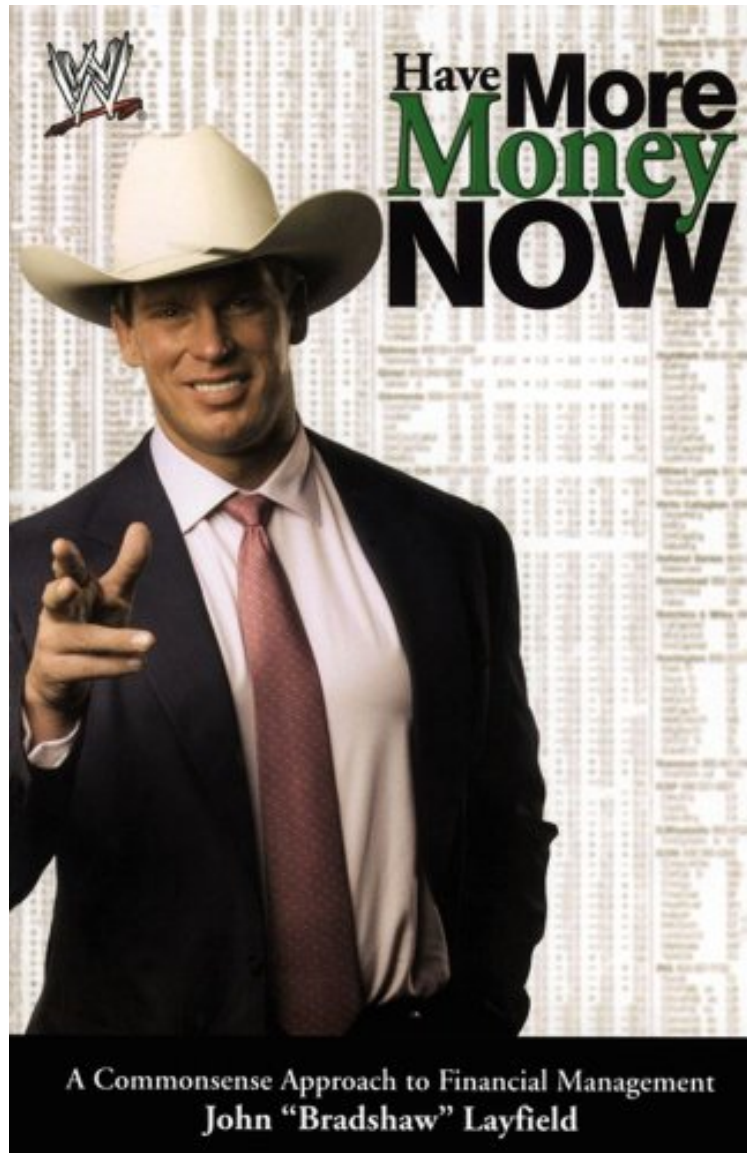


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Have More Money Now: A Commonsense Approach to Financial Management (Wwe)

John Layfield

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John Layfield : Have More Money Now: A Commonsense Approach to Financial Management (Wwe) before purchasing it in order to gage whether or not it would be worth my time, and all praised Have More Money Now: A Commonsense Approach to Financial Management (Wwe):

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of any kind. Layfield's advice runs from the general to the specific, there is something here for people like me and those who are already more savvy with their money. Read this book and set the foundation for your financial security. It's never too late for your "20 year plan". Start it today!
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Read with JBL's good-humor style
By Lostini
interpretation
This is a great auto-biography mixed with some common sense investing advice. Layfield has a good-humored style and doesn't write more than is needed. You won't find many uninteresting rabbit trails that you find from some books in this genre. Layfield is not unlike other NFL hopefuls that played semi-pro football, washed out, and pursued a wrestling career. This is probably the best auto-biography I've read about a WWE wrestler. His humor and concise style make this book a worthwhile read.
0 of 0 people found the following review helpful. Good wrestling stories, poor financial stories
By Beau Forbes
The essential problem with this book is that the world of professional wrestling is very colorful and interesting, while finance is not. Layfield makes great attempts to bridge the chasm, but his wrestling stories are consistently the most entertaining part of the story and the finance the most consistently boring. I would welcome a book on just his wrestling experiences and a separate, more focused guide on finance. This book tries to be two things and cannot quite accomplish it. He also repeats his analogies a bit too much, making the book repetitive. Is there good advice to be found? Absolutely. Several quotes from this book have really stuck with me. But still, too much repetition.

