

A Wise Person Said...

Wit & Wisdom About Money, Life, and Success

I came into this world with nothing and I still have most of it.-- Unknown

What lies before us and what lies ahead of us are small matters compared to what lies within us. -- Henry David Thoreau

Always bear in mind that your resolution to succeed is more important than any other thing. – Abraham Lincoln

You can complain about a lack of money *or* you can do something about it.-- Martin Hurlburt

If money is a curse, then God, curse me! – Fiddler on the roof

I have never let my schooling interfere with my education.-- Mark Twain

If you want to make changes in your future, you must make new choices today. – Brian Tracy

Success has less to do with speed and more to do with direction.--
Unknown

A dollar ain't worth a dime anymore.-- Yogi Bera

Waiting for the 'best time' to invest will do more damage to your long-term wealth than stock market corrections, taxes, or just about anything else I can think of. – Martin Hurlburt

I have enough money to last the rest of my life, unless I have to buy something.-- Jackie Mason

Money is an excellent servant but a terrible master.-- PT Barnum

Some people spend money they don't have to buy things they don't need to impress people they don't like.-- Unknown

Your greatest asset is your earning ability. Your greatest resource is your time.-- Brian Tracy

If you are poor, work. ... If you are happy, work. Idleness gives room for doubts and fears. If disappointments come, keep right on working. If sorrow overwhelms you, ... work. ... When faith falters and reason fails, just work. When dreams are shattered and hope seems dead, work. Work as if your life were in peril. It really is. No matter what ails you, work. Work faithfully. ... Work is the greatest remedy available for both mental and physical afflictions.-- Korsaren

I hate housework! You make the beds, you do the dishes -- and six months later you have to start all over again.-- Joan Rivers

The future belongs to the competent. It belongs to those who are very good at what they do.-- Brian Tracy

I believe that money is best used when it brings us closer to those core values that matter most to us.-- Martin Hurlburt

The book you don't read won't help.-- Jim Rohn

Modern man is frantically trying to earn enough to buy things he's too busy to enjoy.-- Frank A Clark

Familiarity breeds contempt; and children.-- Mark Twain

Human happiness is produced not so much by great pieces of good fortune that seldom happen, as by little advantages that occur everyday.--
Ben Franklin

A brief lesson in politics...

Socialism: You have two cows. The state takes one and gives it to someone else.

Communism: You have two cows. The state takes both of them and gives you milk.

Fascism: You have two cows. The state takes both and sells you the milk.

Dictatorship: You have two cows. The state takes both and shoots you.

Environmentalism: You have two cows. The state bans you from milking or selling them.

Totalitarianism: You have two cows. The government takes them and denies they ever existed. Milk is banned.

Political Correctness: You are associated with (the concept of ownership is a symbol of the phallo-centric, war-mongering, intolerant past) two different-aged (but no less valuable to society) bovines of non-specified gender.

Enron Capitalism:

You have two cows. You sell three of them to your publicly-listed company, using letters of credit opened by your brother-in-law at the bank, then execute a debt/equity swap with an associated general offer so that you get all four cows back, with a tax exemption for five cows. The milk rights of the six cows are transferred via an intermediary to a Cayman Island company secretly owned by the majority shareholder who sells the rights to all seven cows back to your listed company. The annual report says the company owns eight cows, with an option on one more and has no liabilities. The report's audit opinion page has been torn out.

Capitalism: You have two cows. You sell one and buy a bull.

Contributed by Jeff Thredgold

I just need enough to tide me over until I need some more.-- Bill Hoest

Savings is the foundation from which you launch successful investments.--
Dennis Deaton

Money will do more to you than for you.-- Unknown

You alone are responsible for the abundance or lack of money in your life
and how it affects you.-- Martin Hurlburt

Let us endeavor so to live that when we come to die even the undertaker
will be sorry.-- Mark Twain

A fool and his money are soon parted.-- PT Barnum

It's hard to save money when your neighbors keep buying things that you
cannot afford.-- Unknown

A free lunch is only found in mousetraps.-- John Capazz

Formal education will make you a living. Self -education will make you
rich.-- Jim Rohn

I believe that procrastination is the number one cause of post-retirement
poverty today because it robs you of the chance to use compounding
interest.-- Martin Hurlburt

Almost all unhappiness in life comes from the tendency to blame someone
else.-- Brian Tracy

