

Making End\$ Meet Benefits Manual



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Mission: Your Happiness

The mission of Making End\$ Meet is to help you attain happiness by getting beyond money to enjoy the good things money can't buy. By "happiness", I mean not only "getting your way" in a selfish sense, but also a state of felicity, harmony, favor, relief, blessedness, and joy.

The Inside Scoop Working Theory ~ The Rudder

Theory has been compared to the rudder of a ship: although it is small, behind the scenes, and beneath the surface, it sets the ship's course.

I have written this "Benefits Manual" to let you know the "inside scoop" or working theory that makes Making End\$ Meet "tick", thereby giving you a full appreciation for what you are really buying, and of all the resources at your service. It shows both benefits offered, and the thinking behind them.

If you disagree with any of the theory you see in here, please feel free to set me straight. It's a working theory, always subject to refinement, and I am totally open to correction, even grateful for it. Thanks in advance for your suggestions.

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QUESTIONS What's Good? Axiology

As a practicing Economist, I deal daily, as we all do, with questions of value, questions like:

- Which investments are most likely to increase in value?
- Which investments are socially and ecologically responsible?
- What are the prices of things, and why?
- What is the best deal?
- How is the value of the dollar changing relative to other currencies, and what should I do about it?
- What's the best career for me?
- What should I do with my life?
- How should we live?
- What are my priorities?
- How, where, and with whom can I get the most bang for my buck?
- How much is enough? At what point can I stop chasing the almighty dollar and start enjoying life?
- How do I decide what "enjoyment" is?
- What are the best tools and techniques for sales and marketing?

I find that, in our melting-pot society, we encounter confusing and contradictory messages about value. Perhaps you have heard sayings like, "Beauty is in the eye of the beholder", "To each his own", "One man's junk is another man's treasure", "The grass is always greener on the other side of the fence", "It's all good", or as the French say, "Chacun à son goût." All of these messages imply that value is determined subjectively and individually.

Yet markets routinely determine value objectively and corporately. Waterfront real estate in Hawaii costs more than Mississippi swampland or Arizona desert, and for good reasons. Likewise with a 2010 Mercedes versus a 1973 Ford Pinto, and so on.

So I find that when we tell ourselves the above sayings, we're being disingenuous and misleading with ourselves and anyone else we may influence. Perhaps it's just delusion or wishful thinking. Value can be, and is, determined objectively, publicly, and corporately every waking moment of every day. It seems to me that, by telling ourselves these sayings, we are fooling ourselves, and making the understanding of value more difficult than it has to be.

In wondering about value, I have become sensitive to language. Whenever I notice "value language" – right, wrong, truth, error, true, false, good, bad, priority, better, worse, best, worst, excellent, awful, mediocre, like, dislike, should, ought, valuable, profitable, futile, worthwhile, worthless, important, pointless, wise, foolish, improve, degrade, etc. – I sit up and pay attention.

I am curious to learn how people define "good" for themselves. Does "good" mean "what I like", or does it depend on external, objective criteria? If the criteria are external, what is their source and how were they chosen?

For example, I have served a combined eight years in the military: three in the U.S. Marines, and five more in the Army National Guard. Military people learn to face danger, to pursue pain and avoid pleasure. We do not like pain, but we realize that for our country to survive, someone must be willing to move toward it. So to us, bravery, duty, and pain are good. My drill instructors used to tell us "Pain is good; extreme pain is extremely good; and agony is ecstasy!" and, "Pain is weakness leaving the body."

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Yet for most of us in everyday life, we would say pain is bad and pleasure is good, right?

So we soldiers and Marines learned to subordinate ourselves to a higher cause, to rely on external and counter-intuitive criteria to define “good” for ourselves. Yet I realize also that internal, subjective criteria matter; they are everyone's beginning.

All of this fascinates me.

Axiology. In wondering about it all – the sources of criteria for goodness, and whether they are internal or external – I have stumbled upon a neglected branch of Philosophy – so neglected that my spell-checker doesn't recognize it - called Axiology, from the Greek word “Axios” meaning “worthy.”

So Axiology is the study of worth, and of how it is determined. And I have come to realize that what I am practicing, by asking how people decide what “good” means to them, is Axiology. I am being an Axiologist.

My favorite axiological book is [Zen and the Art of Motorcycle Maintenance: An Inquiry Into Values](#) by Robert Pirsig. It is by no means conclusive and is disturbingly borderline-psychotic, but what I appreciate about the book is that it asks the question, and demonstrates that answering it is both worthwhile, and difficult.

But it seems to me that if more of us were “axiological” - that is, if more of us were candid, clear, settled, agreed, and aware of the criteria we use to decide what “good” is – there would be less strife and more cooperation in this life . . . more happiness.

And what perplexes and frustrates me is, through market behavior – in deed - we are already agreeing with each other about what is valuable and what is not. If only we could agree in word too, then I suppose there would be a lot less confusion and arguments, more stability, less uncertainty . . . more happiness.

But here's the interesting thing: I suspect that if we became more conscious and frank about our axiology, we'd change our market behavior to match our values.

Perhaps all of this seems like idle academic speculation. But I have a question for you: have you ever been in an argument? I'll bet you have. In fact, I'll bet you've been in a lot of them, many of which have been with yourself!

So I would submit that the prevalence of arguments – manifested corporately in rampant political polarization at local, state, national, and even global levels, as well as individually in the forms of ambivalence and schizophrenia - is evidence that we have a lot of axiological work to do. Axiology is everybody's business.

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What's Happening?

Then:

A Short Review of Our Economic History, 1700's – Present

In preparing to write this manual, one of the things I did to orient myself and adopt a circumspect state of mind was to sketch a rough outline of the historic development of the American economy, as I understand it.

In so doing, a couple of things that struck me were how young our country really is, and how recently we developed central banking and a single currency. Another thing that struck me was how much misfortune, distraction (from conscious, deliberate economic development), and suffering we have endured. It is almost as though we developed our economy on the side, in our spare time, when we were not preoccupied by this or that crisis. (Maybe I am projecting, but this description seems strikingly similar to my own life and the way I developed Making End\$ Meet!)

Here are some things I noticed:

- **In the 1700's**, we were preoccupied with getting off the ground, with establishing ourselves as a country. We were borrowing from the French to finance the revolutionary war. Everything was new, makeshift, and home-spun. There was no central bank or uniform currency. In determining whether to secede from England, founding fathers wrestled with difficult axiological questions in early documents like The Federalist Papers.
- **In the 1800's**, we had westward expansion, the Civil War, and the Industrial revolution. Progress was made toward developing central banking and a uniform, single currency. The Civil War robbed many families of husbands and fathers, and of necessity established some gender norms that still affect us today and have economic consequences and assumptions that are now sort of “baked” or “hard-wired” in our culture.

Toward the end of the century, owing to beliefs about the end of the world and the Second Coming, new belief systems developed that have since become accepted religious institutions and have had profound demographic and economic consequences of their own that now define memes, paradigms, and many aspects of modern life.

- **In the 1900's**, we had *some* growth and *a lot* of crises to manage, that resulted in a lot of borrowing, account for today's almost \$13 Trillion national debt, and explain a lot of modern American economic assumptions and behavior – growth and crises like:
 - World War I, and the loss of more men;
 - the roaring 20's;
 - the 1929 stock market crash, and the loss of more men to suicide and depression;
 - the Great Depression, and recovery from it led by a magnificent man, a four-term President, weak in body but of almost super-human leadership strength, whose legacy affects us profoundly today and is a subject of vigorous and often painful argument;
 - the ecological dust bowl disaster;
 - the men of the Civilian Conservation Corps, who:
 - healed the dust bowl and built an incredible national infrastructure that we take for granted today;
 - formed the spine of the military that barely won victory in World War II, (to which we lost so many more men);
 - became the “Greatest Generation” who laid the economic foundation on which we now stand, and

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- begat the Baby Boom generation, who is now in authority in our institutions.
- **In the 1950's through the 1970's**, we:
 - lost more men in the Korean and Viet Nam wars;
 - began to realize the costs and consequences of axiological decisions made about race in the previous two centuries, decisions that have entailed profound out-of-pocket and opportunity costs;
 - experimented with gender relations in ways that have had profound economic consequences that continue to affect us today;
 - deliberately cultivated forgetfulness, delusion, and confusion through mind-altering drugs, fantasy, and sexual adventurism;
 - abandoned the gold standard; and
 - popularized both credit cards and mutual funds.
- **Since the 1980's**, when I graduated from high school, we have:
 - suffered two delusion-caused financial misfortunes: the Savings and Loan crisis of 80's, and the sub-prime mortgage meltdown of 2007;
 - lost men AND women to wars in the Middle East;
 - popularized computer technology, the Internet, and a management/service/information-based economy that both capitalizes on our vivid imaginations, and offers an infinitely hazard-rich playground for fantasy and delusion;
 - finally begun to confront church scandals that have been eroding our axiological foundations for centuries; and
 - arrived at the odd paradox of becoming *increasingly dependent on written communication* (e-mail, social networking, texting, etc.) at the same time that, by shortening and fragmenting attention, and destroying discernment about things like homophones, punctuation, capitalization, and parts of speech, the abbreviated and casual nature of such media (combined with the delusion ingrained in our schools, abandoning phonics and grammar instruction), has *degraded our writing ability*, causing avoidable confusion and offense in, among other things, business communication.

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What's Happening? Now: Seven Truths from History

First of all, let's recognize a few truths that can be gleaned from our history:

1. Regardless what we chose to use as money – whether it was one currency or several, or whether it was tied to precious metals, or whether it is electric zeros and ones flying around via wireless modem and magnetic strips on little pieces of plastic – **duress notwithstanding, we have done an amazing job of building a fantastic, robust economy.** We are highly capable people.
2. **Some of the most significant economic development we did was when we were flat on our backs**, when our lives depended on it, when the only direction we could go was up, and when cash was tight or nonexistent. We are especially capable in crisis.
3. We've gotten used to:
 - fear,
 - crisis management,
 - conflict,
 - paternalism (depending on entities larger than ourselves to take care of us),
 - deficits & debt,
 - a tangible economy (land, buildings, tangible products that are inherent to nation-building, etc.), and
 - a scarcity of men.
4. Let's recognize some **truths about service and a service economy**:
 - Even in the most tangible, product-oriented economies, **the most valuable and costly element of any finished product is service.** Everything that is involved in producing a product - from extracting raw material out of the earth, to making it into something useful, to bringing it to market - is *service*.
 - But since the service is always invisible to end product users, **we usually take it for granted** and mistakenly ascribe value entirely to the product – understandably enough, since the cost of service has (presumably) been built into its price.
 - Because of this mistake – what shall we call it, “materialistic bigotry”? - we assume that a “service economy” is somehow inferior to a “product economy” when the truth is, **service creates products. It is the “First Cause.”** There is nothing inferior about it; quite the contrary, **service is superior.**
5. The Internet, the Web 2.0 environment, Social Media, and all the rest constitute **a New Frontier of Thought** through which Pure Service can be rendered and compensated without, as incredible as this may seem, having to be related to any tangible product.

As a matter of fact, the *immateriality* of pure service actually *enhances* value. It is an advantage. This is a lesson that the newspaper industry, for example, has yet to grasp. Stupidly, it still seems to cling to the delusion that the value is in the paper, not in the news. Similarly, book buyers and sellers are still clinging to the delusion that the value of a book is in the pulp, not in the illumination.

6. **We are standing on the shoulders of giants.** Look around and behold the *magnificent* infrastructure – both tangible and intangible – with which we have been blessed.

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7. Somehow, because of the traumas we have suffered, the turn of historic events in business, the distractions that have beset us, how we've organized our education processes, and our habitual deficits and debt, **we have become squeamish, cowardly, ambivalent, lazy, and even resentful about selling.** We have become much more skilled at borrowing and buying than we've become at selling and investing, such that an elite minority owns the majority of the country's wealth and pays the majority of taxes.

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Strengths & Opportunities: a SWOT Analysis of the American Economy

Summarized from the above review of history and truths, here is a SWOT Analysis of us American people and our economy. My answer to the “Now What?” question would be to leverage our strengths, strengthen our weaknesses, mitigate our threats, and pursue our opportunities. That is what Making End\$ Meet will do.

