

The Four Levels of Wealth

By Wade Younger, CSP

“When I get a little money I buy books; and if any is left I buy food and clothes.”

Desiderius Erasmus

MANY people today put material wealth as the first goal in their lives, partly because they lack true knowledge of their real daily necessities.

As a result, life has become a race, not just for survival, but to get ahead materially.

Such ones do not have a proper balance of the things this world offers, but, like a shark nibbling at the bait, they keep taking bigger and bigger bites until they are so hooked by debt or keeping up with the Joneses, they cannot get free.

Material wealth alone can be deceptive. It does not have a lasting value and can be wiped out by theft, fire, or flood. How can we forget the devastation of Katrina? Furthermore, if material wealth alone cannot buy life, health or true friends, then what real value does it have?

Are people who make material wealth their main goal in life, happy and content? Can a dying man offer a doctor a million dollars to prevent his death?

Don't get me wrong, while wealth alone will not bring permanent happiness, neither does hopeless poverty. What is the remedy? Understanding and recognizing the true levels of wealth.

The first level of wealth is peace of mind. It was Henry David Thoreau who said, “The mass of men lead lives of quiet desperation.” As we look around our communities, sad to say, this is what we see, quiet desperation.

Peace of mind is a lack of negative emotions, resentment, guilt, hatred and jealousy. Peace of mind helps us to live life on our own terms. We measure ourselves on our best days, not our worst.

Inner peace is a product of hope. Hope is a product of your view of the future. So the question is what is our plan for tomorrow? More importantly, how do you feel about your plan for tomorrow?

I have often said, “It's not what your vision is, it's what your vision does.” In other words, it does not matter what your plan is, it is how you feel about it and what you are going to do about it that makes the difference.

However, buyer beware, if you keep thinking about what you want to do or what you hope will happen, you won't do it, and it will not happen. So plan it and as the slogan goes, "Just do it!"

The second level is a positive mental attitude. All riches start with a state of mind. The only asset we have complete control of is our minds. We have all heard the expression, "No one can take your joy away without your permission." So we need to work hard at guarding our mental attitude. The minute you decide that you are not going to let a situation affect you adversely, then instantly it will not.

Level three is the cultivation of love. Love propels all achievements, successes and ideas.

This is the type of love that is self-giving, with no concern of cost or gain on the part of the giver or the receiver. It is able to look past faults and imperfections to see a need and respond to it. Small acts outweigh large intentions every time.

Self love is just as important. Why? If we do not have a measure of love for ourselves, as in, self-esteem and dignity, we will have absolutely nothing to give to others. In that way it is important to avoid people who do not believe in you. How can we breathe life into someone else's hope, if we are allowing others to breathe death into us?

The fourth and final level is a sense of personal fulfillment. Only you can determine that. All of us are born unique; most of us die copies of someone else.

To achieve personal fulfillment, one thing has to be conquered, FEAR. Fear is the opposite of love. When we overcome a fear, we take on the strength it formerly had.

Gandhi said "You must be the change you wish to see in the world." And he was absolutely right. But how many of us really believe him?

I find that most people are waiting for someone or something else to be the change they wish to see in the world.

Personal fulfillment is a function of taking risks and experiencing the unknown. Do not allow fear to ruin your life. Face the sun and let the shadows fall behind you. Face your fear and the negative will fall behind.

We cannot borrow from our future. We cannot save from our past. We must recognize and understand the levels of our true wealth and use it today!