Stop thinking that the world owes you something. The world owes you
nothing. It was here first.-- Mark Twain

Life responds to *deserve* and not to *need*. It doesn't say, "If you *need*, you will
reap." It says, "If you *plant*, you will reap."-- Jim Rohn

Courage is resistance to fear, mastery of fear -- not absence of fear.-- Mark Twain

Not everything that counts can be counted and not everything that can be counted counts.-- Albert Einstein

“Interest never sleeps nor sickens nor dies; it never goes to the hospital; it works on Sundays and holidays; it never takes a vacation; it never visits nor travels; it takes no pleasure; it is never laid off work nor discharged from employment; it never works on reduced hours; it has no love, no sympathy; it is as hard and soulless as a granite cliff. Once in debt, interest is your companion every minute of the day and night; you cannot shun it or slip away from it; you cannot dismiss it; it yields neither to entreaties, demands, or orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you.”-- Unknown

Earning interest rather than paying interest is a key component of your financial success.-- Martin Hurlburt

If it is to be, it is up to me.-- Unknown

Watch your thoughts;
they become words.
Watch your words;
they become actions.
Watch your actions;
they become your habits.
Watch your habits;
they become your character.
Watch your character;
it becomes your destiny.

Frank Outlaw

Well done is better than well said.-- Ben Franklin

Good fortune is what happens when opportunity meets with planning.--
Thomas Edison

Dost thou love life? Do not squander time, for that is the stuff life is made of.-- Ben Franklin

The best way to cheer yourself up is to try to cheer somebody else up.--
Mark Twain

It never gets any easier to save money.-- Martin Hurlburt

We could all use a little coaching. When you're playing the game, it's hard to think of everything.-- Jim Rohn

If you save for the next five years what you have saved for the last five years, will you be satisfied?-- Jason Payne

Successful investing is more about *time in* the market rather than trying to *time* the market.-- Martin Hurlburt

You alone are responsible for everything you are, everything you have, and everything you become.-- Brian Tracy

I guess I should warn you, if I turn out to be particularly clear, you've probably misunderstood what I've said.-- Alan Greenspan

I am guardedly optimistic about the next world but remain cognizant of the downside risk.-- Suggestion for Alan Greenspan's tombstone.

You can tell what a person believes by what they do.-- Martin Hurlburt

Time is more valuable than money. You can get more money but you can't get more time.-- Jim Rohn

AutoBiography in 5 Short Chapters

I

I walk down the street.
There is a deep hole in the sidewalk.
I fall in.
I am lost....I am helpless.
It isn't my fault.
It takes forever to find a way out.

II

I walk down the same street.
There is a deep hole in the sidewalk.
I pretend I don't see it.
I fall in again.
I can't believe I am in the same place.
But, It isn't my fault.
It still takes a long time to get out.

III

I walk down the same street.
There is a deep hole in the sidewalk.
I see it is there.
I still fall in. It's a habit.
My eyes are open.
I know where I am.
It is my fault. I get out immediately.

IV

I walk down the same street.
There is a deep hole in the sidewalk.
I walk around it.

V

I walk down another street.

If you wish to find, you must seek. Rarely does a good idea interrupt you.--
Jim Rohn

Twenty years from now, you will be more disappointed by the things you didn't do than by the ones you did.-- Mark Twain

It is important to occasionally step back and reflect on what is truly important to you.-- Martin Hurlburt

The average man has quit dreaming of having enough money to last the rest of his life. He'd settle for enough to last him the rest of the month.--
Unknown

Tomorrow only exists on the calendars of *fools* and *failures*.-- Unknown

If not now, when?-- Martin Hurlburt

Dream big dreams! Only big dreams have the power to move your mind and spirit.-- Brian Tracy

Eighty percent of success is showing up.-- Woody Allen

Most of the successful people I've known are the ones who do more listening than talking.-- Bernard Beruch

When all is said and done, success without happiness is the worst kind of failure.-- Louis Binstock

Success is a state of mind. If you want success, start thinking of yourself as a success.-- Dr Joyce Brothers

The only thing that separates successful people from the ones who aren't is the willingness to work very, very hard.-- Helen Gurley Brown

You only have to do a very few things right in your life so long as you don't do too many things wrong.-- Warren Buffett

My success just evolved from working hard at the business at hand each day.-- Johnny Carson

Man is the only animal that blushes -- or needs to.-- Mark Twain

Success is the sum of small efforts, repeated day in and day out.-- Robert Collier

First Law of Economics – For every economist, there exists an equal and opposite economist.

