

Think-about's

Never spend your money before you have it.
~Thomas Jefferson

The fish is the last one to be aware of the water.

Why do you think there is such a prevalent desire to appear like the "rich and famous?"

What are the costs of searching for identity and happiness through consumption? Think about financial as well as personal and social costs.

Think-about's

It is incumbent on every generation to pay its own debts as it goes. A principle which, if acted on, would save one-half the wars of the world.
~Thomas Jefferson

Time is free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it, you can never get it back.
~Harvey MacKay

We are now surrounded with items that do things for us to an almost absurd degree—automatic cat food dispensers, electric can openers,... disposable toothbrushes that come with the toothpaste already loaded. People are so addicted to convenience that they become trapped in a vicious circle: The more labor-saving appliances they acquire, the harder they need to work; the harder they work, the more labor-saving devices they need to acquire.
~Bill Bryson
I'm A Stranger Here Myself

Think-about's

...use money in a way that expresses value rather than determines value.

~Lynne Twist
The Soul of Money

Can "brand tribes" satisfy our innate need for belonging? Have you been a member of a brand tribe?

Advertising is the main storyteller of our culture.
~Professor Sut Jhally

Change the story field of a culture, and we change what is real, acceptable, and possible... ~Tom Atlee
The Co-Intelligence Institute

What characteristics do you think would make a person vulnerable to the pressures of the consumer culture?

Think-about's

Discovery consists of looking at the same thing as everyone else, and thinking something different.

~Dr. A. Szent-Györgyi
Nobel Prize winner in medicine, 1937

The definition of insanity: Doing the same thing over and over again and expecting different results. ~Albert Einstein

Trees don't grow to the sky. Nor do you. Why would we think the economy could?

Think-about's

There may be times when we are powerless to prevent injustice, but there must never be a time when we fail to protest.

—Elie Wiesel
novelist and political activist

The time is always right to do what is right.

—Martin Luther King Jr.

Is it easier to be ethical when you have plenty of money?

Money can be a temptation, especially to those with very little and those with a lot. Why would that be so in each case?

Think-about's

It's not solely about the answers. It's about each person having a consciousness that the way we live affects the next person, and affects our community, and our country, and ultimately affects our planet.

—Sheryl Crow
musician and activist

We will have to repent in this generation not merely for the vitriolic words and actions of the bad people, but for the appalling silence of the good people.

—Martin Luther King Jr.

We can live a better life if all we do is care.

—John Paul DeJoria
businessman and philanthropist

Think-about's

People tend to forget their duties but remember their rights.

—Indira Gandhi

I'm not sure which upsets me more: that people are so unwilling to accept responsibility for their own actions, or that they are so eager to regulate everyone else's.

—Uri Blumenthal

Sometimes good things fall apart so better things can fall together.

—Marilyn Monroe

Our dilemma is that we hate change and love it at the same time—what we really want is for things to remain the same but get better.

—Sydney J. Harris

Self-knowledge is the most powerful form of self-protection.

Think-about's

We make a living by what we get; we make a life by what we give.

—Sir Winston Churchill

Any intelligent fool can make things bigger, more complex, and more violent. It takes a touch of genius—and a lot of courage—to move in the opposite direction.

—Albert Einstein

Living simply is not a matter of living cheaply or feeling deprived. The idea is not to deny yourself the things you want, but to free yourself from the things you don't want.

—Elaine St. James
author

Choosing "enough" does not mean you should cut back expectations, or not strive to aspire.

—Lynne Twist
author and philanthropist

Think-about's

He who pays the piper calls the tune.

Living consciously is where true power resides in your relationship with money.

Lives based on "having" are less free than lives based on either "doing" or "being." ~William James

The most secure prison is one in which the inmates *think* they are free...
~Adbusters Quarterly

Think-about's

Debt is the new slavery.
~Professor Sut Jhally

We can make things work better by recognizing what the real problem is and by being willing to make changes. Both of these are simple steps, but not easy. Does that mean "simple" and "easy" are not the same?

It has been said that ready access to credit decreases your freedom. What do you think? Do you agree or disagree?

Today there are three kinds of people: the have's, the have-not's, and the have-not-paid-for-what-they-have's!
~Earl Wilson

Today we are only as free as our purchasing power permits.
~Jacque Fresco

Think-about's

If money is your hope for independence, you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability.
~Henry Ford

If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.
~Billy Graham

Loss of freedom.
Loss of cash flow.
Loss of time.
Loss of opportunities.
These are the four major effects of debt.

