



Canada's Life Coach & Mentor presents:

## Pressing Your Own Buttons



### A Lesson in Economics

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For the first time since WW I, the savings of North Americans is on the decline. Credit card debt continues to rise. Why do so many people spend more than they should? The main reason is they equate self-worth with material possessions: love me; love my stuff! Many people believe that more and better stuff, will make them more acceptable to others. Look what I have; see how successful I am. Ironically, we would feel better about ourselves if, instead we were more financially secure. What, me worry? I have money in the bank!

When it comes right down to it, would you like to be financially independent, perhaps even wealthy, or have more stuff? The wise would choose financial security. Yet, no one can become financially secure, let alone rich, without practicing economy. Few financially prudent individuals ever become poor. Benjamin Franklin called economy the philosopher's stone. "If you know how to spend less than you get," he said, "you have the philosopher's stone!" Franklin also said, "Let honesty and industry be thy constant companions, and spend one penny less than thy clear gains; then shall thy pocket begin to thrive, creditors will not insult, nor want oppress, nor hunger bite, nor nakedness freeze thee."

The practical wisdom of Franklin has been of incalculable benefit to anyone wise enough to read and think on it. Thousand have made their fortunes on his sensible advice. Economy is half the battle of life. It is not as hard to earn money, as it is to keep it after you have earned it. Many people ruin themselves by purchasing things that are superfluous to their needs. Nothing is cheap which you do



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not need. What you do not need is expensive at only a penny. Be careful to be an economist in prosperity. Then, you need never fear failing to be one in adversity.

“Economy,” John Hawkesworth (1718-1773) observed, “is the parent of integrity, of liberty, and of ease; and the beautiful sister of temperance, of cheerfulness, and health; and profuseness is a cruel crafty demon, that gradually involves her followers in dependence and debts, and so fetters them with irons that enter into their inmost souls.”

Only a few ever get rich through vast enterprises conducted with the sagacity of a Rockefeller, a Carnegie, or a Vanderbilt. Most prosper only through the care and detail of thrift. Those whose habits are not frugal have set themselves on the road to financial ruin. Many have yet to learn that the greatest source of revenue is financial prudence. Keep your everyday expenses to no more than half your income and, if you hope to get rich, never let them exceed a third. You would be surprised just how confident, secure, and good you will feel about yourself, with money in the bank.

Wouldn't you like more success in your life? As long as what others say, do, or even how they look distracts you, or causes you stress, they -- not you -- are in charge. Let “Pressing Your Own Buttons” show you how to Take control of Your Life So Others Don't!<sup>TM</sup>

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