

How To Think About Money - Made Simple

You can't help anyone by making less money than you could. The best thing you can do for poor folks is not be one of them. Set an inspiring example for anyone who might want to pay attention, but don't feel the least bit guilty about having a beautiful home or many, even when the TV news shows you a family living in a cardboard box beneath a bridge. There are a lot of homes around just as beautiful as yours for sale, and if the people living in the box really wanted a home, they'd get jobs, save money, start a business, and soon live somewhere better, and eventually buy a beautiful home too. You moving out of your home and into a box beneath the bridge won't help them.

Said that way, it's pretty obvious, isn't it? Taking prosperity away from one person does not automatically enrich another.

The entire 'great society' experiment has also shown us that taking prosperity away from some and *giving it* to others doesn't accomplish anything of lasting significance either. This is the theory of liberalism; government as Robin Hood. But Robin Hood *was* a thief. And he had a lot less overhead than the government. The first flaw in government redistribution of wealth schemes is there seems to be very little of the wealth they confiscate that makes it through their bureaucracies to actual redistribution. The second flaw is that dependence reinforces dependence; it does not create independence. The person who is deemed "poor" and has a basket of food sufficient for his needs dropped off every Monday by Robin Hood rarely finds a plot of land and, absent tools, digs with his hands until his knuckles bleed in order to plant and tend a garden. Our welfare state has been and

is a trap more than a ladder, a gigantic industry and government bureaucracy dependent on it has developed and become entrenched and powerful, and the Democratic Party has as one of its chief and most reliable voting blocks the population dependent on welfare - which is why liberals are so eager to expand it.

Theft is theft and there is no justice in it. The government as Robin Hood actually steals from the rich and the poor at the same time. Its gifts are more harmful than helpful, as they reinforce dependence. Its thefts suppress innovation, economic growth, job creation, job preservation in the U.S., even charity. It is impossible to tax a population to prosperity.

Abraham Lincoln, a hero of liberals for his leadership in civil rights, but despised by any liberals who know of his economic philosophy, said, "You cannot help the weak by weakening the strong."

The first thing to think about money is that there's plenty of it for everybody willing to do what works to attract it and work to earn it. Never think of money as finite, so that a dollar you get deprives someone else of a dollar. Second, then, go get as much of it as you want by creating value to exchange for it, without guilt. **Don't ever feel guilty** about sitting up front in the first class cabin because somebody else is in back, in coach. Your choices got you where you are, their choices have gotten them where they are. If you want to be charitable, that's fine. But don't feel guilty. Guilt repels prosperity. And don't let anybody else sell you negative ideas about money either. Your emotional relationship with money is very important. You might not realize you even have an emotional relationship with money but you do, and it's fragile and easily, adversely affected.

People who constantly lack money have in common negative emotions about it and toward those who have it. Their relationship with it is full of fear, anxiety, envy and resentment.

People who have plenty of money have in common positive emotions about it. This is not coincidence. It is cause and effect.

Next, never focus on lack. Don't dwell on or worry about what you haven't got. Worry has never made money materialize. I've tried it. It doesn't work. Instead, concentrate on something productive and profitable, on finding new or better opportunity, on somehow making yourself more valuable. Because of the nature of my business, over 30 years, I've gotten to know lots and lots - thousands - of people who once lacked money and now have a lot of it. Most of them are not any smarter than you. Many do not have college educations. Some come from 'mean streets.' Many have failed once or several times before succeeding. They are genetically, intrinsically nothing special. Their thinking and behavior differed and differs from the majority who don't do well financially, but they are not different - so anyone, including you, can achieve and enjoy the same prosperity they have if you will learn about and adopt their thinking and behaviors. There is no shortage of opportunity.

Don't resent those who do well. All envy and jealousy of the rich is counter-productive, just as is the desire for something to be taken away from those who have it, to be given to you. Everybody who is doing very, very well financially has something to teach you, to reveal to you, if you will observe them and study them. The fact that their success exists can and should inspire and encourage you.

It is tempting to look at the wealthy as undeserving or lucky. This is rarely the case. Few who watch Jay Leno host The Tonight Show and know how wealthy he is are aware of how much time he spent sleeping in his car - he was twice arrested for vagrancy, in L.A., near the current location of his star on the Hollywood Walk of Fame. This the truth behind 99% of the rich, the rich and famous, and the successful in any and every field of endeavor; there is reason not happenstance.

Educate yourself about money and about success.

Instead of wasting any time in jealousy, envy, resentment, self-pity, or paralysis, invest that time in educating yourself. Even if you are 'resources challenged', the public library stocks countless books about success, biographies of successful people, how-to books about every kind of business, as well as current magazines about money, investment, business and success. Prepare your mind for the financial position you intend being in, not the one you are in now. Develop a 'success consciousness' as well as a true understanding of why and how money moves about, from one person or entity to another. Ultimately, sooner not later, you will need to narrow your focus to an area of specialty, a means of making income and developing wealth that you are going to personally use in the short-term. But you can start broad and find your way to narrow. If you've never read the classic book in the success genre, THINK AND GROW RICH, by Napoleon Hill, that's a very good place to begin. As soon as you are willing to think of yourself as an entrepreneur, my book, 'The No B.S. Guide To Wealth Attraction For Entrepreneurs' is another excellent resource, although it is a bit more advanced.

Don't wait. The saying is: time waits for no man. You can't wait until you know a lot more or

economic circumstances in your town or the world are better or the seasons change or for any other reason. You must start moving in the direction you wish to go, toward prosperity. Procrastination is the language of the poor.

A man I know who made himself a multi-millionaire by building up a lawn care and landscaping business, then buying up other such businesses, began with a borrowed push-mower, cutting lawns on weekends. At night, he studied every book he could find on business in general and about the landscaping business in specific, read that industry's trade journals, collected literature from companies in the industry. One day a customer whose lawn he mowed engaged him in conversation. Told about the young man's business goals, the customer, a wealthy entrepreneur, offered to loan him the capital he needed to get equipment and start a business. Most people would call this luck. It is not. It could not have happened if the young man hadn't gotten started cutting lawns with a borrowed push-mower, and probably wouldn't have happened if the young man hadn't prepared himself to speak knowledgeably and intelligently about his business plans. I could tell you hundreds of nearly identical stories and hundreds more that do not involve a wealthy benefactor but involve some other "leapfrog" move, that all might be called "luck" by the ignorant, but all were sparked by getting started and by being prepared.

This is something we cannot transfer from one person to another, forcibly, by taxing the one and handing money to the other. It is called "initiative" and each person already possesses everything they need to exhibit it and apply it.

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