

IF I HAD KNOWN THEN ...  
A BLUEPRINT  
FOR HOPE  
AND CHANGE

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## If I Had Known Then ... A Blueprint for Hope and Change

*“Our problems are many but our capacity to solve them are limitless.” – Ronald Reagan, January 1966*

The stories and case studies in the following pages of this book are true. They were written from the experiences of a group of

life coaches participating in a Mastermind created by David Krueger, M.D. We were together for a year on a monthly teleconference sharing what was called, “hot seat” subjects with each other, our fears, and our wins. Each month, we were given a specific book to read on business, life, and the advances in neuroscience. Dr. Krueger invited various authors to speak with us at our monthly teleconferences.

As we approached the end of our time together, we had a discussion about the footprint this group of gifted committed professionals could collectively leave for the coaching world. Each of us had case studies from our coaching practices, and our own stories of failure and success. We shared the value of having had more insight when making decisions throughout our lives? So, we decided we would compile these stories of *If I Had Known Then* to provide *A Blueprint for Hope and Change* for you.

We all have disappointments and regrets in our lives that continue to unconsciously limit us today. Until we consciously recognize how these events hold us back, and choose to respond differently, we will not experience lasting change. As Dr. Krueger teaches us through *The Roadmap for a New Life Story®* and *New Money Story®*, we must recognize authorship of our old story, interrupt our behaviors and limiting beliefs, decide what to change, and map the changes, in order to author new experiences.

Each of us, in authoring our new stories realized every moment in life is precious. We hope you identify with one or more of these and are inspired to begin your own journey of discovery, daring to author your new life or money story.

We also invite you to check out the Notes and References which provide tools and resources, as well as the BIOS of each professional that contributed to this project.

MentorPath® Mastermind Group Legacy Project

## The Vice of Self-Deception

Vincent (Ace) Wagner

Miracles are a result of the choices we make. They are not given, nor do they simply *happen to us*, rather they flow from our way of being and the mindset we enact. We are the authors of that mindset, that story that underlies our way of being. Sadly, I have lived chapters of my life where this awareness escaped me. I may have deceived myself, unwittingly, into a *less than* mindset.

To move from the depths of self-deception toward a greater awareness of our true self is a miracle. Open-mindedness is a miracle. This miracle is simply the removal of our self-deception - those thoughts of being less than, of being alone, powerless, unhealthy, unworthy on any level. Instead of giving in to these deceptions, we can create miracles by becoming the author of our own life story. To make this shift requires nothing more than a nanosecond to permit an awakening, to make the “choice” for completeness, to free us from the deceptive pattern of “choice” for something other than wholeness, wellness, or completeness.

At 45 years of age, I began to experience some miracle-mindedness. The books I read, the people I hung out with, the healers I met all helped me reverse the confounding self-deception I was living. This removal of limitations and acceptance of abundance is an ongoing process enabled by the recognition of that which is possible. It is not a one-time event. I work on it by simply accepting it through the choices that I make. In so doing, I recognize the “choice” I have to choose a life story written for me by others, the choice to give in to the sense that life is “happening to me,” or to instead recognize that my life and well-being are a choice I make, second by second. Recognition of this responsibility has been the first step toward a more fulfilling life.

This is a story of my journey towards making those choices for myself.

I naturally inherited a business partner for life, a brother in whom I have complete confidence. With the addition of a couple of other guys who were friends, we created a very successful enterprise in the construction materials supply industry. As

Midwesterners, we proudly succeeded in having exported to over thirty-four countries and thirty-five US States. We enjoyed one another's company and allowed our love of life to help others in our organization enjoy their work and to create our mutual success.

However, over time the adage "a business needs to either grow or die" prevailed in our industry and took root in our minds. We chose to grow, through a merger which accelerated our enterprise from a decent-sized company with twenty million in revenue to an organization of over seventy five million just three years later. The numbers and the growth were both alluring, but I may well have sold my soul in exchange.

In the early days post-merger, the new broader ownership and overall organizational vision took a great deal of my time and energy as CEO of the Division I led. As a member of the Board of the parent company, I was called on to help organize, align, and otherwise engender confidence in this newly formed entity with both our employees and our clients. This was a challenge. My instinct was not always aligned with what needed to be communicated, which required additional energy from me in order to be convincing. For seven years I labored at this task. There were laughs, successes, and failures along the way - and my job was not toil in the salt mines! However, I fear I unknowingly furthered my self-deception during this time. But sometimes we see self-deception in others and that helps us recognize it in ourselves.

Within the new organization, words like "partner" and "shared voices" were used to lead the organization. I used these concepts to both convince others to work at our company and customers to trust us with their business. It was this language that evoked the very merger I was then living. I put my trust in our leader - the founder of the enterprise, the CEO of the holding company, and a friend who used this language regularly. However, what I learned over time was that when push came to shove his personal interests trumped those of our supposed "partners" & shareholders.

On one key, Board-level decision made for his benefit, others voted in favor, but I clearly saw a raw, painful conflict between the fairness implicit in the words being used by our organization and the actions of this leader. The ideas of inclusion and fairness were being substituted for personal gain, and this leader was intransigent to

suggestions of change. It was the lack of alignment between these words and the leader who would not honor them that sparked my visceral need for clarity. Others could seemingly manage the contrast, but I could not.

If I agreed and voted in favor my self-deception would continue. However, language matters to me, and the growing awareness of the “choice” that defines my very existence was becoming more apparent to me. I was asked for my position on the Board matter in advance and I was lobbied for my support, as my vote and my leadership were crucial to its passage and acceptance. I simply responded to the two gentlemen lobbying me that sometimes we are called to “vote with our feet.” They looked at me, puzzled. I bet they remain puzzled to this day, but I had come to recognize that the way this ship was being captained was simply not for me. Alignment of my values required the removal of my self-deception that such disingenuousness behavior was acceptable in my life.

I fired myself!

Free of this self-deception, I longed to serve others in their journeys to make this miracle happen in their own lives. I decided to use my newfound knowledge about neuroscience, the architecture of “choice,” and miracle-mindedness to imbue my days with greater meaning. I wanted to be who I truly was, and I very much wanted to assist others in reaching their own potential.

Today, I challenge my clients to be authors of their own stories, reminding them gently that this authorship is a gift given to each of us. If we choose wisely, we can listen to the inner voice that guides us to become world-class authors of our own life story. Being coached and coaching others facilitates miracle-mindedness. Being true to our true self is the opposite of self-deception; and with this simple yet elegant knowledge, we can make miracles happen every day. The shift from fear to letting go and allowing self-love its rightful place is a miracle. This right is our sole responsibility. It is a choice we make for ourselves.

## **The Power of Faith, Self-Acceptance, and Self-Regulation**

**Bonita Cartwright-Thornton**

How I often heard my words, “I would rather clean my kitchen, than write”, and I don’t enjoy housework. For years, I could not identify when the resistance to writing began. Perhaps in college, I observed fellow students completing papers seemingly within hours. However, it would take me days, even weeks to complete the finished product. Although the grades were B+ and A’s, the graders had no idea of the price I paid in time and lost sleep. It was by grace, perseverance, and prayer, that I was able to complete the work. This pattern remained with me over the years, much to my chagrin. I learned to use expanded outlines, lectures, and presentations in creating my work. These short sentences cued me into the knowledge stored within and suited me well in an extemporaneous style of presenting. Technical excellence, combined with the blessing of God; you must prepare, be prepared, and the Holy Spirit will do the rest. This proved to be true on many occasions. However, the challenge of my perceived writing deficit was still not being addressed.

