



MONEY MATTERS

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Are you stuck?

I have a particular interest in understanding the behavioural aspect of wealth creation.

That is, how our mind can influence what we can or cannot achieve.

Regular readers of my Money Matters articles will remember my article about the "The Art of War" and how important it is to know yourself in order to know your enemy and how that translates into good money management. Let me continue on my "war path" and talk about how "being stuck" can keep you from becoming financially free. It is all about being able to focus your efforts and energy on things that matter. In order to do that, you must be able to stop resistance to stall you. **If you can stop the resistance and start flowing with the stream, amazing things can happen.**

Author, Steven Pressfield writes about "resistance" in his book [The War of Art: Break Through the Blocks and Win Your Inner Creative Battles](#).

Resistance is that little voice in your head that second guesses and worries about things. This voice can create uncertainty and fear and has the power to keep you from making timely decisions. It is that voice that says "I need more information before I can make a decision" or that says "that seems like a lot of money to spend". It is that voice that says "what happens if I make the decision to invest now and the market falls".

Resistance is like a silent companion that follows you around, quietly keeping you from accomplishing what is truly important you.

So how do we overcome resistance?

The first step is to become aware of it. Slow down and examine why you are not getting yourself financially organised. Do you really just not have time or is "resistance" at work? Be honest. Once you become aware that you might in fact "be stuck in resistance", you can do something about it.

Resistance often is caused by experiences of the past that have not been properly dealt with. Often these can be easily resolved by revisiting the issue, bringing it to light and modifying your attitude. A classic example is the "fear" that many people hold about the share market. This is usually caused by having bought a penny dreadful stock that was recommended as a hot tip at a BBQ. After having purchased it, the penny dreadful falls like a rock, money is lost and a generalisation is made that the "stock market is too risky".

This generalisation becomes a belief - something that we hold as being true - and it determines our future behaviour. When examined in the light of day, it turns out that historically speaking over the long term, second only to creating a successful business, the greatest money is made in the stock market. Real estate comes in a lucky third when it comes to wealth creation.

A financial planner, who not only is qualified in the field of money management, but also qualified in belief change management can make a big difference in what you can achieve financially.

Get yourself unstuck – now!

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