Over 30 Years in the Stock Market



Grow Your

WEALTH

And

WELL-BEING

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Grow Your Wealth and Well-Being

By

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Introduction

If you are like most people, you have at one time or another in your life thought about what you could do if you had more money. Wouldn't it be great if you could grow your wealth without compromising your well-being? You can break through those challenges that you are experiencing and at the same time feel energized, balanced and at peace. You have the solution; you can change your thoughts and change your results.

Maybe you feel irritated and concerned about your finances. Imagine what your life would be like if you had an easy and flowing plan for your wealth and well-being that you could follow, instead of worrying.

Are you willing to take some simple action steps consistently to create change? You have ultimate control over your choices and action. A healthy, wealthy lifestyle that you desire is possible for you. Now is the time, to meet your challenges head on. Don't give up. You are good enough, strong enough, and smart enough to handle any situation that comes your way.

This e-book contains simple strategies for thriving on your journey one day at a time. Start with a positive mindset. Let go of those negative thoughts that don't serve you. Decide you are ready to go out of your comfort zone and make an impact with small changes that could improve your wealth and well-being. Visualize what it would be like to be calm, and feel more peace, within your everyday responsibilities. Each day is a new beginning filled with possibilities.

"Wealth is the ability to fully experience life." – Henry David Thoreau

Through using these practical and mindful techniques, you will:

- Strengthen Your Money Mindset Now
- Create More Happiness
- Break Free *from Your* Fears
- Grow Your Wealth With More Self-Confidence
- Create Change in Your life to Achieve Financial Well-Being
- Live a Healthy Wealthy Lifestyle
- Have More Abundance and Wealth
- Stop Struggling With Stress and Anxiety

After reading my e-book vou will have a powerful mindset shift, and be ready to take advantage of the opportunities that lie ahead. You will be empowered to follow a financial path that you love. You will be able to make a commitment to your wealth and well-being, one of the best investments in your life. You will be ready to adapt to change, apply new thoughts and take action toward your goals and dreams. Your journey to wealth and well-being is in reach.

Let's get started.

10 Simple Ways to Strengthen Your Money Mindset Now



What feelings come up for you when you think about wealth in general? Do you get excited or do you feel a sense of anxiety? It's important to learn how to experience good feelings when you think about wealth and its possibilities. Your thoughts, beliefs and attitudes determine your wealth potential. Wealth building is a mindset that begins with your attitude. In order to achieve wealth you will need to develop a strong mindset. Success in life is due to 90% mindset, and 10% is strategy. Having great strategy helps you, but a negative mindset will tend to stop your progress. You have the power to change your thinking.

Wealth is more than money. A strong wealth plan includes the mental, physical, and emotional, parts of you. When you change your mindset to believe that wealth is yours right now; you'll watch your results unfold right before your eyes. Growing your wealth starts with a positive mindset.

When you think positive thoughts concerning money you attract money to you. An optimistic approach will prove more fruitful than continuing negative thoughts and allowing money to flow away from you. Changing your current beliefs surrounding money into a winning mindset impacts you. Decide you are ready and take ownership of your finances. Make up your mind you are committed to making the necessary changes in your thinking and beliefs. You are in charge of your finances. Remarkable things happen when you combine the right focus and a positive mindset.

"Positive thinking will let you do everything better than negative thinking will." - Zig Ziglar

Let go of your past stories about money.

For example, when you were younger, did you constantly spend money and rarely save, so you think it's impossible to save and you end up spending everything you make? Maybe you

previously purchased a stock you lost money on so you created a story in your mind that it's impossible to grow wealth by investing. It's freeing to let go of all of the past stories that you have been telling yourself. These old stories don't serve you in a positive way so why keep concentrating on them? Change your attitude to one that is full of optimism by remembering the profitable and abundant times in your life. Reminding yourself often of these memories will help you develop the money mindset you need to make a difference in your life.

