



## Money Motivators

### what drives us to want more and more?

Obviously we need money to survive. When on the poverty line, acquiring it is never easy, and two steps forward two steps back is often the case. The struggle to make enough, however, has to continue. Those in a better situation will be encouraged by a modicum of success, and with lifestyle improving as a consequence, there is the incentive to make it even better by climbing further into the black. Then the stage is reached when increased income has produced a surplus; at least sufficient over the top of everyday expenses to justify the odd minor luxury: perhaps trading the car for a later model, or buying a new lounge suite. Here's where the true potential of money is starting to be recognised; so too the possibility of individuals turning what were only regarded as pipe dreams into reality.

In essence, money is merely a token, much of the time an imaginary one. Figures on a balance sheet state its value in absentia, and despite being merely a guide to actual dollars that can be held in the hand, they tell a story. A financial venture, be it business or personal, is successful only if the profit and loss account says so on paper. Whether realised or not, this summary of worth is the money-motivator for everyone; but it is also the means to satisfying inner desires.

Comparison and competition feature in nearly every person's mind, probably every minute of the day. If all was equal and nobody had more than anyone else, there would be no examples of things to wish for that weren't already available. Battlers struggling to survive would accept that this was as good as it was likely to get and carry on plodding. But when they see others more fortunate, the seed of envy is sown and they are soon looking for ways to be the same. Although money is hard to come by, it is the necessary catalyst for acquisition of further comforts; so, if a standard of living is considered inadequate, lack of sufficient cash is the reason and needs rectifying.

This basic desire for more money is a practical motivator; and once it has pushed the impoverished to achieve financial stability and they have what they need to live comfortably, one would think an ideal status quo had been established. Human beings, however, are rarely satisfied with mere adequacy, especially when someone else has advanced higher on the money stakes. Simple envy, the understandable desire to have a bit more like the folk next door, can quickly change to jealousy - why should they have all that, when I don't? Then, just equaling another's wealth is never going to be enough. Would like, becomes really want, eventually progressing to must have; all culminating in the obsession to be better, have more, to win. The competitive motivator has been activated.

Those who manage to accumulate the funds and have surpassed the local "Joneses" now look further afield. State, National and Global role models are there a-plenty; and the best-of-the-best are detailed in published lists - the millionaires and the billionaires. Quite often,

their success stories are encouraging because many started out with nothing. Although the wish to be on the list with them might be dismissed as a fantasy not on the agenda - in public at least - the possibility secretly shines like a jewel in the mind. Money sitting idle needs putting to work. Investments are researched and made; and when the available funds pull up short, loans are negotiated. Properties bought as symbols of former success now become less homes than they are strategic assets, pawns in the money game.

Although an eye is still kept on the plutocrats, the casual glimpses are just reminders to stay on track. Acquiring more, and more, and more is the goal; not necessarily more than someone else, though. Amassing a fortune has become an addiction, and the sufferers are now competing against themselves; desperate to improve on how much they had last year, last week, yesterday. But why? Not for money to squander; oh no! A millionaire who spends a single penny is no longer a millionaire; so some extra is essential to maintain that milestone goal. Before long, another target is approaching: the next million; then a third...

Nothing else matters now, not even what money can buy - just money itself: the having of it, and the drive to get more. The progressive score is there: on the balance sheet represented by numbers; not binary like a computer language, but easily interpreted by the humans obsessed with beating personal bests - potential champions in their own minds.

Having read thus far, the late Graham Chapman (Monty Python) would be saying: "Stop this! This is silly!" and, from my perspective, I am inclined to agree. There are, however, people out there who take money-making very seriously. I accept that, and good luck to them. I hope they eventually manage to beat their own targets. I'm just truly glad not to be one of them.

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