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10 Wisdom-Based Wealth-Building Strategies

By Gala Gorman

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by: **Gala Gorman**

"It's the business of your life...
and you're the CEO!" Gala Gorman

Imagine that you're Noah and God is telling you that you need to build the ark. You might suspect that Noah was a bit skeptical. Could it actually rain for such an extended period of time that a small ship would be required to survive the storm? According to the Bible, the answer is "Yes!"

So, when I suggest you build an ark of your own – one of the financial variety – how much convincing will you need? Fortunately, this ark won't require a that you assemble a seemingly useless structure in your backyard and it won't require a 1,000 year flood to come in handy either. This ark will be something you can be proud of and it will provide you with financial security every day of your life.

While any approach to creating financial security must suit the values and needs of the individual, these are the Top 10 Wealth-Building Strategies that I believe will ensure that you can weather any storm life sends your way.

1. Use the A-R-KTM Technique.

A. A is for Accumulating Assets. This may seem like a simple concept but in today's challenging circumstances it is much too easy to spend everything you make and more.

B. R is for Retiring Debt. Debts aren't called liabilities for nothing. You need to work towards reducing and eliminating debt when everyone else is focused on using every ounce of equity.

C. K is for Keeping Commitments. Once you make a commitment to yourself to apply the A-R-K Technique™, you need to keep it! You build confidence in yourself and others this way.

2. Prepare for the inevitable rainy day.

A. Understand life's cycles. It is a fact of life that you will experience challenging times – in a way times like these are meant to adjust your course. Life's challenges are much easier to face with financial security.

B. Maintain a positive AND realistic attitude. It might not seem like positive thinking to plan for a rainy day. I believe planning and preparation are the most valuable tools you can use to deal with life's

problems.

C. Develop plans for your A-R-K. You need a plan. God gave Noah a “blueprint” to build from. You need a financial blueprint. What will your ark look like when it’s completed?

3. Acknowledge where your wealth comes from.

A. GUS is the source. Some call it "God", some "Spirit", others "the Universe", and still others have developed their own term to relate to. The acronym GUS (God's Universal Spirit) honors all the wisdom traditions.

B. Give back to those who gave to you – spiritually and otherwise. You might consider this tithing. Tithing is your way of demonstrating your faith in an endless supply.

C. Subscribe to the Universal Law of Use. This universal law applies to every department of your life. Get rid of clutter and anything else that isn’t serving a purpose. One person’s junk is another’s treasure.

4. Develop sufficient liquid resources.

A. Cash is King! I can’t stress enough the value of having funds readily available that can be accessed without a significant reduction in value. This is the “hull” your ark is built on.

B. Calculate your cash reserve requirement. Do you know how much you would need to meet your minimum financial responsibilities for a period of six months?

C. Define “liquid”. Liquid resources are assets that can be converted to cash without penalty or market fluctuation. You need a six month cash infusion plan that is easy to execute in an emergency.

5. Understand real estate investments.

A. Own your home “free and clear”. Mortgage brokers encourage you to borrow every dollar you can – especially with interest rates at historical lows. With this approach, you’ll forever make house payments!

B. Use conservative values for planning purposes. With real estate, values can fluctuate dramatically based on factors completely out of your control. How much would you realize if you HAD to sell?

C. Are you prepared to run a business? Owning real estate (unless it’s your personal residence) requires you to run a business that you may not consider a valuable use of your time.

6. Understand equity market investments.

A. Evaluate your risk tolerance. Investment advisors typically discuss the concept of risk with their clients, but don’t face reality. Investments come with a significant chance that value will decrease significantly.

B. Accept that the stock market is illogical. There are many “systems” available today that purport to make the market predictable. The truth is there isn’t much logic behind market values.

C. Fund managers are paid even when they're wrong. Most mutual funds underperform the market by 3%. This is in part due to the fact that fund managers are paid handsomely whether they perform well or not.

7. Know the value of your income stream.

A. Build a sellable business. When you're ready to "retire" will the work you've done to build your business have lasting value, with or without you there? With proper planning, your business is a valuable asset.

B. Create lasting value from your career/job. If you aren't working in your own business, you can make the most of the income stream from your paycheck and benefits. Take advantage of employer-sponsored programs.

C. Supplement with investment income. Your investment strategies can generate additional cash flow if required. Depending on the phase of your financial plan, you have the option of adding to useable resources.

8. Limit your "use" assets.

A. Depreciating assets are necessities or luxuries – maybe both. In most geographical locations, a vehicle is a necessity. Does your vehicle meet your transportation needs or does it satisfy a desire?

B. Know the hidden costs of expensive "toys". We all have them – assets that are nothing more than grown-up toys. You need to know what those toys really cost to maintain.

C. Money buys experiences. When people are surveyed about what makes life more satisfying, the answers vary. Consistently, people agree that they enjoy traveling, dining and the outdoors. It takes money to have fun!

9. Set goals.

A. Have a target you're moving towards. Without a comprehensive plan, you will have difficulty adjusting when you face life's challenges – financially or otherwise.

