

THE HOT PICK PROFILES

TOP 100 HOT PICKS

POSTS LIKES ARCHIVE

Back to Basics – A path to Financial Freedom that is so simple that you do not see it advertised anywhere!



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3rd

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The pursuit of financial security is something that is desired by essentially every individual today. People spend countless hours attempting to navigate the ample information that is out there in the national media (TV/radio/newspapers/online) to determine which stock to buy; which bond to invest in; which bank is offering the best rate on a high-yield savings account, etc.

In my experience, however, there is one path to success that stands out from all of the others and is relatively traditional in nature. Yes, going to school and becoming a licensed professional is extremely important; however, that in-and-of-itself will generally not make you rich and able to retire early. Rather, that formula is simply a part of what I am proposing.

Imagine a situation where you can effectively have a substantial amount of your monthly expenses paid via a certain investment and are thus able to bank a significant portion of your bi-weekly paychecks from your job. Imagine not having to stay up at night

worrying about promotions or not receiving your fair share of bonus money because you have effectively created your own bonus.

What I am proposing is the following: keep your day job, but invest in real estate property on the side. What other investment allows for you to potentially receive a good amount of monthly income and capital appreciation in the long-term (in excess of inflation)? Which stock / bond / savings account will generate similar results?

A lot of times, people say to me that they do not want to deal with the headaches of being a landlord and that the barriers to entry are too high from a cost perspective. Regarding the former, my personal opinion is that a bigger headache would be to not capitalize on this opportunity. Who would want to watch 20 years go by and seeing your peers make hundreds of thousands of dollars from simply buying/holding real estate while you kept your money in a savings account and losing from an inflationary perspective? Regarding the latter, the barriers to entry are not high at all – the suburbs of every major city in America have places that are off-the-beaten-path that make for great investments. In addition, there are a plethora of opportunities in the South and Midwest to purchase cash flowing properties; these are opportunities that absentee landlords all over the country are quietly investing in and making a great return on.

The moral of this story is the following: do not believe the hype. Keep your job, invest in real estate, and watch as the dollars pour in!

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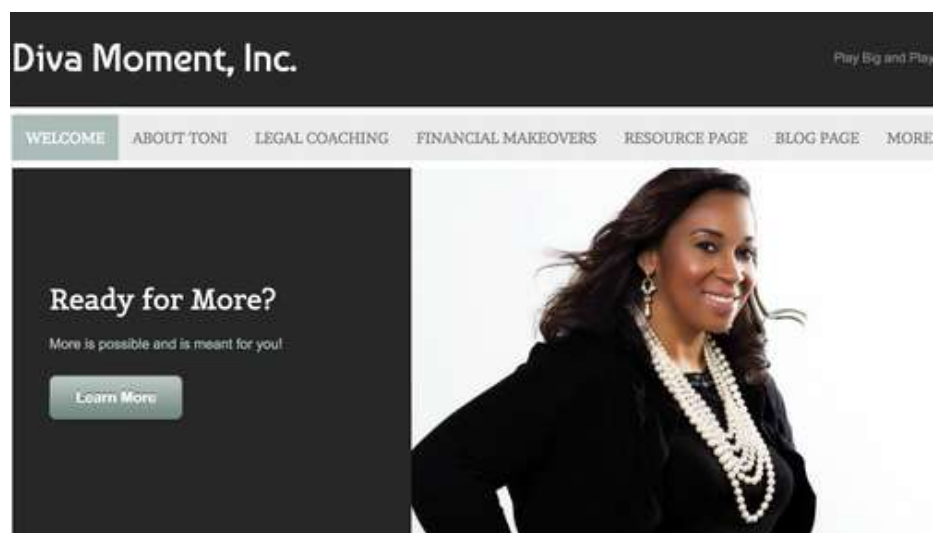
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Living Diva Dreams on a Dime

Toni Moore



Living Diva Dreams on a Dime

It's always interesting to see how some of my fabulous and broke ("fab") friends complain that they have no money to pay their rent, their house note, electricity and everything else they need, enjoy Caribbean vacations, drive luxury vehicles, carry designer bags and always purchase something new each week. And while the financial coach within me will only allow me to expend so much, the following is what I learned from my fab friends who live their diva dreams on a dime.

