

**FREE YOUR MIND**  
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**You Can't Take it all With You... Right?**

**The Message for Whom?**

You only live once right? Money isn't everything. Tomorrow is not promised. Love and happiness are much more important than money. You can't put all that money in the grave with you. Stop hoarding money and start living your life for today!

You know, I couldn't agree more with this message. But at the same time... I don't really agree with this message. Why? Well, my question is this. Just who exactly is this message geared towards?! The Masses? How many people in this day and age are in a position to hoard money?

Now if you see Bill Gates in Wal-Mart telling the cashier that he would never spend an extra \$7.99 on an extended warranty for his \$39.99 DVD player, it "may" be appropriate to say, "Hey Bill, you can't take it all with you."

If you are \$200,000 in debt and you have \$5,000 saved up for retirement that is five years away and you decide to go to Cancun because, "Hey... you can't take it all with you, right?" Then you may be on a path to financial destruction!

This type of message (you can't take it with you) is really meant for a select few, but it is always misinterpreted by the masses. Don't let this ideology become an EXCUSE to be financially irresponsible (which in my opinion is being propagated by those who want you to give them your money).

People like to stress the fact that happiness is more important than money, even going as far as to use scriptures like the [parable of the rich man](#) to prove their point. You can't say on one hand that money is not the most important thing, and on the other hand say that you have to spend it now to achieve happiness. If living your life to the fullest is the antithesis of being frugal, then you are as big a slave to money as all of these so called rich people who are hoarding it (where are these people?)

**The Problems**

You see... we have been taught to look outside ourselves for happiness, and that is one of the problems. If you can't be happy in a small house and you need to be in a big fancy house to achieve happiness, then what is wrong with you? If you can't be happy in a Sentra and you have to have a Jaguar that can go from zero to a traffic ticket in five seconds to achieve happiness,

then what is wrong with you? If your family has to travel to Europe, Asia, Egypt, Paris and France because they can't have a good time at home, then what is wrong with your family?

Now I already know that this will be misinterpreted. I'm not knocking any of these things and saying that they are irrelevant. But if they come at the expense of you being able to live comfortably in your golden years, then how can it possibly make sense? The truth is that a big house, a nice car and a lot of other so called "finer things" in life constitute way more vanity than saving money for ANY reason.

Another problem is that people are struggling these days. Even though people make more money than they used to, the money they have doesn't go as far because it has been devalued. This is, of course, because of the international bankers that preside over our government. I discuss this in my article on Understanding the Federal Reserve System.

Because of this, it is more difficult for people to buy houses, cars and sometimes even certain necessities! If you go back in history far enough, you will see that people used to buy houses outright. This is combined with the fact that young people getting out of college are going deep into debt (just like the Middle Class Matrix taught them), instead of keeping their expenses low for a few years and THEN splurging.

But at this point in time, it is what it is. You can't control these outside forces, but you can control YOU. You can sit down and write out a plan for your future. Achieving wealth is easy. Just spend less than you earn.

### **The Dilemma**

But Matt!!! What if I get in an accident or something and hurt myself? What if I'm in such bad health when I get older that I can't enjoy all this money that I have saved up? I have to live it up now while I'm in good health right? To those questions I will respond by saying this.

As a financial analyst, I have sat down with a lot of older couples (able and disabled) and I promise you that what I'm about to tell you is true. The vast majority of older couples that I have met with give me the same identical story. What is that story?

They say Matt, I wish we had met you when we were younger. I wish we knew then what we know now. I wish we hadn't blown all of our money on frivolous things. We spent all of that money, and yes we had a good time, but it wasn't worth it. I wish we could get back some of that money that we blew so we could pay these medical bills and live comfortably. It's too late for us now, but we will have to pass this on to our children so they don't make the mistakes we made.

Sad, sad words. But do you know what? I have never, ever, not even once, heard the following.

Matt, we are struggling right now. We would like to retire but we can't because we don't have the money. We are sick and can't pay our medical bills and we have to depend on our children to take care of us. BUT WE HAD SOOOOOOOOOOOOOOOOOO MUCH FUN BACK THEN! I'm so glad that we spent that money. I can think back right now to how we drove that luxury car around and everyone was jealous of us and everyone KNEW we were the best! We will cherish those memories for the rest of our stressful lives!

Now be honest with yourself. Do you think that is going to be your message when you get older? Because if it is, you may want to make a change.

As portrayed in Hollywood movies, living your life like you are going to die or get sick or injured tomorrow is fun. But what happens when tomorrow comes and you are still here? Then what? There is no successful person who has reached a level of success by living for today, without planning for tomorrow. And as far as health is concerned, you have a say in that also, despite what the wealthcare industry tells you! Living for today is important, but always remember that tomorrow will become today.

And by the way, if you were going to die tomorrow, would having BIG fun today really matter, with no time to remember it?

Don't fall for the okey-doke. Frugality is a beautiful way of life. Happiness doesn't come from without, it comes from within. If you look back over your life, when you think of the very best moments that you ever had, these moments will probably have more to do with people or events than they have to do with material items. And if you play your cards right, the "finer things" will eventually come. Just remember, he who laughs last, laughs best!

### **A Good Reason to Hoard Money?**

Inside the same book that speaks about the rich man... it also clearly states that a [good man leaves an inheritance to his Children's children](#). To spend all of your money just because you can't take it with you seems a bit selfish to me. How about leaving something for your descendents? How about providing a life for them that you didn't have? A legacy is a beautiful thing. And it's never too late to start yours.

Just my opinion.

So until next time,

Free Your Mind... Online,

Matt Mason

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