	Favorable	Unfavorable
Internal	<p>Strengths:</p> <ul style="list-style-type: none"> • Central banking • Single currency • Moderate inflation • Robust infrastructure • Caring, capable people • Relative peace & prosperity • Men are alive & available for enterprise • Established institutions • Abundant natural resources 	<p>Weaknesses:</p> <ul style="list-style-type: none"> • Abusive Leech Culture – deficits & debt, consuming more than we produce. • Habitual paternalism and ingratitude. We bite the feeding hand. • Habitual crisis management • Habitual antagonism, schism, snarkiness – a “Cursing Culture” • Rampant economic ignorance • Schizophrenic ambivalence about selling and profits, outward hostility in public & nonprofit sectors • Materialistic bigotry (lack of appreciation for the sacramental, intangible) • Tragically hip, stupefied A.D.D. Culture • Cockroach culture – seeks darkness, “privacy” - avoids light. • Fly culture – attracted to stench, bad news, scandal. • Confusion about money's essence • Inflationary monetary policy • Fear, esp. of rejection in sales • Ecological carelessness • 7 deadly sins • Dehumanized culture; treating people as though they were things, “thatting” people. • Axiological brokenness, aimlessness • Sophistry Culture
External	<p>Opportunities:</p> <ul style="list-style-type: none"> • Clarify our Axiology • Develop a Sales Culture. Master the Art of Selling. • Become sacramental. Appreciate news more than paper, illumination more than books, service more than products, people more than things. 	<p>Threats:</p> <ul style="list-style-type: none"> • Foreign & domestic enemies • Ecological disasters

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	Favorable	Unfavorable
	<ul style="list-style-type: none"> • Correct obvious moral outrages that unnecessarily provoke our enemies. • Develop a Service Culture. Go on a “Serving Rampage.” Help people find their callings and realize their potential. • Mobilize brave, intrepid young men; channel their testosterone toward sustainable and mutually beneficial economic enterprise instead of war. Begin with returning veterans. • Master the essence of money (agreement, mutual respect & mutual benefit) • Take advantage of the Internet & media to close ranks, re-unite & re-integrate. • Surmount crisis management, be pro-active & prepared. • Control inflation by maintaining a stable relationship between the money supply and the goods and services that it represents. • Create a Culture of Diligence – heal A.D.D. • Create a “Moth Culture” that seeks illumination. • Create a “Bee Culture” that values sweetness & produces more than it consumes. • Develop a Philosophy Culture • Develop a Gratitude Culture • Develop a Blessing Culture 	

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What's Wise? Philosophy, or Sophistry: The Axiology of Wisdom

What “Philosophy” REALLY Means ~ The Forgotten Definition. Over the past few years, one area where I have enjoyed some refreshing crystal-clarity is in my understanding of what Philosophy is. I used to accept Dictionary definitions of it like this one from Wikipedia:

“Philosophy is the study of general and fundamental problems concerning matters such as existence, knowledge, values, reason, mind, and language.”

I also used to accept the notion that “a philosophy” could be an opinion or perspective, and that different individuals and groups could have differing, conflicting “philosophies”, like the “philosophy” of Plato, or of Marx, or of Nietzsche, etc.

What I have since realized is, that Philosophy is not a “study” of anything. If it were, it would be a different word – something like “Sophology.” But it isn't.

I have also learned that Philosophy is not something that anyone can own or stamp as their personal “brand” as we routinely presume when we talk about “The philosophy of Plato” or “The philosophy of Hegel” or worse, “my philosophy” or “your philosophy.” What we are really describing are opinions, perspectives, or theories.

Philosophy is a state of love, not of study. “Philo” means love. “Sophy” means wisdom. Philosophy is simply **love of wisdom**.

Somehow, we have gone from “loving wisdom” to “studying problems”!

How twisted is that?

I don't know or care why or how we became so twisted, but I'll tell you what:

I'm not going to do it any more.

I'm not going to study problems; that will just teach me how to be problematic. That would be like:

- studying misery to learn how to be happy,
- studying failure to learn how to succeed,
- trying deposit Monopoly money in my bank account.

Instead, I am going to love wisdom.

How about you?

And I have found that, like happiness, or a baby's laugh, or a kitten's purr, wisdom simply is. You know it when you see it.

No one can own it, impress themselves upon it, or stamp it with their personal “brand.” We do not make impressions on wisdom; wisdom makes impressions on us. Wisdom is the subject, and we are the objects.

Just as we have suffered subject/object confusion about the differences between “I” and “me” or “who” and “whom”, we have also suffered the same confusion about our relationship with wisdom. Somehow, in

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our narcissism and pride, we have fallen into the delusion that we are the subjects and wisdom is the object, that we can study it, dissect it, analyze it, or create our own personal versions of it; when the fact is, it is the other way around: wisdom is the subject, and we are the objects. We do not shape wisdom; wisdom shapes us – if we'll let it.

Once it became clear to me what Philosophy really is, it also became equally clear to me what Philosophy is **not**. It is not hostile hair-splitting and nit-picking. It is not argument, dispute, debate, and schism. It is not anti-social bookishness. It is not pedantic haughtiness. It is not supercilious pontification. It is not proud, self-serving self-aggrandizement. It is not eloquent logic, persuasive speech, or literary aplomb.

I have found that all of those things may be described with one word: **Sophistry**.

Various definitions of Sophistry abound with lots of historic commentary about life in ancient Athens etc., but I find it comes down to this:

Sophistry is fake Philosophy.

It is counterfeit wisdom; it is disingenuous, self-serving wisdom-peddling: incoherent, effete, deceitful, inauthentic, spurious, bogus, and false.

By contrast, Philosophy is simply evident in deeds. It is powerful, real, undeniable, self-evident, and profitable. Some of the greatest Philosophers (wisdom-lovers) have never expressed themselves with words, spoken or written. They have simply lived their lives and in so doing, amazed & taught the world.

Do you see how far off track we are?

First of all, we have forgotten what Philosophy is.

Secondly, since we've forgotten what it is, we don't know how to discern what it isn't.

Thirdly, the difference between Philosophy and Sophistry is axiological. It is a question of worthiness, of value. But we have so forgotten what Axiology is, that **our spell-checkers don't even recognize it!!**

Here are a few examples of places where I have had to confront Sophistry:

- College. To see how Sophistry has ravaged higher education in this country, watch the PBS documentary "Declining by Degrees." It's on Netflix. There's also a book by the same title, more info at www.decliningbydegrees.org
- Corporate training and culture. Scott Adams does a great job of spoofing it in his "Dilbert" comic strip, and Sophistry in the work place has become a subject of hilarity in TV series from "Monty Python's Flying Circus" to "The Office."
- The "coaching" and "consulting" industries. I find that, to truly benefit from these industries, one must employ crystal-clear, razor-sharp Axiology. Hazards and charlatans abound, but I find that the industry's popularity and growth is evidence of our philosophical starvation.
- The mental health profession.
- Religious institutions.
- Hollywood & the entertainment industry
- Washington, D.C.
- Wall Street: banking, investment, accounting, insurance, and real estate industries.
- Sadly, Greece – the country that gave us Philosophy in the first place. Obviously, there's room for a little more wisdom in their financial management.

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- The Economic Education Establishment.
- School boards
- In anyone who chooses to pursue deliberately altered states of consciousness, be it through alcohol, illicit drugs, fantasy, etc. The tendency is rampant.

We are hurtin' for certain.

But hang on, there is hope. As Tim Ferriss, author of The 4-Hour Workweek shows, we can “unplug and re-set.” It is possible to think for one's self, to be the captain of one's own destiny, to be “in the world, and not of it.”

We are surrounded by “information.” But have you ever thought – *really* thought – about what information *is*? I'll bet you haven't. I'll bet you've been taking it for granted because you feel surrounded by it.

But is what surrounds us really information?

Think about it for a second: “in-form.” “In”, as opposed to “out.” “Form”, as in shaping, as a potter would shape clay.

To me, information is very similar, and closely related, to another word: inspiration. In-spire. It means, to be filled inwardly with a spirit, to be animated, activated, or energized by an ineffable source.

To me, the two things – inspiration and information - are seamlessly related. The former causes the latter. First comes inspiration. It is the seed. Then a result of inspiration is information, when the seed of inspiration gels, takes root, takes form, or manifests.

Just as inspiration is to be inwardly filled, information is to be inwardly formed.

But it's all an interior process, you see, not exterior. If it were exterior – dependent upon what is “out there”, then they would be “outspiration” and “outformation.”

So the hope that I see is in **solitary, interior contemplation**. Everything good in my life has come from inspiration that has occurred during solitary, interior contemplation, from the decision to beget my son, to the discovery of my religion, to the founding of Making End\$ Meet, to the writing of this message. It is where inspiration and information really happen. It is where we “push the Truth Button.”

To avail ourselves of the inspirational and informational benefits of interior contemplation, we must:

- embrace solitude,
- be content in our own company,
- really think, for sustained periods of time,
- “get empty”, i.e. empty ourselves of all thoughts and prejudices
- be content with silence,
- settle down,
- breathe, and
- listen for inspiration.

I have found that, when I do this, I become teachable. I stop trying to super-impose my pre-conceived notions of how things are or ought to be onto my surroundings, and instead, I simply discover what is.

That is how I learned to stop dissecting happiness and just appreciate it wherever I see it. Adults may be able to fake it and quibble about it, but there is no mistaking a baby's laugh, a kitten's purr, or the delight

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of a toddler enjoying her favorite ice cream or dancing to fiddle music in the kitchen.

That is also how I learned to turn off delusional economic ideology or “outformation” that I had been forced during my formative years, like:

- “A deed is only good when you do it for free. If you charge for it, it isn't good any more, you ruin it. Therefore, to make the money you need, you must do bad deeds.”
- “Catholics are not Christians.”
- “Humankind is fundamentally evil and depraved.”
- “Objective reality does not exist. You can create your own reality.”
- “Beauty is in the eye of the beholder.”
- “You don't need money to be happy.”
- “Patriarchy is oppressive, loveless, and misogynistic.”
- “Men are mindless sex-machines.”
- “Women want equality in the work place.”
- “Money is evil, and people who pursue it are bad.”
- “Economics is unspiritual and boring. It is The Dismal Science.”

Once I emptied myself of these prejudices and presuppositions, this sophistry . . . wow: Lightbulb-time. I became teachable. I became receptive to wisdom. I began to see what happiness actually looks like, how it really works.

If you're willing, I would like to share what I am learning with you.

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ANSWERS

Good Stuff

Good Money: What Is It?

The Axiology of Money

My father will be 79 years old this year. He holds Ph.D. in Psychology. He's a very smart guy. Yet he still isn't sure what money is, and asks me regularly to explain it to him. I suspect he has a lot of company.

These days we hear a lot about fiat currency, the gold standard, and printing presses. Is money that green paper stuff with dead presidents on it, that we carry around in our pockets? Is most of the money in circulation really "printed"?

No. As you know from your own personal experience, it's mostly electronic, just numbers on a computer ledger. Paper currency is just a symbol of it, one small manifestation. But it is not the totality of money.

The only thing I use paper currency for any more is to buy gas at the Arco station to avoid the \$.45 fee I'd be charged if I used my debit card. Lately, when lines are too long to get change from the cashier in a timely manner, I've used the debit card and paid the fee, to avoid being late to appointments and to chasten myself for my own miserliness. "Forty-five cents, indeed – what a cheapskate!" I say to myself.

I have learned that the trust I earn by staying punctual is more valuable than the fort-five cents that I spend using my debit card. I imagine your experience is probably similar.

Oh, and I use it to buy candles at church and chip in for the coffee hour refreshments. I think that's about it.

Lately I've come to realize that, with all of the illegal immigration going on, the only people who use cash in significant quantities are outlaws: illegal immigrants, drug dealers, and tax-evaders working under the table.

Isn't that ironic? It used to be that using cash was a sign of respectability. It meant you were solvent, that you were a person of means and substance. Now, it's a telltale sign of scofflaws, outlaws, and scoundrels.

But it's all a shell game, really. I could carry a big wad of cash in my pocket to impress you, but you would have no idea whether it is really MY cash unless I showed you my balance sheet – presuming I HAD a balance sheet to show you, and that you could interpret it.

Well, what about gold, then? Isn't that money?

It is if people agree to use it as a medium of exchange. It's kind of heavy, though, easily lost, and it's hard to make change for it.

In a recent Wall Street Journal article (05/27/2010), one of the richest men in the country, Warren Buffet, says, "Gold gets dug out of the ground in Africa, or someplace. . . . Then we melt it down, dig another hole, bury it again and pay people to stand around guarding it. It has no utility. Anyone watching from Mars would be scratching their head."