First, you must have standards. My fab friends have figured out ways to get exactly what they want at the price they want. They brag about their installment arrangements with the Home Shopping Network and QVC, treasure hunt at the designer outlets and exchange tips on leasing buying options based on dealership deals.

Similarly, you must have standards about how you want to live and the price you are willing to pay to get what you want to live your dreams.

Second, you must have a plan. Instead of being an impulsive shopper and mindless consumer, my fab friends plan out their year and make installment arrangements to live their dreams. My fabfriends even put aside money in easy saver accounts to ensure they have enough saved for weeklong cruises, to rent out restaurants for social gatherings and to live life without sparing anything. Similarly, when you have a plan and commit to making it happen, you will do what you must to get what you want.

Third, you must prioritize what matters. My fab friends are much like most in that they have a fixed budget, but they have embraced certain essentials in their budget. And while they know they can't have it all on their limited budget, they ensure their budget encapsulates what they believe are necessities. Similarly, by prioritizing what matters to you, you won't give in to the temptation of receiving and achieving based on the Haves, the Jones and the wannabes, but live as though your dreams are meant to be.

Fourth, you must become a coupon queen. Whether it is a \$5.00 discount on gel nails manicure, a twenty-percent coupon at a department store or a buy one get half off coupon at a Five-Star restaurant, my fab friends will find a coupon to save more than a few dollars. And while couponing takes effort, any money saved helps accomplish more despite your limited budget.

Finally, you must live life to the fullest. My fab friends find a way to have fun with their funds. They know who they are and appreciate what they have; they don't allow short-term circumstances to prevent them from living life to the fullest. Similarly, regardless of the size of your budget ensure you have fun with your funds.

From Toni Moore, Esquire

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1 note

Anna Wintour shares secrets to success



Anna Wintour shares secrets to success

She's the most powerful woman in fashion, and now Anna Wintour is giving away some of the secrets to her success.

The Vogue editor shares revealing tips including how everyone should be fired once, and "even if you aren't sure of yourself pretend you are" in new book "Winners and How They Succeed" by British journalist and political aide Alastair Campbell.

Wintour's suggestions for success, excerpted in the UK's Sunday Times, include getting up every day at 5 a.m.

On self-doubt, "Even if you aren't sure of yourself, pretend that you are . . . most people prevaricate. I decide fast. I think it's helpful to the people who work for you."

Wintour also admits to having been fired from her role as a junior fashion editor for Harper's Bazaar in 1975: "Everyone should get sacked at least once. It forces you to look at yourself . . . It is important to have setbacks, because that is the reality of life. Perfection doesn't exist."

And Wintour, 65, adds that switching off at the weekend is key, "I don't have a high-powered life out of work. I like to go to the country for the weekend with the kids and the dog and play tennis. I am very good at turning off."

And despite her stature, she appears humble, adding, "I can't make anything. I don't know how to make a dress. I couldn't go on a shoot and create an image. I can't write a script. I have so much admiration for people who can do these things, because I would have no idea where to start. I am always responding to other people's talents. I am not the talent . . . I don't write, I am not a writer. I see myself as someone who responds to the times and the culture, to a moment. Is that a journalist? I don't know."

