

Do You Have Enough Already?

By

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Strange question!

Perhaps you're thinking “enough of what?” Or even, “what is he talking about?”

I have deliberately phrased the question in this simple form. You *know* what I'm talking about. You *know* what the question means. So I would like you to close your eyes for a moment, and let the question work its magic, before I elaborate and spoil its simple power.

Now I will answer your question, “enough of what?” I mean enough money, enough material possessions, enough 'things.' And before you answer a resounding “no!” let me tell you some interesting facts about your current level of wealth.

Fact #1: You are approximately 1,000 times richer than the average ancient Egyptian, ignoring Pharaohs (you are only a mere 50 times richer than a Pharaoh). It has been estimated that modern inventions such as the motor car, washing machines, dishwashers, etc. are the equivalent of owning one thousand slaves, making you wealthier now (whatever your level of 'poverty') than the richest king of the ancient world.

But...

Are you 50 times *happier* than a Pharaoh? Are you 1,000 times *happier* than the average ancient Egyptian? Are you even *as* happy as they were? Hmm....

Fact #2: You are approximately 300 times richer than the average ancient Briton living at the start of the first millennium; i.e. the year AD 1. You are an estimated 30 times richer than the *wealthiest* king or lord of that era. By richer, I mean of course your access to clean wholesome food, potable drinking water, transport, power, medicine, shelter, clothing and labour-saving devices, to mention only a few things.

Fact #3: You are an estimated 100 times richer than the average Briton living at about the time of the Battle of Hastings, i.e. early in the second millennium, the year AD 1066.

You are 10 times wealthier than the richest man on the planet one thousand years ago.

(I am not including land ownership in these statistics. The mere ownership of land is not wealth: riches are measured in what the land *produces*. To prove this point, let me hereby grant you 100% ownership, absolute, of the entire planet Mars. **You own the whole planet.** Congratulations! Has it improved your level of wealth by even 1%? No, because it produces nothing. If that doesn't do it for you, I'll give you 100 square miles of the Sahara.)

Fact #4: You are 50 times more wealthy than the average peasant living in the year 1500. Life was hard back then, but are you 50 times happier than they were? I doubt this very much. Are you even *as* happy? I wonder...

Fact # 5: You are 30 times more wealthy than the average Englishman or woman living in 18th-century Britain.

Fact #6: You are 20 times more wealthy than the average Victorian. Looked at another way, you have the equivalent today of 20 Victorian servants working for you. A Victorian household with 20 staff would most definitely have been enjoyed only by the super-rich.

Fact #7: On average you are likely to be five times richer than your granddad.

Fact #8: On average, you are likely to be twice as wealthy as your own parents (this depends on your age. If you are 18, it will not apply. If you are 50, it almost certainly will.) For example, think back to the forties, fifties, or sixties, whichever decade is closest to when you were growing up.

Did each family have two cars? Mobile telephones? Dishwashers? Microwaves? Did your mom and dad take expensive foreign holidays, sometimes even more than one in a year? Did they eat out in restaurants? Wear 'designer' clothes? Fancy wrist watches? You get the idea.

At this point in the proceedings, I want to ask my question again:

Do you have enough?

Think about it. You are already *one thousand* times wealthier than an ancient Egyptian; 300 times richer than someone living in AD1; 20 times wealthier than the average Victorian, and five times wealthier than your grandparents.

Do you have enough?

If the answer is still "no," (and I haven't finished with you yet) then I want to ask you a supplementary question which you need to answer, right now:

When do you think you *will* have enough?

I am not asking these questions for amusement only. I believe the answers **hold the key to your happiness for the rest of your life**. Again, no small claim.

Let me explain...

I don't know why, but for the last year I've really started to notice something. I've become aware of the incredible stress under which most people live their lives - myself included. People are working harder, faster and certainly under more stress than at any time in history. Okay, the labour isn't usually hard physical toil, but still the average person is slaving away 40 or 50 hours a week to make 'enough' money to make ends meet - i.e. to sustain their 'poor' lifestyle **which is 20 times wealthier than the average Victorian**.

Furthermore, they are not happy (in general).