(I guess if he has such a low opinion of gold, he must not own much of it. Yet he's "rich" - if not in gold, then in what?)

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Gold is valuable when the economy sucks, because people are afraid and doubtful about the future. Do you want to live in a fearful, doubtful world with a sucky economy, to prop up the price of gold? I don't.

Well, what about what's in your checking account? Isn't that money?

Yes, it is. But I have a little news for you: There is not a little box in the bank's vault with your name on it containing your account balance in paper currency or gold or anything else.

Your balance in your checking account is what the bank OWES you. It is not what the bank HAS.

If the bank kept all deposits in its vaults in cash form, it could not survive. It must loan out most deposits to generate interest income to pay its expenses. What makes the "money" in your checking account valuable is the bank's HONOR.

Have you ever seen the bank run scene in "It's a Wonderful Life", when George Bailey explains to everyone that, through the Bailey Savings and Loan, they have invested in each other? And how, at the end of the day, they only had two dollars left in the safe?

That's really the way it is. And it's okay.

So here's the answer to the "What is money?" question. Money is a SACRAMENT – a visible sign of an invisible grace.

Several graces, actually. Invisible graces that money signifies include:

- Good will
- Trust
- Mutual respect
- Faith
- Hope
- Love
- Honor, and
- Agreement

All of these graces are necessary for trade, commerce, and enterprise. If they are lacking, relationships collapse, and commerce stops.

So you see, these invisible graces are what make the sign called "money" valuable.

"Well wait a minute", you may object. "What about inflation? Isn't some sort of tangible backing like precious metals necessary to prevent inflation? I mean, we can't just increase the money supply at the push of a button without some kind of dire consequence. Doesn't a gold standard prevent that from happening?"

Yes it does, provided there is **agreement** about the gold standard. So you see, the value is in the agreement, not in the gold. That is why it is so vital that we work together as a country to heal our current Snark Culture and replace it with an Agreement Culture, by clarifying our Axiology.

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Founding fathers like Benjamin Franklin had a few favorite words that appear repeatedly in their writings. One is the adjective “agreeable.” Another is the noun “felicity.”

They knew how important agreement was. They worked hard to be agreeable, and rejoiced when they succeeded, because they knew it meant both economic well-being, and happiness.

But the important thing about inflation is to maintain a stable relationship between the money supply circulating in the economy, and the quantity of goods and services that the money represents. If that relationship is not controlled – if the ratio of money to the goods and services it represents increases – inflation will result, gold standard or no. A gold standard is one way to control the relationship, but by no means is it the only way.

Gold or no, the key to controlling the money supply is a centralized and coordinated banking system, which we have.

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Good Stuff Good Property: How “Real” IS Real Estate, Anyway? The Axiology of Property

“What about real estate?” you may ask. “Surely it has lasting, tangible value. That's why it's called 'real' estate, right? Because it's more 'real' than any other kind of 'estate'?”

If I had to identify one thing that accounts, directly or indirectly, for most of the misery that I have seen over the past 15-20 years of my career working in Economics and Finance, this assumption is it.

Here are ten truths that dispel real estate myths that account for most of our nation's misery. I am convinced that if we can learn and live these truths, we will be happy.

Ten Lessons about Real Estate That Can Lead to Happiness:

1. *Service is what makes property valuable – not the property itself.* Without service, real estate is just dirt (and blackberries, if you're in the Pacific Northwest). The real value, the causal value, is in the service, not in the dirt. Without service, property deteriorates and degrades quite rapidly. What causes values of properties to increase or decrease is their inhabitants, not the mere fact that they are properties.
2. *Residential property is a **house**, not a home.* A house is bricks, sticks, and dirt. By contrast, a home is a state of happiness in which members share axiological agreement, mutual affection, cooperation, synergy, mutual respect, good will, and love. This state can and does occur in tents, huts, and under the open sky.

Houses can be bought and sold. Homes can not. Calling a house a home disregards, dishonors, degrades, and denigrates this vital relational work. It robs people of the happiness they need and want.

Calling houses homes is an emotional shell-game that exacerbates inflation and oppresses the poor. It deceives house-buyers into assuming – perhaps subliminally – that when they buy a house, they are also getting a home and all that it means, especially love. It ascribes more value to a house than actually exists, inflating its cost for everyone, and creating an incredible, complex ripple-effect of unhappiness across the entire economy.

3. *“House occupancy” is different than “home ownership.”* Much work is necessary to transform a house into a home, and more work is necessary to pay off a mortgage. Calling house occupants “home owners” disregards, denigrates, dishonors, and demeans this most important work, which is all-too-often left undone in this country. It flatters them into assuming more debt than they can afford.

Most so-called “home owners” aren't. They are house occupants. Only when they have done the vital relational work to establish a home, **and** paid their mortgage in full, may they be rightfully called “home owners.” “Home owner” is a hard-won badge of both honor and happiness that many have stolen, and few have earned. Those few know what happiness really is. I have seen it, and desire it for everyone.

4. Because shelter is a fundamental need, since FDR's New Deal of the 1930's *an acute, systemic, paternalistic Entitlement Mentality about house occupancy has developed* that is now several generations old and widely taken for granted or overlooked.

Now, after several generations, this Entitlement Mentality is to us as as water is to a fish. We are

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drowning in it. It is our element, and if we are to have any hope of happiness, freedom, and escape, we must recognize it.

5. Institutionally, *two of the places where this paternalistic Entitlement Mentality has become ensconced is in Fannie Mae and Freddie Mac*, and in their enabling relationships with retail mortgage lenders across the country. Its unsustainability is now an obvious and settled fact of history.
6. Consequently, *we have made it too easy for people who can not afford houses to occupy them*. We have enabled people who do not belong in the housing market to participate in it, artificially driving up demand and prices.
7. *Now we are at a point where finally, we are realizing openly how unqualified many mortgage borrowers were*. I saw this dilemma coming in the early nineties when I felt the nudge to create Making End\$ Meet. But when I tried to discuss or address it, no one was interested because they were intoxicated by so-called “market appreciation” (inflation) and wanted to exploit it for themselves. (Hey, it beats working . . . or does it?) It was like a Gold Rush . . . more like a “Dirt Rush”, I suppose.
8. Compounding this dilemma was the absurd trend of building bigger houses for shrinking households, that Eben Fodor identified in his 1998 book Better, Not Bigger. *No incentive existed in the house construction market to keep the sizes and costs of newer houses sustainably affordable*. Everyone in the game – architects, lenders, builders, appraisers, realtors, and perhaps even regulators – got a piece of the action. From their point of view, bigger was always better. This practice of paying a percentage to the players – especially to Realtors – is unnecessary, unsustainable, and in the final analysis, inhumane.
9. *The only thing that might have moderated the reckless borrowing and spending that inflated real estate prices and brought us to this sorry state is self-discipline* through thoughtful, careful, and complete budgeting – a service offered by Making End\$ Meet. But we in the “thinking-and-budgeting-business” are like a few lone voices crying in the wilderness, usually drowned out by the pandemonium of the marketplace.
10. *In the final analysis, we are all renting*. If you are even remotely associated with the Judeo-Christian tradition, you should be quite familiar with the notion that “The Earth is the Lord's, and everything in it.” Since most house purchases are financed with debt, buyers are just renting money instead of space, but they're still renting.

And even if you are not associated with the Judeo-Christian tradition, it should still be obvious that because of constant economic, political, geological, ecological, and legal changes, we are stewards at best - not owners.

Indeed, the Private Property paradigm in which we find ourselves leads to an ugly, reckless, disdainful hubris that causes all kinds of unhappiness, from so-called property “owners” waging all-out war against one another over silly disputes about things like property lines and pets, (including physical assault and murder) to ecological cataclysms like failed septic systems, reckless disposal of toxins, and disasters like what we're seeing now in the Gulf of Mexico. I am sure that both you and I have seen, heard, or read about the proud, defiant, (indebted) property “owner” who boastfully proclaims, “They can't tell me what to do on MY property.”

“My property”, indeed.

We are all guests and sojourners here. Accepting that plain fact is a key to happiness.

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Good Stuff Good Income ~ Marketing & Sales The Axiology of Sales

Social Networking. In October of 2009 I realized I had not done a SWOT Analysis (a survey of Strengths, Weaknesses, Opportunities, and Threats, www.makinendsmeet.com/services/swotanalysis.html) on myself in years. So I did one, and noticed right away that one of my weaknesses was that I had become distracted and lazy about marketing.

Consequently, I reviewed what a marketing plan is and how to make one (which took some doing . . . I learned there is a lot of confusion out there about exactly what constitutes a marketing plan), wrote one for myself, and summarized what I learned on the web site (www.makinendsmeet.com/services/marketingplan.html) for others' benefit, including yours.

As mentioned in the 2009 annual report, I had also joined the local Chamber of Commerce, which was abuzz about All Things Social Networking. This buzz, combined with my 14-year-old son's zeal to get on Facebook to stay in touch with friends he had made on a cruise, motivated me to take the Social Networking Plunge. Now I have an active presence on Facebook, Twitter, and LinkedIn (www.makinendsmeet.com/socialnetworking.html).

In so doing, I have had to endure considerable scorn, derision, and apprehension. I notice that in certain circles it has become fashionable to revile Social Networking. A month ago or so, my priest delivered a scathing homily against it, asserting that if an ancient saint who warned about the evils of idle chatter were alive today, he'd have a lot to say against Facebook and Twitter. On a recent episode of Saturday Night Live, elderly actress Betty White intimated that Facebook users are losers who need to "get a life."

I appreciate Twitter because of its leading-following flocking structure. I have used it to follow leaders in both my professional field, and my religion. It has enabled me to develop direct and current relationships with titans who would be otherwise out of reach.

And I appreciate Facebook because it is a super-charged networking and referral environment. It is like a Chamber of Commerce networking breakfast on steroids. It has also put me in closer touch with friends and family; and when my son broke his shoulder snowboarding a couple of months ago, he and his surgeon worked together through Facebook to pre-plan his surgery.

I find the bottom line about Social Networking is, it's for people who like people. It isn't for misanthropes.

There's a lot of distracting, silly trivia on Facebook. Like anything else, personal discipline is necessary to focus and use it purposefully. Since Attention Deficit Disorder is so rampant as to have become almost fashionable (see www.youtube.com/watch?v=o5imvMV5VCQ), for those of us who struggle with it, Facebook can be a recipe for shipwreck and disaster.

However, I find that the small-talk and trivia are the beginnings of relationships that can lead later to big-talk; and that if one tries to commence a relationship with big-talk (as I try often to do), people feel violated. So Social Networking has taught me to come down off my pillar, stop violating people, and learn to appreciate the important function of small-talk in relationship-building.

There is a lot of automation happening on Twitter that perplexes me, and that I find senseless. I encounter people who are both following, and being followed by, tens of thousands of other people. They achieve these numbers through an automation technology that I have not bothered to explore because it all seems to me to be an automated shouting match or rat-race in which, using computerized amplification, everybody is shouting and nobody is listening. Maybe I'm wrong, but my attitude about Twitter is, less is more.

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I notice also that many Social Networkers suffer axiological crises: they're indiscriminate. They don't know how to decide whom to befriend and whom to follow. With Twitter, one encounters people who follow about as many people as are following them, and who follow their followers. To me, this amounts to the blind leading the blind or, using Twitter's own metaphor, a flock of birds flying in circles, getting nowhere, instead of the V shape with clear leaders at the head of the flock and a clear sense of direction.

On the other hand, true leaders on Twitter stand out because they follow less than a hundred people, while they are followed by tens or hundreds of thousands, sometimes even millions. Their values are definite; they are axiologically clear.

(In case you're wondering, the top most followed people on Twitter, with followers in the millions, are Britney Spears, Ashton Kutcher, Ellen DeGeneres, Lady Gaga, and Barack Obama – in that order. See for yourself on twitaholic.com.)

What do these choices indicate about America's axiology? Are my values the same as Britney's, Ashton's, Ellen's or Lady Gaga's? Are yours? Probably not. If we were to somehow meet, compare and contrast our values, and attempt a reconciliation of them, how would we go about it? Beside our own opinions, what could we use?)

On Facebook, there are a couple of controversies raging. One is about privacy, and the other is about whether Facebook is going to charge a subscription fee.