10 Simple Ways to Strengthen Your Money Mindset Now

- 1. Get clear about what wealth means you. Know what your financial needs are for the lifestyle you desire.
- 2. **Learn more investing basics** so you become an informed investor.
- 3. **Develop a plan** that fits your needs to achieve your financial goals.
- 4. Write down 3 realistic investment goals for you to achieve with specific dates. Have a mix of long term, (5 years or more) intermediate term (1 to 5 years), and short term (up to one year) goals.
- 5. Break your larger goals into smaller ones. Do one goal at a time.
- 6. Invest in your own personal development.
- 7. Learn how to **develop a stronger mental mindset** so you will control your mind chatter.
- 8. **Develop good investing habits** so you can have fewer mistakes leading you to making more profits consistently.
- 9. Surround yourself with positive people. Avoid being around negativity as much as possible.
- 10. **Resist waiting to start saving.** Begin with a monthly amount of money that you can put away towards your future.

"All of our dreams can come true if we have the courage to pursue them." - Walt Disney

Strengthen your money mindset and learn to become more at ease with your finances. Begin to develop a clear savings and investing strategy. Create change for your stage of life that will make the difference in your wealth. If you would like some help, I am here for you. Contact me at Bonnie@Bonniegortler.com. Embrace the process, dream big and don't give up! Even the smallest change is enough to make a true difference in the life you dream about. It's not ever too late to start.

Exercise: Choose at least three of the ten tips and get started today. What will you change today?

The Best Investment You Can Make in Your Life is to **Create More Happiness**



The investment you make in yourself is the best investment you can make in your life.

There are times when emotions get the best of us. I know this has happened to me. Managing my emotions has been a constant battle over the years until I learned emotions can be a force to guide you. Emotions let you know something is going on inside your mind and heart. You can make up a story to mask them, or choose to ignore the signs, but you will give yourself the greatest gift in life if you learn to listen to the message your emotions are trying to teach you. It's better to respond instead of reacting in that moment. Be patient with yourself so you can learn how to handle the emotions that you are feeling. You'll discover you can manage your emotions rather than having your emotions manage you.

I ignored my emotions for years and stuffed them down. I believed it was weak and wrong to show my emotions; however, this is not the case, it's so unhealthy to push emotions down. Many times we go through this because it's a learned behavior from past experiences, as it was in my case. My dad rarely showed his emotions and held everything inside him. I created my own story and told myself over and over how weak I was for having emotions. On my well-being journey, I have learned that was not the truth, but it was only a story that I kept telling myself and believed to be true. I have changed my thoughts around this story and reconciled the emotions that limited me for so long. I've learned to let go of many stories, and so can you.

Emotions can be your best friend even though it might not feel that way in the moment. Have you ever heard this saying? "To feel good is God Given". I didn't until very recently. God wants you to feel good, to be happy and to be strong. You don't have to be perfect, only do your best. In times of struggle turn to Him for his guidance and he will be by your side. You are never alone, nothing to fear, and no worries about being judged.

You are in charge of your own emotions and have a place to have them rest when they become too strong for you to deal with. Feel them, don't stuff them down. When you face challenges, believe resolution is possible; once you do you will begin to see the answers. Find the good in all the circumstances and trust in the presence of God to handle what may seem too much to bear.

I have come to realize that when I allow my emotions to control me I don't feel good. When I'm not emotionally and/or mentally grounded, I struggle. This leads me to act out in unhealthy ways like making unhealthy food choices, drinking alcohol and harboring a negative mindset. This ultimately makes me unhappy. Here are some more thoughts in the spirit of Pure Love from my colleague and friend Gena Livings.

"To Feel Good is God Given because God (The Infinite Intelligence) gave us a Spirit of power, love and self-control. We have to accept this gift from "within" and act on it by not allowing our emotions to rule us. When we employ our mind to serve a Higher Power we act in ways that elevate our actions towards making better choices".

There is so much to life, if you look closely. Opportunities are everywhere and there is room to grow. It's up to you to engage, experience, and be empowered in order to make a real change in your life.

"Happiness comes when your words are of benefit to yourself and others." - Buddha

10 Simple Powerful Ways for More Happiness in Your Life

- 1. Be kind and gentle to yourself.
- 2. Practice forgiveness and let go of the past. It's so rewarding and freeing when you do.
- 3. **Be thankful** for what you have right now.
- 4. Surround yourself with people who you trust and support you.
- 5. You have choice. Decide today to choose what gives you happiness and a feeling of all is
- 6. Feel your emotions, manage them, and don't stuff them down. Stop, take a breadth, instead of holding them inside your body, let them go.
- 7. **Give your emotions love** and let them be your best friends.
- 8. **Be compassionate,** send love, a smile or a hug, and create a feeling that brings you more
- 9. Have a good laugh with a friend today; laughter is good for the soul.
- 10. Create a healthy lifestyle by doing daily rituals that inspire you.