I began to work with Tony Robbins who writes about six core needs that drive behavior; Certainty, variety, significance, love, growth, and contribution. With certainty/comfort, we have a need to know we can avoid pain and gain pleasure.

The class of experience we choose to satisfy these core needs is selected based on the pleasure it brings us, how it serves us, how it serves others, and how it serves the greater good. The classes of experience can be categorized as follows:

- Class 1- Feels good, is good for you, is good for others, and serves the greater good.
- Class 2 - Doesn’t feel good, is good for you, is good for others, and serves the greater good.
- Class 3 - Feels good, is not good for you, is not good for others, and doesn’t serve the greater good.
- Class 4 - Doesn’t feel good, is not good for you, is not good for others, and doesn’t serve the greater good.

Robbins challenges us in this model to discover the motivation for our behavior by asking the question, *what need am I trying to meet by choosing a particular experience?*

Choosing the “Class 1 Experience” is the ultimate aim. Most people avoid “Class 2”, because there is usually little or no pleasure involved, even though it serves us and others. An example of a “Class 3 Experience”; overeating or excessive spending might feel good however, it can render a disastrous outcome.

Tony’s work guided me to a better understanding of *why I do what I do*. I came to understand my need to be *certain* I could avoid my perceived pain of writing. I often chose a Level 3 or 4 Experience. I would say no to writing opportunities or exposing my work to scrutiny (no risk, no reward). But it was not good for me, not good for others, and it did not serve the greater good. I would attempt to alter behavior by considering the pain of not completing a required writing project, or embracing an opportunity, but in the process, I would feel embarrassed, as if I had failed myself and others. I would attempt to contrast that outcome with the pleasure of completing the project feeling confident, accomplished, and good about myself. Because I did not really believe in my ability to write fluidly or with “perfection” there was no lasting change.

Over the years, my writing challenge was exacerbated by my lack of typing experience, including slow speed with a multitude of errors. It pains me to admit that I compensated by dictating the work to others or more often painstakingly pulled all-nighters. Work performance was impacted and I would turn down writing opportunities. My work may have been excellent, however if it was never documented no one would ever know. Though I desired to share my story, I didn’t trust in my writing.

During my role as a clinical specialist in Cardiovascular Nursing, I was invited to write an educational book on High Blood Pressure, by a major publishing firm. I submitted the first draft for proofing. It was returned as expected, with many pink stickers, not for content, but grammatical style, punctuation, etc. My objectivity was lost, as those pink stickers fueled this belief, *Bonita, you are not a writer*. The publication went forth with success, as the suggestions were incorporated and a talented staff packaged it

beautifully. However, pink stickers fit my schema, and I allowed those to ghost-write a chapter in my writing story.

My work in Emotional Freedom Technique (EFT), a gentle mind/body meditative practice, and my work in New Life Story® guided me to discover the past event that I had been allowing to fuel my negative, limiting belief.

I used many tools and over time this helped me to produce change by challenging assumptions that supported this old story and distorted belief. I engaged trusted colleagues to edit and critique my work. Faith in God, Emotional Freedom Technique (EFT) and New Life Story® guided me on my journey to continue even risking not being accepted by others. *I realized I first needed to accept myself!*

I've learned to take personal ownership of my life story. If I created the belief, allowing the assumptions and storyline to produce a conclusion that was not productive to the glory of God, for me or for the greater good of others, I was also capable of change! When I chose to stop living in the past, ruminating on what was lost, and chose to be in the present, and slowed down from a chaotic pace ... change was possible. I realized, while some opportunities might be good ones, not all are of *Divine* inspiration, or in my best interest. Indeed, an ill-timed opportunity could distract me from my higher purpose. Insight and change happened as I released false beliefs and assumptions and self-regulated for change.

As the journey in my New Life Story continued, I explored self-identify, *how I defined myself*. During this self exploration, I realized, I am contradicting my core beliefs in faith by holding onto any false belief, defining myself by performance. At the core of my identity is my relationship with my creator and Savior Jesus Christ, The One who loves me, who died on the cross, and rose again that I, and all who believe in Him, are set free from sin and all bondage. As a beloved daughter of the most high God, I am forgiven, and under Grace, in His unmerited favor. When God chooses me for an assignment, He does not judge me by my outer countenance. He looks to my heart. For too long I measured myself by performance, and if it was not perfect, I believed it was not good enough. This applied to writing, the concept of submitting a draft to the

scrutiny and critique of others was seen as exposing a weakness, rather than an opportunity to improve the work.

In the past, I chose to address false assumptions and not receive God's Grace. But He said to me, "**My grace is sufficient for you, for my power is made perfect in weakness.**" Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me. – II Corinthians 12:9.

In the normal course of my clinical work with clients, I utilize Emotional Freedom Technique (EFT) on issues such as stress and anxiety, unwanted emotions or behaviors. This facilitates stress reduction to compliment therapeutic intervention. EFT is a mind/body method using mindful touch, a gentle finger-tapping on Acupressure Points on the face and body, while focusing on a problem or issue to be resolved.

Research reveals that EFT works with our body's subtle energy system and can produce changes at a neural and cellular level. As clients are guided in using EFT and begin to develop skill in this technique, they become empowered to respond to their emotional state and help themselves feel better more quickly.

EFT has proven effective in helping clients in lowering stress, anxiety, and overcoming the emotional effects of trauma. While EFT is easy to learn and non-invasive— trauma and other sensitive issues should be engaged with the support of an experienced EFT practitioner.

Exploration with my mentor and coach, David Krueger, M.D., opened my awareness and provided me tools to empower self-regulation. I recall sitting at my desk, one late evening, fatigued, the Automatic Negative Thoughts (Ants) were abound in my head, I said to myself, enough already, you should be typing faster by now, *what is wrong with you?* The more frustrated I became, the slower the work progressed, until I reached a standstill. I realized these thoughts were not productive and were keeping me in a state of emotional reactivity.

**Important note:** I don't think for a second that as a practitioner, I have it all together. Grace does abound in weakness. Once calmed, I could become aware and discover the powerful impact of understanding and regulating my own state of mind.

It is my privilege to work with my clients utilizing EFT and New Life Story® and witness their transformations as they embrace greater possibilities for their next chapter in life.

The message in my story is clear. I am endowed with incredible gifts and *Divine* purpose. What I now believe about myself and others will guide my story to completion, to bless me and those around me. With faith, the right tools, and informed choice, I was able to interrupt old patterns and create a new life story, one I want to live out. I decided to allow God's love, grace, and truth to come alive in me. I decided to embrace the powerful tools for change God placed in front of me to enrich my journey and bridge the gap from my old story to my new story. *My journey came to where I am today through faith, self-acceptance, and a willingness to self-regulate.*

## **If I Knew Then!**

**Deb Dedrick**

Have you ever found yourself in despair after an argument, a relationship in tatters? Questioning why you just had that same argument again. When you think back, you just don't understand why you said and did those mean things. It has been said we often treat the ones we love the most, the worst. Why is that? Who said that's okay? Why haven't we been taught to think and realize mean behavior gets meaner, and conversely kind behavior gets more kind? Don't beat yourself up. Most of us go through life doing the same things getting the same outcome. There is hope. You can create lasting change, I did and you can too. In 2011, I'd had enough, one argument too many, my heart shut down and I gave up.