I am not as concerned about privacy as I probably should be, because I joined Facebook to meet new people, not hide from them; and I would be glad to pay a few bucks to subscribe: I have a feeling that even a modest subscription fee would filter out a lot of the trivia, make Facebook a more professional and productive environment, and liberate those who are wasting time on it to live more productive and satisfying lives.

But I find that, overall, Social Networking is helping re-integrate our disintegrated society. It is helping us “close ranks” and, through the interaction process, discover who we are. When (not if) we offend each other, the offense gives us opportunity to pause, reflect, learn, and improve; and over time, I find that it is helping us become better people.

I invite you to (be)friend me on Facebook (I still have trouble “verbing” the noun “friend”), follow me on Twitter, and/or link to me on LinkedIn.

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Initiative. When I was a paperboy, I took the initiative to find new newspaper subscribers.

. . . well, I was supposed to. But I didn't very much because I was afraid of rejection. So I sort of coasted along on the subscribers I already had. But if I wanted to increase my income and grow my route, that is what I had to do.

When I was a Cub Scout, we sold mistletoe door to door to raise funds for our activities. I didn't like that either, bothering people at their homes, calling on them unannounced. A Scout is supposed to be courteous, and that didn't seem very courteous to me, no matter how polite I tried to be.

Later, in my early twenties, answering an ad for a job, I found myself wandering door to door again, this time trying to sell trial health club memberships. That lasted about a week.

In the late 1980's I discovered multi-level marketing (MLM). "Make a list of everyone you know", they said. "Invite them to buy our products, and become distributors too. In this way your distributorship will grow exponentially, like a plant, and you'll be set for life."

(Through Facebook I've re-connected with my up-line, a very pleasant married couple. He's working a conventional retail job. His MLM days are over.)

As for me, when I picked up the phone to call the first people on my list, I got a sickening feeling in the pit of my stomach. I put down the phone, went to the library, did some more research, listened to my gut, and moved on.

It was very important to me to be liked and respected and to avoid rejection and the sense that people thought I was out to exploit them. I would rather live in a tent and starve than risk my honor. I am ever-mindful of the saying that integrity can not be bought, it can only be sold; and once sold, it can never be bought back.

And from experience serving as a soldier in the Army National Guard, I have since learned that there are some people – many, actually – who literally fear the pain of rejection more than they fear the pain of a bullet.

Why? Because the pain of a bullet is temporary and may lead to honor, while but the pain of rejection may be permanent and be clouded in dishonor.

So a challenge I notice from all of this is, **how to sell honorably.**

In the early 1990's I became an insurance agent with Mutual of Omaha. I felt better about that. It was a reputable company, I was offering a reputable and helpful line of products and services. But I still had to make a list, and take the initiative to contact people. That was uncomfortable. Again, I wanted to avoid rejection and dishonor.

But at Mutual of Omaha, we didn't just work off a list. We used a shoe box containing 3" x 5" cards for each person on our list. On the cards, we would keep ongoing track of our interactions with our prospects and shuffle them around by date for follow-up. I liked that better because it enabled me to be patient, courteous, considerate, and more likable. It was more than a static list that quickly went stale; it was a dynamic tool that stayed fresh and relevant.

As an insurance agent, I learned that the insurance industry did not really take off until the agent model was developed. Previously, it had attempted an "inbound marketing" model (classified ads) but found out

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that – surprise, surprise - *people don't like to think about misfortune and death*. They want to plan their vacations, but they *need* to plan their financial futures.

Once the agent model was developed, in which **a salesperson took the initiative** to make contact, follow up, sit down with people, walk them through the process, and put coverage in place . . . the industry grew. Widows, widowers, and kids have been better off ever since.

I believe that this initiative-lesson from the insurance industry pertains to us today.

My sleep is usually dreamless and peaceful, but on May 16 2010, I had a vivid dream that I was back in the Marines. I was in a battle, and I had weapons, but I did not use them. I just watched passively as the enemy approached.

Next, I found myself wandering around a Prisoner Of War (P.O.W.) camp, having surrendered my freedom, wishing I could roll back the clock, regain my weapons, and use them, wondering how different the outcome might have been if I had fought.

But on waking, I realized that the whole dream was a metaphor. It wasn't about war and killing; it was about “use it or lose it.” The weapons represented initiative, intelligence, education, training, opportunity, talent, tools, commonwealth, contacts, potential, freedom, and similar resources. The battleground represented the marketplace, and the enemy represented poverty, debt, dependency, and paternalism.

Since then, it has been more clear to me than ever before that we must adopt a militant attitude about enterprise, as though we were at war – because, in a sense, we are. We must be intrepid, determined, and fearless, especially about selling. We must recognize fear of rejection for what it is – contemptible cowardice – and recognize the threat that it poses to ourselves, our families, and our country. We must fight with all the weapons at our disposal to surmount fear, to arrest deficits, and to attain the joy and happiness that await us on the other side.

Now it is 2010 and we have the Internet, web sites, e-mail, blogs, social media, opt-in e-mail lists with autoresponders, conversion analytics, and so on. It is a far cry from door-to-door sales or tracking prospects in a shoe box. Even the newspaper is online with hyperlinks, video, search, and discussion boards. (It's much more valuable than the static hardcopy thing I used to lug around on my bike or my back when I was a kid. Why newspaper companies don't charge a subscription for it, I still don't understand. More about that below)

Now it seems like everyone is an online marketing and SEO (Search Engine Optimization) expert. The standard pitch I encounter is, “For \$XX, \$XXX, or even \$X,XXX, we will show you how to market automatically online. Instead of you taking the initiative to find your customers, let *them* take the initiative to find *you*. They're out there, and **they are looking for you.**”

“We will automate it all, and you will be able to sit back and watch the money roll in without having to lift a finger. Tahiti vacations, mansions, luxury cars, Rolex watches, beautiful women, and early retirement are in your future. Soon, your working days will be over.”

(Just yesterday I listened to a pitch by an Internet Marketing / SEO expert who had on his web site a picture of a muscular man with his arms outstretched, looking up to the sky, and multitudes of stars representing money were raining down on him. All he had to do was position himself, open his arms, and receive. His physical strength represented the power of his marketing knowhow.)

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Can you relate to any of this, particularly:

- Fear of rejection,
- Reluctance to sell, while needing and wanting money,
- Wanting to be liked,
- Wishing money-making could be easy and automatic,
- Wanting to protect your honor at all cost, and
- Not wanting to work?

Obviously, I have been studying sales for a long time. My first introduction was as a Cub Scout selling mistletoe door-to-door. Now I am 47 years old and I feel like I am still learning.

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About Inbound Marketing. Over that time, I have noticed these three truths about selling that the Inbound Marketing Paradigm obscures:

1. Selling is a consultative, educational process. Often, **prospects do not know what to seek.** It is up to salespeople to educate them, especially since because of economic incentives, vendors are inclined to be much more knowledgeable about available products and services than customers could ever be.

Thus, I have found that in many cases, **the “let the customer find you” paradigm is false. They are NOT looking for you.** If we leave the initiative to the customer, I estimate that 80-90% of the deals that could happen, and would benefit the customer, **will not happen.**

2. Human nature being what it is, when prospects do take the initiative to search, **they're looking for what they think they want – not necessarily what they need.** Examples: I want a vacation, and I need Disability Income Insurance. I want chocolate, and I need broccoli. I want sleep, and I need exercise. I want a larger house, and I need a larger income. I want a house, and I need a home.
3. Attention Deficit Disorder (A.D.D.) has become tragically hip. The result is, **follow-through is in very short supply,** and, as author Maggie Jackson suggests in her book [Distracted: The Erosion of Attention and the Coming Dark Age](#), may be in danger of extinction. Consequently, even when customers are aware of a product or service that they actually need, chances are they will become distracted and not follow through on what they know would be in their own best interests. **People need help overcoming their A.D.D. and following through.**

So my current working assumption about sales and marketing is that **initiative continues to belong to the vendor,** not the customer. If we yield initiative to the customer by accepting the “inbound marketing” paradigm that is currently in vogue, 90% of the deals that could happen, and would benefit the customer, won't happen. Customers' needs will go unmet, good businesses will unnecessarily die, good employees will unnecessarily lose their jobs, and households will unnecessarily suffer economic privation, dislocation, and distress.

No, the challenge is not to yield initiative to customers. They don't know what they need, they don't know where to begin looking, they're overwhelmed by choices, and they're suffering from A.D.D., so even when they do feel sure about what they need or want, they become distracted and forget to follow through on what they acknowledge would be best for them.

They need help. To yield initiative to them is in no one's best interests; among other things, it deprives them of the help they need.

The more I think about this – the allure of the “Inbound Marketing Myth” - the more I realize that not only is it false, it is also harmful. It is like a Siren Song or, if you are familiar with C.S. Lewis' Narnia Chronicles, like Edmund's Turkish Delight: the more he ate, the more he wanted, but it did not nourish him; on the contrary, it led to his demise.

I say it is destructive because by following it, we give up the opportunity to develop difficult skills that could be our salvation. By abdicating initiative, we forget how to wield it. By succumbing to fear of rejection, we become cowards. By waiting for the customer to find us, we impoverish ourselves and eventually fail.

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Good Salespeople. Instead, we should cultivate a Sales Culture in which we meet the axiological challenge of defining the characteristics of a *good* salesperson, then work actively to teach, encourage, and instill those characteristics everywhere.

In other words, just as good soldiers are today's heroes, good salespeople will be tomorrow's.

Nine Traits of Good Salespeople

So the challenge is to develop a cadre of good salespeople. From my own observations and experience, here are a few traits of good salespeople that I can offer.

Good salespeople are . . .

- **Brave.** They recognize that they will suffer a lot of misunderstanding, risk, and rejection. They have thick skins and strong stomachs.
- **Axiologically whole.** They have clear values, and because their values are clear, they are able to choose or develop products and services they represent and promote honestly and confidently. They know their offerings are the best because they have taken the trouble to define “best” for themselves and articulate it to others. Since they offer the best, selling is not really difficult; their offerings almost sell themselves.
- **Noble.** They rise to the level of fiduciary duty. They put their prospects' interests ahead of their own. They are free of conflicts of interest. They are prepared to walk away from a deal if it isn't in their clients' best interests. This nobility creates iron-clad good will, bullet-proof loyalty, legendary testimonials, and more business.
- **Courteous.** They recognize that an offended prospect is no prospect. They understand how to own and wield the initiative without being pushy, obnoxious, or offensive.
- **Patient.** They recognize that selling is a consultative, educational process, that customers love to buy and hate to be “sold.”
- **Sincere.** They recognize that sincerity is attractive, that it facilitates business, and is in everyone's best interests. They believe wholeheartedly in what they are doing; this sincerity gives them endurance in adversity.
- **Diligent.** They are the diametric opposite of A.D.D. They have extraordinarily long attention spans. They recognize that a typical sales cycle takes between two months and two years, so they “tool up” to work with it. Relative to an A.D.D. culture, they seem O.C.D. (Obsessive-Compulsive); but in reality, they're just mature.
- **Vocational.** “Vocation” comes from the same word as “vocal” or “voice.” In the context of work, it means “calling.”

Thus, **good salespeople WANT to work.** They see their work not just as a way to make money, but as a mission or calling. They care about their work so much that they would **pay** to do it if they had to. They see its inherent, intrinsic value. They are evangelists: they have good news to share.

They know it is good because they have sorted out their own axiology. That is why, again,

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promoting their products and services is not really difficult for them, it comes quite naturally and sincerely.

- **Intrepid.** They love adventure. They love to get “out there”, meet new people, learn new things, experience new places and environments, and take prudent risks. They own the initiative. They're fascinated by best practices, they research them relentlessly, and they deploy them wisely.

Perhaps not coincidentally, these traits also describe good military people. (I have come to think of sales and marketing as “pro-social aggression.”)

So peering into the future, as I contemplate the state of our economy, the above SWOT Analysis, and the New Greatest Generation that is returning from war, the opportunity that I foresee is to actively promote, cultivate, and offer this kind of role to them as they re-enter the work force.

At the same time, I see an opportunity to encourage these traits everywhere, in everyone, for in the final analysis, whether we admit it or not, we are all salespeople.

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What's New to Help You On the Web Site

Since the 2009 newsletter, I worked to make the web site more cheerful, user-friendly, approachable, helpful, and complete.

