels good, and what fulfills you. Go out NOW and do it.

Life doesn't wait. Time is your abundance, your wealth, and your gift. Use it or lose it. You can't exchange it, and you can't get it back. You don't know how much time you have left.

It's time to lose yourself so that you can find yourself.