Create the change that will make the difference in your wealth, well-being, and happiness. Trust yourself and manage your emotions more effectively. Don't worry so much about what others think. Decide to make health and well-being a priority. Even the smallest steps are enough. Feel better, happier, and become inspired to have a more fulfilling life. You do have the power to create the lifestyle of your dreams.

Exercise: Which happiness practice will you choose today?

Here's a poem I wrote to encourage you.

May your heart be happy

May your life be bright

May you be free to choose your path

May your challenges be light

May you never give up

May you reach for your dream

May you seek and find strength from within

May you smile today, and beam

May you at no time forget how extraordinary you are

May you achieve true health, wealth, and happiness, they are a team

Break Free from Your Fears



Is fear getting the best of you? Is fear holding you back from doing and achieving what you would like to do? Everyone feels fear at some point in time. It's perfectly normal. Fear can be paralyzing and limiting.

Facing fear head on is powerful. Moving beyond your fears is not easy, but fears can be conquered. When I first started coaching I had a long list of fears to overcome. You truly can overcome your fears. When the feeling of fear comes up for me, I have learned during my coaching experience with Dr. Sheri Kaye Hoff to think of fear as an adventure that needs to be explored. This was the best lesson that propelled me to take inspired action to face my fears head on. In this way fear doesn't win. Don't let fear stop you from reaching your goals, dreams, and desires.

Live your passion each day waking up happy, feeling excited, and inspired. Why not decide to make a commitment to set yourself free from the fears you are holding on to. It truly is possible to live the life you want on your terms. Facing your fears can allow opportunities to open up and manifest in your life.

"Fear does not have any special power unless you empower it by submitting to it." - Les Brown

What is the one action step you can do currently to invest in yourself? Finding the answer may be closer than you think. What I've learned over the years is I have the tendency to hold off addressing fears due to a lack of knowledge, the fear of repeating mistakes, and the fear of the unknown. All of these fears are common; and they ultimately keep you from living your passion. The fears affect your daily happiness.

You can learn how to break free from your fears with the right guidance, patience, and belief in yourself. When you invest in yourself and make a decision to take the necessary steps to open a

gateway for your dreams and desires to come true, you begin to realize that the possibilities are endless.

You don't have to be perfect. You only have to take an initial action. You have nothing to lose, only to gain, by doing one small step in what you fear. **By acknowledging your fear, you can work through its hold on you.** There are times when you need someone knowledgeable to talk to or times when you need a friend to listen to you and help you brainstorm.

Through the help of my coaches, friends, and mentors, I was able to reach beyond and break free from many of my fears. By going through the coaching process myself, I fully understand how investing in a coach can speed up the process of self-growth. Getting help has made a huge impact on my life.

If you are unsure of how to jump in facing your fears, think about investing in a <u>coach</u> who can help you break free. Your coach will share his or her experiences, provide encouragement and also keep you be accountable while you move closer to your dreams so you can finally do the things you want to do.

There really is no need to handle everything all at once because this will only overwhelm and lead you to become discouraged. **Decide to face one fear by making a plan, and then begin working the plan.** When you take action you are well on your way to creating the life you desire.

Your time has arrived for you to take a step to a better future. If you feel a bit overwhelmed simply pause and stop what you're doing. Don't wallow in what's not working. Give yourself permission to feel better and break free from what is holding you back from living the healthy wealthy lifestyle that you desire.

Exercise: Name one fear that is holding you back. Ask yourself, "What if I just do it anyway in spite of any fear"?

15 Tips for Growing Your Wealth



Wouldn't you like to gain more self-confidence, feel good about money, and grow your wealth? If you develop good practices sooner rather than later it will be easier accumulating wealth as you get older. Create a financial plan so you can improve your confidence in successfully growing your wealth and live a lifestyle that is happy and fulfilling to you. When making changes involving money, do simple things, and as your skills improve your comfort level and self-esteem will also.

