

Here's an excerpt from *Rich Dad. Poor Dad*:

One way of thinking about what Thoreau is getting at is to think about the difference between “having” and “being.” Many Americans are led to believe the secret of happiness is to be found in what we have. Thoreau suggests this is a deception. We are made happy by what we become. The desire for money, power, reputation, fancy houses or cars (or carriages), expensive clothes keep people miserable.

He is also aware that many people are tormented by fears and anxieties. As an antidote to this, he suggests appreciation. We can't experience fear and appreciation at the same time. When we stop to appreciate the beauty of nature, our fears recede.

Most people . . . go to work, get their paycheck, balance their checkbooks, and that's it. On top of that, they wonder why they have money problems. Then, they think that more money will solve the problem. Few realize that it's their lack of financial education that is the problem.” “The pattern of get up, go to work, pay bills, get up, go to work, pay bills... Their lives are then run forever by two emotions, fear and greed. Offer them more money, and they continue the cycle by also increasing their spending. This is what I call the Rat Race.”

Fear has them in this trap of working, earning money, working, earning money, hoping the fear will go away. But every day they get up, and that old fear wakes up with them. For millions of people, that old fear keeps them awake all night, causing a night of turmoil and worry. So they get up and go to work, hoping that a paycheck will kill that fear gnawing at their soul. Money is running their lives, and they refuse to tell the truth about that. Money is in control of their emotions and hence their souls.”

It is perfectly normal to desire something better, prettier, more fun or exciting. So people also work for money because of desire. They desire money for the joy they think it can buy. But the joy that money brings is often short lived, and they soon need more money for more joy, more pleasure, more comfort, more security. So they keep working, thinking money will soothe their souls that is troubled by fear and desire. But money cannot do that.” In fact, the reason many rich people are rich is not because of desire but because of fear. They actually think that money can eliminate that fear of not having money, of being poor, so they amass tons of it only to find out the fear gets worse. They now fear losing it. I have friends who keep working even though they have plenty. I know people who have millions who are more afraid now than when they were poor. They're terrified of losing all their money. The fears that drove them to get rich got worse. That weak and needy part of their soul is actually screaming louder. They don't want to lose the big houses, the cars, the high life that money has bought them. They worry about what their friends would say if they lost all their money. Many are emotionally desperate and neurotic, although they look rich and have more money.”