

JOURNEY TO WEALTH

*A Practical and Mindful
Approach to
Growing and Sustaining
Financial Well-Being*



BONNIE GORTLER

Bonnie Gortler

**Journey to Wealth: A Practical and Mindful Approach to
Growing and Sustaining Financial Well-Being**

By

Bonnie Gortler

www.BonnieGortler.com

BGortler Enterprises

Copyright 2014

Disclaimer: Although the information within this book is made with a sincere effort for accuracy, it is not guaranteed that the information provided is a statement of fact. Nor can we guarantee the results of following any of the recommendations made herein. Readers are encouraged to meet with their own advisors to consider the suitability of investments discussed above for their own particular situations and for determination of their own risk levels. Past performance does not guarantee any future results.

CONTENTS

Foreword	3
Introduction	5
Chapter 1 The Right Attitude Is Essential for Wealth	19
Chapter 2 Mind Over Matter	31
Chapter 3 Wise Investing	51
Chapter 4 Simple Savings Strategies	87
Chapter 5 Investing in the Stock Market: During Unpredictable and Volatile Times	105
Chapter 6 Stock Market Toolbox	131
Chapter 7 Flexibility with Your Investments	149
Chapter 8 Online Resources	175
Conclusion	179
Acknowledgements	187

FOREWORD

By Gerald Appel

Bonnie Gortler, the author of “Journey to Wealth: A Practical and Mindful Approach to Growing and Sustaining Financial Well-Being,” has been a senior portfolio manager within Signalert Corporation, responsible for portfolios of millions of dollars belonging to numerous clients for many of the thirty years she has been with the firm.

Ms. Gortler provides, in this work, for both more and/or less experienced investors, frameworks of investment strategies designed for the growth of assets, while maintaining moderate levels of risk. She describes to readers, patterns of stock price movement, the recognition of which can be very helpful for the timing and selection of stocks for purchase and/or for sale. In these regards, Ms. Gortler properly emphasizes safety.

Philosophies of Living:

Ms. Gortler is quite aware of the connections that so often exist between patterns of spending, successful investment, family

relationships and true happiness. There are very few works relating to stock market trading that also strive so successfully to join these areas.

My congratulations to Bonnie for her priorities and for her insights.

Gerald Appel

Gerald Appel, its founder, has been the president of Signalert Corporation, a well-known investment advisory firm, since its establishment in 1973. He has also been the author of numerous books and articles regarding investing over the years. Signalert has managed hundreds of millions of dollars of client capital since its inception.

Introduction

If you are like most people, you have probably at one time or another in your life thought about what you could do if you had more money. Even with best efforts and determination, many of us are still challenged to figure out how to achieve wealth.

Are you frustrated when you think of money? You do not have to be that way. **Imagine your life without debt, with more success and financial freedom.** Imagine your life with ease and flow. It takes focus, commitment, and a plan to grow and sustain wealth. Are you willing to make growing your wealth a priority? Now is the time, don't put off your financial security until tomorrow.

You do not have to be a mathematical genius, a stock market guru, or have a degree in finance to be prosperous. There are simple saving, trading and money-making investing strategies that you can do to thrive on your journey using the power of your mind to accumulate wealth. A winning mindset is the start that will lead you to smart decisions to be successful to do what it takes to achieve

your goals.

Are you happy with your finances? Can you manage your money better? Do you think about your current financial situation often? Do you hear the voice inside of you that has the desire to achieve riches in your life?

If you answered yes, to any or all of the questions above you are ready to apply both the technical and mental approach to investing. I will introduce ideas for you to improve your financial situation. You will be more financially aware; and understand it is possible to have more wealth.

You can achieve your financial dreams.

Through using these practical and mindful techniques you read in the book, you can:

- Invest more intelligently; be comfortable with money, and not worried about your financial future in uncertain times.
- Be financially secure, living the life of your dreams and having the financial security that you desire.

- Make a powerful shift around the money in your life from fear and uncertainty to serenity, comfort, and have the confidence to achieve the riches that you are longing for.

It's your choice to be in position to gain more knowledge and take advantage of opportunities that can change and improve your life. In this book, you will learn how to apply my acronym RISK to prosper, using the power of your mind and your heart. You will be, prepared, more relaxed, and ready to experience growing and sustaining your wealth successfully.

