

Prosperity News from Money ToolBox for Women

By Dr Audrey Reed

It's a New Year and a New Beginning.

I have dedicated this year to being balanced inside outside – same side.

Taking this to loving myself and giving myself the gift of time for me.

Being Balanced with all the busyness that is a part of our daily lives.

What a concept! Doing things for yourself...to fill you up – enrich your life and thus enriching the lives of those around you. This newsletter is a little longer than most of the

Prosperity Newsletter, and it is *worth the read*. *My guest interview is with Natalie Pace*

My guest interview is with **Natalie Pace the CEO and founder of iSophia, a leading**

Women's Investment Network. www.WomensInvestmentNetwork.com

Off to a Marvelous Beginning

Money Tool Box for Women is the Book of the Month on www.JustForMoms.com

[*Wealth and Wisdom the great balancing act*](#) - The news media has been flooded with good news, the stock market and our economy are looking up.

Why then, in the same breath, are the reports from credit card companies stating that there were more delinquent payments in December and January? You are smart, intelligent and well-educated people. Why then do we put ourselves in such financial jeopardy?

I bet most of you have financial books sitting on the shelf growing mold. You have listened to the great teachers and guru about money and financial independence. How many of you are willing to *light your fire*, take the bold steps in your financial world that shake you up? Choose now to make the behavioral shifts **that change your world?**

Are you willing to take the risk? Move the mountain? Join the growing new club of individuals who are financially savvy and have the financial freedom that you want in your life. Maybe becoming a millionaire is not your goal, that's fine. What would it be like for you to wake up each morning and feeling free and being financially sound, **living in the luxury of your own lifestyle?**

I urge you to take this next step to go to www.draudreyreed.com and enroll yourself in either the Santa Monica - 6 week Intimate Conversations About Money – Awakening the Goddess Within

Or the NEWEST 10 week – one hour each Monday Night, on the phone with your friends - Intimate Conversations About Money it's a “Fuzzy Bunny Slipper” telephone seminar. Just click on the website and then on seminars on the homepage to register.

Simple Yet Profound!

There is a dual learning here, how to become financially sound and then how to begin to study, how to **invest your savings, wisely.**

This article will also appear in MS Fitness Magazine Summer Issue 2004 with over 250,000 subscribers.

Money Fitness - Investing Our Savings?

It is summer and outdoor activities for those of us that are sports and fitness minded are foremost on our minds. I cannot wait to jump out of bed in the morning and go for a fast walk before I settle in for a good cup of hot tea and a hot date with my computer. Later in the afternoon, as the sun is setting I am riding my bike enjoying the sunset by the Pacific Ocean.

If it has been an extremely stressful day, you can find me in yoga or at the local spin class. With all the attention to my body and mental - emotional well-being, I have also learned to take good care of my finances now and for the future.

As we go to press the stock market is in its prime. If we are on schedule as analysts have predicted, now is the time to double up on **savings** and **investing** our money.

I have taken good care of my finances in the past. I am fortunate to have had good mentors and helpful brokers. (I am not a Certified Family Planner and do not have a Broker's license.) I know if we are going to have healthy savings, that sound investing is one fundamental course of action that will get us the results.

Researching your broker or investment team is as important as researching a good trainer. Do you hire a trainer who is fat and flabby or one whose body models the good health and fitness you desire?

It is the same with a money and investment coach. In the past I have been coaching you about managing your money. It is important to have a good financial foundation to be able to hold onto the money you earn as it flows to you.

Recently I interviewed **Natalie Pace the CEO and founder of iSophia, a leading Women's Investment Network. She managed to walk away intact from the stock market fall from March 2000 until the recent up climb.**

She graduated summa cum laude from the University of Southern California with a degree in English literature, and is a member of the Phi Beta Kappa and Phi Kappa Phi honor societies.

Natalie W. Pace launched iSophia, a leading Women's Investment Network and multi-media investment center, in November of 2002, to bring education, information, learning opportunities and financial empowerment to individual investors, who are hungry for financial health, wealth, ethics and wisdom. Since the initial launch, business has grown at light speed. Ms. Pace is currently a regular contributor to Forbes.com, has been interviewed by Diane Sawyer on Good Morning America and much more.

Ms. Pace's personal, trademarked investment strategies are endorsed by major business leaders and investors. N.W. beat the market in 2000 by anticipating the crash. *Her story gives us all hope.* In 2000 Natalie says she couldn't even afford the property taxes on her condo, so she sold

it and with the \$20,000 profit decided to sit out that year, after a broker had given her some interesting advice that Natalie knew from being in the telecommunications industry was bogus.

Natalie and her investment club have extraordinary statistic in buyer great stocks from the research that they did during 2002 –2003. Her capital gains in 2001 (during one bear of a year) were above 200%. Brilliant!

Sparks have flashed for the women of Natalie's group with a growth record in 2002, the investment club outperformed all of the major indices--up +200% as of December 2003.

The original investment club founded eighteen months ago consists of eight women. The average investor's monthly contribution was \$100 per month. In easy numbers they have gone from \$800 to \$45,000 in 18 months. It wasn't magic. They followed the principals Natalie and I talked about in the interview stage of this article and it works.