15 Tips for Growing Your Wealth

- 1. **Establish practical money rituals that are easy for you to follow.** You want them to suit your needs, not somebody else's.
- 2. **Don't hide or avoid talking about money.** If you are feeling hesitant, get a <u>coach</u> who could be of assistance to you or find an investment adviser, or a financial planner to help guide you on your path to wealth.
- 3. **Track your spending for one month.** By cutting back as little as \$25.00 per week you will have an extra \$1,300 per year you can use to pay off debt or put toward your savings or your investment account for your future.
- 4. **Review the bills that you pay regularly** such as TV, telephone, or insurance. Save money by calling your provider asking them if there is cheaper package that costs less, but you still get what you want.
- 5. **Have an emergency fund of at least six months** of your living expenses, and a little extra for unexpected costs that might arise.
- 6. **Drink water when you're eating out,** instead of paying for an expensive beverage. You will save money and water is a lot healthier for you.
- 7. **Split a meal with your partner when you go out.** Most restaurants give you much more food than what you can eat. Eating less will be better for your waistline.
- 8. **Avoid using high credit-card debt.** Review your interest rate on all of your credit cards. Call the company and speak to a supervisor to see if they will lower your interest rate.
- 9. **Stop making impulse purchases.** Don't buy items on sale for a discount and wind up paying more money in interest in the long run because you don't pay your bill in full.
- 10. **Stock up on discounted gift cards** for places you normally shop, when you have some excess cash.

- 11. **Stop using the ATM if you have to pay bank fees**. Use the ATM machine that is free with your banking services. You will be surprised by how much money you save at \$2-\$4 each time you withdraw money.
- 12. **Use tax advantages** that are given to you. Contribute to your employer retirement savings plan. Take a small percent of your income when you start and then increase the contribution when you can.
- 13. Diversify your assets to include a combination of stocks and bonds.
- 14. **Review your asset allocation frequently.** Open your investment statements you receive in the mail or email.
- 15. Avoid taking large losses.

Create a routine that uses a few of these tips, and discover how your perception of money changes as your confidence and wealth increase. Experiment, be open-minded, and continue to learn along the way. **Decide you want to feel good about money.** You can do anything you set your mind to.

Exercise: Ask yourself, "What could happen if I implemented just one of these ideas today"?

[&]quot;As you manage your money, you manage your life." - Dan Millman

Create Change to Achieve Financial Well-Being



Have you taken the time to think about what you could do today to improve your financial well-being without adding any stress? Can you manage your money more effectively? Growing wealth is challenging for everyone. You are not alone if you feel this way. Be willing to do whatever it takes to create the change you want.

"Things do not change we change." – Henry David Thoreau

You can learn and develop better routines by taking simple action steps that work for you to improve your financial well-being. Do you value what you are worth? It is possible for you to be paid your worth and at the same time be passionate about what you do. By increasing your knowledge and using the right financial tools, you can achieve your daily goals and effectively plan for tomorrow. You can achieve financial success sooner rather than later.

A shift in your thinking and having a plan will help you. Doing the same thing over and over expecting a different result is not going to work. Take a moment and reflect about this... what is it costing you to stay the same? Creating change in your life will get you different results.

Without beating yourself up, you need to take an objective look to evaluate where you are financially. Being accountable with your finances does not have to be painful.

It's healthier to create better feeling thoughts, ones that are positive and move you closer to creating what you want, instead of thinking about what you don't have. **Take ownership of your finances** with simple steps to help you to change what you are doing and you will begin to feel a little better each day.

It's possible to feel good, instead of stressed about money. Break free from habits that are blocking your success and develop ways that make it easy for you to achieve your investing goals with less stress.