What does more wealth mean to you? How might having more wealth change your life?

I will teach you how to achieve and what to do with wealth, and how to maintain it when you achieve it. I will give you tips, tools, and techniques so that you will feel more comfortable investing in the stock market. I will share helpful easy to use websites on investments, a money exercise, a visualization technique and other concepts that will educate you on good trading/investment habits.

After reading my book you will be ready to take responsibility

and own the power over your decisions to acquire and achieve wealth faster. You can become a millionaire and be on your way to accomplish your financial goals.

Every person has the potential to succeed in building wealth if they desire. Wealth is more than just money. You will be inspired to harness the power of your dreams; to enjoy your experience on the journey to wealth, and be motivated to save early rather than later.

The Journey to Wealth Is Within Your Reach!

Implementing and using the strategy of “RISK” will give you the ability to create the financial life you desire:



R - Review and Write Down Your Financial Plan.

I - Invest Wisely, Consistently, and Take Action with Your Goals in Mind.

S – Safety/Capital Preservation. Control your losses. It is more important not to lose rather than to win.

K – The 3K's. Knowledge is Power; Know the Trend of the Market, and Kindness is King.

What is RISK?

Risk is the potential loss you can have on an investment. Some investments are more uncertain than others. It's your choice to take the action to act or to not act. The goal is to make an educated decision, be prepared, and prevent a disaster before it happens. Most things in life carry some risk, but some are more risky than others.

Risk management is essential to be successful when you or someone else makes your portfolio. Ask yourself, what are the risks that are acceptable to me and the risks that I can afford to take? Don't get caught up with what everybody else is saying. Make a portfolio that will fit your needs. Only you know yourself, your comfort level, and how much risk you are willing to take. You can balance risky aggressive investments with conservative ones. It is not necessary to be at one extreme or another to build wealth.

Everyone has a different level of risk, it is important for you to be comfortable with money, and at ease with your investments. Some people are just beginning to build a sum of money while still having the ability to replace capital if lost. Others are no longer working, retired, and living off of the money that has been saved over their life. No matter what circumstance you are in, how much risk you want to take needs to be established and acknowledged when investing. Age doesn't matter, whether a person is 20, 50, or 80 years old, most people would like to be able to sleep at night and not worry about their investments.

My rule is if you are not sleeping at night and are waking up thinking about your investments; your investments are too volatile. They move too fast and are not the correct investments for you. Consider altering your portfolio immediately. Evaluate if it is time to take some immediate action and make a change. Even a small change can make a difference with reduction of your money. It is not necessary to sell all of your assets at once. You can decrease in phases to reduce volatility which will reduce risk and give you more peace of mind. This will ultimately give you peace of mind and still

give you the capability to make money.

My Story...

Exercise the power of the mind, body, and heart as you journey to wealth.

My name is Bonnie Gortler, a stock market expert for over 30 years. Financial fitness is what I know best, but there is more to life. Without health there is no wealth.

The challenge of the stock market has kept me thriving and alive on the outside, but I was in pain on the inside. I felt sad, angry, and numb after losing family and friends, one by one to cancer including my mom at the young age of 62. I was shaken and had difficulty accepting that she could only be in my heart and I would never see her again. I spent years grieving, not expressing myself, and holding my feelings inside as I drowned myself in my work. As I grew older, I learned to handle life lessons. It's important to be stronger from the inside as well as the outside.

Another tragedy occurred and in an instant my life changed unexpectedly. My mother-in-law, who I love dearly, became

paralyzed when all of the muscles in her body collapsed. She was only able to move her hands, speak, and nothing more. I watched her almost die right before my eyes. Depression set in and an important message was given: life is short, live life to the fullest. Most doctors gave up on her, but she continued to fight for survival, recovery, and to joyfully do what she desired.

Then, a new world opened for me which included a home based business. I wanted to support my mother-in-law, if it became necessary. My life as an entrepreneur began. Immediate success turned into immediate failure, which ultimately became the ultimate breakthrough for me. I was asked... “Why are you so negative?” In that moment, I knew that the fearful, non-confident, stressed woman I was, needed to change, but I did not know how.