The network and the club's formula is practical and to the point, easy to learn and with focus and teamship, (that's part of the investment club theory). Not everyone is good at everything, and if you have people doing what they are good at in the club, then the wheels will flash sparks on the tracks to success.

NWP's web site www.WomensInvestmentNetwork.com features exclusive first-run interviews with world business leaders, stock report cards, macro trend articles and educational information on market terminology, alongside effective approaches to personal and corporate growth, success and ethics. iSophia's advisement team embodies success and experience in finance, entertainment, fashion, media, marketing and investment clubs.

AR -How did you learn the nuances of the market?

NP - During the year 2000, I kept my money out of the market and in a 3% savings account. I studied and practiced at buying and selling stocks. My philosophy is simple and profound, **buy low sell high**. Study the investment – what is its ten year time line. What is being determined with this research is - Is the stock at its high – mid-point –low?

Look for good strong companies that will lead their sector.

AR - Do not follow the crowd like lemmings to the sea?

NP - Correct, make good sound choices, and if you don't like the way something stacks up, don't buy it. Rather say, *I should have and didn't than I didn't take my time and lost.*

AR - As simply as possible, what are the principles you subscribe to buying stocks?

NP

- Buy Low – Sell High
- Start with heart and what you already know about what's going on in the world.
- Add Brains
- Choose Companies and Products Your Know.
- Company and Products You Like.
- *Understand the Product or Service.*
- You as a Consumer are the most valuable advisor for yourself.
- Keep Your Radar Up!

- Research the Products Growth Potential – determine if the product/service is priced to sell at a *higher price at a later date*.

Last Tip - Know the P/E Price to Earning Ratio

On a spreadsheet compare all of the numbers with the company's competitors. You want to buy the leader in its sector. Leader meaning the product/service that will in the long run outperform the competition.

AR - How do you know a company will outperform the competition?

NP - Go to the company website or get a copy of the company's Annual Report. If you know the company's history, you will be able to see what percentage of the annual revenues are going into research and development. Have their products been successful in the past? Have they been market leaders in the past and more so recently?

AR – What is the personality code we should look to crack with the management of a company?

NP – Investors should remember that companies are made up of **real people**. Does the management team consist of ethical visionaries or greedy megalomaniacs? The rest is gut work?

AR – Often, we ignore the signs of immersing or failing companies. Tell our readers your father's story.

NP - My Father, a retired blue collar worker, living in Phoenix knew K-Mart was in trouble months before they filed for bankruptcy protection. Why? They were no longer stocking the widgets he wanted, couldn't say if they were getting more in, complained about the computer system and actually sent him to another store to buy them. He called me, "I think K-Mart is in trouble. We started to do the research and sure enough their story began to unfold.

AR - Is the stock market a gamble?

NP - Yes, you are choosing whether or not a company's value will go up or down. A little like roulette's black or red. Do not rush into anything. Having said that, a balanced portfolio should help minimize the risk.

AR – When is a good time to sell your stocks?

NP – A good profit taking strategies, actually **SELLING** when a company's stock is high instead of always waiting for it to go higher, just that strategy alone, can significantly increase your return and reduce your risk.

AR - What if it is a new company?

NP - The newer the company the higher the risk. Without a history and a profit/earnings ratio available it is too much of a risk for the beginning investor. However, if you truly believe in and know the product and the management team, **gamble only what you are willing to lose.**

Otherwise, stick with the known. – even if the gains in stock value may not be as strong percentage wise.

AR - Is it important to due your research?

NP – Extremely! Doing your research and due diligence is critical. Remember, You are interested in the sector leader, the one with the best product, management team and research and development to create upcoming products to outshine its competition in the industry.

You want the Star of the Galaxy.

This interview with Natalie Pace is the beginning of a new and growing relationship for me and for my readership. **A word of caution!** We did not give you any stock advise, nor is this an endorsement for any of the advise that is on the WomensInvestmentNetwork.com website. It is a beginning place. The space where as we grow strong in our savings we can begin to understand how investing works, so that as a beginner or even if you are a more seasoned investor you challenge yourself to stay focused and balanced in exercising the new muscles of investment.

It is important to recognize all aspect of the information offered in this column is a blending of the philosophy, you find regularly in this column, **be balanced and fit with your body, your spirit and your finances.** Once the behavior of saving is fully in your bones, you can continue to save and then begin to invest step by step.

Blessing of Light and Loving,
[Audrey](#)

Dr Audrey Reed, is the regular Financial Columnist for MS Fitness Magazine. You can E - mail Dr Audrey with questions at Audrey@moneytoolboxforwomen.com. She is the author of *Money ToolBox for Women – Simple Soulutions for Mastering Your Money*, available soon as an e book at www.draudreyreed.com. Soft Cover copies are available at website or by phone 888 853 6564. Visit her website for information about new on the telephone seminars, e-zine and contest she will be running all this summer. Newest book *Verbal Magik – 10 Simple Practices to Increase Sales* available at www.verbalmagik.com in CD and/or Workbook.

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Next Newsletter - 5 Simple Steps for Integrating Change

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