

g u t t e r

Common Sense From A Common Man[®]

The Common Man's Guide
to Creating Money



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authorHOUSE[®]

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CHAPTER 1

What is Money?

What do you know about money? Have you ever thought about it? I mean, really? Sure, growing up, we hear all sorts of things in regard to it.

As children, we learn quickly that money can get us candy and that we need it to get into the movies. But we also know, based on what we have seen and heard, that the lack of it causes us to worry and stress. Listening to Mom and Dad in the kitchen, we hear all sorts of reasons of why we need it and why it's so important to have it.

Growing up in my house, I learned things a little differently than most kids my age. I was a pastor's kid, a "PK," and the sum total of what I knew about money amounted to: "You can't take it with you," "People are more important" and "God will provide."

In our house, money and material things had very

little value. Don't get me wrong, we were poor, so the need and want of money was present in our home. We just lacked the knowledge to acquire it. And because of our religious beliefs, we chose not to pursue it.

As a kid, those concepts didn't sit well with me. Although I wanted to follow my faith as I was taught, I didn't understand why we had to struggle financially while doing it. I became determined to start working at an early age, odd jobs at first until I could legally be hired. But I was dead set on not living poor. I knew what poverty brought and I didn't want any part of it. I saw first hand what the lack of money brought. And I was at an age where I recognized what having money did.

You may not have grown up as a preacher's kid, but chances are, you've struggled with money, too. Maybe you grew up with fewer resources than your friends. Maybe you've gone from job to job, searching for financial security. Maybe you've always thought that money, and the means of creating it, was mysterious. Maybe you believe that wealthy people keep critical knowledge hidden, just to prevent you from becoming wealthy too.

This book doesn't contain some magic formula. You won't learn how to create money by sitting around and waiting for it to fall from the sky. What you will learn, is how to educate yourself about money, how to work

smarter, and how to change your attitude about not only money, but everything in your life.

That's right. Everything. Even your spiritual attitudes or lack of them, will change if you apply the principles in this book. What, you may be asking, does God have to do with money?

Let's go back to where I was as a preacher's kid. The concept of what God would provide didn't sit well with me, because although we always had a roof over our head and food on the table, we lacked. So I questioned our thought processes in regard to money. I questioned the reasoning of our faith. Leaving our ability to live in the hands of the generosity of people who came to our church and paid their tithe once a week in the offering plate seemed less and less like a good idea. I questioned it especially when times were tough for everyone and what came in wasn't enough to cover the basic cost of food for the week.

So after a brief argument with my father, my mother went to apply for government assistance. At the time it was still called welfare. We stood in a long line, seemed like forever at the time, and signed up for food stamps. I didn't know enough to be embarrassed by it. All I knew was that day when we went shopping at the grocery store, it was like Christmas.

We had more food in our fridge than I could remember.

I opened the fridge door and smiled. No more watered-down milk! This was good. This was exciting!

That day came and went however. The reality of our “condition” remained ever present. I learned quickly you can’t pay rent or electric bills with food stamps. Then we learned that the government subsidized housing—if your landlord agreed to it. But that required an inspection.

Inspections were great. And I mean that in the most sarcastic way possible.

Let me describe it to you like this so you have a full grasp of what I’m saying. You’re a kid in your room, playing with your stuff, being a total angel as I always was, when your mom busts in and starts frantically picking up your toys and clothes and putting them away. Demands that you get up and help her. Her reasoning? We have an inspection. I didn’t even know what that was. I just knew it had to be bad.

So my siblings and I would all run around with my mom, trying to straighten the place up. Toys were thrown in closets and closed. Clothes were stuffed under beds and blankets pulled down. Carpets were vacuumed. Then vacuumed again. Don’t get me wrong. It wasn’t like we lived in a mess; we kids just didn’t do much to help my mom out. It seemed as if my mom was *always* cleaning. And with five of us in the house, it was overwhelming for her at times.