Note: RePosted from FoxNews.com



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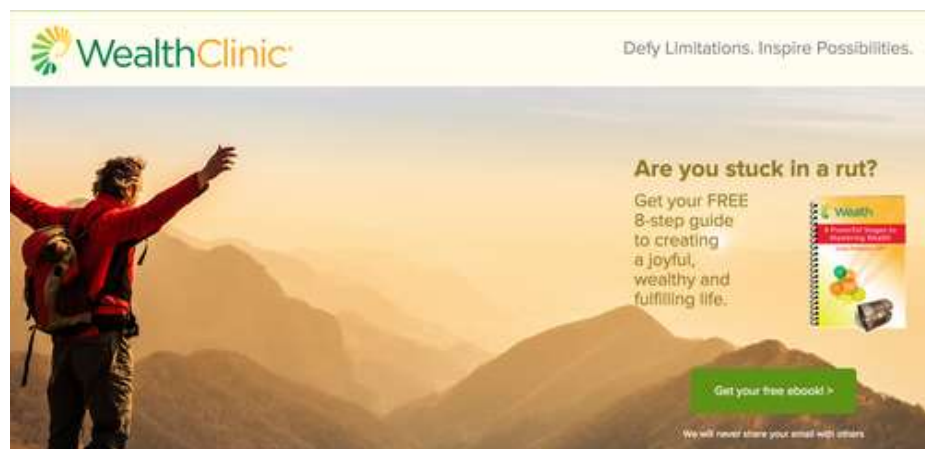
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1 note

Discover What You Really Want



Summary: After working in financial services for over 22 years, I've often noticed that people are not clear on two important aspects to life:

1. They do not know what they really want to get from their life.
2. If they do know what they want, they have not fully explored their 'why's' for what they want.

So an important key to success when it comes to creating long term wealth and life fulfillment is to gain greater clarity about what you want before you create a financial plan.

By giving yourself sufficient time to really think through and communicate your wishes, dreams and fears with your family, you are setting yourself up for success. Asking yourself many questions like, "What is my definition of success?" "How will I know I've reached my goals?" "Why do I want what I want?" "What do I have a burning desire to accomplish and haven't yet attempted?" "What does money mean to me and what will I do with more of it?" "What do I want to do after I retire (after considering that playing golf everyday for the rest of your life might eventually get boring.)" "How much time and money do I want to be able to give away for causes I believe in?" "What matters more to me than anything else?" The answers to these questions help you steer life in the direction you want to go rather than happenstance. Too often we allow our lives to be dictated by others and their wishes for us. Instead of living this way, I've found mindful inquiry and planning gives us the tools we need to create the life we really want to be living.

Once you know what you want, you can create a financial plan that truly reflects who you are and what is important to you. When creating your financial plan, however, don't make the mistake of thinking that it is all about the numbers. While money is important to consider, it is what you do with it that matters most.

2: Include your public contact information including:

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Your Website: www.wealthclinic.com

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3 Steps to Achieve a Lifetime of Financial Success

By Ted Gonder, co-founder and CEO of [Moneythink](http://Moneythink.com)

Ever questioned the wisdom of cutting back on all your savings today for the pursuit of your elusive retirement goals? The reality is that to achieve financial success, gain control of your money, and live the life you want, you do not need to save every single dollar you earn.

As the CEO of Moneythink, I am not a financial advisor and our organization has no vested stake in others' investment portfolios.

Moneythink's mission is to help people be self-reliant and self-confident with their finances. We work with students from challenged communities, having trained 1,000 financial mentors to work in classrooms across the country with more than 10,000 students. Every single day, we strive to set people up to succeed financially in their lives and on their own terms.

Instead of the conventional, boring, and unrealistic advice that come from being talked down to, we offer three simple and practical guidelines for achieving a lifetime of financial success on your own terms.

1) Financial success is about habits.

All habits must start somewhere – the most successful habits are the most sustainable ones. To avoid crashing and burning, learn a habit and see it gradually pay off in the long term, rather than immediately transitioning into it at once. No one can become a millionaire overnight by cutting off all expenditures, just like no one can lose 10 pounds overnight by cutting off all food. All too often, we wrongly believe that being financially successful means giving up all of our most favorite things.

The key is to change one small habit at a time, in as small a way as possible, and use this to get more of what you like. For example, instead of deciding to never buy your daily latte again, putting that money into a retirement account, and being unhappy as a result, you can be happier by cutting out two lattes per week. Then, spend a few weeks of savings on a great new pair of shoes or save longer for that vacation with your boyfriend to Belize you always wanted to take. If you can make a tiny sacrifice in your habits today to get something great in the near-term, you can prove to yourself that the habit of saving is worthwhile. Instead of saving being an elusive, unreachable goal, it comes within your grasp and you can see the reality of it.