Second Law of Economics – They are both wrong.

Contributed by Jeff Thredgold

Stress comes from using your resources on trivial stuff and ignoring the important things that you know you should do.-- Martin Hurlburt

You will find the key to success under the alarm clock.-- Benjamin Franklin

Successful people are not gifted; they just work hard, then succeed on purpose.-- GK Nielson

When your friends begin to flatter you on how young you look, it's a sure sign you're getting old.-- Mark Twain

There are no secrets to success. It is the result of preparation, hard work, learning from failure.-- Colin Powell

Success is nothing more than a few simple disciplines, practiced every day.-
- Jim Rohn

Some people are at the top of the ladder, some are in the middle, still more are at the bottom, and a whole lot more don't even know there is a ladder.-
- Robert H Schuller

Money is a measurement of economic value.-- Martin Hurlburt

Success is not forever and failure isn't fatal.-- Don Shula

Success means only doing what you do well, letting someone else do the rest.-- Goldstein Truism

Let us be thankful for the fools. But for them the rest of us could not succeed.-- Mark Twain

You don't have to stay up nights to succeed; you have to stay awake days.-- Unknown

The road to success is lined with many tempting parking spaces-- Unknown

The best time to begin saving was ten years ago. The next best time is today.-- Martin Hurlburt

A fact may be the smallest unit of information, but a story is the smallest unit of meaning.-- Kieran Egan

Every man's work, whether it be literature, or music or pictures or architecture or anything else, is always a portrait of himself.-- Samuel Butler

Economic forecasting is like trying to drive a car blindfolded and following the directions of someone who is looking out the rear window.

Contributed by Jeff Thredgold

The brain is a wonderful organ; it starts working the moment you get up in the morning and does not stop until you get to the office.-- Robert Frost

Keep away from small people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great.-- Mark Twain

The purpose of a savings account is not to earn a high rate of return, It is to be there when you need it, for emergencies, vacations, holidays, and opportunities.-- Martin Hurlburt

Folks who never do any more than they get paid for, never get paid for anymore than they do.-- Elbert Hubbard

Nobody ever drowned in his own sweat.-- Ann Landers

Work will win when wishy washy wishing won t.-- Thomas S. Monson

Work either expands or contracts in order to fill the time available.--
Parkinson's Law

No bees, no honey; no work, no money.-- Proverb

The future will come whether you plan for it or not.-- Martin Hurlburt

Far and away the best prize that life has to offer is the chance to work hard at work worth doing.-- Theodore Roosevelt

The best investment that you'll ever make is in yourself, your education, and your career.-- Martin Hurlburt

Every morning in Africa, a Gazelle wakes up. It knows it must run faster than the fastest lion or it will be killed. Every morning a Lion wakes up. It knows it must outrun the slowest Gazelle or it will starve to death. It doesn't matter whether you are a Lion or a Gazelle... when the sun comes up, you'd better be running.-- Unknown

It is quite possible to work without results, but never will there be results without work.-- Unknown

All work and no play makes Jack a dull boy, and Jill a wealthy widow.-- Unknown

A woman's work is never done, especially the part she asks her husband to do.-- Unknown

Let us not be too particular; it is better to have old secondhand diamonds than none at all.-- Mark Twain

Protecting against loss before investing for profit ought to be the foundation of any financial strategy.-- Martin Hurlburt

A banker is a fellow who lends his umbrella when the sun is shining and wants it back the minute it begins to rain.-- Mark Twain

Establishing core personal values is critical to your financial success.-- Martin Hurlburt

The difference between school and life? In school, you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson.-- Tom Bodett

Bankruptcy is a legal proceeding in which you put your money in your pants pocket and give your coat to your creditors.-- Joey Adams

He who gathers money little by little makes it grow.-- Proverbs 13:11

A man is a person that will pay two dollars for a one dollar item he wants. A woman will pay one dollar for a two dollar item she doesn't want.-- William Binger

If you marry for money, you will surely earn it.-- Ezra Bowen

Many folks think they aren't good at earning money, when what they don't know is how to use it.-- Frank A Clark

