

## How to not get rich?

If you want to become rich and know how, it makes sense to ask someone who has managed to become rich. But there are far more poor people than rich people, so it's easier to find someone who can tell you how not to get rich.

What's this about "health, fitness, prevention"? Is it somehow connected? The statistics say: Yes! Rich people are healthier and live longer than poor people. Therefore, it is little consolation to say: "Better poor and healthy than rich and sick", because that obviously refers to the exception, not the rule.

How to become rich is not something we roll out here. For that, there are enough coaches who offer their services to needy people longing for wealth, especially in video clips on the internet. Among them, there are undoubtedly a few proven experts whose services as advisors are not only worthwhile for themselves. But some of them are also experts on how to stay poor — because they once got into such a situation themselves. Sometimes they hint at this, but only in passing, because they want to tell the interested parties what they have to do to become rich.

Basically, these are truisms that explain why many poor people are and remain poor. First and foremost, from my point of view:

- 1.) Lack of work or work that does not achieve its goals,
- 2.) counterproductive thinking about money,
- 3.) consuming habits and
- 4.) Disconnectedness due to fruitless interests.

Let's take a closer look at these behavioural patterns here, nicely in order.

Ad 1.) What is said here in the first place is simply euphemistically formulated. It is, in fact, the "classic" cause of poverty, laziness, as the rich King Solomon bluntly put it about three thousand years ago: "Laziness brings

sleep, and a lazy soul will suffer hunger" and: "You will sleep a little, and drowse a little, and put your hands together a little, that you may rest; but your poverty will come to you like a wayfarer, and your want like an armed man."

But even diligence alone is not enough if the way of working is not sufficiently efficient. One will have to consider whether one is using all means to make the work efficient. This requires the experience and knowledge of others, i.e. a willingness to learn and opportunities to learn. In addition, one's own inventiveness remains as a source for improvements in the work process. Diligence must therefore also extend to education and training. Fortunately, diligence is a fundamental virtue, so that usually someone who is diligent in one thing is also diligent in other things. Whoever does not want to apply himself accordingly will therefore certainly remain or become poor. He determines for himself a way of lack. In this way, one "protects" oneself quite reliably from wealth.

Ad 2.) An outstanding coach for the path to success is the German Bodo Schäfer. His fame reaches far beyond the borders of his country. He is one of those who do not hide the fact that many poor people are and remain poor. In doing so, he refers primarily to what people think about money. This determines one's own behaviour with or towards money.

Bodo Schäfer is usually simply called "Bodo", which is why I will follow this custom here. Bodo often tells an overview of his life story and mentions that he grew up in a religious home that instilled in him a sceptical or even negative attitude towards money. After all, it is difficult to avoid being influenced by one's immediate social environment as a child or adolescent. Wealth was something dangerous from which one had to protect oneself. That's what it boiled down to, and this protective behaviour is as simple as it is effortless: you simply spend more money than you earn. Nothing is easier than getting rid of your money. That is the path of least resistance — if the resistance of one's own soul has been broken in one way or another.

However, I have never heard from Bodo which direction of religiosity his parents belonged to. Christianity is extremely diverse, also in its attitude to money. In matters of money, it offers a stepless scale from monastic lack of possessions to wealth as a sign of a way of life pleasing to God. These are the extremes. The sober position, on the other hand, is found somewhere in between, and that is the one that emerges from the written sources of Christian faith: money must not become an idol, in that man trusts more in money than in God. There have also been rich people among Christians from the beginning, and they have been of great help to their destitute fellow believers. Being rich is not forbidden in authentic Christianity; on the other hand, it is not presented as an ideal that would grant the rich person happiness and a fulfilled life. From the perspective of the original historical message of Christianity, this requires much more than financial wealth.

This should be made clear here so that Bodo's remarks do not give the impression that under the Christian faith material wealth must be rejected on principle.

The Reformed attitude towards money had a strong impact on working life in the Reformed countries and was the reason for great economic successes there. On the other hand, those who think that possessing an above-average fortune makes one a bad person very easily develop an urge to spend money that they do not have a grip on, but that has a grip on them. This nests in the unconscious and can take on the proportions of a neurosis that is difficult to overcome. In many cases, the money bag of such people is already empty a few days before the end of the month because their unconscious wants to get rid of the money they have in order to protect themselves against the supposedly bad influence of money on them.

Such a handling of assets is in no way recommended by the basic scriptures of Christianity. There are basic regulations for all income, summarised in the example of the grain harvest. The income earned is "tithed" — for investments, for the poor, for pastoral care (including care of the sick). These are regulations that are directed against grievances, both those of fellow human beings and one's own.

