

Use Compound Interest In Your New Year's Resolutions

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As the year winds down and we turn the calendar page into the New Year, many people make "New Year's Resolutions." The dictionary says that a resolution is ***"a decision to do something or to behave in a certain manner."***

Deciding to behave a certain way is much easier than actually doing it.

As we all know, resolutions are often left by the wayside before January is over.

The problem with the average resolution is that they are usually win or lose, black or white, do it or don't. Is your resolution to:

- Lose weight?
- Work your business more?
- Not yell at the kids?
- Stop eating chocolate?
- Make 6 business calls per day?

As you can see, the typical resolution is similar to those listed above. You either do them or you don't. If you do, it is usually difficult to maintain for much more than a month, let alone for the whole year. If you don't, then you usually feel defeated, and possibly negative self-talk

kicks in, so giving up is the better choice.

Life is about choices. Albert Einstein (a pretty smart guy) said that compound interest is the most powerful force in the universe and that if you are not using compound interest on your behalf, then it is being used against you.

A principle works the same for everything that it is applied to.

The principle of compound interest can be used in finance. When you put money into savings, compound interest is working for you. When you put money on your credit card, it is working against you.

The principle of compound interest can be applied to your health. Eat an apple today and you will not be in perfect health. Eat an apple every day and compound interest will improve your health. Eat a bag of Doritos today and you will not get sick. Eat a bag every day and your health will be affected due to compound interest.

The principle of compound interest can easily be applied to your home business. When you make 3 calls per day, every day, it will make a huge impact on your business. Doing a few dozen calls today and none for another month, then the negative effect will be great.

Life is about choices. Consider your New Year's resolution to make the best choice you can, one day at a time, and to use compound interest on your behalf.

This simple system of making small yet meaningful choices each day in regard to your health, your family and your business will make a huge impact on your personal life and that of those around you.

Life is about choices. Make sure that compound interest is working for you and not against you!

When New Year's Eve arrives, hopefully more people will raise a toast to themselves and resolve to only do the best they can each day, one day at a time, and choose "up" so that compound interest changes their life for the better.



Deb Bixler, Direct sales and marketing trainer, corporate consultant and motivational speaker, has been honored in the **2009 Direct Selling Power 50** and named as one of the most influential direct sellers in the world by the **Women Of Power 2009**. Deb is the **Direct Selling Women's Alliance** party plan adviser.

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