

Orlando Sentinel

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Sustainable change not so heavy a lift

You will have a much better chance by aligning these integral parts

By **Stephanie Vozza**
Fast Company

If you're like most people, you have an area (or two) in your life that you'd like to change. You may want to reduce stress, improve your fitness or manage your finances more effectively. Change, however, is easier said than done because many of us have limiting beliefs that get in the way. "I work with executives who continually say, 'Oh, this is just who I am. I should just focus on my strengths. The fact that I stagnate and suffer and am burned out is just a normal part of being an adult,'" says Maja Djikic, author of "The Possible Self: A Leader's Guide to Personal Development."

"Or when they find behaviors they don't like, they think, 'I can just use willpower to change the habits.'"

Sustainable change, however, requires more than willpower alone. It requires five integral parts of one's being to move in the same direction simultaneously: motivation, behavior, emotions, mind and body. Djikic calls this system the "wheel of change."

"When most of us try to change, we often focus on a behavior and use willpower;"



DREAMSTIME

she says. "Willpower pushes one spoke in one direction, while the rest of the wheel's momentum is going in the opposite direction. It frequently ends in self-defeat. We forget that behavior is influenced by our motivation, our emotions, our thoughts and our body."

Motivation

Start with your motivation. Motivation is made up of your desires and wants. It moves you toward your potential and guides you toward growth.

"What is it that deeply, at the core, you want that you haven't been able to fulfill?" Djikic asks. "What do you think you'll have or feel once you satisfy this desire?"

Then, explore the force that is opposing this change. "What prevented you from making the change in the past?" she asks.

Behavior

Next, it's time to explore the behaviors that block your movement forward. Behaviors are caused by the other four parts of the wheel. For example, you may eat a cookie because you're hungry or want to feel emotionally comforted by the sweet treat. While changing your behavior requires willpower, the trick is continually restoring it so the wheel can keep moving.

First, identify and stop doing the actions you've taken in the past that didn't change your behavior. If you're trying to get fit, for instance, and you've tried setting your alarm for 6 a.m. to go to the gym but didn't follow through, stop doing that. Next, pick a few restorer behaviors related to your desire that you enjoy doing that don't require willpower, such as taking a walk or

engaging in another physical activity you enjoy.

Also, explore your distracting behaviors when you feel anxious about making a significant change. You may choose comfort eating or social media. Replace those distractors with as many restoring activities as possible, like playing with your dog or talking to a friend. Continually restoring your willpower will help you become better able to change your behavior.

Emotions

Emotions are the signaling mechanism about where you stand in relation to your wants. Positive emotions say you're getting closer to your desires, while negative emotions might indicate that you're getting into trouble. Emotions also give you energy and prompt you to do what you must to get closer to what you want, Djikic says. To address emotions, you need to reprocess them. Take note of situations that activate a strong negative response in the domain of what you want to change. This will often cause you to overreact. What is the emotion driving this reaction? And what thoughts

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New rule takes best-for-client aim at rollovers



Terry Savage
The Savage Truth

Have you noticed how much your 401(k) plan has grown over the years? There's now nearly \$11 trillion in these retirement plans — boosted by years of continuous investing in a bull market and by employer-matching contributions.

And as baby boomers retire, more than \$1 trillion is "up for grabs" every year as 401(k) participants decide to roll over that money to continue to grow tax-deferred. That torrent of money seeking a new home has generated a boom in rollover advice, laden with fees and self-serving recommendations. Unsophisticated employees are an easy mark as they try to figure out what to do with their retirement savings.

That's why the Department of Labor, which regulates retirement savings, has issued a new fiduciary rule — one that covers advice given not only within the plan to participants, but also taking direct aim at the rollover market.

Starting this fall, any

rollover advice must be done on a fully disclosed, fiduciary basis and in the best interests of the client. More specifically, it mandates that products carrying "invisible" commissions or annual management costs must become transparent — and demonstrably in the client's best interest.

The financial services industry is fighting back against the new fiduciary rule because there's so much money at stake. Morningstar estimates that plan participants can save \$55 billion over the next 10 years in fees inside the plans, and investors rolling over into annuity products could save \$32.5 billion over the same period. The fiduciary rule will specifically impact the insurance industry — which has been marketing such products as index-linked annuities. The pitch for this product lulls buyers into a sense that they can get stock market growth and protection against loss. What these products really do is line the pockets of the salespeople with huge commissions built into the product. And the fine print on these indexes limits the upside growth.

