

# **The Good News**

The problem with writing a financial newsletter is that so often the topics seem to be downers - avoiding fraud, estate planning, market risk, etc. In this article, we promise nothing but good news.



### 1. You can become rich.

Maybe not billionaire rich, but definitely among the high net worth.

Becoming rich is very doable even at lower income levels. There are janitors and waitresses who died leaving million dollar legacies. The rules are relatively simple: Live below your means, save money and invest it wisely in assets or business ventures with a good potential for success. Diversify, don't put your eggs all in one basket. Know what you are invested in and why, and make time to follow your investments' performance. The more time you have until you need to reach your goal, the better.

# 2. You can live a happier life.

Take the time to figure out what you enjoy that makes you a better person and then do it. Don't hang around with downers or people who don't make you a better person. While money may help, you don't need lots of money to be happy. You need activities you enjoy and are willing to work at.

#### 3. There is a wealth of information to help you.

We have never had as much free information at our fingertips in all of history. YouTube alone offers more how-to videos, entertainment and education than you can absorb in a lifetime. Computing power is cheaper than ever, free wi-fi abounds and if you lack a computer or wi-fi just visit your local library.

# 4. You don't have to go it alone.

Peer groups, social support groups, internet exchanges, and even just posting comments to articles can help build connectedness to a larger world. Volunteering is a great way to get into events and activities that you might not otherwise. Here again, the internet is a big resource. Search for groups

#### Financial news to help you succeed - the positives and negatives

that like what you do, Facebook pages, and so much more, including just sites where you can post your thoughts.

# 5. Take chances.

Sometimes it seems like the media functions purely as a device to scare us out of leaving our homes and ruts. The world is a surprisingly welcoming place given a little common sense. If you really look at the statistics, the odds of something bad happening to you are pretty small. Combine that with a little caution and being aware of your surroundings and where you should not be, and step out into life.

a

Brian R. Carruthers, CFP®, CMT

Brian R. Carruthers & Associates Your Conservative Advisory Firm Since 1990 301 Forest Avenue Laguna Beach, California 92651-2115 USA

Telephone: 1-949-464-1900 www.gobcafunds.com brian@gobcafunds.com