

## Between Your Ears (Part II)

Just as I did with a previous blog that addressed emotional or psychological barriers to personal growth, I'm going to start by stating that I am not a psychologist, psychiatrist, or any other medical professional who is trained to make a clinical diagnosis of a condition or a disability. I simply have worked a long time with a lot of different business owners who have struggled with trying to grow their companies, but who get derailed time after time by their own behavior—behaviors they often don't recognize in themselves but that cause incredible frustration to themselves and place a drag on the growth of their companies.

To understand why we do or don't have profits in our businesses, we first have to understand what our underlying beliefs are about money. And in order to understand that, we have to go back to the lessons we learned about money at an early age. In his book *Seven Stages of Money Maturity*, author George Kinder hits the nail on the head when he writes, "As soon as we become aware of money, we develop beliefs about it—beliefs we cling to, sometimes for the rest of our lives, often at the cost of our souls."

When we go back to our early lessons about money, we realize our first teachers were usually our parents. Whether they purposely sat us down and talked with us about fiscal responsibility or whether we simply observed the ways they managed (or mismanaged) money in their own lives, these are usually our first lessons on money management and money worthiness. So, if our parents were driven by reducing expenses rather than increasing income, then more than likely we will be, too. If our parents were resigned to the belief they could never accumulate money, then that's the belief about money we start out with. If our parents didn't model sound fiscal disciplines, then we have to learn new

ways to manage money if we expect to get a result different from theirs.

Not too long ago I was riding in a car with a business manager when we passed a beautiful home with a gated entrance, long driveway, and exquisitely landscaped yard. I commented on how beautiful the home was. Without hesitation the guy I was with said, “There’s no way they could have gotten that honestly.” His comment threw me completely off guard. Somewhere along the line this guy learned to equate being wealthy with being dishonest. Could this have been something he learned while growing up?

On another occasion I was driving my son and two of his teammates home from lacrosse practice. We dropped off one of the boys at his very large, stately home. As we were driving away the boy who was still in the car made remarks like, “That’s just too big,” and “You have to draw the line somewhere.” Well, I have a pretty good idea who was drawing this young man’s financial line...it was probably his parents. So he’s going to take these lessons he’s learning as a child and live them out in his adult life—just like so many of the rest of us do.

This doesn’t mean we’re consigned to live our financial lives exactly as our parents did. But, it does mean that if we want to be different, it will take a deliberate effort on our part to break these learned patterns.