

# THERE'S MORE TO MONEY THAN DOLLARS

If money has got you looking for another job, or a promotion - or you are out of work and money is scarce and therefore on your mind a lot - here are some helpful insights about money that can change your prosperity for life!

Andrew was a self-made Midwestern millionaire whose net worth when he died was over \$30 million, yet he lived with a constant and urgent fear that at any given moment he could be poor again, so he lived in a one bedroom apartment, owned one car, and wore simple clothes, and rarely enjoyed the money he had.

A talented artist from St. Louis, Sue had trouble selling her work. She found that she could only sell just so many paintings and then not be able to sell anymore until she was almost broke. Her parents had come from Europe and worked as servants for a very wealthy, selfish, greedy family. Sue's father often talked about how money destroyed love and corrupted people. Subconsciously, Sue's beliefs about money prevented her from selling her work and accumulating wealth.

James has been employed at the same manufacturing company for 12 years. He is considered a dedicated, hard-working employee, often volunteering to work overtime. He earns a decent salary and three weeks of vacation a year. He and his wife work hard to save money to give themselves and their two children pleasures. However, in the last twelve years James has never taken his well-earned vacation. He gets so caught up in "earning a living" that he forgets to live!

Danny is a University of Wisconsin college student, living on her own, independent of her parents. She doesn't have a steady job, yet she manages to pay her rent and bills, feed herself, and still be able to buy and do many of the things she wants. She doesn't let money (or

lack of it) get in her way. She believes that if she needs it, the money will somehow come.

Why is it that so much of our behavior revolves around our attitude toward money? Why is it that you could make \$10,000 or \$10 million a year and still not be content with your life, and yet others can live with the one dollar in their pocket and still seem to do everything they want? What is this stuff called money anyway, and why do we let it control our lives so much?

Leonard Orr is a California-based money seminar leader who focuses his advice on the premise that money problems are more a matter of attitude than of income or expenses. Orr defines prosperity consciousness as "the ability to function freely and effortlessly in the world, with or without money. It is confidence in our ability to provide value and negotiate for what we want." He says money is not the answer. It is only means of exchange, relative at best to our ability to provide time and talent and, at worst, relative to the greed of the person who has what we want. When we realize this, Orr says we are free to form a "prosperity consciousness."

In the United States, our money is simply a piece of paper that we exchange for goods and services. It is a well refined barter system that allows us to get what we need from those who don't directly want what we have to offer. Money is really just a symbol of our time, talent and energy, even though the amount of money one person earns compared to another may have nothing to do with those factors. In truth it is a very relative system, and not necessarily a good indicator of how much we are worth. It is also curious to note that money is printed on the whim of the Federal Reserve. There is more money in circulation than there has been gold mined in the history of the world; and, in and of itself, money has no value. All of the money you have today could be worthless tomorrow.

Those thoughts are particularly frightening when we realize that we have given money the power to represent our self esteem and our worth, and we judge ourselves and others by how much or how little we have. We allow it to affect our happiness and satisfaction in life. Which person would you rather be if the economy failed and the banking system went belly-up? The millionaire whose net worth is now zero and is watching his worst fear come true, or the person who is happy and satisfied, able to make her life pleasurable regardless of her income or net worth?

Orr claims that a "prosperity consciousness" will guarantee that we will enjoy life regardless of our financial position, and be able to create wealth just in the process of doing what we love to do, creatively for a profit. Orr gave definition to the "Four Laws of Wealth" for developing this prosperity consciousness.

Phil Laut, author of *Money Is My Friend* and international seminar leader, expands on Orr's ideas and offers practical ways to put the Four Laws of Wealth to work for you. Laut advises, "Practice these laws and you will find yourself in a better financial position, emotionally and in your checkbook."

