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**Money: The Rules of Engagement**

**By Telian Adlam**

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Do you want to be a millionaire? Well, then it's recommend that you learn the rules of engagement early on. These rules are also known as the Rockefeller rules. Some of them may seem hard at first, others may seem pointless, but the fact of the matter is – each one has its own purpose and helps you to create the wealth you desire. Reading them and acknowledging them is one thing, but implementing them is another – to reap the full benefits, try it out. If you don't like it or don't find your finances improving, you can always stop.

1 – First and foremost, respect your money always. This may sound like an odd concept, but I assure you, it is not. Money is money, whether or not it is one penny, one dollar bill, or a one million dollar check. Money is not the root of all evil so there is no reason to fear it. Money cannot buy you happiness – it can only buy you things. Once you understand that money has its own energy – neither good or evil – and it takes on the energy you bring to it, then you can begin to accumulate more of it in your life.

2 – Tithe the first 10%. Notice that only one thing comes before tithing – respect. You may not be religious or spiritual (and frankly, you don't have to be), but tithing (or sharing) your income with an open and willing heart can pay for itself tenfold. Remember when you share with others, you are bringing light into their world and if everyone shared a little light, there wouldn't be any darkness. Be careful where you tithe to as well, share with a place that is known for sharing with others – your church, your community center, your favorite research foundation – the idea is to share as much as possible.

3 – Pay yourself the next 10%. This doesn't actually mean give yourself a paycheck per se, it means put the money in a savings account. Once you start saving your money, you begin to accumulate wealth, but save wisely – make sure you are getting a great interest rate. If you're daring, I would suggest joining the Motley Fool Investment Community and investing in long term stocks – Sharebuilder offers an awesome value for the novice investor.

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4 – Live on the rest. This should actually be, live below your means on the rest. Once you've tithed 10%, paid yourself the next 10%, now it is time to start living. This is hard for a lot of people in this day and age because far too many people live above their means and find themselves in debt up to their eyeballs (to include myself at one point). The good news is, simply adjusting a few simple things in your life can get you on the right path, such as setting up a monthly budget and sticking with it, getting your home to be more energy efficient (I still have that same halogen lightbulb I bought 6 months ago and it's going strong), or forgoing the evenings "out on the town" for an evening "painting your living room red". If things are really tight, it's a good idea to start paying yourself 2–3%, but make sure the amount steadily goes up to at least 10% as you actually begin living below your means.

5 – Account for every penny. You might be surprised to see exactly where your pennies are going, I know I was. When we spend anything less than \$5, we rarely pay attention to it and think of it as trivial – that is until you realize you've spend \$5 (or less) in 10 different places over the course of a week –

that's \$50/week give or take, \$200/month – that's almost an entire car payment. One of the best investments you can make is in some accounting software such as Microsoft Money (which I use personally) or Quicken. If you're really tight on finances, get a ledger notebook and keep it meticulously ordered and balanced. Keeping track of your money isn't nearly as difficult as it may seem. Setting up your software usually takes less than an hour – then at the end of each day – it takes about 15 minutes or less to update your transactions (depending on the amount of spending and deposits).

Some helpful hints:

- Use software whenever possible – less work and less room for errors in balancing, also, you can quickly see where most of your money goes with charts and graphs.
- Update your transactions daily. If you let it go too long, you run the risk of overlooking some transactions and that's definitely not accounting for every penny.
- Save your receipts. This will come in handy when you're updating your transactions at the end of the day. Save all your important receipts as well – i.e. high end electronics, furniture, appliances, etc.
- If you go on vacation take a small notebook with you so you can jot down how much you spend and where at the end of the day. When you return home, spend some time updating it in your software program (or ledger).
- Back up your records on a CD–R or floppy and save it in a fireproof safe. Try to back up your information at least once every other day. Remember, an ounce of prevention is worth a pound of cure.

These rules of engagement may take a bit of getting used to, but you may find yourself pleasantly surprised at the results.

Telian Adlam is the creator and manager of [alternativesoho.com](http://alternativesoho.com) – a website dedicated to providing insight, inspiration, and assistance to SOHOers.

### **Cheap Engagement Rings**

**By Roy Dietelzieg**

As long as weddings and engagements have been around, people have associated engagement rings

## Money: The Rules of Engagement

with large sums of money. Often times, it is hard to find cheap engagement rings and this fact puts a damper on what should be a happy and exciting occasion. Something that you may not know is that there is a solution, cheap engagement rings. These cheap engagement rings can be just as spectacular and lovely as an expensive engagement ring. If you look in the right place, you can easily find a cheap engagement ring without compromising quality or beauty.

You see, generally, when we think of cheap engagement rings, we think green fingers, poor quality and lack of beauty. But it simply does not have to be that way. Some jewelers, both on and offline, take great pride in offering their customers high quality engagement rings at a fraction of the cost. Popping the question with a beautiful engagement ring does not have to cost you thousands of dollars.

Cheap engagement rings are not hard to find either, there are a multitude of online and offline jewelers that offer very affordable engagement rings. It is important that you look for a reputable jeweler who stands behind all of their engagement rings and offer a money back guarantee.

When it is time to begin your search for a cheap engagement ring, there are a few things you should keep in mind. The first thing you should do is determine what price would fit your budget. It is important that, once you create a budget for your cheap engagement ring, that you keep it. This will ensure that you do not strain yourself financially. You should then determine the type of metal you want. You should be aware that platinum is the most expensive of the metals, yellow or white gold is much cheaper. In fact yellow or white gold is about half the cost of a platinum engagement ring and looks just as beautiful.

When you are determining a diamond for your engagement ring, choose a small karat diamond. This is less expensive and works well with a budget. It is important that you know that cheap engagement rings do not generally come with a lot of designs, etchings or patterns. You should also keep in mind that the more work done on the creation of the engagement ring, the more money it will cost to purchase. You could also opt to purchase an imitation or synthetic diamond. While these are not real, good quality ones will generally look real. Your future bride may not be the type that relies on the diamond to represent your love for her, so an imitation or synthetic diamond may be perfectly acceptable.

No matter if you choose a cheap engagement ring with a real diamond or a "fake" diamond, the true spirit of the occasion should be remembered. Choose a cheap engagement ring that will reflect the beauty of your true love and your love for her.

Roy Dietelzieg worked in the jewelry industry for 10 years and has been writing about his reflections on jewelry philosophy. Roy currently writes articles with tips for buying Engagement Rings at



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