So you're holding this book in your hand, wondering: Just what does this WWE Superstar know about the world of finance? Have you ever been down to your last twenty-seven dollars, out of a job, and wondering what you were going to do? If anyone needed to learn about finance, it was that person -- and he was me. I've had to learn through my own mistakes, and now you can learn from me. I break it all down for you in easy-to-understand language: Give Yourself a Pay Cut Set Your Goals Before You Start Living Within Your Means You Can't Crash-Diet -- Or Crash-Budget Good Debt vs. Bad Debt How Much Can You Spare? Keep It Simple Buy-and-Hold Doesn't Mean Buy-and-Ignore I might not work on Wall Street nor have a finance degree, but I've learned how to save, how to invest. And you too can Have More Money Now.

About the Author
A tough Texan who likes to relax with a beer and a cigar, Bradshaw has held three WWE Tag Team Championships and the Hardcore title. He is known among his fellow wrestlers as a man who knows how to hold on to the money he earns and how to make it work for him. He lives in Texas.
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Chapter One: Play The Hand Dealt You
Life Goes On
The great poet Robert Frost said he could sum up everything he's learned about life in three words: It goes on. Only when you realize that the past cannot be changed and only the future remains will you be able to plan that future. It is very easy to know where you want to be, but if you don't know where you are, then you will have an extremely hard time planning a route to get there. There are counseling offices around the world full of people that want to blame the system for their circumstances. The sun was in their eyes, their shoes were untied, or -- ever popular -- their environment was not conducive to success. For goodness' sake, if Abilene Christian University had not discriminated against me with such silly rules as attending class and making good grades, I would have graduated with honors.
Dr. Carl Jung said, "When you realize that the whole world has problems, then you are on your way to mental health." Once you realize that you are not the only person in the world who has a mortgage and other problems, then you can figure out a way to a better future. Everyone has problems to deal with; the key to success is how you deal with those problems. If all your time is spent thinking about how badly life has mistreated you, all your time is spent in the past and you are ignoring your future. You are gravely mistreating yourself, and there won't be any improvement in your situation. However, you can't spend your time patting yourself on the back either, which is also doing your future no good. You simply have to play the hand dealt to you. Where you are in life, good or bad, there is nothing you can do about it. You can only control where you will be in the future.
Sigmund Freud's Couch
I have never been to Dr. Jung's office, but I have been to the office in Vienna, Austria, of his main rival -- Dr. Sigmund Freud. In 1994 I was working in Vienna for Otto Wanz and Peter William for the Catch Wrestling Association. On a day off, my wife, Cindy, and I decided to go sightseeing. Actually, we spent most of our time sightseeing; I once told Otto that this wrestling every night was really getting in the way of us seeing the world. We decided this day to go to see Dr. Freud's preserved office. As we entered the office, I realized that we were standing in front of Dr. Freud's famous couch. It was roped off, and there was a guard there. I couldn't resist the temptation of sitting on the couch, so I waited for the guard to leave the room, then I moved past the barricade and sat on the famous couch. Nothing happened. I did sit on the couch, but the envy that Dr. Freud was so famous for talking about never materialized. If it did, I sure wouldn't admit it here. You can spend all your time griping about the past, talking about opportunities missed, or you can spend it planning a better future. A lot of people around the world do exactly this. They gripe about where they are in life and the circumstances that got them there. They spend so much time griping about the past that their future is affected negatively by the fact they won't spend any time planning to make it better. The cards you are dealt have to be played in the best possible way. Griping about the dealer won't help you any. My options when I was released from the World League were simple. I could gripe about bad knees and unfortunate timing, or I could go on with my life and figure out what I was going to do next. I had wasted

what I made financially, though I had an extremely good time doing it. And I do mean a good time. Actually, I had a great time. It's always fun to blow money. The problem was, I didn't find a medium where I was enjoying life and also preparing for a future. I had priced perfection into my future, something virtually everyone does. However, pricing perfection into your future can be extremely dangerous. You will see this phrase quite often in this book. Remember, I don't believe in making yourself miserable now because you are planning for your retirement. You have to enjoy life now; there is no guarantee you will be on this earth until retirement. Life is about living, not just existing. However, money and opportunities are too hard to come by to waste foolishly, and I decided not to let that happen again.

