

MONEY. Many years ago I was made aware of a simple truth, but it took me until I was sixty years old to make it work for me. **As** regards money, everybody falls into one of three groups: Those who never have enough, who are always in debt; those always with enough money, who meet their needs readily; those who have more than they need, who are able to save. **This** is quite straightforward - what is baffling, though, is the fact that you find people of all income-levels in all three groups. **It** is understandable for a person with money-struggles to think: 'If I only had a pay-rise, I would be alright - life would be easy.' **However,** most probably that would not be the case. Many of us have unwittingly designed our lives in a way that we will spend more money than we have - even a person making five or ten times as much as we do, may well be constantly in debt. **Once** we comprehend this truth, we can take the steps that will put us in the third group - regardless of how much we earn.

The above idea is from the Bob Proctor . com 'Born Rich' seminar. Bob is all about wealth creation. His premise is: 'If you can imagine it, you can create it' - which is a division of the 'Power of the Mind' or 'Law of Attraction' school. If you are into wealth creation - go visit Bob.

But should you find yourself poisoned by an overly optimistic expectation of what your mind can create, the book Bright-Sided by Barbara Ehrenreich is an effective antidote. ("Positive thinkers, read this book. It's never too late to begin thinking clearly." Frederick Crews)

My favourite cartoon is the 'Non Sequitur' (by Wiley) of the Economics Class, where the teacher has written on the blackboard: 'Lesson 1: Don't spend more than you earn' and the bloke holds his hand up and goes: "I don't get it." That's me, for most of my life.

See also: SECRET, THINKING