B. Define your wealth-building strategy. Once you know where you want to end up, you can determine which strategies should be implemented to meet your goals.

C. Embark on the journey. Just get started! Realize that you will have setbacks, but you will never get there unless you start rowing in the direction you've determined you want to go.

10. Protect what you've built.

A. Buy insurance for predictable losses. Property insurance protects some of your assets, but you should also consider the risk of losing your income stream. Life and disability insurance can provide added protection.

B. Add layers of protection for unpredictable losses. There are many ways to protect assets from the uncommon disaster – a lawsuit or other occurrence. Asset protection tools can help you rest easy.

C. Create a succession plan. Whether you own your own business or want to provide for your family in the event you are unable to do so, any effective financial plan should consider succession.

You might be feeling like a sound financial plan leaves no room for fun or enjoying life's pleasures. On the contrary, your plan should serve your individual needs and put you on the path to financial freedom. If you dream of driving a luxury vehicle or taking a cruise around the world, your plan should factor in the costs so you know you are creating a financial future that is real and lasting – not just a “mirage”.

Albert Einstein (1879 - 1955) called compounding interest the 8th wonder. It can work for you, or against you. When you invest it works for you. When you borrow it works against you! There is a reason God told Noah to take a male and female of each species aboard the ark...to multiply. That is what compounding interest does for you and your financial ark. Creating a wisdom-based financial plan can help you put the 8th wonder to work for you.

The Top 10 Wisdom-Based Wealth-Building Strategies have been developed from the A-R-K Technique™ (ARK™) which is at the center of Gala Gorman's Wealth Management services. Your FREE ARK™ Assessment is available at <http://www.GalaGorman.com>.

Gala Gorman, PhD CPA CFP is committed to assisting entrepreneurial individuals in building and managing their organizations and wealth. Gala is a certified public accountant, certified financial planner, published author, executive development coach and business consultant with over 25 years of experience.

Call today for your FREE initial consultation to discuss how Gala and the A-R-K Technique™ can help you build and manage your wealth.

For more information, contact Gala Gorman between 9:00 a.m. and 5:00 p.m. Pacific Time at:

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Revolutionary New Wealth Building Strategies Online

By Deon Du Plessis

The internet is indeed a strange and wonderful place – especially if you are making a living online. The rules are constantly changing. This is both challenging and exciting. To the lazy marketer this spells trouble, but to the enthusiastic hard working marketer this spells opportunity. The fact that the wealth building strategies online is changing constantly it means that opportunities are consistently opening up – especially to newbies looking to establish themselves in the global marketplace.

The early nineties saw an explosion in affiliate marketing and many people made a fortune promoting products online. From this era emerged a generation of so-called gurus that in turn made their money sharing their secrets to building wealth online. These formulas, although they worked very well are fast becoming obsolete and ineffective. To make it in this highly competitive online marketplace you have to stay on top of your game and tap into some of the new and highly effective wealth building strategies online.

The sheer amount of newsletters, courses and special reports are just not having the same impact anymore. I don't know about you, but I've been exposed to enough 'secrets' for one lifetime.

The age of the online guru is over. There is a new trend that is emerging and it originated with a few authentic marketers who make real money promoting and selling real products – as opposed to the common 'guru trend' of selling people dreams and tactics that don't really work for the ordinary guy without 'guru status'.

I call this new breed of affiliate marketers The Renegades. By definition a renegade is someone who abandons previous loyalties and accepted beliefs. These new Renegade Marketers are willing to 'spill the beans' and shatter some of the accepted beliefs about creating wealth online. They don't hold on to 'proper' JV principles or keeping so-called secrets, but they instead have a genuine desire to help ordinary people create financial freedom online.

With these new wealth building strategies online success is once again available to all – the playing field is once again leveling out and the strategies that some of the gurus guarded or sold for a fortune is now available through the work of some of these renegade marketers who make it practical and accessible for all to benefit from.

Some of these new strategies are so simple, it almost seem ridiculous how easy it is to make money online. Ironically, this is one of the major challenge that startup affiliates face. They tend to think that making money online must be hard and tough and that you have to be extremely experienced or skilled to 'make it'. Nothing could be further from the truth. Whereas it requires hard work, making money should be fun and easy and doing it online offers both these opportunities.

There will always be a place for building lists and developing big websites, but this is by no means the future for the little guy wanting to quit his day job. With these new wealth building strategies a new field of possibilities are up for grabs and with the internet as a global marketplace expanding, it will only get better for all of us. The best part of these new strategies is that it's not rooted in 'quick-fix top-hat style tricks', but that it is based on sound marketing principles and simply taps in on some of the much overlooked aspects and potential of creating wealth online. Some of these marketers are even taking

these online strategies offline and are making an absolute fortune in a virtually untapped market.

We are once again in a very interesting transition in internet marketing and building wealth online. The fact remains that there is more than enough opportunities to go around for everyone. Pay the price and success is yours. No one will hand it to you on a silver spoon, but you don't have to kill yourself either. Leverage your efforts with specialized knowledge and get in as soon as possible.

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