Create change with your finances. Here's how to do it:

12 Tips to Create Change Now to Achieve Financial Well-Being

- 1. **Believe in your worth.** Don't accept being underpaid.
- 2. **Spend less than you earn.** Find ways to cut your costs and save for your future without having to make a big sacrifice. For example, eat out less and make more home cooked meals.
- 3. Set in motion as early as possible ways to save to grow your wealth. Time is your friend.
- 4. **Pay yourself first**. Set aside 5% to 10% of your salary for savings. It's best if you can have your money automatically deducted from your paycheck and deposited directly into a separate account.
- 5. **Further your education and knowledge of the investment world.** Take advantage of the opportunities that arise in the stock market.
- 6. **Manage your risk.** When investing your number one goal is capital preservation.
- 7. Choose an investing style that has an exit strategy; one that has flexibility so if something unexpected happens and you want to make a change in your portfolio you can.
- 8. **Read documents before you invest** so you don't pay unnecessary expenses such as sales charges, redemption fees, or extra brokerage costs.
- 9. **Take small positions in securities**, 2-3% of your assets, so no one security can hurt you.
- 10. **Reduce your investment risk** by lowering your equity exposure, adding more income to your portfolio as you get older.
- 11. If you are not working and need to take out money to live, see if you can **limit yourself** to withdrawing 4 percent or less in order to preserve your capital for retirement.
- 12. **Ask questions.** When and if someone is managing your money, keep an open line of communication.

How many of these financial well-being tips do you do? Do you need some guidance? I help people who are interested in the stock market and struggle building wealth. I help them create a clear investing and lifestyle plan so they can enjoy life again.

I would love to support you. Connect with me at Bonnie@Bonniegortler.com.

"You never know when one kind act, or one word of encouragement, can change a life forever." - Zig Ziglar

For example:

I helped a woman who was recently divorced, who felt lost, upset and scared. I could feel her fear in her voice on the phone so I invited her to come see me. She wasn't clear on how to take care of her finances because her husband took care of their finances. She was concerned that she could run out of money. We met in person and after one discussion she felt more comfortable, happier and more relaxed with her finances. We continue to keep the lines of communication open and now she has a clear path to her financial well-being.

Opportunity exists at every turn. Set in motion the process what you can do today to improve your financial well-being.

Exercise: Choose one tip from above and add it to your lifestyle so you can begin to create change that will impact your future.

Live a Healthy Wealthy Lifestyle



Did you ever notice how some days are incredibly busy and other days are quiet and peaceful? Sometimes you may even feel a little anxious and uncertain.

You don't have to be frustrated when you think of money. You can overcome obstacles and begin to live a healthy, wealthy lifestyle you've dreamed of. It's possible to be at peace with your finances.

"A journey of a thousand miles must begin with a single step." – Lao Tzu

Kick off your day on your terms and be full of energy. Find out what choices are available for you, and decide to enjoy your life today.

Don't make the same mistakes I made in the past. I would eat every time my emotions kicked in or I would drown myself in work. Turning to food or work will not help give you the answers you need.

Learn to have more balance by choosing your happiness first and you will find yourself living a healthier lifestyle. I certainly found this to be true. Yes, it's a process and doesn't happen overnight. When you change your behaviors, and feel peace in your heart; you have more energy, and a joyful, richer life.

Imagine your life with less stress, increased confidence, and days that flow with ease instead of days filled with pain and worry about your money. Make it a priority to create good habits and routines that will give you pleasure, and also improve your wealth and well-being. All habits can be changed when you have the desire for change. Make the decision to embrace, explore, and enjoy pursuing your journey to wealth and well-being. Once you make new habits part of a daily routine, they become automatic and a natural part of your lifestyle.

Decide the responsibility is yours and take action. It's not too late to start. Don't put off your financial well-being. Begin your journey now. You can enjoy a sense of freedom once you decide to create real change in your life and you can do more of what you want to do.

Steps to Live a Healthy Wealthy Lifestyle:

- Live life on your terms not somebody else's.
- **Find your passion.** Do what you love to do.
- Create a vision that gives you security and freedom of choice.
- Set short term, midterm, and long term goals.
- **Do less, not more.** Remove something from your everyday routine that isn't getting you the results you want.
- Choose action steps that align with your overall values.
- Before spending money, differentiate between needs and wants.
- **Don't procrastinate.** There is no need to wait until everything is perfect. Your best is good enough.
- Raise your awareness of your surroundings. If someone says or does something to you that you don't like, count to 10 before you respond.
- Be thoughtful of others' feelings.
- Clear your mind from stress and frustration.
- Focus on the positive in your life.
- Get support. Be held accountable. Find a coach or partner who will support you with your aspirations.