After twenty-five years of marriage, my husband and I separated and divorced. That Summer, sitting outside on my deck, reflecting, I questioned *how did I get here?* I never thought I'd get divorced. A smart woman, I knew how to sustain relationships (or so I thought). Yet, here I was in the middle of a stressful divorce and dissolving business partnerships. Feeling scared and alone, I asked myself, why I repeated behaviors that sabotaged and ruined my relationships? Why did I stay stuck in patterns that weren't working? Why hadn't I tried something new? Was change too hard to implement and stick with? I felt desperate to figure out why I had stayed stagnant. I wanted to learn how to change.

I started searching for a solution. Looking for a "how to" on good relationships. I wanted to break the generational curse of despair in my family tree. Tracing back, I could see my great-grandma, my grandma, and my mom had each suffered with broken relationships, low self-esteem, addiction and mental illness. I didn't want my children to inherit these patterns or suffer the pain from broken relationships.

Over the next five years, I read everything I could get my hands on. I traveled all over the country, scoured the Internet. My quest led to my coach and mentor Dr. Krueger.

Under his tutelage, I learned the comprehensive *Roadmap* success system; step-by-step processes to help me understand, recognize, and change patterns of behavior. I'd found my "how to", and I started learning a process to break bad habits and build happier relationships, starting with my relationship with self. I found out quickly, internal change doesn't come easily. Memorizing the steps, I began to recognize patterns of behavior that weren't working and try different ways. I learned to be patient with myself when I messed up and fell back into the same old routines. I didn't give up when I failed, but was patient with myself and kept trying. Over time, I learned to stop, pause, think, interrupt and substitute with positive behaviors. With persistence and steady focus, I replaced bad habits with good ones. These new skills gave me the tools needed to restore my relationships. I took opportunities to practice when dealing with my loved ones. Slowly with time, as trust was restored, I built a friendship with my ex and strengthened bonds with my children.

My kids' awareness of the *Roadmap* system is now their "how to" for building happy relationships, working from the inside out. I feel I've been a pioneer creating positive behavior changes that will impact future generations in our family. I didn't know my journey would not only improve the quality of my relationships, but also lead me down the path to a new career. Armed with a blueprint to help others create lasting changes, I became a life coach.

I've been asked by others, "What's a life coach? Why do I need a coach?" My passionate answer is; all great teams, athletes, etc. have coaches. A coach, unconditionally, supports you through life's challenges. They are present to hold you accountable and push you to become the best you can be. Encourage you when you feel alone and are struggling, support you when you succeed and meet your goals. If you watch the Olympics, after each event you can see the love and support between an athlete and their coach, win or lose.

In 2013, I was certified as a New Money Story® and a New Life Story® Coach. I help others learn to create lasting internal change and improve their interpersonal

relationships. One great success story is Blake. I'd been around him for years, yet I felt no real connection with him. Detached emotionally, he wasn't able to open up to others, feel or display emotions. He appeared aloof, standoffish and unapproachable. Traits not conducive to building happy relationships. Unaware, he was repeating negative behaviors, patterns and habits modeled by his parents. As we worked together, examining why he reacted to situations the way he did, he learned to think and question the *whys* behind his choices. One-on-one coaching provided unconditional support for him as he worked to build his internal confidence. Mentoring helped him understand the limitations of others. He was able to forgive past hurts, abusive behavior from loved ones and tear down the walls he'd built to protect himself. Slowly, he shifted from a guarded, closed off person into a happy, well-adjusted, confident man. He developed the skill set to make positive self-serving choices that build great relationships. He too has broken the generational curse of broken relationships. Just the other day, he came into my office, beaming. Grinning, he told me his relationships are connected and he feels happy and confident.

The scenarios I described detail how using the Dr. Krueger's *Roadmap* can create lasting internal change and build happy relationships. Using a new skillset you are able to assess what needs to change and make conscious choices that lead to lasting changes. By utilizing positive behaviors, you can break generational patterns and habits that cause despair and ruin relationships. As you learn to choose your course, stick to an action plan, you too can create lasting change and positivity in your life and relationships.

*YOU too can take control of your life and choose your personal journey. Why not start today?*

## How Changing my Relationship with Money Changed my Life

Lynda Moore

It dawned on me just how badly I was doing on one stand-out day just over a decade ago.

It was a time full of emotion. My only daughter had just flown off to Argentina on a year-long student program. I was missing her already. It was my birthday too. All my friends had come round, and then they left me in my half-empty house.

I looked around my house. It was no longer my home. My marriage had ended and the house had been sold. I was surrounded by boxes, all packed and ready to move, red stickers for me, and green for him.

I went outside. The moon was bright and felt very tranquil, and slowly the tears started to fall. How on earth did I get to this place? This isn't where I thought I would be when I planned my life as a 20 year-old.

You see, I was hiding a secret. To the outside world I looked like a success, but on the inside I was struggling. I was in debt to the tune of \$600,000 and I felt completely trapped. I was scared. I'm the expert, I'm the accountant, I thought. This shouldn't be happening to me. It was the shame of it. I remember, mostly the *shame*.

I was well and truly stuck in the cycle of debt. I had to keep working in a business I was no longer passionate about, to pay the bank and to keep a roof over my head. So, whilst I generated enough income to keep paying the bills, I just wasn't moving forward financially and the stress level kept increasing.

The months passed. I was still being the ostrich with my head in the sand. The business was chugging along, the bills were getting paid, I was meeting my commitment to the bank. Everything was in a holding pattern so I was able to keep sleepwalking through the days doing what I needed to do to keep all the balls up in the air. But only just.

In the midst of all of this, I'd even managed to fund (OK, I took out a personal loan) a trip to Argentina to see my daughter. When you're as deep in the hole as I was, what's a few more thousand dollars of debt?

The stress was starting to get to me. It was relentless keeping up appearances with friends and clients that I was the prosperous person that they saw on the outside. But on the inside, I was like the duck in the pond—all was calm on the surface, but underneath my feet were frantically paddling.

I think I must have been looking a little stressed as a friend of mine suggested we go out for dinner. Fortunately for me he offered to pay, as I really wasn't sure my credit card would handle my share of the bill.

We were chatting over a glass of wine waiting for our mains to arrive. I don't even recall what triggered it, but I felt myself starting to well up with tears. Get a grip, I told myself. This is ridiculous! But by the time I was half way through my main course, the floodgates just opened and I started sobbing. There was nothing I could do to stop it. All I could think of was thank goodness it was a quiet weekday so not too many other diners were there to see what was going on. My friend hastily paid the bill, and we left.

We sat on a bench in a park, waiting for me to calm down enough to speak. Then everything just poured out of me. It really was like a river bursting its banks—the words just kept coming. When I finally got to the end and was quiet, there was a sense of relief. I knew I wasn't out of the woods, but just sharing with someone made things feel so much better.