The most significant thing I did was document the entire Lifetime Savings Plan interview process and put it on-line here: www.makinendsmeet.com/services/lifetimesavingsplan.html. Before, people had to schedule a one-on-one personal appointment with me to get a plan. Now, anyone can get one at their own convenience. Just click the Super-Squirrel to get started.

In the **Services** area, I added sub-pages that explain more clearly some of the help that my clients have found to be the most valuable:

- **Budgeting** (www.makinendsmeet.com/services/budget.html), including a one-of-a kind comparison chart of myths and realities about budgeting, and an opt-in form where people can get my unique budgeting template for their own use.
- **Quicken/QuickBooks Makeover** (www.makinendsmeet.com/services/quickenqbmakeover.html) – I used not to have anything on the web site about this, but the fact is, it's what I find myself doing quite a bit, so I decided it made sense to add a page about it.
- **Pareto Analysis** (www.makinendsmeet.com/services/paretoanalysis.html) – I find myself doing this quite a bit with established businesses needing to re-refresh, re-focus, and re-set. We use this analysis to identify the "Critical Few" (see the web page for a better explanation).
- **SWOT Analysis** (www.makinendsmeet.com/services/swotanalysis.html) – also useful for people needing to refresh, refocus, & reset. As already mentioned, I did one on myself to re-start my own marketing effort, and, as an example, did one above on the American economy.
- **Marketing Plan** (www.makinendsmeet.com/services/marketingplan.html) – after all the work I invested re-discovering the vital elements in a marketing plan for myself, it dawned on me that most businesses don't have one written down – it's rattling around somewhere in their heads – so, just as I did originally when I invented the Lifetime Savings Plan in the early '90's for myself, then later shared it, I did the same thing with the Marketing Plan. Now I'm helping businesses create very simple, focused marketing plans to help them succeed.

Mo' Money! Because so many people are suffering from inadequate income, I created an **Increase Income** page and put it on the main menu (www.makinendsmeet.com/increaseincome.html). It emphasizes choosing a product or service in which one can believe wholeheartedly, and seeing sales as a process that requires adequate tools like good CRM software, as well as the right beliefs and attitudes to go with it.

Ethics. Sickened by ethical scandals in the financial world and elsewhere, I decided to publish my ethics (www.makinendsmeet.com/ethics.html) as a matter of record, in case inquiring minds want to know.

Mascot. In the meadow outside my office window, I enjoy watching a variety of critters frolic: deer, raccoons, rabbits, birds, and – my favorites – squirrels. Watching them play, it dawned on me one day that I should adopt squirrels as my mascots, since they're such legendary savers that "squirrel" has become a verb. Since then I've found a picture and a video that I hope you'll take a moment to enjoy on

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the home page (www.makinendsmeet.com).

Kids & Comic Relief. Since kids stand to benefit the most from early saving and the time value of money (I wrote my own 15-year-old son's Lifetime Savings Plan earlier this year), and since I am asked so often, "Why don't they teach this stuff in school?", I'm trying to make my material more accessible, appealing, and approachable to kids by making it semi-whimsical, light-hearted, and fun.

One way I am doing that is with whimsical graphics in the Lifetime Savings Plan interview. Another is by creating a **Comic Relief** page (www.makinendsmeet.com/comicrelief.html) where I add funny graphics and video about Economics. I'm probably having way too much fun developing it. At any rate, if you ever find yourself feeling discouraged about "The Dismal Science", jump onto this page and enjoy a good laugh.

Finally, I continue to research **Inbound Marketing Best Practices**. When I discover them, I will share them, and I invite you to join in the conversation about them.

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Sweet Spot: Target Market

One of the elements of a marketing plan is a Target Market. While making my own marketing plan, I discovered that my Target Market is defined more by character traits than by anything else. I have found that those who appreciate and benefit from my help the most are:

Honest, Loving, Optimistic, Realists.

I've found that this combination is quite rare. I mean, think about it: you probably know a lot of people who are honest, but they're cruel with their honesty. You probably know a lot of people who are loving, but they're so lovey-dovey that they're afraid of risking relationships with the truth. You probably know a lot of gullible optimists who look at life through rose-colored glasses, and you probably know a lot of pessimistic, cynical, discouraging realists. Right?

To combine all four qualities into one package – well, I've found it's kind of rare. That is the kind of person who benefits the most from my help.

If you know anyone who fits this description, please send them my way.

But in terms of demographics, I have also come to realize that, because of who and what I am, I have a few “organic” niches, like:

- Returning Veterans interested in going into business for themselves,
- Young men just getting started in life who want to “man up” and earn their household's entire income, so they can offer to their future wives the choice of devoting her time and energy to their children,
- Traditional families (Mom, Dad, kids), and
- Stakeholders: anyone who has something at stake – who stands to suffer a loss if they don't improve. I find such people are much more motivated to maximize, act upon, and appreciate the value I have to offer than people who have little or nothing at stake.

So please, as you encounter people matching these descriptions, remember me to them.

And if you could use some help sharpening your marketing plan, please give me a shout. Thanks!

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Good Friendships The Axiology of Humanity

Show me someone who says they need money, and I will show you someone who needs people, for money comes from people.

But since we think of money as a THING, I find that often, we overlook this obvious reality. Worse, I find that people who experience an acute need of money become inhumane: reclusive, hostile, coarse, and crass. This is precisely the opposite behavior necessary to remedy their situation.

The good news that I would like to share is that humane behavior is also good business. Below are some examples of what I mean by "humane behavior."

Words ~ Language ~ The Bridge Between People. Obviously, I am using language to create this message. If I called you on the telephone, we would use language to communicate with each other. Likewise if we e-mailed, texted, or Instant Messaged.

As I observed on page 6, we've arrived at an awkward paradox in which we are particularly dependent on written communication, at the same time that we are particularly inept at it.

For years, I have felt annoyed about this, and unsure what to do with my annoyance. For a little comic relief, on Facebook one of the groups I have joined is called "I Correct Your Bad Grammar In My Head While You're Speaking." It is an assembly of more than 62,000 people who feel as I do, and get together to gripe and exchange grammar jokes like these:



And here is a funny "Grammar Police" video by Smosh:
www.youtube.com/watch?v=u9_kahA_wQo

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Since I am in the business of helping people understand and control the cause-effect dynamics that determine their economies, as a sort of “occupational hazard” I have had to be precise in my use of grammatical subjects and objects: “I” versus “me”, “they” versus “them”, “we” versus “us”, and even “who” versus “whom.” I rely on the subjects to describe causes, and on the objects to describe effects. Without these “tools”, I couldn't do my job. Consequently, I have become sensitive to their mis-use, and have resorted to comedy to relieve my irritation.

In the back of my mind though, as I am chuckling, I also ask myself continuously why I feel so bothered by language goofs, and whether they really matter. Recently, I have enjoyed a bit of clarity about this question that I would like to share, for I believe it bears serious economic as well as social consequences.

The revelation that I experienced is this: **language is a bridge between people**. Now, let's think about that for a moment:

Suppose I were in one town, and you were in another, and the only thing that joined our two towns was one bridge. Suppose also that each town depended on the other's goods and services to survive. For example, say one town bred cows, while the other cultivated fodder. Cow Town depends on Fodder Town, to buy fodder and sell beef and milk, while the Fodder Town depends on Cow Town, to buy beef and milk, and sell fodder.

Don't you suppose the people of each town would do their best to take care of the bridge? If they deliberately began chipping away at it so that it became flimsy and unusable, we would think they were crazy fools, wouldn't we?

Yet I find that is precisely what we do when we degrade our language: we're vandalizing our bridge. And make no mistake: there is nothing metaphorical about this comparison. Look at money itself, and what do you see? Words and numbers, whether they're on a check, cash, a debit or credit card receipt, or a bank statement.

Before money ever changes hands, a lot more complex words than we find on money itself are exchanged between prospective vendors and prospective customers, too. This is where what I have come to call affectionately “The Romance Of The Deal” happens. How words are sent, received, and understood is vital to the consummation of the deal.

Over the past 15-20 years I've been working with people and money, I have seen deals succeed, and I have seen them fail. I have been a party to the drafting of contracts and agreements, both formal and informal. Sometimes when the lines of communication become fragile, I find myself drawn into a mediating role.

Since the last newsletter, I have been party to one deal in particular that was almost ruined due to the broken communication of both parties. Result: about \$20,000 in professional fees paid to attorneys and accountants to try unsuccessfully to sort it all out. It's still a mess, and I'm involved in a mediating capacity. It's an annoying situation. Both parties are frustrated and angry.

So I have come to understand the correction of grammar, punctuation, spelling, and usage errors as preventive maintenance. It's an “ounce of prevention” thing. It's a Gladwellian “Tipping Point.” It's the pain of discipline, versus the pain of regret. It's like oiling the squeak or replacing the part instead of replacing the car.

I mean, really: which cost would you rather pay - the slight embarrassment of momentary correction, or twenty grand?

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Respect ~ People Are Sacred ~ That vs. Who. Another linguistic irritant about which I have been puzzling to myself is the common tendency to use the relative pronoun “that” in reference to people: “I have a neighbor THAT gave me a delicious jar of home-made jam.” “Republicans in Congress THAT voted against the bill have ruined the country.” I even hear it in church and find it in some translations of the Bible: “Blessed is he THAT comes in the name of the Lord.” It’s everywhere, and it bugs me.

Since the last newsletter, I have figured out why, and have decided that this is a distinction worth mentioning and making, even a battle worth fighting, for I have concluded that the issue at stake is the sanctity of humanity.

People are not things. Not long ago in our country’s history, a lot of us believed that they were. Some of us still do today. We called them **slaves**. I find that this tendency to “that” people is a lingering vestige of this axiological error.

Have you ever been used, treated as though you were a thing, an object, a slave, a tool, a number, a means toward an end, or a category? I’ll bet you have. So have I.

It doesn’t feel very good, does it? I’ve found it has an unfavorable economic effect, too.

Have you noticed how snarky, adversarial, and disagreeable our culture is? Have you ever wondered why it is that way? Perhaps it is because we are treating each other as **things**. I believe so.

Have you noticed the state of customer service in this country? Consumer advocate Clark Howard is fed up; he cynically calls it “customer no-service.” Good customer service – or ANY customer service, for that matter – is so rare that when it does happen, people are surprised. They’re used to being treated as things.

Can you imagine the competitive advantage that could be enjoyed by a business that actually treated people as though they were **people** – sacred, dynamic, miraculous organisms with limitless potential, not just items on a list or pieces on a game board? Chip Conley in his book Peak documents what happens in business when people are treated as people. It’s pretty compelling. You can learn more about it in this video: www.bnet.com/2422-13724_23-182940.html.

I believe the that/who issue is the tip of a very big, very serious iceberg that accounts for a lot of what ails us; and if we would recognize it and begin “who-ing” each other, we’d see some pretty amazing and immediate improvements in all kinds of ways, large and small.

Since money comes from people, I believe that replacing thing-centric forms of thought and language with people-centric forms could lead to a surprising, exponential economic vitalization. When people feel truly alive and truly human, they are capable of amazing things.

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Attention ~ The Little Black Book on Steroids ~ Customer Relationship Management (CRM). As progressive as they are, I am disappointed that the folks at Google have not connected their popular calendar to their equally popular e-mail address book. I would offer this design oversight as another example of our “thingified” mentality.

Think about it: most of the time, when you put an appointment in your calendar, isn't it with a **person**? Why, then, wouldn't you want to somehow relate the appointment on the calendar to the person in the address book?

The folks at Google have the programming chops to do this, and they didn't. This oversight demonstrates my point about how inhumane we still are, even in the 21st Century.

Likewise with the Inbound Marketing Craze. It says, “If only I could get money from people without being in a relationship with them.”

But this inhumanity presents a competitive business opportunity for the astute observer. That is why I have become a champion of Customer Relationship Management (CRM) tools and methods.

Ever since my days as an insurance agent with Mutual of Omaha working with three by five cards in a shoe box, I have had an appreciation for CRM. In fact, as soon as I learned the shoebox method, I went back to my office and created my own simple, custom CRM application in a DOS-sy flat-file database, which I used for years.

Then in 2003 I discovered the existence of affordable, web-based CRM software. In 2008 I uploaded my contact data from my homespun database to it, and have been using it happily since. In so doing, **I find I've become a bit of a CRM pioneer**, since most people seem to be still using things like Google for the calendar and e-mail, and Constant Contact for their e-mail campaigns.

