

## **2 Keys to Prosperity: Gratitude and Generosity:**

By Ellen Rogin, CPA, CFP®

The financial markets have been in more upheaval than most of us have ever experienced. The media's coverage of the negative financial news has been unrelenting - it is almost impossible to turn on the TV or open a newspaper without seeing something about the financial "crisis."

All of this volatility has brought with it enormous financial stress for many people. For some, they have personally experienced financial challenges due to the current economy. For many more, their anxiety is based upon the worry of what might happen in the future.

Would it surprise you to know that expressing gratitude and practicing generosity can lead to feeling less anxious about the current economic situation?

After more than 20 years in the financial industry, I have come to know that "worry" is not a financial planning strategy. Fear-based decisions are often regretted and continued stress can lead to health and relationship problems.

There is much about the current economic environment that is beyond our control. It is crucial to spend your positive energy on those things that you *can* control. Here are some suggestions for constructive things that you can do to turn this chaotic time into one of meaning and opportunity for you and the people close to you.

### **Express Gratitude**

Look at your situation with a wide-angle lens. Focus on what is going well for you now. Are you in good health? Do you have an income and are you able to pay your bills? Do you have a roof over your head and food on your table? All of us have things we can be grateful for. Focus daily on the blessings in your life. Each day note (mentally, out loud or in a journal) at least five things that you are grateful for in your life.

I recently spoke with a client and asked if she had questions about her portfolio or about recent events. She said to me "I know that we will be fine. Even in the worst of times, things come back." She sounded calm and happy. This client is a breast cancer survivor and I asked her if she attributes her positive attitude to her illness. She said "Absolutely! After what I have been through, I spend my time focusing on what is really important in my life."

Please don't wait for an illness or tragedy to cause you to spend your time on the things you truly value in life.

### **Practice Generosity**

I know it may sound counter-intuitive to give more in difficult times, but generosity will serve to take your focus off your difficulties and on making things better for others. Whether the way you give is purely financial or if it includes your time and energy, now is the time to contribute.

Service organizations need your time and resources more than ever. Or perhaps you have a family member or friend that could use a hand now. Think about taking a volunteer vacation this year. You can see a new place and make a difference to the community you visit at the same time. Organizations such as Global Volunteers ([www.globalvolunteers.org](http://www.globalvolunteers.org)) lead trips to wonderful places and facilitate your service work. Often the costs for this type of trip are tax deductible.

People frequently share their stories with me about being uplifted by the joy they feel when they give to others and how often good things unexpectedly come back to them. A woman at one of my workshops, Sheree, shared this story after hearing me speak of *playing big* in the world to serve others. She was stopped by a man on the street asking her for lunch money. Normally she would have walked right past him. Instead, she actually heard what he had to say – he washes windshields to make money for food. Today was slow and he did not have enough money to eat. She proceeded to walk the man into the grocery store a half block away. While others stared at her, she took him to the deli counter so that he could order a sandwich. She bought the man lunch and gave him the change from the ten-dollar bill she used to pay. Sheree felt great about helping the man and walked home with a smile on her face. Later that evening she received a call from a relative who offered her a gift of \$10,000. She is convinced that the two events (helping the man on the street and the monetary gift) are connected – I am, too. Giving to others always comes back to us – although not always this quickly.

Of course as a wealth advisor I recommend that you have a plan that is in alignment with your goals and your vision for the future.

Remember that there are always opportunities created in difficult times. The more able you are to focus your attention down the road as opposed to the pot hole in front of you, the better able you will be to reach your goals and enjoy the journey along the way.

“Life is 10% what happens to you and 90% how you react to it.” – *Charles R. Swindoll*

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