Most people are overworked, highly stressed and on a treadmill getting nowhere fast. Incredibly, although we are all approximately **one thousand times wealthier than an ancient Egyptian**, we feel broke. Most people are fighting a losing battle against a tide of

debt and expenses which threaten to sweep them away if they do not keep their noses pressed firmly to grindstone. Despite their huge wealth (in historical terms) many people are anxious and depressed.

This seems incredible, doesn't it?

What on earth would (say) an ancient Briton make of us if you brought him here in a time capsule? He would see the clean, safe water on tap (it took him one day each week just to get enough water, and that was brackish and flavoured with dead sheep); he would see the stunning abundance of food at almost give-away prices (you have to work about 24 hours *a month* to buy all the family food. He would have to work an average of 160 hours for some basic meat and bread); he would note your clean clothes and the dozens of different sets of clothing you owned (he owned one set and it was constantly filthy. No soap, no hot water); he would marvel at your health, your teeth, your longevity (his life expectancy was 30 years, his teeth were rotten stumps and people died all around him from disease and hunger).

I could go on about transport, opportunities, education, entertainment, etc. but I also think he would be shocked at the level of unhappiness and stress we were all living under. He would legitimately ask **why on earth we were all striving so hard when we had everything and more that we could possibly need!**

Why, he would ask, did we not all feel incredibly wealthy and happy?

Well, let me ask *you* a few questions on his behalf...

Do *you* feel extraordinarily wealthy?

Are *you* happy?

Do *you* have an almost stress-free life?

Do *you* have plenty of time to do the things you want to do, or are you always working to hold back the tidal wave?

Are *you* engaged in a constant struggle for more, more, more?

If so ... when do you think *you* will have enough?

Now please do not think for a moment that I am on some kind of anti-wealth, back-to-nature, tree-hugging crusade. Nothing could be further from the truth. Money is important because it buys you freedom and choices. Also, I have not made any comment about how much 'enough' might be. This is for you to decide. It could be £50,000 or £100 million.

My task is to get you to think about the question, because the answer has profound implications for your happiness.

To explain this, let me make a blunt statement:

Your greed is insatiable.

There is almost no limit to what you would want to possess. The only limit is the price you would be willing to pay to obtain it, and your very limited imagination.

To prove this, let us play a little game in which the price of anything you want is *zero*. I mean it will cost you nothing in cash terms or emotional terms and requires zero time or input from you to maintain. I'm handing you the menu for the ultimate free lunch.

I'm getting my cheque book out. **I have unlimited resources at my disposal.** How large a cheque would you like, made out to you personally? Remember, it's free in every sense. No penalty, no tax, no hassle, no strings. It's yours to have and to spend on whatever you want.

Shall we start the bidding at, say, £50,000? Remember, I really do have an unlimited account. How about a quarter of a million? You could buy a house with that, mortgage-free. Hopefully your imagination is not quite so shackled, and you are already starting to think about a nice fat juicy cheque for a million pounds.

No problemo.

It's not my money, and it's unlimited. Have what you want - there are no strings attached.

One million pounds will allow you to buy the house of your dreams, and the car(s) of your dreams.

What's that? You'd rather have ten million pounds? *Now you're talking*. I was getting worried about you for a moment there. That's more like it. This will give you all money you could ever need for the rest of your life. It would take care of your children and your grandchildren.

Enough?

Remember, it's free. All that is limiting you is your imagination...

Let's face facts. Ten million pounds would not even buy you admission to the outer circle of the superrich. To tempt you further, let me disclose that I have *one hundred thousand million, billion pounds* in this account, earmarked to give away - and you're first in the queue. You can have the lot, if you want, and I won't turn a hair.

What would you do with it? Come on now! Think! You could buy your own country and run it the way you wanted to. You could own and run the entire United Kingdom or America or even (bwahahaha...) *the world!* Why not? Your vision for the world can't be any worse than the current awful state it is in! Couldn't you do a better job if you had absolute power? How about being absolute ruler of the planet? How does that sound?

But wait... the earth is just *one* planet in the solar system. How about owning a few other planets too? How about owning the entire Martian planet, and having the money to recreate it exactly as you want? Your own world, and you as....*God*.

Now perhaps you dropped out of somewhere on that continuum, possibly at the one million or ten million level?