2) Learn to save by not judging what you save for.

To be financially successful, you have to remove judgment from your saving. If financial success is about habits and habits must start somewhere, make sure not to judge yourself for what you are saving for. The last thing savers need when they are new to developing the habit is to be judged for what they save for, whether it is a Coach

handbag or a Caribbean cruise.

Ask yourself: what do you really want that is within reach? Start there without the judgment of whether what you are saving for is right or wrong, congratulate yourself for saving in the first place, and reevaluate your decisions after having successfully saved for a few things. Instilling the habit of saving is more important to long-term success than evaluating what you save for.

3) Use money as a tool to express your values.

If your goal is to build habits that last a lifetime and judgment is what holds you back from building them, then you have to be able to make your money work for you rather than working for your money. If you are 17 and value prom, save for prom and spend on prom. If you are in college and value a backpacking trip across South America, then save and spend on that. If you audit your expenditures every month, you will realize that a large percentage of what you spend on does not actually align with your top priorities. This will help you reclaim control of your money so you can get the life you want.

Too many people are disenchanted with financial advice in today's society because it seems so out of reach to be able to control one's money and live a happier life. My goal with Moneythink is to meet you where you currently are and show you that being financially successful is not as overwhelming as it seems – it is about habits, about being in touch with yourself, and starting by saving for something you really care about.

Ted Gonder is the co-founder and CEO of Moneythink, a nationwide movement of young people to restore the economic health of the United States through financial education.

Name: Ted Gonder

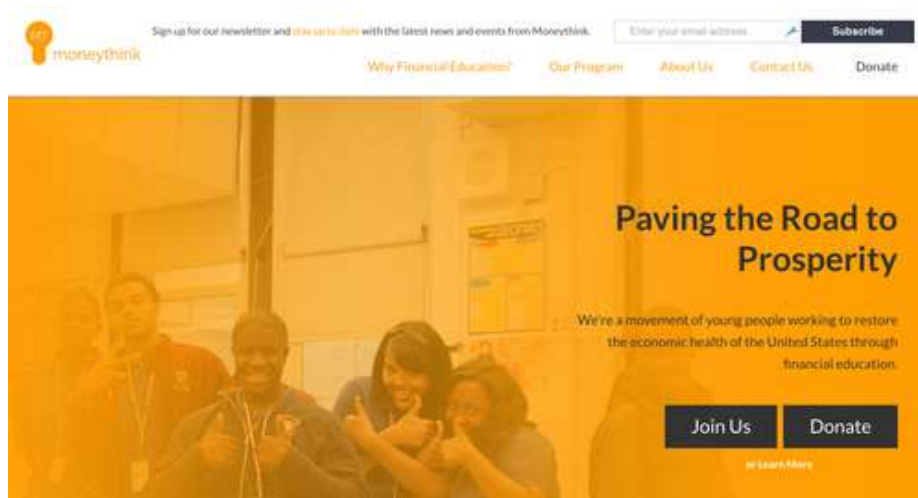
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Are you profiting from selling cigarettes to children? This may seem like a harsh question, but the sobering answer for

most investors is “yes”.



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We are all aware of the negative effects of tobacco, but if current trends continue, tobacco use could cause one billion deaths in the 21st century. In addition, nearly 80 percent of the world's one billion smokers live in low and middle-income countries. The 2014 World Health Statistics report indicates that 1 in 5 boys ages 13-15 use tobacco products. In some countries, usage statistics were much higher. For example, in Papua New Guinea a stunning 55 percent of boys and 40 percent of girls ages 13-15 were identified as tobacco users. Philip Morris International (PM) is the one of the largest non-US manufacturer of cigarettes. PM owns seven of the top 15 cigarette brands and its products are sold in more than 180 countries. It has the number one market position in 59 markets. In 2013, PM shipped over 291 billion Marlboro branded cigarettes alone. Revenues were \$80 billion resulting in net profits of \$8.6 billion. Over two thirds of these profits were distributed directly to shareholders in the form of a cash dividend. Who are the largest shareholders of Philip Morris International? Through disclosures we find that the largest holders of PM are US mutual fund companies who own the shares on behalf of the investing public. The top 5 owners of PM stock according to Morningstar.com are: Capital Group (includes American Funds); Vanguard; State Street; BlackRock (includes iShares); and MFS. These institutions collectively control almost a quarter of the shares of Philip Morris International. The fund with the largest position in PM is the

