



## **Where do we find wealth?**

Throughout recorded history, we have had the tale of the haves and the have-nots. A 2001 study by Smart Money magazine revealed that at the then rate of wealth creation, by 2005, out of 100 workers at age 65:

- 1- Will be wealthy (net worth of \$5 million or more)
- 4- Will be financially independent (net worth of \$1 million to \$4.9 million)
- 41- Will be working
- 54- Will be dead broke

These are alarming statistics for the wealthiest nation in the history of the world. What accounts for this disparity? Why do so few climb among the ranks of the wealthy in a country and at a time when success is available to anyone? Are they just lucky or were they born with a silver spoon in their mouths? Did they somehow find the inside track on all the novel business ideas?

### **Wealth can be found in ideas**

Conventional wisdom purports that wealth is found in a luxurious home, fancy cars and exotic vacations and the like. However, these material possessions are not wealth but merely examples of some of the things wealth affords us to enjoy. True wealth is found not in the outer world but on the inside. It springs from our dreams and spark ideas which are then turned into goods and services for others to enjoy. Many of us are banking on a dollar and a dream to become wealthy. Our chances, I believe would significantly increase if we chose to rely instead on an idea and a dream.

Everything we enjoy in our modern hi-tech world today exists because of the spark of an idea. The fact is, these so-called modern day conveniences have always existed but were never brought to reality until someone applied their creative energies to solve a problem. In essence, wealth then is a useful idea with a practical application that we have not yet exploited. The Russian born American Writer and Novelist, Ayn Rand advises us that "Wealth is the product of man's capacity to think." Noted author Napoleon Hill reminds us that, "All the breaks you need in life wait within your imagination, Imagination is the workshop of your mind, capable of turning mind energy into accomplishment and wealth."

### **Wealth can be found in work**

Many are of the opinion that wealth is achieved by playing the numbers or through other schemes of chance. On the contrary, wealth is achieved through industry---the daily

practice of hard work and toil. In our microwave society where we admire and idolize celebrity status, fame and fortune; we somehow walk away with the false impression that those who have achieved those dizzy heights did so overnight. We remain oblivious to the inordinate amount of work that was done behind the scenes, far from the glimmer and glamour of lights and cameras to create the magic we now see.

As Atlanta construction executive Herman Russell said “There’s no magic formula--- achieving anything worthwhile is tough. Just as diamonds do not look like diamonds in the rough form, wealth takes on a much different appearance in its early stages. People need to know the value of work, the completion of a difficult task, and the just rewards it brings.” Undoubtedly you will find that it is the courage to act---to bet on your ideas and to take calculated risks; not ability that differentiates a successful person from a failure. As Arnold H. Glasgow said, “An idea not coupled by action will never get any bigger than the brain cell it occupied”

### **Wealth is found in adding value**

Wealth can definitely be found in adding value. Success in any area of life requires taking the mundane and adding value to it. Sam Walton revolutionized the retail industry. Ray Kroc combined service, quality and convenience to turn an average ordinary hamburger into a highly marketable product. Both men became extremely wealthy by adding value to the mundane.

Not only do you need to add value to the product or service that you offer, you also need to add value to yourself and hence must see yourself as a product or service. Engaging in personal development increases your need to see yourself as such and makes you more valuable to the market place. One of the benefits of personal growth is your desire to perform in an excellent way which translates in your willingness to give more and better service than you are being paid for. Many mistakenly refuse to go beyond the call of duty on their jobs until they get an increase in pay not realizing that it is their very attitude which is the cause of their expected increase eluding them. As the saying goes “give and you get.” Giving more service means that you are reaping more success.

### **Wealth is found in a change of thinking**

Author Dennis Kimbro tells us that “ The way to be great is to know that you are great: and to know is to think: and to think is to master your thoughts and emotions----to raise your consciousness. “ King Solomon says “That as a man thinketh in his heart so is he.” and James Allen reminds us that “All that you accomplish or fail to accomplish with your life is the direct result of your thoughts. “

Through out the ages, the wisest minds have all agreed that your life is what your thoughts make it. If you believe them then you will know that belittling your talents and gifts means that you are doomed for failure. When you doubt your abilities, the world will unequivocally accept your appraisal. Constantly entertaining thoughts of lack or limit, results in scarcity. Overtime we all create the mental equivalent of our innermost

convictions about ourselves and what is possible for us. Remember the words of James Allen “You will become as small as your controlling desire; as great as you dominant aspiration.”