

## The 70% Theory

*A wake-up call....*

Written by Andy Owen



**Here's why so many people, who have an insatiable obsession to try and amass as much money as they can in their lifetime, are wasting their time.**

**The 70% theory suggests they should live a bit more, instead...**

We all know such people.

Colleagues, clients, acquaintances, friends - even family...

*Totally* obsessed with money. They think of nothing else.

Sad people. And, misguided people too in my book.

Because, this obsession gets in the way of the real things that matter in life.

By the time they realise their mistake, it's too late.

Their life has passed and the opportunities that they could have enjoyed, instead of chasing money, have gone forever - and will never be presented to them again.

We all need money. But we only need *enough* to give us the lifestyle we need.

Assuming you have your nice house and lovely things inside it, plus your cars on the drive, you don't need a million in the bank when you retire.

Nowhere near it. Nowhere near *half* of it.

Even if you take three nice holidays a year.

Your pensions should take care of most of that, quite easily.

The facts are simple. When you die, your money will still be in the bank.

Because, it was impossible for you to spend it all.

In my view, it is more important to live longer than to have more wealth. You should be striving to enjoy life to the full and have a strong and healthy body.

Here are a few things to consider:

- **In your top-of-the-range mobile phone, 70% of the functions are useless.**
- **In your expensive car, 70% of the speed is not needed or used.**
- **In your vast house and your villa abroad, 70% of the space remains unoccupied or under-utilised.**
- **In your wardrobe of clothes, 70% are seldom worn.**
- **You turn down or ignore, 70% of life's chances to have fun.**

Here's the kicker. Out of your whole life's earnings, **70% stays behind for other people to use.**

Yes, you have worked your butt off, become a real boring bastard, got old before your time - and, for what?

To leave your dosh for someone else.

How clever you must be...

No fool like an old fool, is there?