



"Lack of money is trouble without
equal." -- Rabelais

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Make the Economy Work for You

“Lack of money is trouble without equal.” -Rabelais

. . . so said the famous French author of the 1500s, and most of us would certainly agree! Whether we have a lot or a little, money is a highly significant part of our lives. It represents our time, our energy, and our abilities. Perhaps more than anything else, the way we use it and spend it shows what is really important to us. The decisions we make about it have a great deal to do with the kind of persons we become.

Any discussion about money brings us up against one of the most complex aspects of modern living—the economy. Governments are burdened by huge amounts of debt, whole industries appear to be vanishing, and long-term unemployment troubles the lives of a large percentage of the population. These days stockmarkets can plunge without warning, sending shock waves in all directions. While some countries have managed to reduce inflation, in others it is still totally out of control. It doesn't look as if there is any real connection between hard work and financial security.

In today's world, what is the relationship of money to genuine achievement? How can we use the money we have to bring us the best results? If we are unemployed, what approach to the job market should we take? What about those of us who

want to work and are able to work but find ourselves having to depend on the government dole for our living? Is there some way to cope with the feelings of discouragement and hopelessness that often overwhelm us as a result?

These are some of the issues we will examine in this chapter. There are no easy solutions, for problems can be very different from place to place. But no matter what your financial situation is, you can learn how to deal with it successfully and invest your life in ways that will bring you the best kind of results.

TOPICS

- Coping with the World of Work
- Dealing with the Hidden Persuaders
- Taming the Money Monster

FOCUS

This chapter will help you to:

- Develop effective methods of facing problems related to employment.
- Avoid financial manipulation.
- Maintain control over your personal resources so that you can invest them wisely.

COPING WITH THE WORLD OF WORK

Focal Point 1. Discover constructive methods of facing your particular employment (or unemployment) situation.

To begin with, let's consider some practical issues and problems related to earning the money we need to survive. Three basic strategies can help us deal with the complex employment situation we face today. First, we need to achieve and maintain a sense of inner poise. Second, we need to choose worthwhile goals. Third, we need to learn how to adapt to changing conditions. Now let's look at the kind of self-concept we need to develop so that we can have a sense of confidence when facing employment difficulties and challenges.

A Firm Base

Though we enjoy (and need) diversion and novelty in our lives to some extent, most of us want to have a secure sense of personal identity. For many people, their job or occupation defines who they are. The answer to the question, "Tell me about yourself," will usually be something like "I'm a steelworker," or "I'm a doctor," or "I'm a housewife." Stages in the movement toward a career or role in life can also be part of a person's sense of identity: "I'm a medical student," or "I'm studying art" or "I'm engaged to be married."

Consequently, the loss of either the actual job or the prospect of having it is a serious blow. Being declared "redundant," failing to pass one's exams, receiving news that the government will no longer pay for one's education - all of these experiences have traumatic results. But many people in today's society, particularly young people, face situations that are even worse. They confront the possibility that they may never find work because there just aren't enough permanent, "full-time" jobs to go around.



1 Following are listed some problems related to employment and society. Mark those that apply to you or important people in your life.

Problem	You	Your husband or wife	Someone in your family
a Unemployed now			
b Looking for a first job without finding one for more than 6 months			
c Unemployed for more than 6 months			
d Unable to continue education or training for the career that was chosen			
e Other major problem related to social status or employment			

The failure to find and keep a job is a destructive experience because a career or occupation is far more than simply a way of earning money. It is the social space into which people fit themselves, the niche which shapes them. If they are unemployed, they feel dislocated and worthless. Some become apathetic, listless, and bored. Others become hateful and violent toward the system that they believe has betrayed them and denied them a place. Tragically, some even turn the anger they feel toward themselves and destroy their own lives.

But is our role in society the only source of our identity? Are we to be summed up by where we were born, who our parents were, and what we do to make a living? Do we reach the end of our existence if society shuts us out in one way or another? If we are handicapped or disabled?

The truth is that *if* your self-concept depends totally on the way you are treated by “the system” or “the establishment,” you will always be at its mercy. To some extent, you will always be unable to control your life, for things around you can change overnight. Your job, your role, your position may be relatively secure today, but there is no way to make certain that things will stay as they are. If conditions are bad, it is possible that negotiations by trade unions may help to modify them. But even if they do and you are able to carve out a place in society, even if you are acknowledged or beyond that, envied by those around you, isn't there still something missing?

What you need to realize is that your significance as a human being is an inner quality. It *is yours because of* what you are, not because of what you do. It does not come from your “position.” You need to remind yourself of this fact if you are faced with a serious loss of self-esteem because of unemployment. You also need to remember it when your work does not bring you the kind of recognition you think it should. This may be difficult to do because right now you may feel exactly the opposite.