He looked at me and in a very non-critical way he simply said "Well, what are you going to do about it?" I know this may sound crazy, but at that point I hadn't even considered that there was anything I could do about it! So, we literally pulled out the notebook that I always carry with me and we started to put together a plan. My head came out of the sand, my focus returned and so did my determination to fight my way out.

I learned very early on in my journey to fix my life; managing your money is only 20% of the equation to becoming financially fulfilled. The other 80% is your money mind-set

your beliefs and behaviours with money. I understood the 20% but the other 80%; my relationship with money was in dire straits.

**If I had known then, what I know now:**

- I wouldn't have got into so much debt in the first place.
- I would have realised that it didn't matter how many spreadsheets I built, or how I analysed the numbers, that wasn't going to fix my problems.
- I would have spoken out sooner and asked for help. I wouldn't have buried my head in the sand hoping it would just go away.
- I would have realised that I wasn't the only person in this predicament. There are so many other business owners and individuals who feel just as trapped and scared as I did. They just don't know how to ask for help, or who to turn to.

The good news is you don't have to spend years to make the changes in your life.

Using my knowledge of numbers from my accountancy background and combining those skills with Dave Krueger's New Money Story® Mentor training, I can help others fast track the changes needed by working through the equation. I became a life coach. I know that beliefs drive behaviours which drive results. If you don't like the results you are getting, step back and look at your behaviours, and then take a further step back and look at your beliefs. Wrapped around the mind-set work we do together in coaching, we'll also look at your numbers. Once you understand your relationship with money, you can change it from one that isn't working to one that does. The changes will last a lifetime.

You need to be prepared to take a good hard look at yourself, ask the hard questions, and do the work—I can't do it for you. But, like me and like so many of my clients, if you are prepared to take the journey it'll be worth it.

I worked recently with Shelly, a business owner, professional, someone at the top of her field. Her story is just one example of how I can help you retake control of your life:

*“In 7 weeks, under Lynda's expert guidance, I've completely changed my relationship with money. I feel empowered. I'm clear on my goals. I have a great plan in place. And I've never felt more in control of my finances.*

*I'd known for decades that there was something flawed in my thinking about money. I'd seen psychologists to try to figure it out. But I never got even close to understanding the root of what was going on. After one session with Lynda I had a complete breakthrough about my values (which are great!) and how they were driving my spending (which was bad!). Within 3 sessions I became aware of some deep-rooted, misguided beliefs that have always held me back. The simple act of becoming aware meant I was able to implement instant change.*

*Once the head and heart stuff was sorted Lynda helped me get the numbers organised. We improved my accounting practices dramatically, separating my personal from my business with surgical precision! We planned, rejigged, refined, revisited, and recalculated until I got my head around it all. I am NOT a numbers person, but Lynda was supportive and understanding and always nearby.*

*I can't recommend Lynda enough. She was generous with her time, encouraging, on call, and taught me things about my business I had no idea I needed to learn.”*

Whether your finances are in dire straits or you just know they can be improved, don't hesitate--you'll get the results you want!

## ***Creating a Thriving Mindset!***

### **A New Coaching Paradigm**

**Gloria Manchester**

While I was in my own New Money Story® training with Dr. Krueger, I recall writing in my notes, *why do I continue to sabotage my financial success? I am passionate about my profession. I work hard. I have meaningful relationships and I take care of my health. What's my problem?* We were in Step 4 of Dr. Krueger's class at the time.

**Step 4: Decide What to Change in Your Money Story.** When people change their minds and create new experiences, new neural networks and brain connections form. Success involves creating a new story inside and outside: An evolving internal model combined with new experiences.

As the class went on, reading from the material, this sentence stood out for me; *my prior knowledge is physical, real, and PERSISTENT as a neural pathway in my brain. The light bulb went off!* I realized I was still unconsciously holding on to my past failures. If I am to change my life and finances, I am going to have to be more mindful and interrupt my negative thinking and behaviors. I must ask myself daily, what negative past events, regrets, or disappointments, am I re-enacting in my life in this moment? No matter how much positive thinking I had been doing, meditating, and *faking it until I make it, without identifying my saboteurs*, I wasn't changing those neural pathways. *Although unconscious, my negative thinking was physical, real, and persistent.*

I committed right then to make some major changes in my lifestyle and go for the gold. My intention had been to pay off all my debt by my birthday in February 2015 and launch my new coaching programs by the end of the year. I have accomplished the first and I am within days of launching Prosperity IQ (P-IQ)™ as of the writing of this paper. I love the coaching business and I appreciate my financial business as well. I love shifting from one position to the other, *coaching and consulting*. It is challenging and I know I am making a contribution to my clients and the people in my life.

My major saboteur from the self-assessment in the book, *Positive Intelligence* was “Restless”. The definition in the assessment result is; constantly in search of greater excitement in the next activity or constant busyness, rarely at peace or content with the current activity. In other words, I was easily distracted. I start on one thing, get bored, and then start on another project. Because I also have a need to complete what I start, I eventually go back to each project. I had to interrupt this process, if I was going to make lasting changes. I needed to stay focused on one major event, task, or program at a time and follow it through.

*All of this insight was my secret weapon for my coaching practice!*

By the time I acquired my Specialty Certified License as a Mentor Coach for New Money Story®, I was on a quest to develop a dynamic coaching program based on what I had learned about myself. I decided I needed a phrase that would speak to all my coaching programs. I submitted a trademark request for Prosperity IQ (P-IQ) to use as a brand in promoting all my courses including, the New Money Story®. *Prosperity* as a brand has a much larger meaning than simply creating wealth; for my purpose it encompasses influence, relationships, and emotional and physical health. *Living with a prosperity mindset is about thriving in all areas of life.*

I started marketing my first New Money Story® group in November 2015. Several past clients *leaped* in. I had designed the group for six participants but I already had seven enrolled. Their stories are inspiring! Over seven weeks, Via ZOOM video conferencing, the group met with me once weekly and I had a one-on-one with each of them midway through the course. They read through more of the material from Dr. Krueger’s *Roadmap for Money Mastery*, on their own, as they were preparing to write their stories and they engaged with each other between sessions to complete a few specific assignments.

**Here’s an example of one testimony from a graduate:**

*“Through this experience in the New Money Story® series, my relationship with money has drastically changed. I am now more conscious about my money mindset and how it*

*has influenced my behavior around money and loss. As a result, I now catch myself before self-sabotaging and see that I can easily choose to move into actions that better serve me and my financial goals. It has been an invaluable experience and I have no doubt I will be using the tools I learned for the rest of my life.” – R.C. - California*

Using Dr. Krueger’s concept, “State of Mind/Story/Strategy” I started by having the course participants develop a lifeline of their negative events around money, as an assignment before we had our first session. As they went through each decade of their lives they discovered how their past defined their current negative money mindset. I had them take the Color Code Personality Self-Assessment\*, which describes their natural strengths and limitations, and the Positive Intelligence Saboteur Assessment that describes the major saboteurs getting in the way of their success. Integrating these and other strategic tools, I coached them around their barriers to success. The process worked so well they began to dig deep to monitor themselves daily to discover *what was not working and what was working.*

To strategically shift them into a positive money mindset and powerful vision for themselves, I co-created with them a personal declaration statement. It is a short “I am” statement that speaks to the financially successful person they are striving to become. At this point, I introduced our trademarked “*Playing to Win*” chart as a recalibrating tool. They started using our Prosperity IQ Mapping to assist them in making a paradigm shift from their negative triggers or usual response to distress, to be at choice in mastering their emotions *and take back their power.*

In the book I coauthored, *RE-The Wisdom in Rethinking Your Life* and in our leadership seminars, we use the terms *Shit Happens (circumstances)* and *Shift Happens (choice)*. The New Money Story® group realized their circumstances were still their circumstances, but the shifts they were willing to make, by interrupting their thoughts around past failures, and recognizing their negative triggers, changes the game! By taking a different action, they could change the outcome. They began writing their new money stories with ownership, from the inside-out, to author a new experience.

