

Why do you want more money?

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Why do you want more money?

By Leon van der Walt

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We all want more money, but have you ever stopped and asked yourself why you want it? Is it to buy the things that give you pleasure or maybe you want to provide better for your family? Whatever it is that you want to buy, whatever it is that you do with the money, it can often be traced back to some more basic human need or want.

So stop for a moment and answer the question: Why do you want money? (What do you want to do with it?) Even if you already have all the money you desire and are doing what you've always wanted with it, this exercise will help to determine whether the means serve the end.

I've always wanted to be very rich and have a lot of money, but taking a moment and examining the reasons why is an eye-opener. So take out a pad of paper and make three columns. The first column to note what it is that you want, the second the reason you want it, and the third the basic human need/want that it fulfils.

Below I've set out the first two of my own as an example:

What – Why – Need/Want

1. Yacht – Cruise around the world – Want to be able to say 'been there, done that'.
2. Support parents – Duty – Want them to appreciate what I do for them.

My list is far longer and the reasons (the why) mostly valid. The needs and wants, however, seem almost childish at times. Yet it is these needs and wants that is the real driving force behind some of the things that I do.

It is nothing to be ashamed of and it is valuable to know what drives you. In fact, you might realise that the need or want that you need money to satisfy, can be satisfied by some other means and that money is only one of the paths that will take you there.

Explore your inner self and the reasons that you desire money. Do this, not so that you feel guilty or doubt your own desires, but that you may know yourself more intimately. Know what it is that drives

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you. And may you realise that money is of itself not an end, but only a means to an end.

Leon van der Walt is an aspiring netpreneur in the fields of inspiration and financial freedom. Leon has a masters degree in quantitative risk management and when not working on the Net is a bank employee. He strives to continually improve himself and is focussing on increasing financial literacy. He is the web master at www.financial-inspiration.com and can be contacted at through the contact form on the website.

Understanding The Money Market

By Sandy Baker

The money market is one of the safest financial markets available. It is commonly used by large corporations, financial institutions and governments to secure their money resources for a short period of time. They are often compared to the bond. They are secure investments that are specialized. The main difference, though, in a bond and a money market is that the money market is usually for a very short period of time, usually under a year. You may hear them referred to as cash investments because of this short turn around.

In the most basic of form, the money market is a borrowing of money by a government institution or other large corporations. They are very liquid and are very safe. In fact, when your next bull market falls off, this may be where you plan to put your money. But, with this safety also comes a lower return, as it rightly should.

You can also compare the money market to the stock market. Because the process is virtually the same, you can see how these two elements can be compared. But, the largest difference in them is that the money market is dealing with much larger funds. While in the stock market the individual investor is able to get into the game rather easily, the money market is dealing with such a large amount of money that it is much too high for most. Also, it is a dealer market in which companies and governments buy and sell within their own accounts and at their own risk.

If this all sounds too good to not get into, the best way for the individual to get into the money market is to look into money market mutual funds. These funds pool together money from several sources so that they can compete for the money market shares. You can also look into treasury bills as a way of getting into it. The money market is a complex place and you can learn quite a bit more about it, how it works and why it works and see how well you can get into it!

For more information please see

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