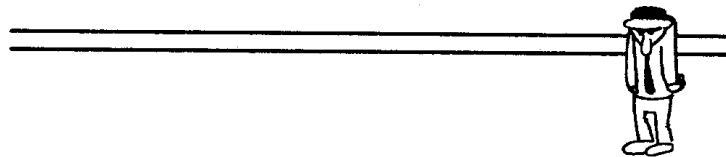
You may be convinced that no one really sees your value or gives you the kind of appreciation you deserve. You may feel angry at the way you are treated and the way your rights are disregarded. All of these negative feelings can rob you of your ability to cope with the problems you face. They can become a fixed pattern in your life. The question is, can they be changed? The answer is yes. They not only can be changed; they must be changed.

Here's how: begin to treat others with the kind of genuine respect and appreciation that you wish they would give to you. This may be hard to do at the beginning. But if you keep at it, a very important shift will take place. You will no longer be the victim of the way others act toward you. Why? Because by

giving away the valuable gifts of respect and appreciation to others—gifts that are in your power to give—you will have actually assumed control of your situation.

And another interesting thing may happen besides. What you give away may very well come back to you as people respond to the fact that you appreciate them and what they do, however much or little it is. A leading radio producer in the BBC said, “When you interview someone for a radio programme, say thank you—even if the recording is useless. Say it sincerely, because he has given you his time, and that alone deserves thanks.”

It would be impossible to exaggerate the difference that taking the initiative can make in a person’s life. It’s the difference between the political prisoner who writes books and poems while in prison and the one who broods on the injustice of his situation. It’s the difference between a handicapped person who uses whatever skills he or she may have to make objects of beauty and the one who complains all day.



2 ATTITUDE CHECK

We have pointed out the value of treating others with respect and appreciation. Are there some situations in which you need to apply this principle right now? If so, mark or name the most important one.

- o WORKPLACE
- o BUSINESS/PROFESSIONAL LIFE
- o SCHOOL ENVIRONMENT
- o PERSONAL LIFE

Or?

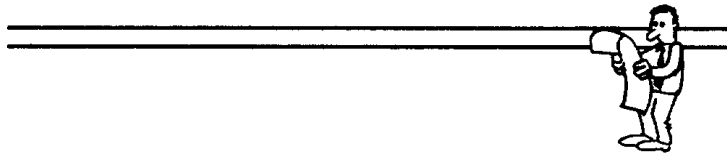
But don't just think about taking the initiative. Take it! Find something you have to give, and give it. As you experience the rewards that come, your sense of confidence will increase. You will grow in your ability to handle the pressures and uncertainties of today's marketplace. You will develop the kind of inner strength and patience that will keep you moving towards your goals. It is even possible that new employment or advancement opportunities will come your way as a result of your positive attitude and actions. But remember: you have to take the first step. You have to take the risk of trying.

If you cultivate your inner sense of worth by taking positive action, you will be free to choose goals for working that will keep your motivation at its maximum level. This is the second strategy for dealing with the world of employment. What are these goals?

A Double Agenda

These goals have to do with the idea of investment. Once you develop a firm sense of personal identity, you are free to invest your resources in genuinely profitable ways. This concept of investment has two facets. 1) It means that you must provide for your family. 2) It means that you must widen the horizons of your concern to take in the needs of others who are outside your family circle. The first purpose for working is one that most of us would readily accept. The second is a little more difficult.

Certainly the social services have a duty to use our taxes to help those who need it. But people need more than a handout to pay the rent and buy a few groceries. They need a neighbour who cares. You can be that person. The issue here is not *what* you decide to do to help other people but the fact that you decide to help them.



3 A RESOURCE INVENTORY

Think about the personal skills and assets that are under

discover that you will be able to adjust to changes in your employment situation without losing your motivation or purpose. This kind of flexibility is a distinct asset in today's fluctuating employment market. It's the third strategy we need to have when dealing with the world of work.

Free to Adapt

If your inner sense of worth does not depend on your position, you can adapt to changing employment conditions without fear. Instead of constantly worrying about what others think of you, you will be free to explore alternatives and try new solutions. You will understand more and more clearly that it doesn't matter, in a sense, what you do to earn money as long as your work is honest and does not exploit others. You will see that the standing (Or lack of it) which you have in society as a result of your occupation is basically irrelevant to your real worth and your goals for working. Consequently, you will be able to adjust upward or downward in the system without losing your balance.

Of course it would be good if you could use your skills and talents to their full capacity. By all means, try to get the best job you can. But if you find yourself having to operate far beneath your potential in order to be employed, do not allow yourself to become bitter. You can still bring dignity and beauty to your work, whatever it is, simply by the way you perform it.