Through my corporate job I learned an important lesson; growth can take place by trusting someone, working hard, and embracing change. Hearing leaders speak with passion and confidence is when I realized how important personal development is. Negativity and stress had to go. Change was necessary!

I explored the internet, networked (in person and by telephone), leaving my comfort zone. I chose to hire my first coach based on an 8 minute conversation. I had no idea what I was getting myself into. Committing to my own personal growth had begun and became a priority.

The transformation ball was rolling. I began first by changing my words, my attitude, and raising my level of awareness. I never gave up on myself, no matter how much pain I felt. My coach suggested opening a Twitter account which opened my eyes to social media. My circle of influence expanded and a huge shift took place.

I was intrigued by a trainer and I learned that self-care is necessary and my health and well-being journey began. I found coaches that inspired, supported, and challenged me to grow. They believed in me, more than I believed in myself.

The biggest gifts that I have received from my coaches are having people who patiently communicate with me and people who hold me accountable to move forward and challenged to grow. I realized that my new-found spirit would overtake my fears.

A huge challenge was ahead as I took baby steps to reach my new goals. I added journaling to my hobbies, which helped to let go of the past and the beliefs that were limiting me. **I changed my vocabulary from “I can’t,” “I won’t,” and “I fear,”... to “I can!”**

Fire and desire from my heart took over. I learned everything is a choice. It is possible to have a positive attitude, a winning mindset and dream big.

Investing in myself continuing to learn by taking action, reading books, taking courses, being part of group programs, sharing and inspiring others became priorities. I began to blog; writing became a new found passion of mine. I became an experienced weight loss champion, losing over 70 pounds, the healthy way - slow and steady. Investing in my personal development has given me the confidence to realize that I can do anything I set my mind to and so can you! I believe in you!

I believe, live, and practice the concepts in this book. I share my gift; my own transformation journey, Create Change: Get out Of Your Own Way. You can hear my interview with me as a guest of

Life Coach and Author Dr. Sheri Kaye Hoff by going to

<http://bit.ly/bgaudiogift> . Sheri has been a motivating energy, a

huge support, and a true inspiration that kept me moving forward as

I wrote Journey to Wealth.

This is a great lesson in life, never give up. Dream, persevere, and you can do anything that you set your mind to. I believe in you.

If I can, YOU can too!

Harness the power of your dreams and desires to propel you toward success.

Being passionate about the stock market, taking the responsibility to make a difference in my clients' lives is what I have done throughout my career in the financial field for over 31 years. I never imagined years ago, I would be writing a book, because a business letter was a challenge.

It is my pleasure to share with you what I have learned so you are successful using the power of your mind and heart. Reading my book, Journey to Wealth, will be a successful, rewarding experience for you.

Through my experience in studying self-development, I realized the importance of certain concepts that can be easily applied to helping people gain knowledge about building and achieving wealth. There are two approaches for financial security when investing, that go hand-in-hand. They are the technical and the mental side.

Violent up and down swings with your money as if you were gambling at the crap table in a casino is not what I am talking about regarding achieving wealth. You might have fun, but the probabilities are not on your side. **Taking advantage of opportunities, being aware, learning basic technical information** gives you a better understanding of investing that will increase your chances of accumulating wealth.

The technical side of making money is what I have done as a portfolio manager for over three decades. However, I have also learned the importance of the mental aspect, the effect of how the right attitude and the right mindset give you a huge advantage to attain wealth.

Taking responsibility and being fully accountable are major parts in the process of creating and not losing your wealth over time so you have it when you need it in the future. **Don't wait for someone else to take responsibility; it's up to you to take control.** Expand your wealth, create it, and be the champion as you live your life to the fullest achieving the goals that you set.

Chapter 1: The Right Attitude Is Essential for Wealth

“The longer you wait to decide what you want to do, the more time you’re wasting. It’s up to you to want something so badly that your passion shows through in your actions. Your actions, not your words, will do the shouting for you.” - Derek Jeter

Are you ready to take responsibility, and achieve riches using the power within your mind and heart? Are you someone who is stressed? Do you find it hard to get out of bed every day? Are you sleeping at night?

Stress is all around us and part of life, but it is how you choose to deal with stress that will make a difference in your attitude. We have a choice everyday regarding the attitude we will embrace for that day. It’s up to you to decide.