Money has existed for thousands of years. Those who think it is only there for consumption get stuck in constant lack or — even worse — even get into debt. In this context, we need to think beyond money to the basics of wealth, and these are land and seeds. If you consume the entire harvest, you cannot grow anything. Therefore, even before the grain is consumed, that part is set aside for the next sowing, which can multiply a hundredfold. This is a fundamental principle that must also be sensibly applied to the yield in the form of money, if one does not want to pre-programme corresponding problems for oneself. Not everything must be spent. A part must be invested where it yields returns. This can be many things and should not be done in just one place. Further education is also an investment if it provides useful content. Therefore, remember: "If you don't invest, you lose."

Practising prudence in asset acquisition and management is one of the foundations of psychological and physical well-being. That the two belong together is part of general knowledge today. Nevertheless, many people know too little about the currently prevailing system to which almost all money is tied. One has to take the initiative to acquire knowledge about this, regardless of how much or how little money one has oneself — or whether one is even chained to debt. Such knowledge is important if one does not want to be plundered. Good knowledge of the monetary system is the basis of economic self-defence.

Basically, money has been a voucher system for quite some time, which can also be set up in a small, private setting; but that is a matter in itself that would have to be dealt with separately. It was not always so. Money used to consist of material with intrinsic value. The French language adopted the word "l'argent" to designate money, the word for "silver" (argent = [lat.] argentum = silver). Originally, it was actually coins made of silver. Coins made of gold have also existed from time immemorial, but because of their high value they had and have only few owners and can therefore not be considered a widespread means of payment.

Ad 3.) Habits are quickly acquired, especially bad ones. It is very unlikely that anyone wants to break good habits, much less so than bad ones. Never-

theless, good habits can easily be lost because they are displaced by bad ones, which experience shows are more easily accepted than good ones. If someone disagrees, they will have their reasons — certainly reasons to take notice.

But when do we judge a habit as bad? Most likely when it has harmful consequences, be it for health, for wealth, for relationships, for the quality of life in general. A short, quickly temporary pleasure can lead to unpleasantness that lasts for years. The same applies to addictive stimulants or intoxicants, which not only deplete income senselessly, but also the organism.

Some things can be fun for someone without spending money on them. Most harmful pleasures, however, usually cost not a little money. But even if no harm comes from them, more money is quickly spent than the budget can bear. One then neither gets out of the habit nor out of perpetual want — at least not so easily. The urge to spend more than a reasonable budget would allow is often difficult to control. Some people seem to think that money demands to be spent.

When I was about eight years old, the teacher told us that some people ran out of money in the last week before the end of the month. As soon as it was payday, they rushed out to go shopping. At that time, I could not understand such a way of handling money and just shook my head. I thought such people were simply incompetent. Today I know that these are ingrained habits that are based on a certain way of thinking about money. Hardly anyone will find such a money rhythm pleasant, and many would like to see a change. Yes, it is possible to change such a situation. But that is another topic. This is about how not to become rich. We come to the fourth point:

Ad 4.) If you want to get out of the mud hole of lack, there is no point in waiting until someone comes along and pulls out the one stuck in it. Nor is there any point in passing the time in this depth with useless things. Rather, it would make sense to devote neither time nor resources to such distractions. This is where man can use his special ability to reflect. That is how he

can express his special nature. What other being on earth is capable of experiencing itself as subject and object at the same time?

Man can think critically about himself, about what he does and doesn't do, what he wants or doesn't want, even about what he thinks. Do you know what possibilities this opens up for him? They are countless. But there are also countless possibilities to let one's time and money go by counterproductively, to get bogged down, to waste what one has. Take a piece of paper and a pencil, sit down and note down which activities eat up time or money, do not yield more than they cost, then take a thick red pencil and cross these things out! This could be a good start to change something decisively, because this start is already a change, and one follows the other. If you start like this, what remains is what you also like to do, but which brings returns, i.e. multiplication.

This is normal economic behaviour from time immemorial, rooted in nature and its course. Something then comes into focus, something that is able to pull the person out of his depth. This something is called "productivity". So if you don't want to be rich, you have to be unproductive. Is that someone by nature? Perhaps not exactly by nature, but certainly from one's own interpretation of one's life course and from the nature of one's psychological reactions to experiences in one or more societies.

There are far more patients with mental disorders than one might suspect. One soon comes to this conclusion if one studies the understanding of man and the psychology of Alfred Adler (1870-1937). I would also say that unproductivity is not "normal". This means that poverty, when elevated to an ideal — as some have done — becomes a questionable condition and the instructions to achieve or hold on to it become "black advice".

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