**Here are the four (4) dynamic elements I prescribed to make lasting changes:**

- **Self-awareness (be mindful)** – Be self-aware and stay mindful of how you think and express yourself, to interrupt your negative thinking and behavior patterns.
- **Recognition (recognize how you self-sabotage)** – Once you recognize the negative triggers in your life, the sabotages at play, stop yourself and consider, am I fighting, freezing, fainting, or taking flight? What limitation from my personality assessment is holding me back?
- **Grounding (reinforce the “I am”)** – In the same moment, stop, take a few deep breaths and say your personal declaration to yourself. *These were co-created from the natural strengths they wanted to rebuild and refine during this coaching process, designed around who they aspired to be. (Example: I am a trusting, confident, and persuasive woman or man.)*
- **Self-regulation (taking a different action)** – By being willing to take a different responsible action, and not reacting to the negative trigger in the usual manner, you are rewiring your brain and building on your strengths.

Next, they began to recognize and recalibrate whether they were “*Playing to Win*” or “*Playing Not to Lose*” and they could see the difference in their relationships, career goals, and general well-being. As they practiced, they were boosting up their endorphins and feeling good about themselves.

\*\*As a coach, you can use our link to acquire Hartman Color Code Assessments for your clients by going to <http://starrpartners.org/ps/> - one-third of the proceeds for each report is donated to CARTE (Child Abuse Resolved through Education) for the STARR Life Course for at-risk teens.

LEAP PLAYING TO WIN™

## PLAYING *to* WIN

<b>PLAYING NOT TO LOSE</b> <small>(99% or less) operating from our limitations</small>	<b>PLAYING TO WIN</b> <small>(100%) operating from our strengths</small>
Win/Lose or Lose/Win	Win/Win – 100/100
Skeptical	Trusting
Resists change	Embraces change
Reacts to world and others	Responds to world and others
Makes excuses	Accountable
Detached	Engaged
Plays it safe	Takes risks
Operates from scarcity	Operates from abundance
Wasteful	Resourceful
Meets expectations	Exceeds expectations
Gives up	Resilient
Critical	Accepting
Over-think / Over-discuss	Laser / Concise
Driven by perfectionism	Committed to excellence
Resentful	Appreciative
Unforgiving	Forgiving
Withholding	Transparent
Controlling	Flexible
Entitled	Grateful
Problem-focused	Solution-oriented
Self-serving	Team-player
Stuck in obligation	Stands in contribution
<i>What is the world doing for me?</i>	<i>What will I contribute to the world?</i>

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**Here are two more testimonies from graduates:**

*“Through this experience in New Money Story®, my relationship with money has completely changed for the better ... I have shifted my limiting belief of being unworthy and unskilled at how to create financial abundance, to deserving and capable. I learned to recognize the various mental saboteurs that threatened my focus and progress, and now I am feeling totally empowered. Through the support and encouragement of the program and our coach, I have a plan of action towards an exciting course for success in my coaching business.” - Annette Moreau – Tennessee*

**In New Money Story© I did not expect to transform my limiting beliefs around creating healthy relationships ...**

*“I did not expect to transform my limiting beliefs around creating healthy relationships. That was a bonus! As I got coaching from Gloria during the series, I realized I had allowed my past partners to ignore my feelings and needs. Now, I value myself as a talented woman who deserves respect, quality time, and authentic personal touch. My goal is to continue growing my business and have the relationship I deserve.” - Heidi Bogert – Hawaii*

The New Money Story® group results were amazing. In a short seven-week series of coaching, they went from self-sabotaging, recalibrating, and self-regulating to authoring and living their new money stories.

## **I Wish I Knew**

### **Families in Transformation Coach**

**Shelli Lether**

“I’ll bet you can’t help me,” Steve said, sinking deeper into his chair.

I had first met Steve a few weeks earlier when his realtor Pamela was showing him an apartment in my building. Pamela, knowing a family whom I’d recently helped transition through a challenging divorce, hoped I could help Steve avoid spinning out of control to self-destruct.

At our next meeting over coffee this soon to be divorced father of two small boys laid out for me what he saw as a hopeless situation involving the family-law legal system. I heard the resignation and self-doubt in Steve’s voice as he described what he saw as his tragic predicament.

On his way to becoming a successful hedge-fund manager, Steve faced one of the most important and difficult decisions of his life: Should he give up a custody battle as his young sons’ mother moved with them across the country to be near her parents? Doing so would significantly limit and perhaps even curtail his involvement in the little boys’ lives, and he worried about the impact on their future.

Steve’s defeated stare and apathetic attitude let me know he was beginning to believe his wife’s legal team’s accusations—that he was a joke as a father, had no idea how to parent while holding down a job, and should simply disappear off the map. Oh, but he should surely go on sending those child-support checks!

However defeated Steve seemed, I knew something he didn’t yet know—something I hadn’t known either, back when my children were little. Just like Steve, I too had considered giving up, until another person helped me realize my unacknowledged strengths as a parent and my potential to become the mother my children needed. I knew that if Steve let his boys move away without fighting to be a better father, he would never forgive himself. But—and this was a big but—if he made a commitment to

reflect faithfully on and take responsibility for his life actions, both inside and outside fatherhood, he could create a far more rewarding relationship with his sons.

I had also believed, like Steve, thirteen years earlier that I was an incompetent parent and that my ex-husband would have to take on the sole care of our children. In the aftermath of a shattered marriage, I was struggling with depression and post-traumatic stress. My boys and I were about to lose our home, my ex had cashed in his IRA, and he'd spent all our savings as well as the children's college money. His lawyer informed me, an uneducated stay-at-home mom, that their father had nothing left to support the children and me, calling me "an insult to working mothers."

Yet I now had to take full financial and emotional responsibility for my boys. Where on earth could I turn? I searched frantically to find a blueprint. My severely depressed mother, who had been in and out of mental hospitals throughout my childhood, was now homeless and rarely checked in with me. She certainly couldn't serve as my role model or source of strength. My alcoholic dad had run off to marry again, breaking one of his many promises to be the reliable father and grandfather we needed.

Most nights during that scary time I stood in the dark with a drink in one hand and an Ambien in the other, terrified by the waves of anger and blame that filled my head, trying to come up with a way to run away before I really hurt the children. I didn't know that I had the power to get them fed and to bed on time, let alone pull myself out of such dire circumstances and parent my boys the way they deserved. I felt the most hopeless on the night after I put my children's lives in jeopardy, when my distressed nine-year-old son looked me in the eyes and said, "Mommy, you would be happier if I were dead."

