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Sylvia D. Hepler
SOLID SOLUTIONS

Wealth is more than money

For centuries, people have focused on accumulating wealth. While few have done it, millions have failed.

This failure, it seems, stems from lack of knowledge and lack of discipline, one or the other — or both. In general, the secrets to achieving true wealth lie in personal mindset, conscious choice and steadfast action.

By understanding and implementing the following guidelines, you can build, grow and keep more riches during your lifetime than you ever imagined.

Clarify your life priorities

It's difficult to set financial goals when you have no idea what's most important to you. It's like taking a trip across the country without a roadmap. You have to know where you're headed. Take time to make a list of your top five goals in life. File this list where you can locate it easily, and refer to it often.

Believe you can be wealthy

Most of what happens in our lives is the result of our beliefs about ourselves, others and the world at large. Your life is shaped by your core beliefs.

Get in touch with your beliefs and examine closely how they have created what you own, how you relate to people, what you dream and how much money you have in various financial institutions. Ask yourself if you honestly want to duplicate this picture in the future.

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HEPLER

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Spend less money

Start by conducting this simple assessment: List everything you spend money on in a month, and see if those items align with your life priorities. If something is out of alignment, stop spending money on it. Why? Because it doesn't serve you to continue to burn dollars in a direction that doesn't authentically represent you.

If you don't really enjoy golfing, call a halt to purchasing the brand-new clubs your friends just recommended.

Invest in your professional/occupational growth

Oftentimes, to earn a bigger paycheck, we need to buy a college education, a graduate degree, a trade school certificate and/or other forms of continuing education. We might need to purchase books, workbooks, CDs, guides and teleclasses.

What could you do to land interviews for a better paying position, impress your boss, receive a promotion, acquire more responsibility that allows you to prove your skill set? Spending even \$100 on a few ideal resources can make a huge difference.

Develop and nurture positive relationships

Do not underestimate the power of relationships in your life. Whether work-related or personal, the quality of our relationships matters. While it's possible to climb the success ladder in your career in the midst of a shattered home life, few friends or a couple of burned bridges, understand that good relationships serve as the foundation for most job success and financial abundance. Trying to build wealth on a pile of rubble is not only difficult but pointless in the long run.

Eliminate debt and learn to save

Accumulating debt and saving money are habits. Think about it. One digs your hole deeper; the other provides a way to climb out.

Do whatever it takes to reduce and finally eliminate debt while saving even a tiny amount on a regular basis. Make a firm commitment to do this now. Find an accountability partner who will gently hold your feet to the fire.

As long as you're suffocating in monthly bills you can't afford, you'll never know what wealth looks and feels like.

Get healthy

We all know that health is the backbone of a great life. Without good health, it doesn't matter how much money we have. Without good health, there's a significant chance you won't attract wealth. You might not be able to work. You might lose opportunities to plug into higher-paying jobs. You might not sustain an upward career track. You might end up fired. The time is now to lose extra weight, choose body-feeding foods, increase hours of sleep, schedule relaxation and exercise three days each week.

The truth is that wealth encompasses more than money. Yes, it does include cash, money market funds, stocks, bonds, IRAs, annuities, certificates of deposit and basic savings accounts. But it also includes our self-concepts, our values, our beliefs, our priorities, our health, our families, our friends and the unique contributions we make to this world.

Get clear on what you want, why you want it, how you'll get it and how you'll make a difference with the wealth you'll have.

Sylvia Hepler, owner and president of Launching Lives, is an executive coach based in Mechanicsburg. She is the author of "No Surprises: A Business Guide for Starting Your Coaching Practice." She can be reached at sylvia@launchinglives.biz, or visit www.launchinglives.biz.