You could benefit from more calm, more peace, and moments of quiet to help you deal with daily responsibilities. You do have the power to take control of your wealth and well-being. The first step is to change your mindset and habits in order to create real change, and then take action.

Exercise: Choose one step today that will lead you toward a life of less stress, more wealth, and well-being so you can live a healthier lifestyle.

This poem gives a sense of peace and calm for me and I want to share it with you here:

She Let Go

by Rev. Safire Rose

She let go. Without a thought or a word, she let go.

She let go of the fear. She let go of the judgments.

She let go of the confluence of opinions swarming around her head.

She let go of the committee of indecision within her.

She let go of all the 'right' reasons.

Wholly and completely, without hesitation or worry, she just let go.

She didn't ask anyone for advice.

She didn't read a book on how to let go.

She didn't search the scriptures. She just let go.

She let go of all of the memories that held her back.

She let go of all of the anxiety that kept her from moving forward.

She let go of the planning and all of the calculations about how to do it just right.

She didn't promise to let go.

She didn't journal about it.

She didn't write the projected date in her Day-Timer.

She made no public announcement and put no ad in the paper.

She didn't check the weather report or read her daily horoscope.

She just let go.

She didn't analyze whether she should let go.

She didn't call her friends to discuss the matter.

She didn't do a five-step Spiritual Mind Treatment.

She didn't call the prayer line.

She didn't utter one word. She just let go.

No one was around when it happened.

There was no applause or congratulations.

No one thanked her or praised her.

No one noticed a thing.

Like a leaf falling from a tree, she just let go.

There was no effort.

There was no struggle.

It wasn't good and it wasn't bad.

It was what it was, and it is just that.

More Abundance and Wealth for Your Financial Future



Are you procrastinating? Are you delaying preparing an investment plan for your financial future? Are you intimidated or overwhelmed by what has to be done in order to grow your wealth?

Making good financial decisions is a skill that anyone can learn. Begin to develop a plan where you are in charge and willing to be responsible for your financial future. You don't have to make a dramatic change all at once. You can make small changes, one at a time. Soon, you will be saving and investing in a way that becomes easier and more rewarding each day.

Your financial goals change at different phases of life. You will want to decide if you are investing for the short or long term. There are periods in life when taking risks is warranted but other times when it is best to be extremely careful with your finances. Everyone's risk tolerance varies.

A new investor starting out early in life has different objectives and can accept more investing risk than one who is retired after working his or her whole life or living off of money they have saved. A person close to or currently retired has a lower tolerance for risk because of the lack of time to recover should there be a loss.

Risk is the potential loss on an investment. **No matter where you are in life, determine the amount of risk you want to take.** Avoid losing all or most of your original investment by determining the investment strategy that fit into the dreams you have for your future.

Manage your risk by developing a plan that includes a mix of equities and bonds that has an exit strategy. **An easy and quick way to decide your portfolio mix of equity and bonds is by your age.** The older you are the more bonds and less equity you want in your portfolio. For example, if you are 30 years old then 30% bonds; and 70% equity would be your mix. If you are age 60, then a good investment mix would be 60% bonds and 40% equity. (Note: future results cannot be guaranteed).

Capital preservation is the key to growing your wealth. Stocks that are too aggressive and keep you up at night are simply too stressful. If you are losing sleep then these are not the correct investments for you.

There is no need to change everything all at once. Decrease in phases to give yourself more peace of mind and less stress, so you can be more comfortable with your investment situation. In the long run, having securities that are quieter, (low volatility) as part of your portfolio will be the most consistent way for you to make the most money.

"Rule No.1: Never lose money. Rule No.2: Never forget rule No.1." - Warren Buffet

More Abundance and Wealth for Your Financial Future

- **Have clear, defined objectives.** Create a written plan for the long term, (5 years or more) intermediate term (1 to 5 years) and short term (up to one year) personal financial goals.
- Write down or create a worksheet on the computer with your monthly expenses. Notice money spent on items that had no significance or that were not high priorities.
- Be mindful of not spending more than you earn.
- **Design a vision board.** Collect pictures that include your short and long term goals. Keep it close by so you can look at it often.
- Start saving a few dollars at a time to begin accumulating wealth. A twenty-dollar bill saved today will continue to grow for your future. You will be amazed how dollars turn into hundreds, then into thousands and more. It's not ever too late to begin saving and investing.
- Time is your best friend when you are investing. Money will grow if you leave it to accumulate and don't spend it.
- **Give yourself the gift of peace of mind** by doing research before you invest. You will avoid surprises.
- All trades you make will not be profitable. You will not be perfect. Learn how to let go of past mistakes. Learn to not let emotions rule your decisions.
- **Keep track of your portfolio.** Watch your portfolio daily, check on the price movement of your individual stocks or mutual funds.
- **Protect your assets.** Slow, steady, and consistent growth accumulates wealth.