Or perhaps you were with me to the end? I can tell you with absolute certainty that I *definitely* would be up for the job of **Total Ruler of the Planet**. *No question*. And it would be a hell of a better place than it is now. If you did drop out, it was because your imagination failed you. **You simply could not imagine having more money or power than this.**

Back to Reality

I hope I have proved that your greed (my greed, everybody's greed) is almost limitless **if I make it a free lunch for you**. Apart from your lack of imagination, the only thing which holds you back from owning the whole planet or even the universe is something known as “pay price to action.”

Put simply, everything has a price in time, effort, risk, stress and strain. There truly is no such thing as a free lunch. If you want £50, you have to pay the price (e.g. five hours work or whatever). If you want £20,000 each year, then the price is typically 40 hours of your irreplaceable life each week working in a job you barely tolerate.

If you want five million pounds, the price is typically, five solid years of 60-80 hour weeks; high stress, almost zero social life, poor family life and high personal and financial risk. That's about the going rate. You may get it cheaper, or it may cost you more.

If you want twenty million pounds, the price is typically a lifetime spent in the fast lane as a top industrialist, entertainer, sportsman/woman or entrepreneur. The price is active media coverage of your *personal* and corporate life; twenty or thirty years of 80 hour weeks; permanent stress; living in the ‘white water’ of a constantly changing market place and absolute devotion to your vision to the exclusion of almost everything else. You will have no real friends (you can never tell who your real friends are when you have this level of wealth); you will attract government surveillance (money = power, governments cannot allow the Thralls to have too much personal power - they become *very* interested in you when you make more than ten million.)

If you want 100 million or more, the price is everything associated with getting twenty million, plus a slaving pack of press wolves, desperate to strip you down to the lowest common denominator. You will have many enemies both personal and political, some of whom will actively want you terminated. (E.g. An estimated *thirty million* people world-wide detest Bill Gates and would spit straight into his face if they could only get into gobbing range. About 10,000 of these would *murder* him, given a chance and a clear shot with a telescopic rifle. I don't mean *think* about murdering him, I mean actually DO IT. Many people, myself included, admire him of course, but that's not the point I'm making.)

You will be unable to live anything approaching a normal life. You will not be allowed out on your own without bodyguards, and you will live in a heavily guarded fortress. Most people will loathe and despise you, no matter how much of your wealth you give away to charity to buy their respect. Even if you give away one billion pounds you will be despised and vilified for being mean - most people will just shrug and say “he can afford it.”

That's the price, give or take.

Okay, so we're ready to pull a few threads together here...

Here are the facts as I see them:

1. You are already staggeringly wealthy compared to at any previous time in history, **yet you are running harder, faster and under immense personal stress in order to get more.** You don't know how much more, because you've never thought about it. I suggest you're not terribly happy.
2. Your greed is, to all intents and purposes, insatiable. **This is not a moral judgment.** It is simply a statement of fact. What you would like to have is limited only by your imagination, and the 'pay price to action' required to get it.
3. Given that there is a price to pay in time, effort, stress, emotion, and risk in order to obtain a given amount of wealth, any sensible person would ask themselves the question: **How much is enough?** Or, put another way: "Do I have enough? If not, when will I have enough?"

The purpose of life is not to stack up money in the bank. Despite my pro-wealth stance, and motivational materials I have never claimed this. The purpose of your short stay on the planet is, I believe, to **be all you can be and to live a happy, fulfilled and balanced life.** You need money to live a decent lifestyle, and depending on your vision, you need money to make your dreams a reality. **More than this you do not need.** If it was free, you would take it of course, and rightly so. *But it isn't free.* Everyone must pay a price to obtain it.

When you ask yourself the simple question: "Do I have enough?" something almost magical happens. Many people described a feeling of release - a sort of letting go. You might feel that you are finally able to drop a burden which you have been carrying all your life. Whatever you feel, there are in fact only three possible answers to this question:

1. I have more than enough.
2. I have exactly enough.
3. I do not have enough and am willing to pay the price to get more. I now need to ask myself: "So when *will* I have enough?"

