

## Wealth Defined: Feel Rich, Act Rich, and Be Rich

Before you can become master of your life, you must become master of your own finances. Here's Larry Kendall's definition of wealth.

"Wealth is the ability to wake up every morning with the time, talent, health, friends, wisdom, passion, and financial freedom to do whatever it is you want to do today."

I used to stop by Acme Fence Company to see Uncle Adrian, and before I would leave, he would always ask, "Boy, have you got money in your pocket?"

I would look into my pocket for my father's old money clip, which I always carried, find a few dollars there, and say, "Sure, Uncle Adrian, I have money in my pocket."

Uncle Adrian would respond, "No, boy -- I mean some real *money*! Here! Take this." He would peel off a hundred-dollar bill from the money he carried in his pocket and say, "Put this in your pocket and carry it around. Don't spend it. Just carry it so you can start to become rich."

I never really understood until much later in life what lesson Uncle Adrian was trying to teach me, but I always took the money because I usually needed it and put it in my pocket.

Uncle Adrian would say, "Look, son -- if you walk around broke, you'll *feel* broke. If you *feel* broke, you'll *act* broke. If you *act* broke, you'll always *be* broke! But if you have money in your pocket, I mean *real money*, then every time you put your hand in your pocket, you'll think, 'There's money in my pocket, so I must be rich.'"

"If you have money in your pocket, you'll think you *are* rich. If you *think* you're rich, you'll begin to *act* rich. If you *act* rich, you'll do the things necessary to *become rich*. In the end, being rich is just a state of mind."

What's your state of mind when it comes to money? Do you consider yourself wealthy? Do you *think* like wealthy people think? Wealthy people do not squander their money on lavish living! They put their money to work for them making *more* money.

How do you start accumulating wealth? *You should pay yourself some money to invest* out of your next paycheck before you pay any other expenses. You pay the light bill, you pay the phone bill, you make your house payment...but do you pay the most important debt you owe – to *yourself and your future investments*? Your money is a tool of trade, and you need to act like rich people do by having your money work for you. You need to pay yourself for your future financial security.

Take ten percent of your income from your next paycheck, and put it into a specially marked account for your future. Have a little fun! Name your nest egg "My Million-Dollar Account," or whatever will get you emotionally involved in the process. It may be that your employer has a savings plan where you work, or your bank can be instructed to draft ten percent of every one of your checks into a savings program.

Uncle Adrian always said, "I didn't make a lot of money in one place at one time, but I made a little money over a long period of time." How much money will you have in ten years if you do not invest a little of it right now? You have to be disciplined enough to set aside money today, knowing that it is going to work for you in the future.

When I began to accumulate wealth and to see the importance of investing in my future, I finally began to understand what Uncle Adrian had meant when he would ask me, "Boy, have you got money in your pocket?"