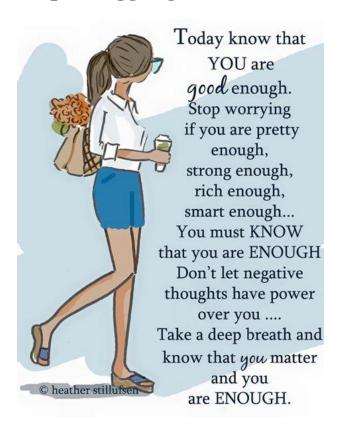
When you make a commitment to do a few simple changes with consistency, you will, over time, achieve your dreams and enjoy a bright financial future. You will not only save money, but this will also enable you to use your money on pleasure rather than only using it for meeting the basic needs of your life.

Small changes make a difference. You have the power to turn things around. Learn to become accountable and take charge of your financial future.

Your Journey to Wealth Is Within Reach!

Exercise: What one decision are you willing to make today to create more abundance and wealth for your financial future?

Stop Struggling with Stress and Anxiety



Are you allowing stress or frustration to take over your life? Do you experience emotions that make your mind wander to a point where you feel like your head will explode because of all the mindless chatter? It's hard to imagine during these times that you can ever feel better; but know these feelings do pass and you will get to a point where you are in more control of your life and you will also feel equipped to change your situation.

The trick is to shift your mind from thinking about future worries and decide to focus on what brings you joy now. YOU are good enough, strong enough, and smart enough to handle any situation that comes your way.

Do you think about the future and what you want to accomplish? When you do, does fear and anxiety show up? Do decisions seem to arrive slower because negative thoughts or false stories seem to get the best of you? With practice you can be more mindful, more conscious, and more aware when negativity shows up. Mindfulness is focusing your mind on the present moment.

Pay attention to your feelings without judging whether they are right or wrong.

Learn to give yourself a bit of grace and kind consideration for being the beautiful, strong, and intelligent person you are. Remind yourself each day that you are important and your feelings matter. When you use your energy to build yourself up during the good times then you are that much stronger to handle life when the not so good times arrive.

Stop ignoring your feelings or giving your power away to negative thoughts that may swirl through your head. Learn how to feel them and not fight them. Face them head on. It's when we ignore or try to push feelings down when they do their most damage. By acknowledging your feelings you are able to move through and past them while learning valuable lessons.

Once you learn to manage your emotions, then you will be even closer to leaving stress behind and becoming the happy person you deserve to be.

Shift a negative mindset by turning your focus to what you want to be feeling and experiencing. With practice you will see positive changes that will allow you to be happier and discover your purpose.

"Whatever has happened to you in your past has no power over this present moment, because life is now." - Oprah

Practice creating mental toughness. You do this by first creating a plan of what you want to accomplish within a certain amount of time. Instead of being focused on stress, take a moment to gather your thoughts, take a deep breath, and think about what makes you feel like a success and map out a plan.

Focus on one thing at a time when your mind races. Quickly follow up with an action step that will give you the confidence to enjoy more tranquility and peace in your life. There is choice in everything that you do. Make a decision, become mindful, and don't let stress rule you. You do have the power and are in control of your choices. Use your power of choice to move the negative thoughts into positive ones. Be patient with yourself. Don't give up.

