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About the Author

George Gil is the author of two books on family life. He has written over twenty pamphlets on various subjects concerning matters of everyday life. Tens of thousands of these pamphlets have been distributed throughout the United States, Canada, Rome, Phillippines, India, and Australia.

George is a cofounder of St. Francis Christian Academy, a home school organization that aids those who choose to educate their children at home. He is also the founder of Christian Family Outreach, a nonprofit organization dedicated to strengthening the family. He is the administrator of Gil Enterprises, a family business he started some fifteen years ago. He is the father of eleven children, six boys and five girls. He has twenty-nine grandchildren and counting. George retired from Haliburton Services at the age of forty-two. At that time William, the oldest of the eleven children, was a senior in high school. George was making a meager \$27,500.00 gross at the time, and his wife Gwen never worked outside the home. She is a specialist in homeology, which just means she is a great mom who likes being home with her kids. These are some of his credentials that qualify him to advise you as you pursue your dreams to become truly successful.

Financial Choices

I truly believe that each person has the right to make his own choices in life. That is, as long as he does not deliberately try to hurt or infringe on the rights of his fellow man.

It is also my firm belief that we, as people of character, must take responsibility for the consequences of the choices to which we claim the right. Too often, however, we claim the right to our personal choices and then want to have someone other than ourselves pay for the negative consequences of our actions.

It is said that Winston Churchill could see two to three hundred years into the future, while the majority of men cannot even see two weeks down the road. Well, you and I are not heads of state, so seeing hundreds of years into the future is not really that necessary, but seeing ten, twenty or thirty years down the road is extremely important if we are to achieve any amount of success.

Although this pamphlet may be useful for people of any age, it is primarily directed to young people. It is my hope that this little booklet will stimulate in your mind that thought process which will enable you to become successful. Now, I want to make it clear that money is not the benchmark for success in life. There are things that far surpass money, for instance, one's spirituality, family, and health could be far more important than money in your mind; I know that they are for me. Yet money, when properly handled, sure makes living in

our current society a lot more pleasant. That is as long as we have the money rather than the money having us! Wealth can be a two-edged sword that actually causes more problems than benefits. The choices we make are going to determine the outcome, so we need to take things very seriously and make the right choices.

Often young people are so involved in having a good time that they fail to take life seriously. They feel that being serious is not for the young. It may be okay for the older generation, but not the young. Well, that is one way to look at it. Now, let us look at it from another vantage point. Whom do you think will make fewer mistakes, the person who is seriously concerned about the direction of his life or the one who is just looking for a good time? Whom do you believe will see farther down the road of life? Remember it is your choice and you will reap the consequence, good or bad. Yes, your future is in your hands, for better or worse, so make sure you make good choices.

***Good Wife, Bad Wife,
Good Husband, Bad Husband***

You might be asking yourself: What does being a good wife or husband have to do with being wealthy? The answer is everything.

As for the man, could you imagine the financial setback that would occur if his wife would leave him. You have heard of alimony and child support, haven't you? If it is difficult for a man to be financially successful with both himself and his wife making a united effort, one readily can see that it would be almost impossible for him to be financially successful with these added expenses. In many instances the man is not even able to pay the alimony and child support, much less save and invest.

What about the woman? Statistics show that after a divorce, the woman is more likely to have a drop in her living standards than the man does in his. My question to you is this: What chance has she of ever becoming financially successful? So if you want to be financially successful, be a good husband to your wife and a good wife to your husband, and then take that energy your friends are using to fight one another and apply it to your financial success. It would make your life a lot more enjoyable and definitely more profitable.

Statistics show that about 20% of the rich are mega-millionaires or billionaires. The other 80% of the rich range in worth from one million to about twelve million. The vast majority of millionaires are in this group. It is also stated that in this group of millionaires the wife is conservative and they have a very stable family life, which is really more desirable than wealth.

So if a young person is contemplating being wealthy, it is important that he start at an early age deciding how he will go

about doing it. There are many ways of being wealthy, but you have to choose the one suited to the lifestyle you want to live. You cannot, as the old saying goes, get on your horse and go in all directions; you should choose one.

Wealth Does Not Come Overnight

No, wealth does not come overnight, but it will surely come. You may not end up a billionaire, but you will end up far better off financially than if you did not have a plan. I personally have helped many people become financially successful. Some ended up with more wealth than others, but they were all better off financially than they were before we met. What most people forget, is that time passes by and it passes by at the same speed when you are planning your financial well being, as it does when you just buy whatever you feel like buying whenever you feel like buying it. The one who plans, ends up with a financial future. The one who buys ends up having a garage sale to get rid of all the stuff he bought, so he can have the room and the money to buy more stuff to sell at his next garage sale.

Expensive Financial Advice

In many instances the most expensive financial advice is free advice. This advice comes primarily from family and friends. It is truly amazing how these, for the most part, broke,

do-gooders can tell you how or how not to conduct your financial affairs. These people are no doubt truly concerned people, yet they do not know that they do not know anything about finances. This is one reason so few succeed financially. So my advice is to make sure that you are polite to these people who want to give you their free advice, but be very cautious about using it. Even the supposed expert must be dealt with cautiously, for even he can venture in with advice that is out of his field of expertise.