It may be that you will need to move to another place in order to find work or improve your situation. Don't be afraid to do this if it is necessary. Others have made drastic moves some across oceans and into completely different cultures - and survived. They discovered that the challenge of coping with new surroundings and problems brought out qualities in themselves they never knew they had.

Do not restrict yourself by holding on to the idea that the only kind of work that is worthwhile is traditional, full-time, paid employment. This mentality prevents many people from being able to accept their situation and deal with it realistically. Instead, start with whatever materials and abilities you have.

Learn some new skills if you need to. Take a part-time, temporary job if that is all you can find. Volunteer your time and energy for community projects.

Your actions will help you to escape one of the most crippling effects of being shut out of the traditional work force — the conviction that you are powerless and useless. Aside from the personal rewards you will receive and the actual good you will do, there may be unexpected results. Some of the most successful businesses that exist have been pioneered by people who turned their imaginations loose and found novel and practical ways of making life better for others.



5 IF YOU ARE UNEMPLOYED . . .

Note: You may want to use these questions to help someone you know who is looking for work if you aren't seeking employment yourself.

a In your view, what is the most important reason why you are unemployed? (Mark or state)

- o BAD ECONOMIC SITUATION
- o LACK OF EDUCATION
- o HEALTH PROBLEMS
- o DISCRIMINATION
- o NEED RETRAINING
- o LOW SELF-ESTEEM

Or?

b Can you do anything to remove this obstacle? If so, what?

.....

c If the type of work you want isn't available, is there some other kind of useful work you can do or be trained to do? If there is, what is it?

.....

.....

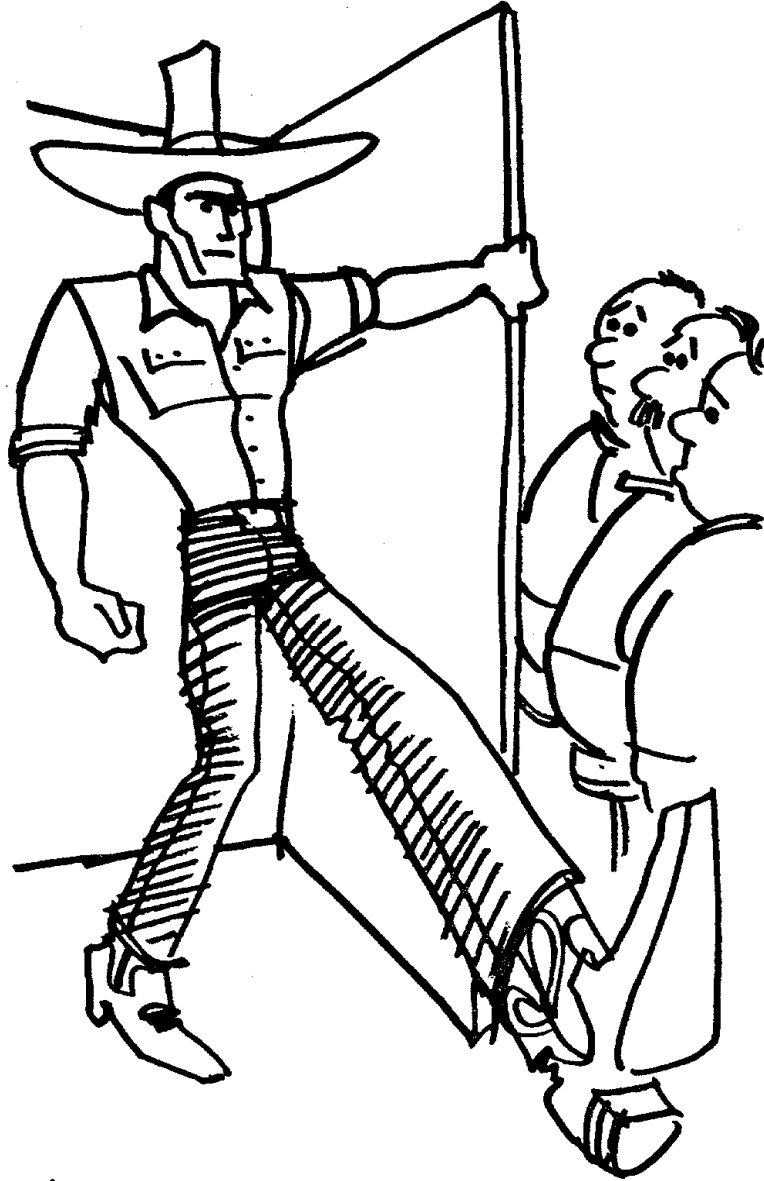
We have explored the world of employment and techniques for dealing with some of its problems. As we have done this, we have touched on the subject of needs in connection with the idea of investment and motives for working. But just exactly what do we need? This brings us to another feature of today's economy that we must examine: the powerful voices that claim to tell us what our needs are and how to satisfy them.