Tips to Enjoy Life More: Stop the Struggle of Stress and Anxiety

- Stop your wondering mind by being focused on the present moment. Pay attention to what you're doing, instead of thinking or worrying about the future.
- Let go of old habits and develop new ones.
- Learn how to process the emotions even if they are painful, or make you angry or sad. Don't stuff them down, feel them, let go and move forward.
- Become the master of your thoughts. Ask, is it really true or are you making up a story?
- Be grateful. Appreciate your blessings in life. Think about what you have instead of what you don't have. This positive mindset will give you more joy in life.
- Set yourself up for success. Fill your mind with positive thoughts about your goals you want to achieve.
- **Do one item at a time.** No multi-tasking.
- **Accept what is** and don't beat yourself up.
- Give yourself some "me time". Each day spend 10 minutes doing zero. Be still. Sit in silence. Concentrate on your breathing and this will quiet your mind.
- Do what you enjoy in life. All work and no play is no fun and is no life.

Grow Your Wealth and Well-Being | Bonnie Gortler

Practice being more mindful each day and learn to pay attention to life by becoming more in the present moment as you move through your day. This might be a challenge at first, but you will feel so much better when you do. I know when I am more mindful, my days are filled with joy and peace. This is a far cry from when I'm not mindful and I'm soon surrounded by stress and chaos. I've learned through the years that whenever life seems to be getting out of control that I have to slow down and become present in the moment.

The suggestions I give have worked for me and could help you. Try a few. It truly does pay off when you become mindful and take the time for what matters to you. Make it a point to discover what is meaningful in your life. Open your heart with appreciation for the lessons as they arrive and each one will move you even closer to your dreams.

Once you make the decision to quiet the chatter and to be present each moment then you will stop the struggle of stress within your life which will improve your happiness and sense of wellbeing.

Exercise: What tip can you do now to reduce your stress and anxiety?

Conclusion

Time, patience and practice applied to these new ways of thinking and acting will help you achieve what you want in your life.

Maintaining a positive attitude and keeping an open mind to new possibilities and letting the past go is part of creating a more fulfilling life. Implementing simple strategies, adapting to change, committing to investing in you, and making small, consistent changes will grow your wealth and well-being. When you decide to take action steps towards your dreams and desires, you will achieve wealth for life from the inside and out, which enhances your peace and happiness.

In order to be successful at achieving and maintaining wealth and well-being, you need to **invest** in you. I encourage you to be patient with yourself, but remain determined, and persevere. Follow your investment and lifestyle plan and explore the opportunities on your journey. Personal or financial wealth begins with being aware, evaluating what you can change and deciding to make it a priority.

Take responsibility for your finances. Take action steps, create a plan and go after your short and long term goals. Start investing as early as you can. Manage your risk. Remember that capital preservation is the key to successful investing. Invest wisely, Avoid loss when possible. Change your investments to suit your needs. When you do, your finances will change. It's up to you to unlock your power.

Embrace the challenges, overcome your fears, and learn something new each day. Use the tools that work for you. Take consistent action to make a difference in your life now to secure your future. Keep your dreams alive.

When you make a commitment to yourself, you can change your wealth and well-being. Give yourself a gift today. Apply new ways to strengthen your money mindset, create more happiness, break free from your fears, and grow your wealth with more confidence.

Make daily choices to improve your overall wealth and well-being so you can live a healthy, wealthy lifestyle you desire.

I have a free gift for you. You are invited to schedule Your Inspired Wealth and Well-Being Free 30-minute Discovery Session with me. Click here.

Contact me with any questions or comments you might have at Bonnie@BonnieGortler.com

About the Author:

Bonnie Gortler, the Inspired Wealth & Well-Being Coach, is a successful stock market expert who has been instrumental in managing multi-million-dollar client portfolios within a top-rated investment firm during her over 30-year corporate career.

As the author of "Journey to Wealth", Bonnie has made it her mission to share the importance of risk management and how to enjoy true financial well-being by applying the technical and mental sides of investing. Bonnie has a M.B.A. in Business Administration and is a certified life coach. She is a huge sports fan who believes in healthy eating and has an unyielding passion for fitness.

It is through her love of social media, blogging, coaching that she is able to create change in the lives of many and inspire people from around the world. Bonnie is fully committed to your personal growth and development as she shares her winning spirit and powerful techniques with you. Visit **BonnieGortler.com** to gain tips and insights surrounding investing, healthy eating, personal development and inspiration through her writings on Wealth and Well-Being. Live the healthy, wealthy lifestyle you desire.

- Connect via LinkedIn, Twitter, Pinterest & Facebook
- Order your copy of "Journey to Wealth" today!