

Chapter 9

You can have, do, or be nearly anything you want
if you are willing to pay the price.

Life operates according to an economy—at least in terms of things we want. We've already learned that life is not fair (Law # 7) and, well, the economy that governs life isn't particularly fair either but it dictates things, nonetheless. *Economy*, in general, is about exchanging value. I want to get a new pair of shoes, I go and find a likely pair, and I pay the agreed-upon price. I get something of value to me, shoes, and the storeowner gets something of value to him, money. The economy of life operates similarly: if you want to get something you will be required to pay a price of some sort to get it. You rarely, if ever, get something truly for nothing. Even gifts given to you usually come with some sort of a price, don't they? If nothing else, the expectation of appreciation may be something you rightly "owe" in return for the gift.

The economic truth of life is that everything you want to have, do, or be has some form of a price you will be asked to pay to have it, do it, or be it. The deeper truth of life is that *you can have/do/be nearly anything you want if you are willing to pay its price*. Understanding this law of life, accepting it, and living in accordance with it is one of the requirements of achieving mature adulthood. Those who continue to think and behave in ways indicating their belief that life (or someone/something in it) ought to give them what they want without their having to "pay" anything for it remain psychologically and emotionally immature. They also wind up not really getting what they want or having the life they could have had.

Sadly, such immaturity is rampant in our world. Many people, apparently, hold the view that they can get something without paying its price or, at least, that somehow they aren't *responsible* for the cost. We've already discussed the most fundamental law of life: the law of personal responsibility (Law # 1). Thinking that you aren't responsible for paying for what you want is very close to saying that you aren't responsible for your own behavior (a core violation of Law # 1). Violating that first law that says you are responsible for what you say, do, think, and feel (all four are your behaviors) paves the way for thinking that you aren't *responsible* for *paying the price* of your desires, choices, and actions. Why should you be? If you think you aren't the responsible party in your life then why should you be presented the bill for the things you choose? Let someone else take responsibility; let someone else pick up the check. Why can't you just glide through life shirking responsibility and ducking the bill? Well, you can try. Lots of people try. But not one of them becomes or achieves what they could. They remain underdeveloped emotionally, psychologically, spiritually, and relationally. Why? Because, for one reason, by dodging the *costs* associated with what they want to have, do, or be they also miss the *benefits* of paying those costs. The result is arrested human development—people who look like adults but are, under adult clothes, just very large children.

People with such arrested development get this way and stay this way because in place of recognizing, accepting, and living in accordance with the basic law that you can have/do/be nearly anything if the price is paid, they somehow learned and then hang onto one or more of at least six erroneous views about life's economy. The problem with holding any of these six these fallacious views is twofold: (1) the views aren't true and so lead you in the wrong

direction, and; (2) hanging onto them fills the mental place where the truth *could* be but is prevented from getting in because the false belief occupies its place. The way, then, to correct this mess is also twofold: (1) recognize the mistaken idea for what it is and get rid of it, and; (2) put the truth in the place that has been opened for it.

Let's take a look, in turn, at each wrongheaded view and see how each leads us to a dead end. After we look at each fallacy, we'll then learn what we need to change in that faulty view to make it describe reality the way it really is. Facing life the way it *actually* is rather than the way we *wish* it would be is fundamental to growth. As we discuss each fallacy, you will notice that each makes a very fundamental assumption that is incorrect. As people realize that the assumption of a fallacy is wrong, they often quickly turn and cling to a new fallacy in a desperate attempt to stay afloat. When they learn that the core assumption of this new view is also wrong, they turn to another and another progressively shedding wrong assumptions and getting closer and closer to the truth. In some ways, the six fallacies are like six rungs on a ladder. The lower we are on the ladder of mistaken beliefs, the more growth is needed to let go of the mistaken idea, adopt a more true and realistic one, and move upward to greater maturity.

Fallacy # 1: There are no costs.

This first fallacy (there are no costs) is the lowest one on the ladder of mistaken views about the economy of life. The fallacy of no costs says that things *ought* to come to me free, I *expect* them to be free, and I think the things I already have/do/am came with no cost. The truth is, however, that nothing is free—never has been—never will be. Everything has a cost. Even things you receive “free” have a cost. You might not have calculated it but there is one nonetheless and *someone somewhere* is paying it. Let's take a look at an example.