Think-about's

Each generation imagines itself to be more intelligent than the one that went before it, and wiser than the one that comes after it.
~George Orwell

Isn't it a shame that future generations can't be here to see all the wonderful things we're doing with their money? ~Earl Wilson

Every generation laughs at the old fashions, but follows religiously the new.
~Henry David Thoreau

Think-about's

That money talks,
I'll not deny.
I heard it once.
It said, "Goodbye."
—Richard Armour

Many folks think they
aren't good at earning
money, when what they
don't know is how to
use it.
—Frank Howard Clark
author

How often do we stand
convinced of the truth of
our early memories,
forgetting that they are
assessments made by a
child? We can replace the
narratives that hold us
back by inventing wiser
stories, free from childish
fears, and, in doing so,
disperse long-held
psychological stumbling
blocks. —Benjamin Zander

Be honest with who you
are and what you have.
—Suze Orman with Oprah

Think-about's

My goal wasn't to make a
ton of money. It was to
build good computers.
—Steve Wozniak

A simple fact that is hard to
learn is that the time to
save money is when you
have some. —Joe Moore

You miss 100 percent of
the shots you never take.
—Wayne Gretzky

Money is better than
poverty, if only for
financial reasons.
—Woody Allen

All I ask is the chance to
prove that money can't
make me happy.
—Spike Milligan

Think-about's

Many people take no care of their money until they come nearly to the end of it, and others do just the same with their time.

~Goethe

If money was my only motivation, I would organize myself differently. ~Placido Domingo
Spanish tenor and conductor

In the end, how we value money says something about how we value ourselves, our labor, our time. ~Fred Brock

Think-about's

You get recessions, you have stock market declines. If you don't understand that's going to happen, then you're not ready, you won't do well in the markets.

~Peter Lynch

Investing should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas. ~Paul Samuelson
economist

The four most dangerous words in investing are: "This time it's different."
~Sir John Templeton
investor and philanthropist

Think-about's

I think that I shall
never see
A billboard lovely
as a tree.
Perhaps, unless the
billboards fall,
I'll never see a tree at all.
—Ogden Nash

The essence ... is to travel
gracefully rather than
arrive. —Enos A. Mills

It's not how much money
you make, but how much
money you keep, how
hard it works for you, and
how many generations
you keep it for.
—Robert Kiyosaki

The price of anything is
the amount of life you
exchange for it.
—Henry David Thoreau

We cannot direct the
wind, but we can adjust
our sails.

Think-about's

By accepting responsibility,
we take effective steps
toward our goal: an
inclusive human society
on a habitable planet, a
society that works for all
humans and for all
nonhumans. By accepting
responsibility, we move
closer to creating a world
that works for all.
—Sharif M. Abdullah

Helen Keller said, "I
rejoice to live in such a
splendidly disturbing
time." What do you find
splendidly disturbing
about this time we are
living in?

A man is usually more
careful of his money than
of his principles.
—Oliver Wendell Holmes Jr

When the grasp of inertia
is broken, life is quite
thrilling.

Think-about's

Our current approaches to health care have done much to extend our life span, but our health span may not be so impressive.

—Ilchi Lee

Live bravely in an unreliable world. —Rabbi Harold Kushner

All great changes are preceded by chaos. —Deepak Chopra

We have the power to make this the best generation of mankind in the history of the world, or to make it the last. —John F. Kennedy

Think-about's

You only need one thing in the world.

It is not money.

It is not fame.

It is not even food.

All you need in the world is hope. As long as you have that, you have everything.... If you keep hope, all your other necessities will come soon enough. —Ilchi Lee

In the long run, we shape our lives, and we shape ourselves. The process never ends until we die. And the choices we make are ultimately our own responsibility.

—Eleanor Roosevelt

Parents can only give good advice or put their children on the right paths, but the final forming of a person's character lies in their own hands. —Anne Frank

This is your life. You are responsible for it. You will not live forever. Don't wait. —Natalie Goldberg

Think-about's

Our greatest responsibility
is to be good ancestors.

~Jonas Salk

It is common sense to
take a method and try it.
If it fails, admit it frankly
and try another. But
above all, try something.

~Franklin D. Roosevelt

There are two freedoms:
The false, where man is
free to do what he likes.
The true, where man is
free to do what he ought.
~Charles Kingsley

The greatest discovery of
my generation is that a
human being can alter his
life by altering his
attitudes. ~William James
philosopher

Think-about's

Money is only a tool. It
will take you wherever
you wish, but it will not
replace you as the driver.
~Ayn Rand

Our duty is to preserve
what the past has had to
say for itself, and to say
for ourselves what shall be
true for the future.

~John Ruskin

We need to teach the
next generation of
children from day one
that they are responsible
for their lives. Mankind's
greatest gift, also its
greatest curse, is that we
have free choice. We can
make our choices built
from love or from fear.
~Elisabeth Kübler-Ross

There are people who
have money and people
who are rich. ~Coco Chanel