It does make sense to look into a rollover — a direct, tax-free move

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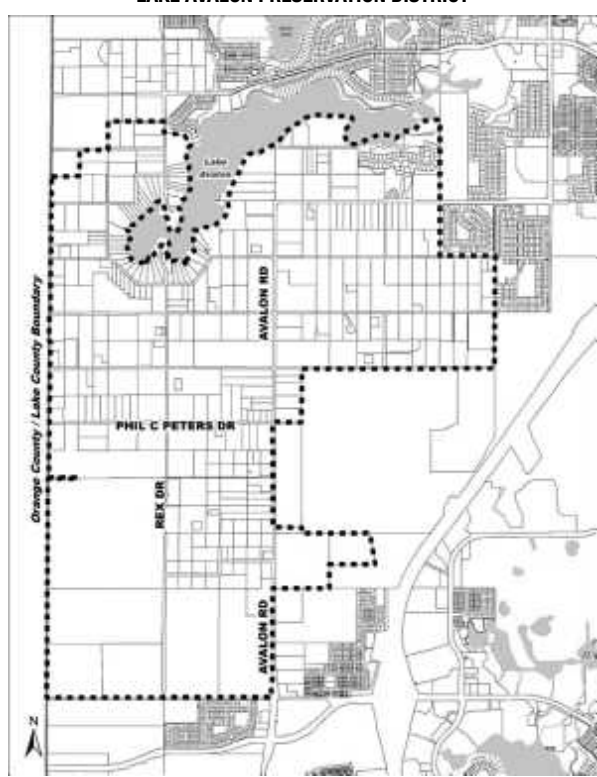
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NOTICE OF PUBLIC HEARING

On Tuesday, June 4, 2024, beginning at 2:00 P.M., or as soon thereafter as the matter may be heard, the Orange County Board of County Commissioners (BCC) shall conduct a public hearing in the Orange County Administration Center at 201 S. Rosalind Ave., 1st Floor, in downtown Orlando, FL, to consider the following proposed ordinance:

AN ORDINANCE BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA, CREATING THE LAKE AVALON PRESERVATION DISTRICT PURSUANT TO SECTION 505 OF THE ORANGE COUNTY CHARTER; PROVIDING A TITLE; ESTABLISHING DEFINITIONS; STATING PURPOSES AND INTENT; ESTABLISHING BOUNDARIES FOR THE DISTRICT; PROVIDING PROCEDURES FOR THE VOLUNTARY ANNEXATION OF PROPERTY OR PROPERTIES WITHIN THE DISTRICT; AND PROVIDING AN EFFECTIVE DATE.

LAKE AVALON PRESERVATION DISTRICT



Any interested party may appear at the public hearing and be heard regarding the consideration of the above described ordinance and submit written comments to the address below prior to the public hearing.

The public hearing may be continued on the date of the public hearing to a future date. Any interested party is hereby advised that the date, time, and place of any continuation of the public hearing shall be announced during the public hearing and that no further notice regarding this matter will be published.

To obtain more detailed information, or to inspect the proposed ordinance, any interested party may appear between 8:00 A.M. and 5:00 P.M., Monday through Friday, at the Orange County Planning Division, 201 S. Rosalind Ave., 2nd Floor, Orlando, FL, 32801, or telephone during those same hours at 407-836-5600, or send an email to planning@ocfl.net.

In accordance with the Americans with Disabilities Act (ADA), if any person with a disability as defined by the ADA needs special accommodation to participate in this proceeding, then not later than two (2) business days prior to the proceeding, that person should contact the Orange County Communications Division, 3rd Floor, Orange County Administration Center, 201 S. Rosalind Ave., Orlando, FL, or telephone that department at (407) 836-6568.

PARA MAS INFORMACION, REFERENTE A ESTAS AUDIENCIAS PUBLICA, FAVOR COMUNICARSE CON LA DIVISION DE PLANIFICACION URBANA AL NUMERO, 407-836-3111.

POU PLIS ENFOMASYON AN KREYÒL, SOUPLE RELE (407) 836-3111.

Publish: **Sunday, May 12, 2024;** the *Orlando Sentinel* (Legal Classified or Public Record)

Certify: Ordinance Regarding Lake Avalon Preservation District