DEALING WITH THE HIDDEN PERSUADERS

Focal Point 2. *Know how you can avoid being manipulated by the advertising media.*

We have said that two worthwhile goals for working are to provide for the needs of our families and to help others. But in our present discussion, we must define our terms, for the word "need" certainly doesn't mean the same thing to everyone. Many of the commercial interests "ho compete for our money in today's society have convinced us that we need a lot of things that we can easily live without and would be better off not having. They have done this by appealing not to our real needs, such as those for food, clothing, and shelter (which we know about without being told), but to our desires. Of course, many of their products are useful and some of their sales methods are fully legitimate and justified. Others, however, are not. How can we avoid being manipulated? How much is enough?

In modern society there is practically no way to escape hearing the voices of those who want us to buy something. They are all around us. We are the deliberate targets of an army of admen and promoters who use magazines, radio, television, newspapers, posters, and signs to bombard us with messages telling us what we must have in order to be happy and fulfilled. They fill our TVs with insistent songs and brilliant, colourful pictures. Their messages are frequent, intense, and carefully designed for maximum effect. Products are associated with the fulfilment of almost every kind of human desire imaginable freedom, sexual gratification, mastery, love, belonging, security, health, social position-to name just a few.



The stranger walks in, tall, lean
and mean.

The Dream Machine

The camera closes in on the scene in the bar. Bursts of laughter. Glasses clinking. Fat waiters carrying huge trays full of beer mugs. Suddenly, the door bursts open. The Stranger walks in, tall lean, and mean. There is a hush. The crowd parts to let him through. In total silence, he strides toward the bar the wooden floor creaking under the impact of his bold, deliberate paces. He stops at the counter his back to the ordinary folks in their ordinary clothes. He leans slightly forward and pats his foot on the rail. They begin to murmur. Look at those expensive, hand-tooled leather boots! Motionless, glass and dishcloth in hand, the perspiring bartender stares up in awe at the cool, rugged profile. Then, a shaft of sunlight pierces the gloom and illuminates the label on the Stranger's blue jeans. What is he wearing? The camera tilts down for a closeup. Aha!

. . . of course it doesn't really matter if you're bald and overweight. Buy a pair of those blue jeans, and you 'll have a little piece of the dream. In your mind's eye, you'll be just a little thinner, meaner, more commanding. Somehow, you'll stand out from the crowd.

Or will you? Where is the line between the product and the image? Such advertising, at first glance, seems harmless enough. If we're not careful, though, it can spin a web of illusion around us. We begin to really believe that "clothes make the man," that there can be instant satisfaction for every desire. We begin to pursue materialistic answers to needs that can never be satisfied by mere "things." In that pursuit, there is never enough. No amount of toys or amusements can meet the longing that children have for the love and attention of their parents. No jewels or perfume, however costly, rare, or coveted, can rescue a marriage gone sour through neglect. No kind of self-indulgence, however refined or cultivated, can fill up an empty life.

But in the vast wasteland of trivial diversions that occupy the minds of so many, the dream merchants have found eager buyers. Sensing the void of spirit and the obsession with the here and now, they make their appeal. Do you feel unsure about your identity? Here's a designer shirt (or dress or set of matched

luggage) that will let everyone around you know that you are an individual of taste and refinement. Do you feel insignificant and inferior? Here's a powerful, sleek car, a machine of machines responsive to your every command that will let you dominate the motorways and push lesser breeds aside.



*Envelope yourself in this exotic
scent, and you'll attract all the
attention you could possibly want.*

Do you feel lonely and undesirable? Envelop yourself in a mist of this exotic scent, and you'll attract all the attention you could possibly want. Do you feel isolated? Subscribe to this magazine that everybody is reading to find out what smart, tip-to-date people are doing and wearing, and, of course, reading. Is life tedious and boring? Drink this beverage, and you'll be magically transported to a sunny, tropical isle of pleasure and passion.

When it is all said and done, they end up with our money, and we end up with our real needs and ambitions still unmet. In the meantime, we have allowed them to form in us an appetite for a superficial style of living that has no substance or authentic fulfillment. The perfume evaporates, the magazine is outdated, the luggage gets worn and battered. And we are still lonely, isolated, insignificant.