CRM is people-centric. It is all about “who.” Its record structure is designed to help pay attention to people, to “husband” the Romance of the Deal, as well as all of the other things involved.

There's a lot more to it than static contact information. It tracks and manages the “story” of the relationship, in a way that an accounting system doesn't, because the accounting system becomes aware of the relationship AFTER it is consummated, whereas CRM manages the courtship BEFORE.

I think of it as a “Little Black Book on Steroids.”

The CRM application I use delivers the most value for the dollar, versus all other competitors, and can be used at no cost indefinitely during the learning phase. I'm a pretty thrifty guy, but I can definitely testify that it's worth it. It has become the spine of my business.

For more information about CRM, please see www.makinendsmeet.com/increaseincome.html, and please contact me for a demonstration. You'll be glad you did.

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Good Times: The Axiology of Time

“Good day.” It’s a universal greeting, right? The French say “Bonjour.” The Italians say “Buon giorno.” In Spanish it’s “Buenos Dias”, and so on.

Do you want to have a “good day” or a “good time”? Presumably, we all do. But how many of us have figured out for ourselves what it is?

Is a good day important enough to make it a goal? If so, then don't you suppose we need to have some kind of pre-conceived notion of it, something to shoot for, provided there's enough freedom & flexibility to be able to enjoy pleasant surprises and diversions along the way?

When I invented Making End\$ Meet and the Lifetime Savings Plan in the mid-1990's, in retrospect I realize what I was doing was figuring out a way to “Design the Ideal Life.” Then last year, I designed my Ideal Day.

Now, I suppose what I am working on is the in-between part, the shorter intervals of times, somewhere between a day and a life: weeks, months, seasons, years.

Regardless how large or small a slice of time we're considering, it seems to me that the same axiological challenge applies: the challenge to define “good” in the context of time.

How have you been feeling lately about your own time management? A little scattered and distracted, perhaps? Out of focus? Multitasking? Managing multiple priorities? Thriving on chaos? Like a beheaded chicken?

How's that social networking working for you? Have you combined all of your feeds into one dashboard like Hootsuite yet? I wonder how much time it takes to process them, and how to decide when you're “done.”

In May of 2009, I realized I had lost control of my schedule. One day just sort of blended into the next; I had been coasting and reacting, in the process of grieving, coping, and healing from a heartbreaking personal setback. I was unfocused and lost. Sure, I had a calendar for keeping track of appointments, but I wasn't running it; **it was running me**. It was a classic case of the tail wagging the dog.

Sound familiar?

So I sat myself down and forced myself to get clear about my own priorities (which took some doing), or clarify my Axiology. Once that was done, I discovered that the way I was spending my time was totally out of sync with them.

Remembering advice I had heard from Anthony Robbins' Personal Power series I had studied in the early 1990's about designing your ideal day and environment, I decided to do precisely that: I designed my Ideal Day. In other words, I created an hour-by-hour agenda for attaining my priorities.

It took several tries – five, actually – but I'm pretty pleased with the fifth draft, and on the rare day that I am actually able to follow it to the letter, I feel very happy because I know I spent my time exactly in accordance with my values.

The whole experience taught me about the Axiology of Time, that we all have value judgments we make

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about the use of time. We say things like “I don't have time” when what we mean is, “That is not important to me.” Or we may say, “That's a waste of time” meaning, “I do not value that.”

Years ago – I don't remember where, it was probably John Naisbitt in Megatrends or Tom Friedman in The World is Flat – I heard or read something about how the average worker can expect to change jobs seven times over his or her lifetime.

This year, in a webinar about Customer Relationship Management presented by the CRM consultancy Intelstream, CEO Richard Baldwin asserted that the Web 2.0 “wired generation” like my 15 year old son, whose constant companion is his iPhone, can expect to have changed jobs **seventeen times** by the time they're in their thirties.

I'm not sure where Baldwin gets such statistics, but I can believe it. (Baldwin's point was that since staff will be so transient and fluid, developing institutional memory through CRM will become vital, so that when staff move on, they don't take customers and prospects with them, and the company isn't totally dependent on their records and memory.)

As one who understands work to be a vocation or calling, such transience - whether it is seven changes or seventeen - represents an axiological crisis to me. It indicates a total absence of core values, guiding principles, dedication, commitment, mission, or purpose. I feel concerned about it.

Having designed my own Ideal Day, it occurs to me that, with so many choices and so many changes coming at us through the media into which we plug ourselves, never has it been more important that we define our values, to become axiologically clear.

I see another paradox here, similar to the paradox about writing ability on page 6: at the same time that we need some kind of filter to prioritize, sort, and process the endless barrage of messages and choices coming at us, as a country and society, we are filter-less. Our values are so varied, ambiguous, unsettled, arbitrary, or nonexistent that we let everything in.

In my (post-1963, post-equal rights) lifetime, the word “discrimination” has always had a negative connotation. But in recent reading I've been doing of the ancients, I have discovered that discrimination can be positive. For example, if you had a choice between fresh and sour milk, you'd probably choose the fresh milk. Likewise with clean versus polluted water, or fresh versus day-old sushi. In all of these cases, one could say that you were discriminating against the sour milk, the polluted water, and the day-old sushi.

So please allow me to suggest that discrimination can be a good thing. How ironic it is that by rejecting cruelty and persecution during the equal rights era, **we discriminated against discrimination. We threw out the baby with the bath water.** Now we need discrimination to filter and sort the dazzling array of choices we face, and are paralyzed without it, in a state of indecision and bewilderment, like a ship without a rudder.

What's my point? Why bother to discuss “the axiology of time”? It sounds so abstruse. Good question. I've wondered myself.

I suppose it's because, if Baldwin is right, we are going to be having a lot more choices about how we spend our time than has been the case in the past. In the twentieth century, during the days of the life-long career, the Company Man, the single employer and the full-time job, the only time over which an employee had much say was evenings, weekends, and maybe two weeks of vacation. The rest of the time, the employer called the shots.

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But those days appear to be over and, now, in the era of Dan Pink's Free Agent Nation - like it or not - we get to decide how to spend our time. We get to decide whether time on Facebook is “frittering”, “networking”, or “research.” Like post-glasnost Russia, we are free . . . and a little unsure how to husband our freedom.

I liken our time to what must have been happening when Saint Benedict wrote his “rule.” I wonder what life was like before he wrote it, and what inspired him to begin. It's seventy-three chapters long. Something must have motivated him pretty intensely.

I believe that having a “rule” of one's own, that supports one's axiology, will make one a more congruent person, by aligning values with resources – first and foremost of which is time. It can help surmount distraction, gain traction, and progress.

The Axiology of Time will be an ongoing conversation, and I don't pretend to be an expert at it. After all, just last year I was flailing. But I am at the point of recognizing and embracing the challenge.

If you are interested in embracing it too, here are a few ways Making End\$ Meet can help:

- The Lifetime Savings Plan. To get yours, just go to www.makinendsmeet.com/services/lifetimesavingsplan.html and click on the Super-Squirrel.
- Designing your Ideal Day and Ideal Week. Having gone through the experience of designing my Ideal Day, I now feel able to help others do the same.

As for the Ideal Week, one thing I can definitely share is that if you own a business or are otherwise self-employed or are considering self-employment, you need set aside time and resources for marketing. Do not expect to squeeze it in around the edges in your “spare time” because when you're busiest is when you need to be marketing. Otherwise, it's feast-or-famine time.

Since last October I have blocked out Mondays for marketing, and it's one of the best business decisions I've ever made. For more information, see www.makinendsmeet.com/services/marketingplan.html.

- Conference. Not everyone is at the place of being able or willing to confer about these things: the business of examining one's values, defining them, and aligning them with time and other resources. For some it's intimidating or threatening; for others it seems impertinent. I'm here, interested, and available. If you're interested too, and don't have anyone else with whom to confer, contact me.

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Good Places The Axiology of Space Designing the Ideal Environment

Years ago, I learned a very important lesson about housing. I met a multi-millionaire (well, I did a little more than just “meet” him . . . I also married his daughter!) who owned an assortment of luxury properties in enviable tropical locations.

But guess what? It turns out he spent most of his time in one place: the deck of one of his houses. It wasn't even indoors. Most of the rooms in the house sat vacant, echoed, and collected dust.

Since then, I have had the privilege of working with house designers, architects, contractors, remodeling subcontractors, landscape designers, interior designers, organization consultants, real estate staging consultants, realtors, furniture store owners, feng shui consultants, and others, all of whose professions are to help people design and create their ideal environments.

I have also worked with countless unhappy, stressed, indebted house occupants burdened by clutter, confusion, and chaos; and I have “pack-rats” in my own family (I suppose everyone does) who collect indiscriminately. They take a fine residence, and clutter it with junk – sometimes to the point of creating safety and hygiene hazards by becoming pathological hoarders. Their axiology is so broken that they have no way of deciding what to keep . . . therefore, they keep everything.

(This phenomenon is so widespread that reality TV shows have been created about it, support groups have been formed to heal it, new classifications of psychological disorders have been developed to describe it, and new professions and professional organizations like NAPO, the National Association of Professional Organizers, www.napo.net, have been developed to solve it.)

In all of these situations, I have learned a lot. I have seen what works and what doesn't; I have met people who are stressed or peaceful, happy or miserable, frustrated or satisfied.

This country is in a housing-driven financial crisis, and will be for quite some time. From what I've learned as a professional Economist, it is because **we have borrowed more than we can afford, to buy more house than we need**. Then we gravitate toward a favorite space, and either neglect the less favorite spaces or abuse them by cluttering them with junk.

This is not a happy situation, and for anyone interested in happiness (presumably everyone), it should be cause to sit up and take notice – shouldn't it?

So I suppose that one of the advantages of the axiology that I am trying to encourage throughout this newsletter, is the advantage of being able to design your ideal environment or space. **Once you've defined your values or what “good” is – once you have sorted out your axiology - you may be surprised to discover how little space you need to be happy.**

Considering that the “Dwelling Payment” is the largest single transaction in most people's economies and the greatest object of anxiety and unhappiness, the ramifications are huge to me.

What if we identified the traits of our “Favorite Spaces” - the 20% of our houses and yards where we spend 80% of our time - designed places for ourselves that fit those traits, and eliminated the 80% that we rarely use, along with related costs and hassles? Economically, psychologically, emotionally, relationally, and socially, what difference would that make?

In my considered and professional opinion, it would be huge. It could make ALL the difference.

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Grievously, the real estate market is systemically wired against this axiology. Everyone in the game gets a piece of the action. To them, bigger is still better. Therefore if this sort of revolution is to happen – a revolution of axiology and of happiness – it must happen with the consumer. Consumers must demand it.

And from my point of view, in a sporadic, halting, instinctive way, they are. One of the things I anticipate with pleasure is the process of helping consumers navigate the transition from “too much” to “just right.”

If you're ready to begin, or know someone who is, please contact me. I can help chart the course, and get there.

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Good Love Boy Meets Girl ~ The Axiology of Gender

Let's face it: as embarrassing as it may be for us to discuss, much of our economy, beginning with the demand for housing and on down the line - transportation, energy, food, clothing, education, entertainment, and so on – exists because a boy and a girl fell in love.

There are five major pressures on such relationships: finances, sex, childrearing, in-law relations, and religion. When I completed my university education, after a period of soul-searching, I realized that with my financial training, I might be in position to lower the divorce rate by helping relieve the first irritant.

That was the genesis and the inspiration of Making End\$ Meet: by relieving financial pressure, to help families stay together and be happy.

Let's unpack this complex subject and examine it a little more closely, one side at a time, to see what we can learn about the Axiology of Gender.

For the Gentlemen ~ The Axiology of Masculinity

What Works. I am, among other things, a United States Marine.

One of the Marines' recruiting slogans is, "The Marines are looking for a few good men."

What does that mean? What is the axiology of manhood? A lot of us have been wondering that lately.

Recently, it has been my pleasure to make the acquaintance of Brett McKay, creator of The Art of Manliness (www.artofmanliness.com). Brett has done a masterful job of both identifying an acute and often ignored problem, and of assembling a collection of possible solutions.

The problem is a scarcity of good men. Like Axiology and true Philosophy, manliness and masculinity have all but dropped off our radar.

How did that happen?

One reason a lot of us overlook is that our best men were taken suddenly from us in our wars, without much opportunity to transmit their legacy. In the ultimate act of true love, they died for us. Out-of-sight is out-of-mind.

