

Learning to Live Well - VII

Finance

Learning to live well is an ongoing process in anyone's life. Growing and aging is something we all do and the more attention we pay to the process the better off we will be. As we continue this blog I will share with you another series of important words – Faith, Family, Fitness, Finance. These grow out of the progression of personal development presented in Learning to Live Well I, II, and III. They also involve more intensive work and commitment so they will be presented in a separate series for each word. Having thought about:

I - Probabilities, Possibilities, and Productivity

II - Persona, Persistence, Perseverance

III - Survival, Security, Significance

I hope you will be challenged to continue growing in your life in the areas of Faith, Family, Fitness, Finance.

Finance:

It will be important for you to realize that finance is much like fitness – it is all up to you! A lot of people think that finance is first in their lives and necessary for everything else that makes life great. Better think again. Finance is more of an outcome or a product of who and what you are as a person. This is one topic in which one should be careful not to “put the cart before the horse” as they say. While there is nothing wrong with finance and becoming wealthy, it is important to keep finance in its proper place. Perhaps the most famously misquoted Scripture is this, “money is the root of all evil”. Not so. Quoted correctly it really says, *“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”* [1 Timothy 6:10] It is the love of money that brings so many people grief and turmoil.

There is a good reason why my blog on Learning to Live Well did not start with finance. Finance is surely not the activation or the ending of a great life. It is, however, a vital and important aspect of the way one lives their life and is therefore a significant part of the teaching in almost every religion. This form of teaching is not only about money, the outward and visible aspect of wealth, but even more about the primary origin or cause for a holistic aspect regarding riches. They try to teach the importance of our recognition of the majesty and gift of life itself and how we need to share this comprehensive endowment with everyone, as well as ourselves.

Since this is a blog I will not go into a great detail, but Christians will readily recognize this verse in the Gospel of Luke, *“Give, and it will be given to you.”* [Luke 6:38] Another verse, *“From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked”,* [Luke 12:38] will emphasize the clearness of such teaching. In the Jewish faith, the Torah speaks clearly about giving, *“If there will be a poor man among you... you shall not harden your heart or shut your hand toward your poor brother; you shall open your hand to him and shall give him enough for his needs”.* [Deuteronomy 15:7ff] It goes even further, *“If your brother becomes poor... you shall support him, stranger or settler, and he shall live with you”.* [Leviticus 25:35] The Muslim faith, in numerous ways, teaches the rule to be charitable. There is a short film on YouTube that explains very clearly what is taught.

[http://www.youtube.com/watch?v=WahSNAhNP-c&feature=youtube_gdata_player]

True wealth comes from a desire to serve others. We admire those among us who have done well by developing an idea or product that help people live and work better. These are the people who are the inventors of almost everything that we enjoy and find useful in our lives. *“Everybody can be great . . . because anybody can serve. You don't have to have a college degree to serve. . . . You only need a heart full of grace. A soul generated by love.”* [Martin Luther King, Jr.] *“Doing nothing for others is the undoing of one's self. We must be purposely kind and generous, or we miss the best part of existence. The heart that goes out of itself gets large and full of joy. This is the great secret of the inner life. We do ourselves the most good doing something for others.”* [Horace Mann]

History bears witness to the number of people that we celebrate for serving others without necessarily possessing financial wealth. It is also not uncommon that those who have become notable in serving others have often become well off financially as well.

When it comes to money I have a favorite saying, “Money is never the problem – people are always the problem”. If you read my articles from the beginning you may understand why I concur. My first article begins with Probabilities and Possibilities leading to Productivity. These characteristics were built into the fabric of our universe from the moment of creation. Then, depending on what kind of person you are, the sky is the limit, as they say, if you have Persistence and Perseverance. For those that move forward through life situations of Survival and Security, they have every opportunity to live a life of Significance: life that is intrinsically immersed in Faith, Family, Fitness and Finance.

Move – is the key word to moving forward in life!

MOVE – Making Opportunity Verifying Experience

Moving forward in life is obviously much better than moving backward. If you realize and understand the fabric of our universe then you know that you too can expand and grow in every area of life. We are all a part of this great creation and thereby share in this abundant inheritance. If we are unwilling to move in our course with all that lives we surely can lose these fascinating probabilities and possibilities. Inactivity and resistance are our worst enemies. The energy is there, we just need to “make” it happen. Making opportunities is our life's work. Learning to take advantage of every opportunity is foremost. Without a good and positive attitude you are as good as dead.

When moving forward it is good to constantly verify every experience. Not everything will be good for you but you will never know whether it is or not unless you try. One of the simple rules that made sense for me was: if doors are opening then continue to help them open with deliberate caution. If doors tend to be closing then be sure that you are not forcing your way into a bad place. I did not say that making opportunity and verifying experience was easy but it is necessary to make progress and become productive.

Here are three more important helpful words: Team, Inclusive, and Diversity. A lot can be said in this area but here is a summary:

TEAM – Together Everyone Accomplishes More. This acronym has been around for a long time and it has proven to be very true. You have probably also heard; “two heads are better than one”. Adding one more head to your life is great, but the real magic is in multiplication – increasing your team by 2 x - two times X or Y. Using the mental, emotional and physical aptitudes of your team in this way will increase your level of productivity.

Inclusive is another smart way to work with others. Too many people are exclusive in their attitudes and efforts. It is important to value interdependence with a willingness to share the benefits and the blame. Inclusivity is the best way to add strength and value to whatever you are doing.

Diversity is vital. People have said for a long time; “don’t put all your eggs into one basket”. Great advice! Trying to be successful from a single source is not working smart. Most people earn their living by exchanging hours for dollars that brings on the frustration many hourly workers feel. Diversity is how you can work smart, not hard. Using your mind and your spirit as well as your physical body is much more apt to bring financial success. Incorporating others in your efforts and sharing the load is best.

Since there are only 24 hours in each day it will be difficult, if not impossible, to gain much in financial wealth by working in jobs that exchange hours for wages. There are so many ways to earn money besides working for an hourly wage. You can do some research online, in a library, or by asking others with money how they do it. Most of these people who have financial resources have taken advantage of a variety of ways. Here are a few:

- Spending less (buy what you need and cut down on your “wants”)
- Saving more (choose the best interest plans for maximum return)
- Credit Cards (only use ones that have some form of points or cash back AND pay them off each month!
- Use coupons for all your shopping needs as much as possible
- Combine all your insurance policies under one company to save money & get discounts
- Periodically, at least yearly, check with all service providers to get their latest discounted plans
- Time for a new car? One that is most efficient in gas consumption - even a used car may be best
- Purchase good investments (get a good team to help you and, since banks do not offer very much interest, transfer your bank savings periodically into investment accounts)
- Find part-time work that rewards you without hourly commitment (be careful of scams or get rich schemes) (do not overlook MLM[ix] opportunities but look carefully – some can waste your efforts and cost you more money than you can make)
- Shop in places or with businesses – on or off line - that will reward you for recommending them to others for product sales.

In closing let me remind you how magnificent and resourceful our universe is and know that you can take advantage of this fact since you are a part of this wonder. You have been created to be all that you can be in body, mind and spirit/emotions to energize a good life for yourself with enough left over to share with others. As you increase in stature as a person and become an active partner with persistence and perseverance, these advantages become a part of you. While it may take some time and effort to move from survival to security it surely is not impossible to have a life of significance.

Enjoy life – work smart and not hard – and become all that you have been created to be.