Steve in his present plight may also have thought things could only get worse, but my experience had shown me differently. I had been to hell and found my way back. I wanted to offer Steve, and above all his children, an opportunity to benefit from my journey.

After he agreed to work with me, at first my new client didn't seem like the best family guy, appearing career-centered and often looking for validation in the fast lane.

Like my own earlier self, he clearly lacked the experience and understanding of being child-centered. Steve also demonstrated impulsive behavior, such as sending unfeeling emails to his wife and putting his needs before those of his family.

An extremely intelligent man, he was, however, eager to change if doing so served his goal, and he responded well to suggestions, helpful data, and nonjudgmental encouragement. Steve had high aspirations of becoming an effective leader and making his mark on the world. Again, like the “old” me, he needed someone to see and believe in him. He needed a framework to both manage his career and reconstruct his job as a parent.

I knew that Steve would discover his greater self by learning to focus on his children’s lives and needs, rather than simply trying to seem a heroic parent. Over the course of our time together I was able to empathize with him, sit with him through his insecurities and struggles, and help him reflect on his actions and ideas. By meeting with child experts, custody evaluators, and even other parents, Steve soon recognized the importance of his role. We used all of our findings as fuel for a plan with one goal: keeping Steve’s children in his life no matter where they lived. While we co-created strategies to navigate the legal system and keep his career on track, it was Steve’s newly discovered passion that built the positive, resilient relationship with his boys he set out to achieve. Steve learned, as I had years before, that confronting the things he feared most in himself was what would allow both him and his family to flourish.

Steve’s struggle to keep his sons close to him went on for years. During that time, he grew as a father, and his boys grew to know, love, and respect him. Ultimately Steve grew to such a degree in all ways that a custody evaluator recommended that he be awarded 60/40 custody.

Just as both my children and I benefited from my transformation into a better parent, Steve and his boys experienced a more fulfilling relationship and built a foundation that will serve them for years and years to come.

**NorahStrong#6**  
**On Continuing Lessons**

**David Krueger, M.D.**

I knew from close to the beginning that I was as much my daughter's student as her parent. Lauren continues to contribute to my life's work in spoken and unspoken ways. Her legacy goes both directions, now to her four daughters as well as to me.

The last installment of what I have learned from Lauren—and from my granddaughter Norah—is illuminated in the passages that follow.

**Excerpts from My Daughter Lauren's Caring Bridge Journal Entries**

**August 23, 2015**

Life is precious and can take a turn at any moment. Our sweet Norah (age 7) went from playing in the sand on our Cape Cod vacation to being diagnosed with a brain tumor in a matter of twenty-four hours. The most aggressive form of brain cancer, glioblastoma multiforme, was removed from this vibrant, sweet young girl's brain. Despite removal of a tennis-ball-size tumor, she maintained her optimism, playfulness, and irrepressible sense of style through daily challenges.

**August 26, 2015**

We had a meeting with our treatment team. The neurosurgeon recommended against a second surgery, showing us how the remaining piece of tumor was resting on Norah's motor cortex. Her prediction was that with another surgery Norah will be, at best, paralyzed on her left side; yet without it she has a six-month life expectancy. In my research, I found the one constant among the few children with this tumor who beat the odds was a full resection of the tumor. Even with a second surgery, the odds are not good: Of all children under 10 with this tumor, only five have ever survived.

So, I fight back at the doctors who say we are hurting our child by saying yes to the surgery. *No, we are saying yes to her soul, her wit, her personality, her intellect, her fight, her love of fashion, her love to read, and above all else NORAH!* We can push with all the best OTs and PTs in the world to strengthen her arm and leg. One thing I am good at is helping children with disabilities, so thank God I can be an expert for her in this realm. So, we proceed and we get the tumor out and start our true fight.

### ***Norah will be Number 6.***

We have asked that the second surgery be postponed until Wednesday because school starts on Tuesday. Norah loves school and loves her school friends, so I went with Norah to her classroom so she could see her teacher and her seat after the surgery, to picture what she is fighting for. So, she will WALK to school the first day to be with her friends and enjoy that first day of school. Then we will begin our fight to walk or roll to that seat on her second day of school, whenever that will be after the surgery.

### ***DK: A Back Story***

*Several years ago, I was talking with a legally blind 15-year-old girl whose macular degeneration had come out at age 12. I asked her if she experienced particular challenges in the classroom when she couldn't see the blackboard, or new information on the overhead projector. Her response was, "Everybody's got something. I find a way to get the information."*

*Planning for the future, her dad took her on skiing trips and used only public transportation, moving about without car or limitation. She learned to ski expertly so didn't need to read the signs signifying the difficulty of the slopes.*

*She chose a college in Boston and later a doctoral program in Chicago where she could rely on public transportation. She began her clinical psychology practice in Boston to help autism spectrum disorders children and their parents, building a staff of twelve therapists and special education teachers to become the East Coast referral center for Asperger's children and their families, coordinating*

*treatment, preschool, school, and summer camps. To support her therapeutic school she formed Foundation for Understanding Social Engagement, or FUSE. The program trains professionals from Harvard Medical and Rutgers and collaborates in clinical research.*

*FUSE is now an official nonprofit sponsor of the Boston Marathon, which she has run regularly since 2012 and completed successfully with amazing times. She carries all of her water around her waist for each marathon, because she cannot see when people offer her drinks—whether water, Gatorade, or other liquids—and has learned to rely on herself for these needs.*

*So, my daughter Lauren crafted a very positive and powerful story for herself. She has taught me a great deal and remains my inspiration. She and Norah, her second oldest, continue my education.*

### **September 2, 2015**

Immediately after the eight-hour surgery, the neurosurgeon came to speak to Tim and me. She began with an apology, indicating her belief that she had resected the remaining tumor as best she could, and that we were right to insist on having the surgery. She again apologized, emphasizing our tenacity and bravery in wanting the best for our child.

Miraculously, in the recovery room, Norah was able to move both her left arm and leg.

### **September 3, 2015**

Norah had her second first day of school. She had surgery last Wednesday and was back to school today. Fewer days absent than the common cold requires. She WALKED to school all smiles and as brave as ever with a large bandage covering the right side of her head. What I did not know but learned today from her teacher is that her classmates asked Norah last Tuesday when she would return to school, and she said without hesitation, “Next Tuesday, I will be back.”

The doctors and treatment team informed us that Norah would need sedation each day for the radiation treatment, since she was too young to be able to hold her

head absolutely still. But daily sedation would mean losing her morning at school each day for the six weeks. They agreed with my request for a practice appointment to see if she could do it without sedation. I asked for a radiation mask to practice the weekend before the first treatment.