To expand on these three answers:

1. "Now you bring it to my attention, I realise that I have more than enough. I am debt free, and have considerable savings, yet still I am working 60 hours a week in a high stress job. A lot of my money actually goes to pay for my high profile lifestyle which is required by the job. For example, I need to live close to my job and housing is very expensive in our area. If I moved, I could get a larger house for half the money. It costs a fortune to commute to work. My children are in private school. We pay a nanny to look after the children because my wife works as well. It's crazy. Why do I do it? I don't know. Probably because I've always done it. I guess it is just a habit. If I made certain life changes, I could work two or three days a week and my wife need not work at all. We would have to move, and have a simpler lifestyle, but we are both so stressed at the moment, surely it could not be worse? I've realised one thing, I could easily make *more* money. I just need to work harder, faster or smarter. **But I choose not to.** That is a breakthrough for me. I choose not to. That is real power."

Could *you* live a simpler, lower stress life? Could you work *less* hard and *live more simply*, doing more of the things you want to do - whatever they are? Sure, you could easily make a

lot more money, but how about at least considering the choice of not doing this? You *know* you can make more money by working harder, faster, longer, smarter. Nobody is denying your abilities. It's easy. But... why not consider the option of *choosing not to do this*? This means setting a limit on what you have (saying, in effect, "I have enough") and using the time you would have spent in striving for more, to do the other things you've always promised yourself you will do. This phenomenon is known as 'downshifting' and is sweeping across America.

2. "Yes, now you mention it, I have exactly enough at the moment. Of course, I would like more, and if it were free I would take it from you with thanks. But I know that in order to get more I need to sacrifice more of my life and I am not willing to do this. There are many, many other things I want to do with whatever time is left to me. I would rather do those than work harder, faster and take on yet more stress in order to accumulate more money. I am not willing to pay the price for higher financial rewards. **Making more money is not difficult.** There is plenty of overtime at work, and I could take a second job in the evenings. But I have taken a powerful decision in my life. **I have decided that I have enough.** I have chosen not to pursue yet more money."

Could *you* be at peace with your current level of wealth, even if that's not very much? Taking such a decision frees you from the constant struggle to make more. It frees you from the nagging guilt about not starting your own business, or expanding your current one.

3. "No, I do not have enough. I want more - a lot more. *I am willing to pay the price.* If that means five years of constant struggle to make a million, then that's what I'll do. I have asked myself the question: 'when will I have enough?' I do not want to struggle in a high-stress environment forever. I want a four-bedroom detached house (fully paid), a brand-new Mercedes, and the equivalent of half a million pounds in today's money in the bank. That would mean I never have to work again. That's enough for me. If I can make a million pounds, I know I could make two million or ten million for that matter. I have no doubt about this. But I have made a choice. I know what I want and I'm going to get it. I am willing to pay the price. I know what that price is, approximately. **I also know how much is enough** and this lets me know when to stop chasing wealth, and concentrate on many of the great things which life has to offer."

How about you?

If you desperately want more and are willing to pay the price, then great! I certainly did, and I paid the price too. But... what I didn't do (and am now urging you to do) is to ask myself the question: "When will I have enough?" I didn't even *think* about that. I just ploughed straight in, never raising my head to look at how far I had come. I had no real plan and no exit strategy. Let me be clear, we are talking exit strategies here. Exit from the rat-race, as it used to be called.

Are you going to work until you drop? If so, why? What is it all for? Only a fool would do this. So, if you are not going to work until you drop, when are you going to stop, or cut back?

Answer: When you have 'enough' - so you need to know what 'enough' is, for you, bearing in mind the price.

There's More to Life Than Money

Also, you need to think about **what else you want to do with your life**, if anything. And this is a problem for many people. We are all so conditioned to 'work until we drop' that we have given little thought to what else we want to do with our lives. **Perhaps now is the time for you to think a little about this?**

You should not start or run a business unless you have a clear answer to the questions: “*When* do I get out? *When* will I have enough?” Running a business is all about making maximum money in minimum time, then selling out or closing down and getting yourself a REAL life!

So I want you to think carefully about your working life and your plans for the future and start taking some conscious decisions instead of drifting through life like you have been (hey, I know these things!)

You're going to live a lot longer than anyone at any previous time in history. It's going to be even easier for you to make 'enough.' Why not have a careful think about what 'enough' might be for you, and then formulate a definite plan to get this, and no more?

Meanwhile, you need to do a lot of work on what it is you are *really* on the planet for, and go and do it!

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