My Choices

I was the fifth of six children, born Jan. 25, 1942, in the little town of Eunice, La. My father was a clerk at Eunice Ironworks where he earned a meager \$49.00 a week. Dad never owned an automobile, requiring him to walk to work each day and the family had to walk to church each Sunday. Now this was not as bad as one might think since his work location and the church were no more than a mile from our home. About once a month Dad would borrow the old truck from the Ironworks, and we children would climb into the back for an exciting trip all the way down to Iota, which was about twelve miles from Eunice. Now, the reason I am mentioning this is to illustrate the fact that, *never did I ever feel less than other people*. We were poor and I was well aware of this fact, yet unlike many of the poor today (who have many times more material things than my dad), we were not affected negatively.

No, we never even thought of feeling sorry for ourselves. We always believed that we were made in the image and likeness of God and how much money one had did not determine the worth of the individual. This fact enabled me to grow into manhood proud of whom I was, a child of God. I was never envious of other people's wealth. In fact we were always taught that wealth has its own problems. Like a two-edged sword, money can be an instrument for good or bad. I grew up with a proper outlook about money. Dad developed brain cancer and for me to help the family financially, I had to make myself do without things that a young person would normally indulge in. This self denial for the sake of my family, prepared me for the self-control that would be needed for me to become financially successful in the future. I want to make it clear, at no point in my life did I ever feel sorry for myself. I developed the attitude of gratitude, I enjoyed helping those who were worse off than myself. To truly be successful one must be appreciative, for if he is not, no amount of money will ever make him happy. Happiness is a byproduct of a life lived for God first, others second, and self somewhere else down the line.

Keeping a Balance

Back when I was a training supervisor, I would draw a circle on the black board, then I would put a hub in the middle and draw lines from the circle to the hub. This of course looked like a wheel, and that is what I intended it to be. Each spoke

represented a facet in the life of the average human being. One line would have faith, another family, another would be job, the next would be community and so forth. I wanted to illustrate that a person's life was similar to a wheel. The different spokes, (faith, family, job, community) if kept in proper balance, gave a perfectly round wheel that would allow you to roll down life's highway smoothly. Yet if any of these spokes were exaggerated or not properly developed the wheel would become warped and would produce a rather bumpy ride, making your ride down life's highway rather rough and uncomfortable.

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It does not take a rocket scientist to figure out that a life, which is well planned out, will have far greater chances of success than the one that just drifts from day to day. There is quite a difference between a person who makes decisions at the time of a problem, and a person who makes a decision ahead of time, and avoids the problem. A person who plans tends to have fewer problems, yet when a problem does appear he is always better prepared to handle it than the unprepared person. The successful man takes things more seriously, while the

unsuccessful man thinks that being serious is not fun. In the long run the serious person has more fun because he has fewer problems. No one is happy when they end up with problems, especially problems that could have been avoided by just paying attention and taking care of things.

Goals

Goals are absolutely essential for financial success. We need short term goals, and we need long term goals, and we must make certain that they are *our* goals. We should never let others dictate our life for us. However, we must always seek out people who have achieved success, and learn from them. Wise people learn from those who have achieved success already. Fools try to do it on their own, feeling that taking advice is a sign of weakness. The “I don’t take advice from no one” person usually ends up broke, critical and bitter.

Success in finance can truly be fun, much like playing the game of Monopoly. Those who take this attitude will be better able to set goals and follow them through without getting discouraged and falling into the “poor little me” mentality when our financial goals interfere with our personal desires for instant gratification. By this I mean, when we want to have fun and go somewhere or buy something that others have, this is when your financial goals are going to be put to the test. Do you want to have money in the future in order to live a comfortable and financially worry-free life? Or will you let your immediate

desires condemn you to a life of financial worries, ending only when they lay you in your coffin?

You need to speak with someone who is qualified to help you set goals. You need not know exactly what it is you want out of life before seeking out counsel, you need only the desire to succeed. The counselor can help you with your decision making. Remember, money is only a tool; if used improperly it can do serious damage.

Seven Things Money Can't Buy

- 1. Money can't buy a loving family.***
- 2. Money can't buy a true friend.***
- 3. Money can't buy a good name.***
- 4. Money can't buy a peaceful heart.***
- 5. Money can't buy dignity.***
- 6. Money can't buy your child's love.***
- 7. Money can't buy a loving, faithful wife or husband.***

Money is neither good nor evil, but how you use it will determine whether good or evil will come from it. So it is very important to be sure you make the development of an honorable character a goal, along with your financial goals. You must always remember: True success is a process of becoming. You should always strive to achieve your God-given potential. The closer you come to achieving this goal, the surer you are of possessing a true and lasting success.

Now is the time to begin the exciting, successful beginning of the rest of your life. A life that you, like a great architect, diligently planned and designed according to what you wanted. Yes, unlike the crowd that you refused to be a part of, you used your mind and created your own dream. A dream that you will spend the rest of your life enjoying.

My Dream Progress Schedule

Today's date is _____ and my net worth at this time is \$_____. One year from this date I plan to be worth \$_____. The way I plan to achieve this one year goal is by_____.

Please use a separate sheet titled *My First Year Planned Achievement*.

\$

Five years from now I plan to be worth \$_____. The way I plan to achieve my fifth year goal is by_____.

Please use a separate sheet titled *My Fifth Year Planned Achievement*.

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