CollegeAmerica Capital Income Builder 529E Fund. It is a sad irony that parents in the U.S. are saving for their children's education with profits from cigarettes smoked by children overseas. I am not suggesting that people should take to the streets and protest tobacco use. I am simply asking the question "given the choice, would you choose to profit from selling cigarettes?" If the answer for most of us is "no," why is there such a disconnect between how we feel and how we invest? I believe the answer is simply a lack of investor awareness. Most mutual funds have names that sound relatively innocuous. Investors allocate to funds in their 401(k) with the click of a mouse and without a second thought. Very few take the time to review mutual fund disclosures to determine what their funds are actually investing in. Values based funds present an option for investors who want to align their values and their investments. These funds often avoid businesses that many investors prefer not to profit from. In addition to cigarettes, other examples can include companies with poor environmental track records, firearms manufacturers, or companies that don't treat their employees fairly. In an age where consumers are becoming more aware of the impacts of their choices across a wide variety of categories, isn't it time investors begin to connect the dots between where they invest and how the profits are earned?

Martin Wildy, CFA is a portfolio manager at Eventide Mutual Funds. The goal of Eventide Mutual Funds is to maintain market outperformance by investing in companies that they believe excel at creating value, operate with integrity, and profit from ethical and sustainable activities.

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Dr. Shaelyn Pham has an online coaching program called, Master Your Emotions to Supercharge Your Life.

Question: Dr. Pham, you have been selected as one of our Hot Pick Profiles. What does being an entrepreneur, author or project promoter today mean to you personally?

Answer: It means working hard to make a contribution to our society and future generations with ideas, education, innovation and knowledge. In our day and age with the advances in technology, it is easier and there are more opportunities for anyone to be an entrepreneur or author. But there were authors, entrepreneurs and alike back in the day as well. They're the ones who really paved the road for us today. If we didn't have Thomas Edison then we may not have had Bill Gates today. Each generation is built upon the previous one and what they left behind. So as an author, entrepreneur, project promoter, business owner, etc. it is our responsibility to leave a great building block for the next generation to use. Being an entrepreneur or author requires innovative ideas and out of the box thinking. So whether you lived hundreds of years ago with no electricity or in this age of technology, you have to have the willingness to step out of the box and sometimes stand alone to create what you believe in. If you're dedicated to pursuing your dream and crafting your art then you'll succeed at it.

Question: What in your background brought you to this point in time with this project.

Answer: My very first jobs were to manage my family's store for half a day when I was 9-years-old, and then go to school the other half of the day. I absolutely loved it. It was there that I learned a lot about interpersonal relationships, communication skills, and business. I continued with work and education into my adulthood. After receiving my Ph.D in clinical psychology and establishing my practice under Psychological Services & Holistic Health, Inc., I realized how valuable my work ethic has helped me transition into entrepreneurship. Entrepreneurs don't work from 9-5, they work from 5-9, but it is very rewarding. With over a decade in the field, I have helped tens of thousands of people through keynote talks, training, consulting, coaching, counseling, and leading my team I still enjoy every moment of my work. I want to continue to make a difference, so I decided to write the book entitled, The Joy of Me because I wanted the message to reach millions of people around the globe. The best legacy you can leave behind is the knowledge and wisdom that can help better someone else's life.

Question: What is your Public Contact Information?

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Website: www.drshaelynpham.com

Campaign Portal and Name of Your Project on the Platform: I have an online coaching program called, Master Your Emotions to Supercharge Your Life. This program is align with my goal in reaching people who are not able to come to see me or hear me speak at an event.

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