An Effective Antidote

The cure to all of these fantasies is a good dose of reality. There are real ways to meet real needs that bring real results. Simple logic tells us that the need and the answer should match. So, the first step in dismantling the dream machine is to recognize materialistic solutions to non-materialistic problems for what they are: lies and insults. They are lies because they do not work, and they are insults because they dehumanize.

If you have allowed the image-makers to programme your responses, it may take some time for you to change your thinking. And be prepared for an inner resistance at first, especially if you have developed a fixed pattern of relying on stopgap measures. Real solutions usually take longer and require more determination. But in the end, they pay off in real results.



6 **CONSUMER PROFILE ACTION ANALYSIS**
How do advertisements affect your spending habits at the present time? This analysis can help you identify some problem areas that may need your attention.

Section A. Overall Reactions

- a** There is a high degree of manipulative advertising in my environment.
- o Strongly Agree
 - o Agree
 - o Disagree
 - o Strongly Disagree
- b** Because of advertising, I often spend money on products that cannot fulfil my real needs.
- o Strongly Agree
 - o Agree
 - o Disagree
 - o Strongly Disagree
- c** I know that some products that are advertised are harmful to me, but I buy them anyway.
- o Strongly Agree
 - o Agree
 - o Disagree
 - o Strongly Disagree
-

Section B: Specific Reactions and Actions (Mark or write-in)

- a** The kind of advertising I find the hardest to resist is the kind that appeals to my need or desire for .
- o LOVE
 - o GOOD HEALTH
 - o RECOGNITION
 - o POWER
 - o EXCITEMENT
 - o PLEASURE
- Or?
- b** Most of the advertising that affects my spending patterns comes to me through . . .
- o MAGAZINES
 - o TV
 - o RADIO
 - o POSTERS/BILLBOARDS & SIGNS
- Or?
- c** The most effective step I could take to reduce my exposure to the kind of advertising that affects me adversely would be to . . .
- o LIVE ON A DESERT ISLAND (!)
 - o STOP BELIEVING EVERYTHING I SEE & HEAR
 - o TURN A DEAF EAR TO THOSE DISHONEST SALESMEN
 - o STOP WATCHING SO MUCH TV
 - o STOP BUYING SO MANY OF THOSE MAGAZINES
 - o ADD A BIG DOSE OF SKEPTICISM TO MY DIET OF COMMERCIALS
 - o READ SOME HONEST CONSUMER REPORTS
- Or?
-

Some Sensible Limits

This is a true story. A very wealthy widow became obsessed with the huge mansion she was living in. She became convinced that *as long as* she kept building on to it, she wouldn't die. She hired scores of workmen to carry out her wishes and paid them out of her vast fortune. At first, there was space to add rooms that were useful. But before long, all reasonable purposes had been exhausted. Yet she insisted that the workmen keep building. Month after month they laboured. They built stairways to nowhere and doors that opened upon blank walls. They built

useless towers and turrets, bannisters and hallways. The house grew more and more grotesque with each passing year, and the woman grew older and older. One day while the carpenters were hammering and sawing and the painters were painting, she died. People said she was crazy. Wouldn't you agree?



*Maybe it's time to take a good look
at some of the "carrots" you're
following around.*

But if you and I aren't careful, the same dementia will take hold of us. We'll find ourselves driven by an incessant compulsion to acquire more and more, far in excess of what we need. Our possessions will multiply and mount up higher and higher around us while we shrivel up inside.

The way for you to prevent this from happening is to set reasonable limits on your desires. Let enough *be* enough. Don't allow advertisers to rob you of your true human dignity by making you into a mindless consumer, an unthinking robot they can programme to respond to their manipulations. Don't let them — or other people who follow their ideas — dictate a certain kind of lifestyle for you or your family. Simply say "no" when you feel pressured to keep spending, keep buying, keep adding more and more to what you have, to keep reaching and striving for an ever "higher" and "higher" standard of living.



7 PERSONAL BALANCE SHEET
 Are you like this infamous donkey? (No insult intended!)
 Maybe it's time to take a good look at some of the "carrots" you're following around! In the spaces below, make note of the ways you could change your spending patterns so that there is a better overall balance in the way your resources are distributed. (Mark or write in your responses.)

THE SUBTRACT SIDE	THE ADD SIDE
If I spent less on . . . <input type="checkbox"/> My house <input type="checkbox"/> My clothes <input type="checkbox"/> My habits <input type="checkbox"/> My car <input type="checkbox"/> My entertainment Or?	I would have more for . . . <input type="checkbox"/> Family needs <input type="checkbox"/> Community needs <input type="checkbox"/> Creative projects <input type="checkbox"/> Constructive hobbies Or?
THE BOTTOM LINE	

The long-term benefits and rewards this change would bring would be. . .