Instead of elaborating further, I'll have Brett take it from here in the following video. According to him, manliness has been usurped by modern archetypes of "The Metrosexual", "The Dumb Dad", and "The Man-Boy." (Thanks Brett for saving me a lot of work!)

Brett McKay and the "Mennaissance"
www.youtube.com/watch?v=AxLaCltp2o

Women have a lot of complaints about the men in their lives. The divorce rate is too high, in both religious and secular communities, and almost all divorces are petitioned by discontented wives.

They are unhappy with us. What can we do?

Many of us despair. We blame them for not being loving enough. We become sad, angry, and cynical. We develop a body of disdainful, stereotypical humor about how women are hopelessly

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incomprehensible, how their minds are like spaghetti or a tangled ball of wire, implying that they are intellectual basket-cases ruled entirely by their emotions and incapable of forming boundaries, making distinctions, or being disciplined. Amazingly, some women help circulate this humor, degrading themselves and perpetuating the problem.

I say it's hogwash. I have known too many discerning, rational, disciplined, "manly" women including my grandmother, my mother, friends, wives, and clients to be able to accept this. They lead corporations, govern entire states, design software, and repair cars. They're capable of anything. I say it is a self-defeating defense mechanism that delays and distracts from the important improvement we men need to do.

Meanwhile, perpetuating this myth does women a disservice too by encouraging them to use emotion as a license (so-called "women's prerogative") for caprice, immaturity, and injustice, depriving them of the opportunity to attain excellence in their own right by spreading Verdi's old myth, "La donna è mobile." ("Woman is fickle.") My experience has been that women can be just as resolute and principled (or stubborn, if you like) as men.

But let's not study problems; let's love wisdom. Let's philosophize. Instead of studying what doesn't work, let's love what works.

In my work, I have unintentionally stumbled upon what works. I love it, and I'd like to share it with you.

Have you ever seen a spectacular, drop-dead-gorgeous, supermodel wife accompanied by an average-looking guy, and wondered what she could possibly appreciate in him?

I'll tell you the answer: he's probably a good Economist.

And no, that does not mean she is a "gold-digger", that she only loves him for his money, or that marriage is just "legalized prostitution." What it means is, she recognizes that beauty is more than skin deep, clearly understands her own long-term needs, and loves him for understanding them, too. One of the ways she shows her love, gratitude, and respect is by taking the trouble to adorn herself beautifully. Understanding her body to be a temple, she also takes good care of herself out of a sense of stewardship and self-respect.

I have found that the key to real manhood is economic. In his famous yet forgotten treatise On Marriage and Family Life, John Chrysostom (4th C.) asserts that a husband must be "a good Economist." The happiest men I've ever known, accompanied by the most contented, appreciative, happy, and BEAUTIFUL women - both inside AND out - are precisely this.

I have found that it is more important to be economically competent than it is to be muscular or handsome. As one woman put it, "A man who pays his bills is sexy." Another flatly says, "No money, no honey."

And the reason physical strength was highly valued was because of its economic significance. Back when Economics was more a function of physical strength than it is today, a strong man was a more attractive candidate. Physical strength was a means, not an end.

Now, it's a nice bonus - women are visual, too - but I find that if they feel they must choose between brawn and solvency, the ones who understand their own needs clearly choose solvency, while the ones who do not, though they may deny it, wind up unhappy with their big, strong, broke husbands, with themselves, and with their lives.

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For men's part, I have found that the happiest men do work they love, and through it produce an income sufficient to support their entire households, lovingly **offering** their wives the **option** of being able to focus exclusively on creating a home and nurturing their children, an option which their wives, in turn, **accept** gratefully. More about that below.

By contrast, I have found that the most unhappy, angry, frustrated, abusive men under-achieve economically. They are inwardly ashamed and disgusted with themselves, and they are further frustrated and perplexed by the fact that their culture tells them that, since we live in an age of equality, their feelings are illegitimate. They convert all emotion into anger, and project it on the closest and most convenient objects, usually loved ones.

What do I mean by “under-achieve”? I mean earning anything below an above-average income. Since we live in an egalitarian society, typically an average income will only support half of a household. This situation puts the majority of men in the under-achieving category and accounts for most misery.

Having written as many budgets as I have over the past 15-20 years, I can testify that the income necessary to support an average household – wants, needs, savings, debt service, taxes, and charitable contributions – is currently in the high five figure, low six figure realm in my area of the country, while average incomes are low to mid five figures. In my own case, I have determined that, to afford everything I need to do, I need a higher income than my mayor's!

So through a complex, delusional, and long-standing system of deficits, debt, subsidies, and egalitarian ideology, most men fall into an “under-achieving” category that they find maddening, frustrating, disgraceful, shameful, and exasperating, since “society” tells them that they're “normal” and “okay.”

Really, this position they're in - “I'm okay but I'm not okay” - is comparable to brainwashing techniques or mental abuse.

Fortunately, there is a way out.

As a rule of thumb, to “man up” economically, I find most men need to triple their incomes. The ones who do are both happy, and extraordinary.

Here's some **good** news for anyone supposing they “need to go back to school” to increase their incomes and **bad** news for anyone inside the Educational Establishment with a vested interest in perpetuating the “back to school” myth: they are NOT highly educated.

I find that education teaches us about boxes, and to think inside them. I find that since so-called “un-educated” men never learned about any boxes, they just did what they thought was necessary, then discovered afterward that they had broken records and violated charts compiled by the “educated people.” They were too busy having fun, getting things done, and loving their families to notice or be held back.

So if you're “uneducated” and have been sold the bill of goods about having to go back to school to increase your income, be encouraged: it isn't true. You are adequate just the way you are. You don't need credentials. What you need is **gumption**.

Warrior Ethos. What does it take for a man earning, say, \$0 - \$40,000 a year to get to \$120,000?

For most men, I would say the answer is a career change into business ownership and/or sales. (If you

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own a business, you ARE in sales, whether you realize it or not.) No matter how bad an economy gets, a good salesman will always have employment, because the bottom line is, for a “bottom line” to exist, there must first be a “top line.”

In the above review of history, I note the incredible difference the magnificent men of the Civilian Conservation Corps made in healing our environment, fighting WWII, building our economy, and begetting the imaginative, creative, resourceful, and inventive Baby Boom generation that developed the New Frontier of Thought we know now as the Internet.

On pages 26-27, I enumerate nine traits of **good** salespeople and note their similarity to the traits of good soldiers.

In the SWOT Analysis on pages 9-10, I mention the opportunity to mobilize brave, intrepid young men and channel their testosterone toward sustainable and mutually beneficial economic enterprise, beginning with returning veterans.

On page 22, I discuss the significance of initiative and assert that it belongs to vendors.

The theme running through all of these points is a **Warrior Ethos**.

Regardless whether one begins from \$40,000 or zero, crossing six- and seven-figures requires a burning zeal that can sometimes be misunderstood as anger. It requires the same grit, determination, motivation, and courage as is necessary to seize an objective in actual combat. Sometimes it requires more.

Customers hate pushy salespeople. As sales guru Jeff Gitomer (www.buygitomer.com) says, “People don’t like to be sold, but they love to buy!”

Nonetheless, I am convinced that selling requires a Warrior Ethos, in which the sale – a win/win transaction between vendor and customer – is the objective; economic privation is the enemy; and the customer is a willing, though less-informed and sometimes apprehensive and reluctant, ally.

So the customer is not the enemy; privation is. We do not attack the customer, we attack privation – both theirs, and ours. Customers are not objectives to be assaulted; they are allies to be led, helped, and served.

The customer is a follower; the vendor is a leader. It is the **vendor** who solves problems, researches and develops products and services, designs and launches campaigns, submits proposals, initiates contact, follows through, and attains victory by closing the sale.

Sometimes the sale isn’t an exchange of money. Sometimes it is barter or a mutually beneficial joint venture. Regardless, it’s the vendor who comes up with the idea, gives it form, and makes it happen – just like a good soldier.

I see the sales vocation as a huge, under-developed opportunity pregnant with potential that, if we filled it with the right men, properly trained, equipped, and psyched as for battle, could really turn our economy around.

As a training and equipping resource, I stand ready to serve toward that end. Please spread the word.

The War. Have you seen the film “I.O.U.S.A.” yet? You can watch it here:

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www.iouathemovie.com

Here's the opening line:

"I would argue that the most serious threat to the United States is not someone hiding in a cave in Afghanistan or Pakistan, but our own fiscal irresponsibility."

~ David Walker, former U.S. Comptroller General

In this context, it is obvious to me that **what we are engaged in is a war to save the U.S. Economy, and I do not mean metaphorically. I mean it is a real war**, in the sense that wars are usually fought over Economics. If we recognize this up-front, it is possible to win the war without firing a single shot, which according to Lao Tzu (The Art of War) is the best kind of victory.

Consider Greece. There is a country at war with itself. It is too late for them, things are already violent. The public sector has grown too large, and the private sector has shrunk too small. Everyone is angry and blaming each other. Anarchy and chaos reign, the streets are violent, and people are getting hurt and dying, and people have so forgotten HOW to build an economy that they don't know what to do. In desperation, they panic and resort to physical violence. It's war, plain and simple.

That could be the (so-called) United States in 5-20 years. I say "so-called" because we are not united, we are so axiologically broken that we can not even agree with ourselves about what "good" is. We are at war with ourselves, too. It just hasn't gotten very physical yet.

This kind of situation requires a Warrior Ethos. We can not afford to sit back, set up our passive, Inbound Marketing auto-responders, twiddle our thumbs, and wait for the business to happen automatically. We need to beat the bushes. We need to shake the tree. We need to go for the kill, so to speak.

It takes a lot of faith and guts to be a salesperson, because it involves working with no guarantee of payment and facing a lot of rejection. I know soldiers who are more afraid of that – of rejection and life without a steady paycheck – than they are afraid of mortal combat. It is not for sissies. It is manly work.

From where I stand, salesmen are the elite Special Forces in this war for America's economy. As the old saying goes, "Nothing happens until somebody sells something."

So you might say that, like the Marines, I am looking for a few good men who want to learn how to be excellent salesmen. I can help them set goals, and equip them with the training, encouragement, and tools they need to succeed. In so doing, they will grow their businesses, expand employment, pay more taxes to help pay our burgeoning debt and our military, give more to charity, please their wives, provide for their families, set a good example, and enjoy confidence and respect.

Win Twice. In the May 25 2010 Wall Street Journal, I found an article about Patti Stanger, Founder and president of The Millionaire's Club and host of "The Millionaire Matchmaker" with 20+ years matchmaking experience. In the article "A Matchmaker With A Real Niche", in response to the question, "Why don't the potential (female) dates have to have money?" she answers:

"Successful men don't date up. They are intimidated by wealthy women unless they are blue bloods. Successful men want to always take care of their women, and that means financially."

I got to thinking about that from a woman's perspective, and realized that vocationally, women face a dilemma that men don't face: the more economically successful they become, the more intimidating and

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less attractive they are to men.

For men, this isn't so. For them, economic victory is a double-win. They get to enjoy the satisfaction of economic achievement, AND they become more attractive to women.

It just doesn't seem fair. If I were a woman, I would feel perturbed about this. What a choice: dependency, or loneliness. No wonder they get angry.

(This is a debate that has raged for decades. I think it began with Friedan's book The Feminine Mystique in 1963. Two other books have been written that put a spin on the title: The Feminine Mistake, about how it is a mistake to depend on a man, and The Feminist Mistake about how Feminism was a mistake and we need to return to "traditional values." [More axiological strife.] All books were written by women.)

From my point of view, what all of this amounts to is a crisis in confidence. Women do not feel that they can trust men, so they feel a need to have a backup plan in case Prince Charming never happens. Fair enough.

But then their mistrust becomes a self-fulfilling prophecy, so sure enough, Prince Charming doesn't show up. Instead, we get McKay's *Metrosexual*, *Dumb Dad*, and *Man-Boy*.

If according to Ms. Stanger this is the way it is, and has been over the course of her 20+ year career, what occurs to me is, perhaps we should stop trying to fight it, trying to super-impose our egalitarian ideology on this fundamental truth about male-female relations, and instead go with it.

To me, this is all the more incentive to "man up" and earn the whole "nut." Among other advantages, doing so relieves women of this dilemma, so that they can just rest into a relationship with a man who loves them enough to underwrite the whole show.