Imagine you have told me that you really have always wanted a top of the line luxury car like a Bentley, Rolls Royce, Lamborghini, or similar. I decide to give you one, the most expensive one with every possible luxury and option. The car might cost me \$700,000 or so but since I'm a generous guy and I like you, I give it to for “free”. “All yours,” I say, “only one mile on it, brand new, next year's model in your favorite color.” Doesn't cost you one cent. It is a total gift—completely free! You are a happy new luxury car owner, you drive away with your new car, title in your name, and a full tank of gas. This “free” deal sounds great, doesn't it? You call all your friends to come see your free new car. Rides for everyone! The next day, before you drive to the *Department of Motor Vehicles* in your county to register the free car and get your tags, you call up your insurance agency to arrange insurance (you know you'll need proof of that to get the tags at the DMV). As soon as you describe your new car to the insurance agent you begin to sense that this free car is going to cost you something. It does. Insurance for such a new model of that premium car will cost you \$15,000 a year. You gulp. \$15,000? Second gulp. “And that's with the highest deductible and all other factors giggered to produce the lowest insurance premium?” you ask. Yep. \$15,000. You think “well \$15,000 pales in comparison to the value of this terrific new car...so I'll do it.” You forget, of course, that the moment you put the key in the car and drove your free \$700,000 car for more than 3 feet it became a “used” car and its value is dropping by about \$800 a week. Third gulp. Then you take your proof of insurance to the DMV and learn that the tax

rate for such a new luxury car is \$900 a year. “\$900 just for a tag?” you say. Now gulping is becoming a habit. But you pay up and drive home in your rapidly depreciating “free” new car. You have owned the free new car for less than 24 hours and this “free” gift has already cost you close to \$16,000. Still think it’s “free”?

About a month later, you have put the \$16,000 out of your mind and, when driving to the drugstore, run over a piece of metal in the road, slashing a tire that goes flat immediately. You have the car towed, at your expense, to your regular mechanic and ask him to replace the tire. “No can do,” he says. “Why not?” you reply. “Because this expensive, premium car only accepts tires made by its manufacturer,” the mechanic responds while wiping his greasy hands on a blue rag. I could go on and paint a picture of an accident, body shop repairs, increased insurance premiums, trips 95 miles away to the only dealer of this brand of car who can service it, etc. but I think you are beginning to get the idea. “Free” is not always very “free” is it? Even “free” winds up costing something if you think it through and count the fully loaded but often hidden costs. Most people rarely calculate anything even approaching the fully loaded cost, though, because they may have fallen for and be mentally stuck in the “there are no costs” fallacy. Their subconscious assumption is “well since I *think* there are no costs, there isn’t anything for me to calculate, is there?” The truth is, though, there are *always* costs, even for things that we are told are “free”. Someone somewhere will have to pay those costs and, more than you may think, you are paying them too. That’s not necessarily a bad thing, it is just the way life operates and we will stumble less and succeed more if we get our minds around this truth and root out the fallacy of no costs.

Fallacy # 2: If there are costs, I can avoid paying them.

See how this fallacy comes in when the “there are no costs” fallacy is grudgingly released? In the example, above, of the “free” luxury car, the recipient of the gift came to see that “free” isn’t really “free”—that there are often well hidden costs involved even with something that initially appeared free. The recipient also realized that s/he could not avoid paying them if s/he wanted to actually drive the new car. The car was free, yes. The tag, the insurance, repairs, gas, etc. were not free and they added up to quite a bundle that the new car driver (you) had to pay to use the car. The costs could not be dodged—they never can.

Stick with the luxury car example as we discuss the unavoidability of paying the costs you owe. Let’s say you decide “well I don’t want to pay for the new car tag so I’m just not going to get one.” That seems to work just fine for about a week until you are pulled over by the police who don’t seem amused by your reason for not having paid for and displaying a tag. You are issued a ticket and a fine and the police tell you to get a new tag today. Don’t want to pay the fine or get the tag? OK. The fine comes due and your failure to pay it on time triggers another visit, this time to your home, by your local police who either: (a) have a warrant for your arrest, and/or: (b) have a warrant to impound your luxury car. You are also given the benefit of a new fine for not paying the first fine. Costs are adding up! Still want to avoid paying the fine and paying for a tag? The next step is your arrest, placement in a smelly, noisy cell with several people who look like they will gladly participate in your rehabilitation, and a further increased fine for not paying the first two. Your new luxury car remains impounded by the police and you cannot get it out unless you pay all the fines and

purchase a new tag. To avoid future legal problems and extended relationships with your new jail buddies, you pay all the fines (couldn't avoid those pesky costs after all, could you?) but decide you will still not purchase a new tag. Result? Your car is sold at police auction to someone else who understands that he will need to pay certain costs to have the car. You sit on the street without transportation and, by the way, you are still out all that fine money. Now you are hundreds of dollars poorer, have no car at all, and watch as the driver of your former luxury car drives by and waves at you, smiling.