- o REAL PERSONAL GROWTH
- o FAMILY FULFILMENT
- o COMMUNITY IMPROVEMENT

Or?

This idea of balance brings us to another side of the subject — how to stay in control of our financial situation. We live in a materialistic society. What kind of influence does this have on us? How does it affect the way we live?

TAMING THE MONEY MONSTER

Focal Point 3. *Discover how you can stay in control of your money and resources.*

“Money is the god of our time,” said one observer. Many would agree with him. If the price is right, they point out, you can find someone to do anything, regardless of how degrading, disloyal, or destructive it may be. No one can deny that money is a powerful force in society. It has gathered a set of creeds and beliefs around it like a religion. These beliefs flow like a strong current. Perhaps the strongest one of them all, the one that carries all the others, is the idea that life consists of how much you have and what you can buy. But does it?

The Nature of the Beast

The story goes of one businessman who became so rich on the stock market that he decided to cash it in, put his entire fortune in a Swiss bank account, and retire on the proceeds. “I’ll have a good time,” he said to himself. “I’ll go anywhere I want and do anything I like.” But that very night he had a heart attack and died. Hard luck? Not exactly. Good while it lasted? Not exactly that either. There’s a deeper frustration.

Between the idea
And the reality

Between the motion
And the act
Falls the Shadow.

— T. S. Eliot, *The Hollow Men*

Of course, not everyone who makes money on the stock exchange dies of a heart attack! But there is a moral here. No matter who you are or how much you have, life is uncertain. You may not live to enjoy the things you've worked so hard to buy, or to spend your savings the way you've planned. Your health may deteriorate, or some other unforeseen disaster could overtake you.

We may not be rich, and money and possessions by themselves certainly are not the actual problem. It is the love of money and possessions - and the power they give us - that is the difficulty. This love becomes a beast with an insatiable appetite, demanding more and more of our time and energy. We eventually become so attached to what we have that we simply cannot let go of it. In effect, we become prisoners of our possessions, not the masters of them.

During the Great Depression of the 1930s, a number of businessmen who had lost their fortunes in the stock market crash committed suicide. What more dramatic proof could there be of the death-grip that their money had on them? When it died, they died too. In 1987, the market collapse in New York, Tokyo, and London taught the same lesson. In the United States, an investor who had lost millions of dollars shot and killed the branch manager of his stock brokerage firm, seriously wounded an investment broker, and finally killed himself.

Harnessing the Monster

Can you stay in control over your money? The answer is "yes." The way for you to keep the upper hand is to *continue to invest* your resources. Earlier in this chapter, we explored this idea of investment to some extent. We said that it speaks of having a double agenda for earning money: 1) to provide for your family, and 2) to help others who are in need. Here, we will look at the same idea but in a broader and deeper sense. We will

look not just at money, but at all our resources and why it is important to keep investing them properly.

Perhaps we can see our resources as existing in two basic forms: a) our personal abilities, and b) our material possessions, including our money. The material possessions are actually secondary, though. We have them only because we (or the people who gave them to us, if we have inherited them) have used our abilities in some way to acquire them. In other words, money is simply the symbolic evidence that someone has worked.

Let's imagine, for example, that you are employed by the telephone company. In exchange for a salary, you use your skills to repair phones. You take some of your money and use it at the supermarket to buy vegetables that someone else has harvested. The supermarket pays him with your money (minus their cut as the middleman, of course). What has happened? One kind of work has been traded for another. You have traded part of your time repairing phones for part of someone else's time harvesting vegetables. In effect, you have actually "harvested" the produce.

What this means is that in reality, *our abilities are our primary resources*. What we can *do* is the source of what we *have*. This fact pushes the discussion back one step. When we look at our abilities, we discover a very interesting thing about them: none of us was given the power to decide what kind or how many abilities he or she would have. That is, we did not choose whether we would be male or female, handsome or ugly, dull or brilliant. Besides this, we did not choose our parents or have any control over the circumstances of our early lives. In this respect we are all products of our heredity and our environment. The result is that some people start out life in a better position to become successful — as their society defines it — than others. They simply have more of the qualities that will enable them to exploit the system to their advantage. Is all this "unfair"? It most certainly is!

But the fact that we did not choose what our starting point would be in this scramble we call life is only part of the story. Has it ever struck you that you had nothing to do with choosing the kind of world that you would live in either? Everything was

already here when you arrived. Out of the infinite variety of possible forms that matter could take, you and I find ourselves on this spinning mass we call planet Earth with its elephants and mice, its palm trees and potatoes, its Alps and its Atlantic Ocean and its Sahara desert.