In order to be productive, be creative, and to have things running smoothly; you need to have laser focus. **Laser focus will help you to be able to have a clear mind so that your brain is not too cluttered.** Laser focus will make planning easier and more productive. The more focused you are, the more likely you are to do

and achieve your plan.

Your thoughts, beliefs and attitudes determine your wealth potential!

When you manage your emotions, you have the capability to think and to act in order to get the results that you desire. Intend to be in charge of your emotions so your decisions are made without being clouded. Believe it is possible to get the results that you want in your life. Explore, engage, and experience new avenues of information in life to expand your horizon.

Social Media Online Is an Effective Tool to Learning Wealth Principles.

The internet is a wealth of information and a way to expand your financial knowledge. Investment firms, mutual fund companies, and brokerage houses are building the foundation now in the social media arena that will be used for years to come as technology is growing and gets more powerful each day.

Many mutual fund companies are establishing accounts on social media sites such as Twitter and Facebook. Social media is a growing area in the Internet world and the real uses and benefits of social media will continue to change over the years. Communication has never been possible on such a grand level, whether for personal fun or for business purpose.

Times are changing quickly with technology over the internet as people connect with one another. There are mutual-fund companies that have employees build relationships with clients, using social media sites and build their following using Twitter and Facebook. Communication of company information such as prospectuses, quarterly reports of mutual fund performance, and so much more can be sent worldwide in seconds.

You can maximize your time to create positive changes. For instance, I swapped some of my TV time to take advantage of the internet. Social media is changing the world. Being part of the craze is fun. Establishing an account on Twitter is so easy. You can learn new things, get informed on topics of interest, experiment, explore, and engage with other people all over the world. Twitter is a micro-

blogging service that enables you to send and read messages known as “tweets” via mobile texting, instant messaging, and the web.

Information has the ability to travel fast if companies are allowed to and have it in their marketing plan.

If you need some guidance on using twitter, you can download my free eBook, Twitter Magic at <http://bit.ly/bgtwittermagic2013> .

Twitter Magic is a simple, easy to read guide packed with great tips that will show you how to effectively use Twitter to build your network and grow your business.

Be more open to change than you are today. Building wealth is possible, but you will need to make it a priority. Do your best, without putting too much pressure on yourself. Are you open to learning new skills, acquiring knowledge, and applying useful resources?

Find good resources and surround yourself with good hearted, genuine, caring and positive people who help lift your spirits high. You will notice the difference when you are with positive people who support, inspire, and motivate you. Choose to be with people

who are positive, go-getters, highly motivated, and live healthy lifestyles that are full of prosperity and abundance. You can choose to be happy, to improve yourself, and build wealth in your personal life and/or business.

If you open your heart and mind, there will be many opportunities to learn from other people who enjoy sharing their wisdom. In addition extend kindness to others by sharing your experiences as you explore lessons of life. Listen to suggestions from people you respect. This doesn't mean you have to accept and use every suggestion. Use your good judgment to discern what advice you will use and what advice you will set aside.

Do you have any friends who are wealthy? Perhaps they are even millionaires? Many millionaires have a positive mindset, share their thoughts, and are genuinely happy for other's success and good fortune. They are energized by making a difference with their lives. By finding ways to constantly learn from others who strive to improve, **you will begin changing your mindset**; and you will bring about amazing results. Choosing your friends wisely is important to your success, joy and happiness.

If you surround yourself with negativity you will feel drained and distracted. Your sharpness, focus and thought process will be impacted; and you will be searching for clarity.

If you struggle with frequent negative thoughts over which you feel you don't have much, if any, control; then, you need to rapidly start changing those very thoughts to ones of possibility, abundance, and gratitude. These thoughts will empower you and help move you towards your wealth goals. You have choices over the thoughts and the decisions that you make. It's up to you.

Our attitudes in life begin with our early experiences. Many times, as adults, we find ourselves still repeating the attitudes and behaviors (good and bad) learned from our childhood.

For example – When I was six years old in school, struggling to keep up with what was taught in class, and challenged by small simple things; a teacher contacted my mom, sharing her thoughts about why I was struggling. I would soon find out that I was blind in one eye and diagnosed with amblyopia, also known as lazy eye.