How successful were you at avoiding paying the costs that were legitimately yours? Not very. Someway, somehow you will pay the price for what you want. That price might come in the form of money, loss of freedom, police record, lost wages, lost income, lost reputation, reduced opportunities, poor self-esteem, loss of family or friends who are tired of covering for you, etc. But you WILL pay the price, in some way and at some time, for the things you want.

Fallacy # 3: If I have to pay the costs, they are small.

No, actually, they aren't. They just *look* small because you are not seeing all of them. If what you want has any value at all, the truth is that the value you will receive from it has costs much higher than you have imagined. If the costs appear small, it is because you are not calculating all of them. You need to calculate the *fully loaded cost*. The concept of "fully loaded costs" means that you add together ALL of the costs for what you want. Fully loaded costs include the prices you pay in time, money, energy, relationship drains, the help needed by others (their time and energy), the costs of what you think you might have gained if you had spent your time/energy/money on some other opportunity and reaped some other benefit from that investment, etc. The unearned benefits from Opportunity B that you did not choose to pursue because you are pursuing Opportunity A are called "opportunity costs". Add in these opportunity costs, loans you may need to do/get what you want, interest on those loans, all you may have to defer or never be able to purchase because you have to pay back those loans and interest, and so on. Now you are beginning to calculate the fully loaded costs of what you want to have/do/be. Do you still think the total of all these costs is small? If so, keep counting. The more valuable the thing you want is to you, the more it will cost, fully loaded. This is not to discourage you from pursuing what you want, it is simply to help sober you up to what it will actually cost you. Setting out without planning to meet all the costs associated with what you want would be foolish, wouldn't it? So, add up the costs and you will soon see that the idea that they are small is completely untrue.

Fallacy # 4: Even if the costs aren't small, I'll be able to pay them off quickly.

Maybe...but not likely. If you have spent time calculating the fully loaded costs you may have also begun to realize that it is going to take you more time than you may have initially thought to pay or repay them. The time will almost never be as short as you think. If the time

seems short then you haven't yet added up all the costs. When costs look tiny, the time you think it would take to pay them seems short. As you add all the costs in, though, you began to see that not only are the costs larger...much larger than you thought but the time to pay all these expanded costs gets much, much longer. Here's a rule of thumb: calculate your fully loaded costs, add 50% of the total on top of that, and then multiply the time you think it will take you to pay all these costs by at least 3. That will get you a much closer approximation of how long it will take you to pay for what you want.

Fallacy # 5:
Paying the costs, even if it takes longer than I thought, won't hurt.

Ha, ha, ha. That is so funny! "Payback is a bitch", they say, and "they" are right. Payback is hard because it hurts psychologically. It means that you have to say "no" to something you may want today so you can pay back the thing of value for which you have been working all the previous days/months/years. Thinking about the payback phase is part of calculating your fully loaded cost because having to defer what you want today to pay back other things is also a cost, isn't it? That is another good reason to be very conservative when calculating your fully loaded cost and to make sure you put every possible cost in it (fully load it). Doing so helps you plan ahead and avoid nasty surprises. Although paying the costs of what you want is never fun and is always somewhat painful it *really* hurts if you foolishly weren't expecting a cost to come up and it hits you unprepared. Avoid the painful shock and surprise. Expect the costs, plan for them, and understand that paying them always contains a little pain. That is a good thing, though. How? Read the next fallacy to find out.

Fallacy # 6:
**Paying these painful, unavoidable costs that are bigger
than I imagined and takes longer than I thought
is a pointless, stupid, fruitless waste of my time—
the process, itself, of paying for what I want produces nothing.**

We've just seen that paying costs always has some level of pain yet because you are *responsible* for generating these costs for what *you* wanted, paying them is important a way of affirming your responsibility, acting on it, and by doing so, maturing greatly. Paying costs produces at least two benefits in one action of payment: (1) you pay for what you wanted, and; (2) you grow in adulthood by doing so. The process of paying the costs for what you want builds honor and self-respect. This is precisely the sense of character, honor, and self-esteem those who dodge paying costs miss earning as they seek someone else to pay their way. By dodging paying the costs, they also dodge taking responsibility and, in so doing, violate not only this law of life (you can have, do, or be nearly anything you want if you are willing to pay the price) but also Law # 1: *You, alone, are responsible for your behavior, and only your behavior.*

When we try to dodge paying our costs and/or try to get important things for "free" we are also robbed of the happiness we would have received if we had worked for what we want.

There are lots of people who would very much like to be provided all manner of things without their having to do anything at all to get them. The sad fact is that I have never met anyone who lives off the handouts of others (including governmental agencies) or who dodges the work or paying the costs involved in getting what they need or want, who is a truly happy, fulfilled person. There is no way they can be because they have deprived themselves of the opportunity to invest their time, energy, interest, and sweat and see good results produced.