She was in a good mood for the first real treatment, had a great first half day at school. Then we entered the sterile room with eight (but felt like 100) white-coated doctors staring at us over a flat table plus a medical technician holding the horrid mask. At that I lost her completely. She went into her newfound adaptive shutdown accompanied with non-responsiveness. She stood there, refusing to get on the table, and just cried. I talked, but nothing was working. Peripherally I saw four of the doctors shake their heads and walk out of the room. I turned around and said, "Give me one more try, and all of you move back and give us space." Then I sat there and told Norah, "This is your choice, and I know you can do it. I know you are brave, and you're the only person who can show these doctors that you don't need medicine every day to lie still. And, oh yeah, I will give you a play date every afternoon and a new Justice outfit every week if you can do it without medication." And then I stopped talking and waited and my brave sweet warrior emerged! She allowed me to put her on the table, put her head on the cushion, and did not move as they placed and tied the full head and neck mask. She was whimpering and tearing the entire time, but her head was still. She did it! This is a triumph, as it allows us the ability to keep things positive and as normal as possible for a half day at school each morning—unsedated—before leaving for treatments each afternoon.

### **September 9, 2015**

Norah was sitting my lap as we watched her sister's soccer game, and I was stroking her head and thinking, *Wow, we need to brush her hair because she's shedding.* And then I stopped and clicked into the new reality and thought, *Oh, she is SHEDDING!* And at that moment my thinking diverged: I could be sad as I pulled out strand after strand, or I could gain strength from each strand I pulled out. Luckily there were many strands and many minutes of soccer, and I wiped away my tears and

realized what every parent should stop and acknowledge: Hair means nothing; hair is an accessory that does not define any one person, but accents a person. I regret every time I have said, "I love Norah's curls," or her hair color, because that is not who Norah is, and that is not what makes Norah who she is. Norah is her smile, her heart, her kindness, and her logical simplicity. But I pray tonight and tomorrow and the next day that everyone else will realize this and help their children realize that hair is not the beauty, but merely a covering of her inner beauty shining brighter and fuller.

### **September 27, 2015**

Norah was ten days into radiation and beginning chemotherapy. The cancer becomes more real because now everyone will know Norah has cancer, and the pity we have tried to avoid and stay positive will be even harder. So, we can either be sad, or make it into an event and celebrate it. We have begun the celebration. Wednesday was a holiday, and I turned it into a girls' day in the city. A stroll on Newbury Street and an opportunity at the fancy Salon 10 for a custom-made wig for our stylish Norah was the beginning of the day. Norah was the queen, she had the fitting, and we were told to come back next Wednesday for the cutting.

### **September 30, 2015**

Once Norah's hair started falling out, I gave her the chance to shave it all or let it fall out, and she has clearly stated each time I asked that she does not want to shave it. Today we headed to her appointment, and once again before we got there I asked if she wanted them to shave it, and she said no. We all arrived for the appointment, she sat in her chair and saw the wig, and then she had a moment to think. And like every other choice moment she has had in the last month, her bravery, courage, wisdom, and inner strength showed, and she said to everyone she was ready for them to shave her head. And without flinching she watched her remaining hair fall to the ground. Her sister and I had to leave the room for a minute to gain the strength that Norah possesses. But everyone should wipe their tears because this diva has a new do that has given her a swagger and smile that allows no one to pity her or be sad for her. Rejoice in her strength and courage and take strength in her smile, as she is happy. She recently said

that she wanted longer hair; today she was the boss and she decided length, style, and cut.

### **October 13, 2015**

Every day is not great. Norah gets tired. She gets sad she cannot eat on her special diet what her sisters eat. She gets frustrated that she has to take so many pills, she gets terribly nauseous every morning, and she has a hard time waking up each morning from both the chemo pills and the radiation treatments. Yet every day she smiles, she laughs, and she reminds us all what is really important. She is herself, and she is happy. Every day we make something special from something small, and we celebrate the moment and the experience.

### **October 26, 2015**

Norah has bravely endured thirty-three radiation treatments to her brain. For each of the sessions, Norah has left school early, been driven from Lexington to Boston, easily spending two to three hours in the car each day, wearing a fitted mask on a cold table, losing her hair where the radiation hits, and being nauseous daily. Each day I saw her smile when she left school and enter the car to go to radiation therapy. I saw her smile when I put her on the table to endure the radiation. I saw her smile when we walked out of radiation therapy. A child who just wanted to start second grade in September, and has only been able to have one full day of school—the first day—before her second surgery. Since then her life has been consumed by treatments.

### **December 2, 2015**

Our world has changed and our normal is new, but we are so thankful for what we have and what we cherish of family and friends. We have Norah, and she is currently tumor-free and thriving. Norah is herself: happy, joyful, friendly, shy, sweet, logical, sensible, caring and kind and so much more. We can wait for something different, but we will not be wasting our time and energy because we need to live and enjoy the day and the price of these precious moments we are given.

## **December 31, 2015**

The year 2015 tested us all, and we have prevailed to enter 2016 with new hope, new energy, and a positive frame of mind. We watch Norah every day just being a 7-year-old fighting with her sisters, refusing to eat broccoli, dancing with Marin, texting her sister five feet away, and laughing with Caitlin about nothing; that is our excitement. Our New Year's resolution is to live in the moment and never take it for granted.

The beauty is right in front of you, stop searching for it—you're looking right at it.

Please keep us in your prayers, as Norah's chemotherapy regimen will begin again in January.

### ***DK: My Note***

*Norah Strong #6 became a beacon of hope and inspiration for family, friends, teachers, and classmates. We each wear our Norah Strong #6 T-shirts—family, teachers, classmates, and friends. Families who had benefitted from FUSE began a GoFundMe campaign through Caring Bridge to fund the initial expenses of house modification, treatment, chemotherapy, and radiation. In three months, 1,004 people raised \$106,000. Incredible community bonding and cohesiveness for positive energy and prayer became a daily occurrence.*

*Two well-researched scientific papers found that prayer by people for someone—even when they do not know the person they are praying for, and when the person they are praying for does not know that they are praying for them—has a positive effect on better recovery of patients. Called “demonstrable effects of distant intercessory prayer,” the research findings are powerful.*

*Lauren and Norah both remind me daily that whatever we experience, we either create or accept, that we daily write every aspect of the story of our lives.*

*Everybody's got something. It just depends on what you do with it.*

## Notes and References

1. Page 2: Introduction—A Coaching Mastermind Legacy Project. New Life Story® and New Money Story® are both programs of **MentorPath®**, a unique system created by David Krueger, M.D. that is designed for your success, honed by over three decades of helping executives and professionals create strategies to master changes of mind, brain, and behavior to make changes that last.  
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6. Pages 18-23: Gloria Manchester, ACC, *Creating a Thriving Mindset, A New Coaching Paradigm* [www.leaptoexcellence.com](http://www.leaptoexcellence.com) – Prosperity IQ (P-IQ)<sup>™</sup> [www.prosperityiq.org](http://www.prosperityiq.org) - Page 20: Saboteur Assessment from *Positive Intelligence* – *Hartman Color Code Personality Science* - Page 21: Playing to Win Vs Playing Not to Lose Chart
7. Pages 24-26: Shelli Lether, *I Wish I Knew-Families in Transformation*, [www.shelliletherlifecoach.com](http://www.shelliletherlifecoach.com), [www.familiesintransformation.com](http://www.familiesintransformation.com), [www.familyfirstsupervisedvisits.com](http://www.familyfirstsupervisedvisits.com)
8. Page 27-33: David Krueger, M.D. *Norah Strong #6, On Continuing Lessons* [www.MentorPath.com](http://www.MentorPath.com)

# **Contributing Coaches BIOS**



### **Vincent "Ace" Wagner**

Vincent "Ace" Wagner is an Executive Mentor Coach and Founder of Ace Wagner Coaching & Consulting, LLC. The company provides one on one coaching and group training designed to challenge resistance and foster new energy and transformation for individuals and organizations.