And there's more. We also find ourselves unavoidably thrown together with those creatures who are, no doubt, the world's puzzling, contradictory, and troublesome inhabitants: Man. The Human Race. Your mother and my uncle. The thief who robbed your grandmother and the baby who cries next door. What are we doing here? We didn't design this house - or build it. We didn't pick who else would be part of the scene. As Alice in Wonderland said, "Curiouser and curiouser!" What does it all mean?

A Trial Run

There's a story from the ancient East about a powerful merchant and his three assistants. We shall call them Omar, Ah, and Khalid. One morning the merchant called these men together and loaned them his money so they could invest it for him while he was away trading in a distant land. To Omar he gave fifty thousand gold dinars, to Ah twenty thousand, and to Khalid ten thousand. Omar and Ah wasted no time. With careful trading and investment each of them succeeded in doubling the money that had been loaned to him. But Khalid just put his gold pieces in a



...to Omar he gave fifty thousand gold dinars, to Ali twenty thousand, and to Khalid ten thousand.

strong box, and one dark night he hid it where none would find it except himself.

The great merchant was gone a long time. Then one day the lateen sails of his dhow appeared on the horizon. Soon the magnificent ship was moored at the wharf and started to unload a cargo of spices, and pearls, and gems — rubies and emeralds, sapphires and amethysts. Now the merchant summoned his three assistants to bring him their original loans and what they had

earned with them. Omar came with a hundred thousand dinars. First there were fifty thousand gold pieces representing the original loan. Then another fifty thousand he had earned with it.

The merchant was very pleased. Re told Omar that he would be promoted because he had proved his ability to make profitable investments. Ah came in with the twenty thousand dinars he had been loaned and the twenty thousand he had earned. He also was promoted. Khalid came in with only the original loan of ten thousand gold dinars. Since he knew that he would have to give it all back when the merchant returned, he didn't feel the effort to invest it was really worthwhile. And anyway, he said, at least the money had always been safe with him — no risky investments.

Angrily, the merchant told Khalid that he was stupid and lazy. Re said, "You should at least have deposited my gold with a reliable money lender so I could have had some interest." Re clapped his hands twice. Two Nubian servants silently entered the room. Khalid fell to the floor and grovelled for mercy, but it was too late. The merchant gave the slightest movement of his head. The Nubian servants picked up the lazy Khalid and threw him out into the street. Khalid had lived in a house provided by the merchant, his food had come from the merchant's estates. Now he had nothing. Omar was given the ten thousand dinars and went out to make another investment.

Stupid story? No, there's more to it than meets the eye. For one thing, some bosses are actually like the one in the story. For another, it suggests some intriguing ideas about abilities, profits, and promotions and the way they relate.

To follow our scheme, then, we might analyze the story in this way:

A. The Loan

- 1) Size fixed by owner
- 2) Matches personal ability

Represents individual assets in terms of innate abilities

B. The Profits

- 1) Result of using loan
- 2) Same proportional gain (100%)

Represents results when a person correctly uses his/her abilities

C. The Promotions

- 1) Based on using loan
- 2) Unrelated to amount of loan

Represents inner growth that comes from proper use of abilities

Obviously, other meanings are also possible. But if we assign these particular ones to the story, what conclusion emerges?

It could very well be this: if you have the wrong attitude towards your resources, you will see them as something to hoard. You will end up with nothing. On the other hand, if you see them as something of value “loaned” to you to keep investing correctly, you will benefit. You may not like the fact that you were not consulted as to what abilities you would have — or how many. But note this: the story shows us that the useless assistant was dismissed by the merchant not because he had less to start with than the others, but because he refused to invest what he was given. Did you notice what his excuse was? Don’t waste valuable energy wishing that things were different! Instead, evaluate what you do have and use it constructively.

