

Money and All That Jazz

Stanley Greenfield, RHU

"You all hold the sense of money too tightly. If you can release your guilt about money and accept it as part of the divine universe and the physical reality of your earth, you will see it has no more or less power than you give it" -- Emmanuel.

How's that for a cosmic statement to start a discussion on my favorite subject -- you guessed it -- money.

Do you have a fear of money? That's right, I said fear. I know, most of you think I carry this "money business" a bit too far, but unfortunately some handle their financial affairs like a Monopoly game they are playing, and, like in the game, they usually lose! Well, if you are living in fear of money, either the lack of it or the lack of control of it -- don't. Money is truly here to help us, not hurt us. The world of finances may look extremely complex, but it really isn't. With a little homework and planning on your part, you can and will make the right decisions for yourself and your family.

The "good news" and the "bad news" is that there are so many choices to make. Remember, more options bring more opportunities, and the ability to tailor a plan to meet your needs. Not too long ago the choices were much simpler, but so were the rewards. The financial world was turned upside down, interest rates went crazy, and so did the tax laws. Out of this confusion sprang opportunities for those who were astute enough to look for opportunities amidst the quagmire created by the IRS. People had choices to make, but needed to be informed consumers to make those choices. They learned very quickly that you need to look at the whole picture, and not make rash decisions based on isolated situations and bits and pieces of information.

That, hopefully, is why you are reading my articles, and the other timely articles that appear in Dynamic Chiropractic -- to become better informed and to view the "big picture." Hopefully, we will give you some of the tools, so with a little work on your part you can view the big picture of your financial future. What picture you draw and how you color it will be up to you.

You must remember that you are totally responsible for your financial situation, be it good or bad. If you allow others to make bad decisions for you, you made the choice to allow someone else to take control of your future.

Start today a new approach to dealing with your finances. Ask for advice and seek information from all sources possible. Once you put the material together, tell your advisors what you want done and how you expect things to be handled. Too many "ask" for information, and end up being "told" what to do. If you follow this losing scenario, later you will also be "told" why you failed. As kids in school we all loved it when it was time for "show and tell." We learned a lot from one another. Times have changed and so have we. We are no longer kids, so it's time to give up that game and learn to play the financial game with my new adult game, ask and tell. It is not only informative, but can be profitable as well. As with any game, when the stakes get high you better make sure you understand the rules and the possible risks and rewards.

Start today taking control of your financial future. I don't mean to fly by the seat of your pants or

use a crystal ball to plan your investments. Seek out competent advisors and keep an open mind and a closed wallet! Make your decisions based on good and complete advice. Ask questions -- get answers, and if you are not happy with the answers, ask more questions until you have enough information to make decisions. If you are told you "must move fast or miss out on this "wonderful opportunity," just remember there will be more "wonderful opportunities" in the future. They haven't stopped making opportunities!

Your comments and inquiries may be directed to:

Stanley B. Greenfield, RHU
7420 Swansong Way
Bethesda, Maryland 20817

Please enclose your self-addressed, stamped envelope. Thank you.

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