Life changed suddenly and included regular appointments to the eye doctor to see what could be done. I was given glasses and a white patch on my eye. Children made fun of me. I was slower than others and my confidence was shaken at an early age.

However, this never stopped me. Using the power of your mind, you control what you can do, overcome, and meet your challenges in life.

There is risk in everything that you do. I chose to play sports even though I was blind in one eye. I chose baseball and tackle football with the guys. I was the one leading and teaching them the game.

You can handle important decisions that arise with a positive attitude and the passion that you feel inside. **You can achieve your desired goals.**

I never did get my vision corrected fully, and adjustments had to be made. I learned to do the best I could, overcome the handicap, and keep moving.

These same ideas can be applied to investing. It is necessary to be ready to handle decisions, to take on responsibility, and not get caught up with emotions. You need to be able to seize the opportunities that develop and be ready to act.

Don't worry or stress about how you are going to achieve your money goals. The more you focus on negative thoughts the harder it will be to attain your money goals. In order for shifts to take place that move you forward towards the goals that you desire; you will have to take steps each day.

I have learned that challenges are some of the best teachers.

Mistakes that you make, often benefit you in the future.

A case in point: Early on in the 1980's I purchased all of my money into one mutual fund (holds stocks, bonds or other securities not concentrated in any single business), instead of diversifying into many mutual funds in different sectors, and the stock market fell sharply, quickly and unexpectedly. I held the mutual fund shares; I stayed invested with no exit strategy in place. I had no idea prices could fall so fast, I was stubborn, inexperienced, and I did not have a

strong mindset like I do now to make decisions.

I violated my acronym RISK. I didn't monitor my own investments closely enough. I didn't know the principle of risk/reward, and I didn't have the knowledge and was not prepared to respond to the change in the investment climate that I was in.

What a great lesson to learn on a small amount of money! (Of course I did not feel this way at the time). By the time I became aware, with no plan in place to follow, and no set trading rules at the time; I lost 7% on all of my money in a few weeks which took me almost 8 months to make back. This was a lesson I will never forget, and since then, I developed trading guidelines and good habits which I have used for years to accumulate wealth.

Wealth creation is a skill you can absolutely acquire. By being strategic, having a solid financial plan, and investing in the stock market you can indeed achieve wealth. Be willing, develop the right attitude, take one step forward, and let your journey evolve.

Take a few minutes to create a picture in your mind. Visualize it and write down your thoughts about what you would like to

accomplish with your abundance of wealth. Your visualization might include a beautiful new home, or living on an exotic island, but the important part of visualizing is that it is your dream. Seek to build momentum by taking action. Each time an accomplishment is achieved; more power for the next one is created.

Let's break in reading for a moment, get still, laser focused and create a mood, for you to have good feelings and energy about money.

A shift in your mindset can happen by doing and implementing an immediate method that you can practice.

A Quick Visualization Exercise

Imagine that you bought a portfolio of stocks and mutual funds. Think of different circumstances, such as a major news event released, causing the stock market to move up and down quickly in a few hours. You are ready to take action; profitable decisions are made changing your portfolio. You know yourself and how you think. You are feeling confident, powerful, and in control of your thoughts. Imagine your financial statements arriving in your

mailbox. You read them, and all the numbers are higher, you are making money.

Stay focused on your confidence, while we add a few affirmations. An affirmation is the act of confirming something to be true. Say them with confidence, believing and feeling them. Repeat 3 times.

- *I choose to feel good about money now.*
- *I release my fears and doubts about money.*
- *I am an excellent money manager.*
- *My wallet is stuffed with money.*

Visualize yourself in control of your emotions. The more you practice and repeat this process, the more natural it becomes for you to feel at ease, relaxed and happy while you are thinking about money.

Take your time. Feel the shift and move on.

Thank you for reading Chapter 1 of Journey to Wealth

ORDER YOUR COPY TODAY!



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**
- Choose your very own FREE down-loadable gift by visiting **Bonnie's Offers**
- Subscribe to **BonnieGortler.com**
- Order your copy of “**Journey to Wealth**” today!

Let's Connect



Subscribe



FB



Twitter



LinkedIn



Pinterest