Remember Law # 5: *Happiness is produced, not found*. You can't "find" happiness nor can anyone *give* it to you by supplying your wants and needs with no effort on your part. Happiness is *produced as a byproduct* of your working toward goals that mean something to you. If you do not put in the work, you have no happiness byproduct. If you live your life looking for "free" support and even if you get it, it is not truly "free". It cost you. Part of the price you paid is the happiness you *could* have had if you had worked for what you wanted someone or something to just "give" you. Nothing, nothing, nothing is ever "free" and if you spend your life looking for "free" or for things that seem to cost you nothing you will gain nothing. If you open your eyes, you will see that you actually do pay the price for "free" not only at the monetary level (as we saw with the example of the luxury car) but also at the emotional, spiritual, and psychological levels. You simply cannot mature if you do not put in the work to obtain the things you want/need. Attempting to do so cheats you out of (and in this way you pay the price for) the happiness you *could* have had as a byproduct of your work and the autonomy and liberty you would receive by taking responsibility for your life.

So far we've been discussing, in general terms, the law "you can have/do/be anything you want if you are willing to pay the price". Let's now get more specific and dig into some of the things most of us want to have, do, or be. As I present these, I make no judgment about the worth of any items or the value of wanting that item or paying the price for it. I simply want to list out some under each category (have/do/be) so we can get some specifics on the table. I suggest you take a pencil and circle some the things you want and write in things you want but don't see already listed here. Identifying all your wants is an important step to have completed before we move on.

What do you want to have?

Bicycle
Boat
Character
Children
Clothes
Cool cell phone
Electronic toys
Fame
Flatscreen TV
Food
Freedom
Great sound system
Honor

House
Influence
Mental health
Money
Motorcycle
Mp3 player
New car
New computer
Peace of mind
Pets
Physical health
Power
Prestige

Relationships
Retirement fund
Roller blades
Romance
Spiritual awareness/faith
Virtues
Wisdom

What do you want to do?

Adopt a child	Love	Ski
Be a parent	Make a difference	Sleep
Contribute	Make music	Speak to others
Eat	Play	Study
Effect Change	Play sports	Surf
Enjoy a career	Pray	Swim
Exercise	Read	Teach
Fun things	Relax	Travel
Goof Off	Rest	Work
Have sex	Ride boats/planes	Write songs/poetry
Help others	Sing	_____
Learn	Skate	_____

What do you want to be?

Activist	Famous	Rich
Admired	Good child	Salesperson
Artist	Great parent	Scientist
Athlete	Happy	Sex symbol
Bum	Honored	Sexy
Business leader	Hopeful	Singer
Catalyst	Influencer	Student
Church or organization leader	Lawyer	Successful
Comfortable	Loved	Teacher
Conservationist	Loving Spouse	Writer/Poet
Consultant	Movie star	_____
Content	Pain in the ass	_____
Doctor	Political organizer	_____
Entertainer	Public speaker	_____
Faithful	Respected	_____

Now that you've identified some of specific things you want to have, do, or be, I'd like to share with you the following little anecdote. I am not sure if it is true or not, but it doesn't really matter since the lesson it teaches is true even if the story might not be. John Bogle is a well known venture capitalist. He has made a huge amount of money investing in new business ventures that have repaid him many times over for his initial financial investment. The wealthy Bogle was attending a social event when someone came up to him and, in their discussion, pointed out another very wealthy man across the room and reminded Bogle that the other fellow was wealthier and recounted all the things the other man had as a result of his wealth. Bogle replied, "yes, but I have one thing he never will...enough."

I do not want to discourage you one tiny bit from wanting what you want and, as above, I do not judge anything you want as “wrong” or “right”. Judgments do not help so if you are judging yourself for your wants I would suggest you stop that and just accept that you want what you want. I simply would like you to become very, very clear with yourself about what you want and very clear that anything you want will cost you something to get it. I encourage you to root any any fallacious ideas about what you will need to pay to have what you want, that you can somehow avoid paying these costs, or that doing so is going to help you. I also want to encourage you to look very closely at all the things you say you want and ask yourself if they are really worth the price in money, time, effort, commitment, etc. Look at all the items you have circled, compare their costs, and try hard to focus on those things that are the very best returns on all the investments you will have to make to get them. You can try to have everything in life but that may require that you spend your entire life furiously working for things you might then not really want or need and with no time left to actually enjoy any of them.

So, think. What do you really want to have, do, or be? What will each cost you? Which things will make the most positive difference in your life? What is “enough” for you? Think all this through carefully and pursue what you really want and value knowing full well the truth of this, the ninth law of life: *you can have, do, or be nearly anything you want if you are willing to pay the price.*