As a trained facilitator of the Institute of: HeartMath's Resilience® program; the Arbinger Institute; and as a Licensed, Specialty-Certified New Life Story Coach Training and New Money Story® Mentor Training; Ace serves his clients with a multi-disciplinary approach fostering change management by incorporating emerging Neuro-Science, heart focused resilience and principles of quantum physics. As a business owner, Board member and significant employer for over thirty years, Ace's business acumen and experience are integral to the coaching and consulting practice.

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### **Bonita Cartwright-Thornton**

Bonita is a Post Masters graduate of The University of Maryland. She is a Board Certified Psychiatric Mental Health Nurse Practitioner. She is a Certified New Life Story® Coach and Wellness Coach. She is also an AAMET Certified Level II Practitioner in EFT (Emotional Freedom Technique) and empowers individuals and couples to achieve emotional healing and stress reduction through this self-administered, gentle form of Meridian Tapping.

Through her coaching practice, SYNERGY for NEW LIFE and HEALTH, she partners with clients in a co-creative relationship to guide their success, whether to create a new relationship or to achieve optimum health and wellness. She uses proven techniques to help clients to *“Bridge the Gap between where you are and where you want to be!”*

Bonita and her Husband, William Tazwell Thornton, are passionate about empowering couples to build strong marriages, and families. They believe God is the author of the Marriage Covenant After working with thousands of engaged and married couples, they have found, as couples apply godly principles, they become equipped with invaluable tools to build marriages characterized by, commitment, fidelity, integrity, relational closeness, passionate intimacy, improved communication, and a God a centered family unit. Tazwell and Bonita have been privileged to come alongside churches, to assist them in developing and or enriching couples and marriage ministries for 23 years. The many resources offered by Family Life (Homebuilders, WTR Conferences, Art of Marriage) have greatly impacted and empowered that effort.

Bonita Cartwright-Thornton, BS.RN, MS, CNS, PMHNP-BC, CRNP

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**Deb Dedrick**

Licensed, Specialty-Trained New Life Story® Wellness Mentor, and New Money Story® Mentor. A Mother of four, Business Owner, Entrepreneur, Trainer and Facilitator, Deb draws on years of experience as she helps clients move their lives toward achieving optimal success. Deb believes success comes as clients learn to balance five areas of life: psychology, physiology,

financial, social, and spiritual.

Deb emphasizes staying in the present moment and teaches skills her clients utilize to manage their states of mind, body, and emotions. She leads by example, and is an enthusiastic player in the game of life. She helps clients achieve success personally and professionally.

Visit her at:

[www.debdedrick.com](http://www.debdedrick.com)

[www.divamentor.com](http://www.divamentor.com)

[www.yourhousemom.com](http://www.yourhousemom.com)



**Lynda Moore, B.Com, Grad Dip Arts (Psych)**

**Money Mentalist**

Lynda is a rare breed. She is an accountant, with more than 20 years of experience in practice, who also has a Graduate Diploma in Arts (Psych).

Her passion is helping people achieve their personal and business goals by teaching them to understand the link between their “money mindsets” and the way they manage and grow their wealth.

Many of her clients have a clear idea of what they want to achieve in life, but are held back by the way they approach finances. Using her skills in accounting and training in psychology, the Money Mentalist Programs were created to help clients work through their obstacles and find financial success.

Lynda has worked closely with Dr. Krueger to develop her own ability to assist clients in challenging their existing money mindsets and developing positive money management behaviors.

Lynda is Australia’s only Licensed Specialty-Certified New Money Story® Mentor Coach.

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**Gloria Manchester**

Gloria Manchester is President of Leadership Education Action Programs (*LEAP*), where she develops and facilitates its personal development seminars and coaching programs. She was certified as a coach by Coach Training Alliance (CTA) in 2008 and received her ACC Credential from International Coach Federation (ICF) in 2016. She is also a Hartman Color Code Personality Science Trainer.

Gloria is a Licensed Specialty-Certified New Money Story® Mentor Coach trained in Dr. Krueger's ground-breaking work. Gloria is the coauthor of an Amazon Bestseller, *RE—The Wisdom in Rethinking Your Life!* She has two grown children, successful in their respective careers, three grandsons, and one granddaughter.

Gloria is the co-founder of Child Abuse Resolved through Education (CARTE), a 501C3 nonprofit organization and its current president. She supports the work of the nonprofit by providing funding and co-facilitating the STARR Life Course for At-Risk Teen Girls.

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**Shelli Lether**

As a Transformational Life Coach and a New Life Story® Wellness Coach, Shelli guides individuals and families to take ownership of their lives and rise above perceived limitations. A graduate of Coach Training Alliance 2010 and Yoga Works Teacher Training 2009, she is also a Professional Supervised Visitation Provider.

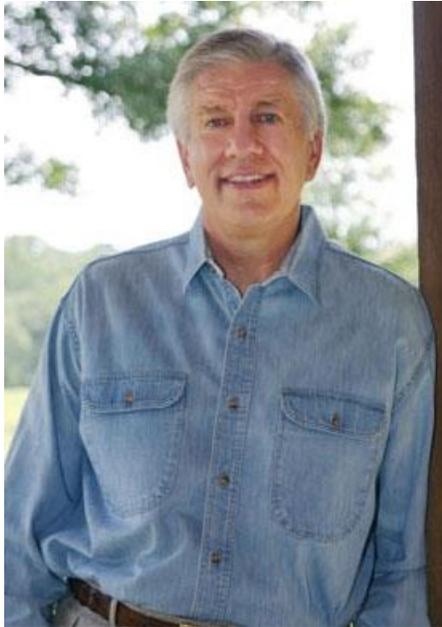
Shelli's unique coaching approach grew out of her own commitment to heal herself and her troubled family. Now able to enter empathically into her clients' experiences yet remain grounded, she inspires others affected by childhood victimization, eating disorders, violence, addictions, divorce, and difficult financial and personal issues.

A frequent school volunteer who empowers children through reading, Shelli also encourages fathers to embrace their parental role, guides mothers in creating positive family cultures, and helps children find the courage to take charge of their futures.

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**David Krueger, M.D.**

David Krueger, M.D. is an Executive Mentor Coach, and CEO of MentorPath®, an executive coaching, training, publishing, and wellness firm. His approach integrates the insights of psychology, neuroscience, and quantum physics with strategic coaching to help professionals successfully write the next chapter of their business stories. Author of 19 trade and professional books on success, wellness, money, and self-development, and 75 scientific papers, his coaching and writing focus on the art and science of success strategies: mind over matters.

His most recent book, *The Secret Language of Money* (McGraw Hill) is a Business Bestseller translated into 10 languages. He is Founder and Director of the Licensed, Specialty-Certified New Life Story® Coach Training, and New Money Story® Mentor Training.

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