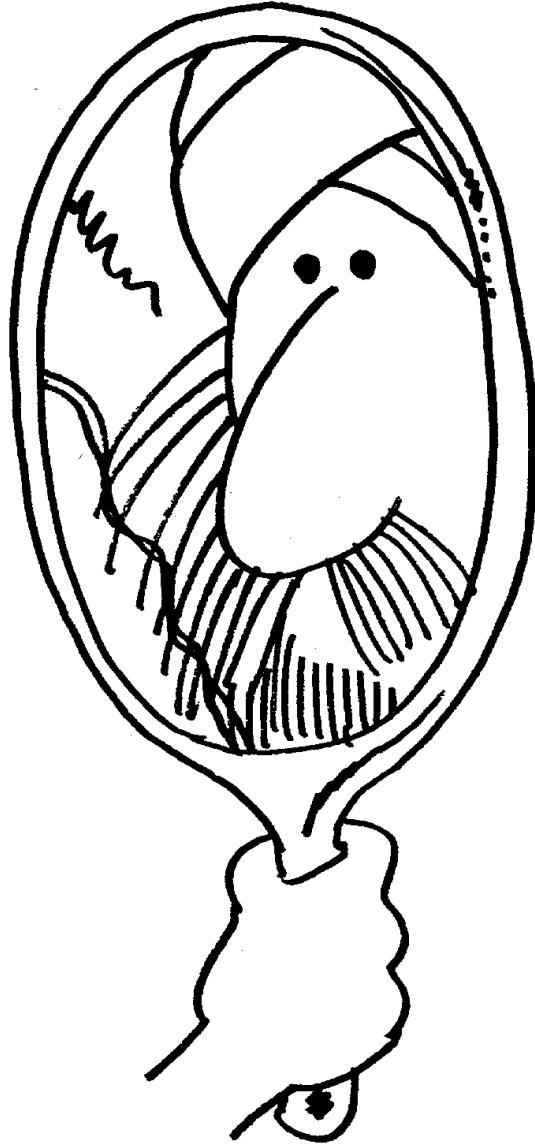


8 LOOK IN THE MIRROR

One of the assistants may look like you. If so, which one?

- o OMAR?
- o ALI?
- o KHALID?

All of us recognize the futility and emptiness of a self-centered lifestyle. We instinctively avoid people who are opportunists and exploiters and who live only for themselves. At the same time, we find ourselves drawn to those who are generous and truly unselfish in their manner. Judge for yourself. Who do you think has really made a profit? The person who has won the love of his family, neighbours, and friends by the way he has used his resources, or the one who has kept everything for himself and ends his life alone, despised and resented by everyone around him?



*Look in the mirror: one of the
assistants may look like you.*



9 INVESTOR vs. HOARDER

At the present time what are you doing with your resources? Where are you on the following scale?

- 1 I keep as much as I can to spend on myself.
- 2 I keep as much as I can to spend on myself and my own family.
- 3 After caring for my family, I sometimes help needy people in my community.
- 4 After caring for my family, I often help needy people in my community.
- 5 After caring for my family, I consistently help needy people as much as I can both in my community and in other places as well.

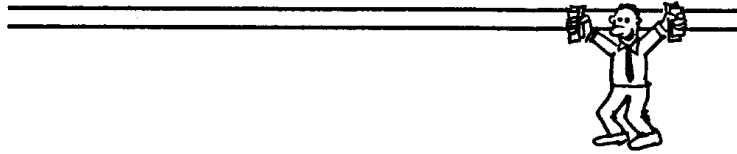
Having the right attitude about our resources so that we will keep using them correctly is very important: it's the way we stay in control.

We have discussed several important financial strategies in this chapter. You will notice that the essential factor in all of them is this: *you must take and keep control*. That is the place to begin. Take control over your employment situation by acting as a giver rather than a victim. Take control over your needs by unmasking media deceptions and setting reasonable limits on your desires. And keep control over all your resources by continuing to invest them in ways that bring genuine profits.

If these strategies become part of your life, you will be able to deal with the problems you have no matter what happens in the economy. But you need to be aware of one thing: some people might not understand why you aren't on the same

treadmill they are. They might find your attitude, your goals, and your freedom upsetting. But think of the rewards! Though at first you may see no immediate results, they will certainly come.

In a later chapter we shall have more to say about why these particular strategies work. But we have some other important subjects to explore first. Our next topic is relationships. In today's fragmented and confused society, is it possible to actually experience the kind of love that brings true, lasting happiness?



SOME FEEDBACK TO THE INTERACTIONS . . .

- 1** Your reply. If several problems in this area of life affect you directly, don't be discouraged. The next paragraphs in this chapter offer you some practical steps you can take to deal with your situation.
- 2** Your answer. The value of this principle is that it works with anyone at any time. But remember, you must be sincere in your appreciation. It's not a means of manipulation. It's a way for you to gain control over your own feelings.
- 3** Your descriptions. If you find it difficult to identify or recognize what you have, a friend or someone in your family may be able to help you.
- 4** Your plan. Keep an even-handed approach. Be sure to provide for your family, but don't ignore others who are in need.
- 5** Your response. These questions can help you identify situations in which you can apply the strategies that have been described.
- 6** Your analysis. If you could, even a desert island wouldn't be safe! In the meantime, learn to recognize the way you personally are influenced by dishonest advertising. Don't hesitate to make changes that would minimize its effects on you.

- 7 Your balance sheet. If you combine this summary with your responses to interactions 3 and 4, you should have some workable guidelines for seeing how to distribute your resources more productively.
- 8 Your reflection.
- 9 Your level. Are you going to stay where you are? Make plans now to move up the scale if you want to end up with genuine profits.