So if we think of "Vocation" as "calling", what I'm realizing is that one of a man's callings is to provide entirely for his family, to think of "Husband" not just as a noun, but also as a verb.

What if Prince Charming showed up – not just one, but a whole cadre of them? What sort of game-changer might that be? What would that do to the crisis in confidence? Wouldn't it relieve it? I think it would.

As a society, I propose that we try. If Ms. Stanger is right, then by encouraging men to "man up" economically, we would win twice: once, by putting men in their "Double Win" position, and again, by relieving women of their perturbing dilemma.

Like life itself, it depends on male initiative. I'm here as a resource to help any man who would like to give it a go.

Calling. Right now, Brett is writing a series of articles on his "Art of Manliness" blog about Vocation, or "Calling." The more he writes and thinks, the more he discovers. It's a big subject, another iceberg, the tip of which he has begun to scratch.

I feel that Making End\$ Meet is my calling. I have the same attitude about my work that Warren Buffet expresses about his in his Berkshire Hathaway shareholder letters.

I love it. It's what I do. It has intrinsic value. I don't wait to be paid to work; I work, and sometimes get paid. Whether I get paid or not, I know that the work is inherently important. That is what keeps me going

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in good times and bad. It gives me a cast-iron competitive edge. More: it has given me a monopoly.

Getting back to the Happiness theme of this whole newsletter, I feel happy when I am doing my work. I wish everyone felt this way, and I am eager to spread and share the joy by helping other people, especially men, find and succeed at their callings. If I do, I know the world will be a better place.

(One of the best books I've found on this subject – the distinction between job, career, and vocation or calling, is Career Renegade by Jonathan Fields [2009] – definitely worth owning. I have a folder on my Internet Bookmarks devoted exclusively to valuable resources gleaned from his book.)

“Every Mother's Dream” From 2003 – 2007, I was personally “schooled” about the subject of calling.

I met a woman. She had a job. It seemed like a fun job. She said she liked it. I thought everything was cool: she liked her work, I liked mine . . . it was all good . . . or so I thought.

I married her. Within the first year of our marriage, she explained something to me that she called “Every Mother's Dream.” She said that *Every Mother's Dream is to be totally supported financially by a man who **totally loves her** - body, heart, mind, and soul - so that she can focus her undivided attention on creating a home and nurturing her children.*

I found out that as much as she **seemed** to like her work, she actually **didn't**. She resented it. She didn't feel a sense of “calling” like I do. Whereas to me, my work is something I **get** to do, to her, work was something she **had** to do because the men in her life had failed to “man up.” It turned out her **real** calling was to love her children.

I felt privileged to be in the position of helping her realize her heart's desire. I loved her, and still do. I liked it and resolved to do my best to make it a reality, although I felt daunted by the challenge, and would have appreciated a candid discussion about it BEFORE we married. Still, I was grateful to be married to a woman who put home and family first and who did not aspire to complicate our life with conflicting career agendas. She asked me to man up, I agreed, and began.

But our situation was complicated by “blended family politics.” Long story short, things got ugly and she divorced me. I've been recovering ever since.

But the lesson really stuck with me. I still mull it over, and probably always will.

My point here, though, is about vocation. I thought she had the same feeling of calling as I did, and I found out I was wrong. She played the part to survive, but it was a charade, a coping mechanism. In her heart of hearts, she didn't want to have a vocation. She wanted to be loved, and probably still does.

I don't know if she speaks for all mothers, but I look at her story and others', and I can't help but wonder how many “professional women” are going through the motions of vocation because they've given up on Prince Charming, or feel that he has given up on her.

Oomph. I have an awesome Internet friend named Dianne Hanks who has taught me a lot about women. She has this Youtube thing called “Blondes Prefer Gentlemen.” Google it, she's hilarious but also incredibly instructive and smart. It was through her, actually, that I discovered Brett McKay and the Art of Manliness.

She talks about a thing called “Oomph” in the context of men, encouraging them to “man up.” She says men who don't “man up” suffer from a “Failure to Launch” syndrome which she ascribes to a lack of

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“Oomph.” (I would call it “gumption.”)

I think about women for whom work is “Plan B”, going through the motions but whose heart's desire is Every Mother's Dream. It seems to me that, because their hearts are not totally in their work, they must lack “Oomph” too.

In the military, we had a saying about leadership and mission: “Lead, follow, or get out of the way.”

It seems to me that people lacking “Oomph”, both men and women, are in the way. But how can anyone know who is whom, when for survival's sake they are putting on an act about being dedicated to their work?

In my case, it was only after I made the commitment of marriage to a woman, that she felt safe and secure enough to reveal her heart's desire, to tell me the truth. Until that level of commitment was made, it was a perplexing, confusing guessing-game.

I have also learned that because so much work and sacrifice was made by Feminists during the Equal Rights era, those women who do yearn for “Every Mother's Dream” are afraid to confess their yearning, for fear of ridicule and derision by their sisters for “betraying The Cause.” That may be why my wife waited until we were married to entrust it to me.

This is a complicated and contentious issue. Unhappiness usually is. Nonetheless, I pray that my pain might be your gain: I had to suffer through a confusing marriage and a heartbreaking divorce to learn the lesson of Every Mother's Dream. Now perhaps you can learn from my suffering.

Summary – Eleven Points of Encouragement About the Axiology of Masculinity.

1. The secret of manliness is to be a good Economist. Back in the day, that meant being big and strong. Now it means being big and strong AND knowing your way around money.
2. Be a Man with a Plan. www.makinendsmeet.com/services/lifetimesavingsplan.html
3. “Man up” by earning enough income to support your entire household. Learn this amount by writing a budget (www.makinendsmeet.com/services/budget.html).

Float the whole boat. Underwrite the whole show. Crack the entire nut. Be Prince Charming. Show up.

If you do, you will probably neutralize Feminism; it will become a non-issue; and you will be blessed beyond your wildest dreams. I have seen such blessings with my own eyes. They're wonderful.

4. Be advised: “Every Mother's Dream” exists. It may be submerged below the surface, but it's definitely out there. Regardless what intentions your wife or sweetheart may profess about career goals, tool up to afford it, because things can and do change. She'll love you for it. It's one of the greatest gifts you can give her.

Trust me on this. Make my pain your gain.

5. The happiest families I have ever had the privilege of serving live Every Mother's Dream. If you

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want your family to be happy – if you want to be happy – then make it happen. It's what works.

6. If you're making an average income or less, you need to triple it. I can help you do it. Call me.
7. Consider a career in sales, or starting your own business. In either case, tool up to be a **good** salesman. I can help with that. They don't teach it in school. I do.
8. All you need to make an excellent income is **gumption**. Education can happen anywhere, but too much schooling will hold you back by conditioning you “to think inside the box.” If you don't believe me, read John Taylor Gatto's The Underground History of American Education, and watch PBS' “Declining By Degrees.”
9. A war is raging to save the American economy. The Special Forces leading the charge are salesmen, and good ones are in extremely short supply thanks to ignorance, fear, laziness, and the Inbound Marketing Delusion. Make no mistake: it is a literal war, for if we lose, there will be violence in the streets as is happening in Greece now. But we can avert it by stealth, if we act decisively and with resolve.
10. Approach the challenge as such, with a Warrior Ethos, with the exact same grit, determination, motivation, and guts with which you would approach mortal combat. Remind yourself that the pain of rejection in sales is much less than the pain of violence in the streets. The stakes really are that high, and the choice really does come down to that. So let's not hear any “boo-hooing” about how afraid you are that a prospect might reject you or criticize you for being too assertive. Find a product or service you believe in, and sell the hell out of it! If you need help picking something, call me.
11. Recognize that when you are successful, you really win five times:
 - You enjoy your own economic success, confidence, and respect;
 - You earn the respect and gratitude of your loved ones;
 - You save them from their own exasperating dilemmas and fulfill their dreams;
 - You have more to give to your church or charity, which in turn creates a positive spiral effect in society; and
 - By paying more taxes, you contribute to the salvation of your country.

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For the Ladies ~ The Axiology of Femininity

*"Beauty will save the world."
~ Dostoevsky*

Dear Ladies,

I care about you. When you are happy, my world lights up.

This section will be a LOT shorter than the gents', but I just thought I might share with you a few things I've learned, from working with some good, successful women over the past couple of decades, about what works.

First of all, I've found that although ladies are strong, adaptable, and capable of almost anything, most - but certainly not all - of them, in their heart of hearts, though some may be reluctant to admit it or not even be aware of it because of their own formative experiences, prefer "Every Mother's Dream." Sometimes this preference comes as a surprise to all after a significant life event like childbirth, career disappointment, death in the family, or religious experience.

I've found that beauty is not in the eye of the beholder. It can be objectively ascertained, and it has enormous economic consequences in terms of real estate values, fashion & cosmetic industries, economic opportunities, etc. People like to do business with, and be around, attractive people. (I suppose that's why it's called "attractive.")

I've noticed that beauty matters to all women, both those who cultivate it actively, and those who do not; and that every lady, regardless of age, size, or shape, can be beautiful when she tries.

As far as I can tell - from an admirer's perspective - ladies are happier when they are beautiful: not just in terms of the positive attention they enjoy from others, but also in terms of stewardship, health, and self-respect advantages. And I have found that beauty is not just skin-deep, for it requires an attitude of caring, which is a spiritual state that manifests in all kinds of tangible and intangible ways.

I have learned that ladies experience their own unique dilemmas - you know, THOSE dilemmas, the ones that can get a guy in hot water if he tries to write about them - and that happy ladies have gentlemen in their lives who understand such dilemmas and lovingly accommodate them. Such accommodation almost always has an economic aspect.

Such understanding is rare. As you know, a lot of us guys just don't get it. (We can be so maddeningly obtuse, can't we?)

More often than not, the way we gain it is through experience, by making mistakes and learning from them. So I suppose, if you want to have an understanding man in your life, it's necessary for you to be patient with him and do your best - though I understand it is difficult, sometimes you can't put your feelings into words until much later - to teach him what you're experiencing and what you need from him.

I have found that men need respect like they need oxygen and, believe it or not, *more* than they need sex; and that no matter how flawed a man may be, something respectable about him can still be found. Happy ladies I've known find it. It's easy to find fault, but the happiest ladies I've known have stayed focused on what is respectable.

Like the bee, they focus on what is sweet. This may seem "pollyannaish", but it's actually grit and enlightened self-interest. It takes a tough person to keep a "bee outlook" in a "fly culture."

I hope you've noticed how I've made the house/home distinction several times throughout this message.

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I've found that the entire housing market is the way it is for one reason: to impress you. We design the houses we design, build the houses we build, and borrow the money we borrow to buy them, often subjecting ourselves to incredible and all too often unsustainable stress in the process, for one reason, and one reason only:

To be in your presence, to drink of your beauty, to attain the honor and the blessing of breathing the same air that you breathe. That's how important you are to us. If necessary, we would die for you. (Are you weeping? So am I.)

We're guys, though. We're not omniscient. Many of us are just downright dumb. We have tunnel-vision. Believe it or not, you are at the center of our radar, and in our preoccupation with you, we don't always notice the collateral effects or unintended consequences of our pursuit, like shaping the housing market into its current form, with bigger houses for smaller households, broken mortgage markets, and a lot of unhappiness and stress

I'm not blaming you for this; it's not your fault. You're not omniscient, either.

I'm just asking you to realize the very powerful role you play in shaping the housing market, just by being your adorable selves. Please, wield that power as consciously, responsibly, humanely, wisely, and lovingly as you can. I encourage you to remember always the house/home distinction, and keep the relational work of home-building at the center of your radar. If you do, I know the world will be a much happier place.

One purpose of Making End\$ Meet is to lower the divorce rate and help families be happy and stay together by reducing financial stress. So I ask you to recognize that most divorces happen not because of felonious offenses, but because of what are usually described as communication problems, or "irreconcilable differences." And I ask you to own that most divorces are petitioned by wives. That is one decision I can not control, no matter how successful I am at relieving financial stress.

We men often look to you to teach us what love is, so I'll leave you with this question: doesn't true love believe, hope, and endure all things, and never fail?

I believe it does. That's my working theory.

Conclusion

Thanks for taking the time to read this. Please share your comments or suggestions for improvement of this Working Theory. It's my pleasure to serve you.

Working for your happiness,

Kris Freeberg

Bibliography

See http://www.facebook.com/profile.php?id=1515521545&v=app_2406120893