The lack of money is the root of all evils.-- Mark Twain

Money is plentiful for those who understand the simple laws which govern its acquisition.-- George C. Clason

When I chased after money, I never had enough. When I got my life on purpose and focused on giving of myself and everything that arrived into my life, then I was prosperous.-- Wayne Dyer

Money can't buy poverty.-- Marty Feldman

He that is of the opinion money will do everything may well be suspected of doing everything for money.-- Ben Franklin

The safest way to double your money is to fold over once and put it in your pocket.-- Kin Hubbard

Always do right. This will gratify some people and astonish the rest.-- Mark Twain

Whatever you have spend less.-- Samuel Johnson

If you cannot make money on one dollar, if you do not coax one dollar to work hard for you, you won't know how to make money out of one hundred thousand dollars.-- ES Kinnear

It doesn't matter whether you are rich or poor -- as long as you've got money.-- Joe E. Lewis

Get to know two things about a man. How he earns his money and how he spends it. You will then have the clue to his character.-- Robert Mccracken

More than ever before, Americans are suffering from back problems, back taxes, back rent, back auto payments.-- Robert Orben

God gave me my money. I believe the power to make money is a gift from God . to be developed and used to the best of our ability for the good of mankind. Having been endowed with the gift I possess, I believe it is my duty to make money and still more money and to use the money I make for the good of my fellow man according to the dictates of my conscience.-
- John D. Rockefeller

October. 'This is one of the peculiarly dangerous months to speculate in stocks in. The others are July, January, September, April, November, May, March, June, December, August, and February.-- Mark Twain

What you are paid is not as important as what you are worth. Take responsibility to increase your value and your pay will increase.-- Martin Hurlburt

It is not how much one makes but to what purpose one spends.-- John Ruskin

There's no reason to be the richest man in the cemetery.-- Col. Sanders

I've been rich and I've been poor. Rich is better.-- Sophie Tucker

Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation; a passport to everywhere but heaven.-- Unknown

If you want to have more money, increase the economic value of your work.-- Martin Hurlburt

Money can't buy health, happiness, or what it did last year.-- Unknown

Money in the bank is like toothpaste in the tube. Easy to take out, hard to put back.-- Earl Wilson

If we command our wealth, we shall be rich and free. If our wealth commands us, we are poor indeed.-- Edmond Burke

Gracie: Where do you keep your money?

George: In the bank, earning 4%.

Gracie: Ha! I get 8%.

George: How do you get 8%?

Gracie: I keep it in two banks.

Surplus wealth is a sacred trust which its possessor is bound to administer in his lifetime for the good of the community.-- Andrew Carnegie

Every day I get up and look through the Forbes list of the richest people in America. If I'm not there, I go to work.-- Robert Orben

A man is rich in proportion to the number of things he can afford to let alone.-- Henry David Thoreau

Once, during Prohibition, I was forced to live for days on nothing but food and water.-- W.C. Fields

Simple is not always easy.-- Martin Hurlburt

It's said that Tom Watson, head of IBM, was asked if he was going to fire an employee whose recent mistake had cost the company \$600,000. He said no and explained, "I just spent \$600,000 training him. Why would I want anyone else to hire his experience?"

Patient: How much to have my tooth pulled?

Dentist: \$90.

Patient: \$90 for just a few minutes work?

Dentist: I can pull it very slowly if you like.

My wife's favorite thing to make for dinner? Reservations.

A new car is not a symbol of how much money someone has but of how much they used to have.-- Unknown

I like what money can buy and I love what it cannot buy.-- Unknown

Some people still have the first dollar they ever made -- Uncle Sam has all the rest.—Unknown

Do you want a Rocking Retirement?!

Talk to The Happy Retirement Guy 😊

I am a husband, father, grandfather to 3 wonderful girls, Tedx speaker, [certified retirement counselor](#) and guitarist in a classic rock' n roll cover band "Old School!"

I was born in Scotland to a Scottish mother and US airman father. I lived in Scotland, Germany, England, South Korea & Mexico while growing up.

My passion is helping people prepare for and enjoy a rocking retirement. I offer a FREE consultation by phone, video call or in-person visit in my Orem UT office. I'll do my best to answer any questions you have, help you avoid costly mistakes and get you on the path to success. To schedule your free consultation, go to

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I also offer fun and informative presentations to groups large and small.

Martin Hurlburt