### ***THE EARNING LAW***

All human wealth is created by the human mind, so work smarter not harder to get ahead. We are only limited by our willingness to use our creativity and take risks to create value. The problem is that most of us limit our thinking and don't get outrageous enough to do what is different or new and create value for others. Or we're like Sue the artist, and our beliefs about the evils of money keep us poor. For many people in recovery, the Earning Law is the hardest of all to master because addictions destroy self-esteem which is the core of our ability to receive or earn. Laut reminds us that we also must do what we love, "It's not easy to prosper doing work you don't like. Even if you earn a lot of money from work you don't like, it won't seem like much compared to what you gave up!" He goes on to say, "When people

start doing work they love, most discover that their expenses quickly and drastically decline. Their attitudes about earning and spending begin to change."

### ***THE SPENDING LAW***

The value of money is determined by the buyer and the seller in each transaction. Become aware of your thoughts and feelings as you spend. Notice how you limit your spending based on what you think you can afford, and then pay more than is asked for something you really want. Watch how it challenges your beliefs about lack and abundance. These beliefs affect your ability to negotiate and get what you want, with or without money, so confront them and then begin to change them. If you don't do something about your spending beliefs, you may end up like James, unable to enjoy the living you worked so hard to earn.

### ***THE SAVINGS LAW***

Accumulate a surplus from your income so that you realize that there is an abundance and integrate the idea that a part of all you earn is yours to keep. If you insist on continuously spending 100% of your income, Laut predicts you will always be broke regardless of how much you earn. As part of the percentage budgeting system he recommends, he suggests that you open several savings accounts for specific purposes and get disciplined and committed to savings as part of your money plan. This discipline can be a challenge to those in recovery, however it is very rewarding and reinforcing of our personal value and worth.

### ***THE INVESTING LAW***

Investing goes beyond savings for increasing wealth. It means spending capital in your name for the purpose of increasing your income. "These days the best investment you can make is to start a business of your own doing work you love," claims Laut. That business can start small and teach us many money lessons as it grows. An important rule to remember is never

to put all of your money at risk and to return some profits to re-investments, some to celebrate your success and some to your income.

### ***THE CLEANSING LAW***

**A**nother principle of prosperity could appropriately become the Fifth Law of Wealth. Catherine Ponder in the Dynamic Laws of Prosperity talks about the importance of making room for the new and good to enter our lives. The Cleansing Law is about cleaning up and cleaning out - because a cluttered life, physically or emotionally, leaves no room for new things or creative ideas to enter. Redefining your thoughts about money, clearing out the unwanted things in your life, handling resentments and upsets so they are resolved, are very important steps to getting the wealth you want in your life. Sound like some of the twelve steps? Those principles seem to work in many areas of life - why not apply them to money?

**N**ext time you have month left at the end of your money, remember the Five Laws of Wealth. They make it clear that there really is more to money than dollars and that there is a larger picture to consider than just a paycheck when embarking upon the journey of creating prosperity .

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**P**ATRICIA CLASON has been a professional speaker, trainer, consultant and writer for over twenty-five years. She is now the Director of the Center for Creative Learning which offers programs for personal and professional development at offices in Milwaukee and Madison, and Detroit. She has traveled across the continent doing over 3,000 presentations for corporations, associations, government agencies and non-profit organizations since 1975. Patricia has written many articles, training programs and personal growth seminars and has been a sought-after guest for radio and television.

**T**he focus of her work is on alternative methods of teaching and learning that produce high quality results. Her search for the best in the technology of human resource development has taken her as a student on many adventures through traditional and some not-so-traditional training programs.

Currently she is the owner of three businesses, the Center for Creative Learning, Great Ideas! Speakers Bureau and Accountability Coaching Associates. As a consultant and coach to other businesses, large and small, in the areas of start-up, marketing, and management skills, she guides people to manifesting their dreams. Her articles often appear in business and trade publications and her column Ask the Coach appears monthly in the Employment Times.

**T**o keep all this together, and still have time for her family and herself, Patricia must truly practice what she teaches in the areas of communication, time management, people management and motivation.

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