Life on the Bread Line

The day I was released from the World League, I didn't have many options. I kept going on up I-35 back toward Athens, realizing that there was nothing I could change about what had happened with my career and my finances. The past was gone; there was nothing I could do to change the fact that I was broke. I had to have a plan. I had realized this at last. I guess some things have to be learned the hard way for some people -- but learn I did. I knew that whatever I did, if I were fortunate enough to make decent money again, I would not blow a second chance. I came to the realization that five years from that point, I needed to be better off than I was then, or I would have just wasted five more years. Although having \$28 in my bank account would have been a little bit better, I also realized I needed to quantify how much better off I wanted to be. It was hard admitting to myself that where I was financially was not where I should be, but I knew that was the truth. I had to come to the realization that I had not been good with my finances. It is extremely hard to admit failure. Remember, I said this was easy, not painless. Convincing yourself of that reality is the first, and usually the hardest, step in figuring out your next move. A lot of people know where they want to be. But unless you know where you are currently, you can't plan the most direct route to get there. I had spent three years playing professional football, and fulfilled one of my childhood dreams. I thought I would play a lot longer, but that didn't come to pass. I had always thought I would enjoy being a wrestler. I am not one of these guys who got into wrestling because I had no other options. Being a wrestler was appealing to me. I wanted to be part of this great entertainment genre. I was a big fan at a time when Texas wrestling was in its heyday. I used to love to watch wrestling every Saturday night at ten o'clock with my grandfather, Cato Sheerer, who I thought the world of. I remember pulling for Fritz Von Erich and rooting against Skandor Akbar. Little did I know how fond I would grow of Akbar as my manager when I started out as a bad guy in Texas, and how much he would help me in the wrestling business. I even set up a wrestling ring made of garden hose wrapped around trees, and the neighborhood kids and I would wrestle. I was the reigning champion of Hailey Street. I actually have a past of violence in my family. I am descendant of the MacGregors from Scotland, of which Rob Roy was the most famous. In fact, Rob Roy was the one that got our name banned for many years. I still plan on returning to Scotland and reclaiming my homeland one day. Back during its heyday, wrestling was done in territories. The Von Erichs in Dallas and the Funks in Amarillo ruled Texas. These were the two wrestling shows I got to watch when I was growing up in Sweetwater. There was a World Wrestling Federation then, but it was a northeastern territory, and we didn't get any of their television programming. Some guys could be one character in one territory and a completely different one in another territory. There were no national television deals like there are now. A wrestler may have been a good guy in Minneapolis, but when he came to Texas, he could be a bad guy and few, if any, fans knew. Television deals were syndicated locally or, at best, statewide. Even though I was basically starting over, I looked at my situation as a chance for a second career. I had always thought football was going to be my career path. Now I was getting a chance at another dream, and a second chance at my financial future. There are all kinds of stories about people breaking into the wrestling business. There is no one tried-and-true way. There's no college draft, no true farm system. You have to promote yourself and learn the hard way how to get to the top. Some make it through a certain contact. Some are second- and third-generation wrestlers. Others spend years on the independent circuit, hoping someone from WWE picks up on them or hears enough about them to give them a look. There is only a certain amount of WWE television time each week. People who make it to WWE aren't exactly happy about giving up their roster spot; they worked too long to get there. Of course, out of the many that try, most never do make it to WWE. When I got started, options were there, but I had already defined my goal. I knew where I wanted to be. The hard part was planning the road map of how to get there. That was the first part of my route. I wanted to go to the best wrestling school around. Right or wrong, I felt playing at a Division II college hurt me in the NFL and World League drafts. Some great players have come from smaller schools -- the best receiver to ever play, Jerry Rice, went to Mississippi Valley State; Walter Payton, one of the NFL's all-time leading rushers, went to Jackson State; and Tennessee quarterback Steve McNair played at Alcorn State. There are plenty of small-school NFL success stories. But for the most part, players at that level have a mark against them.

Brad Rheingans

I got in touch with Brad Rheingans, one of the best 220-pound Greco-Roman wrestlers in our country's history. Brad finished fourth in the 1976 Montreal Olympics. He was the favorite to win gold in the 1980 Summer Games in Moscow, but the United States boycotted the games. It's amazing how something like the Olympics that is supposed to be apolitical could be used as political leverage. All the boycott did in 1980 was hurt the dreams and goals of a bunch of our young men and women who wanted so badly to represent this great country. Brad was now running a wrestling school in Minneapolis and had (and still does have) a tremendous reputation. So I loaded up the blue truck, and this time I headed up I-35 to Minnesota. Amazing how much time I spent on that road during this

part of my career. I was playing the hand that was dealt to me in the best way I knew how to play it. I realized that the past was gone, and the only thing I had left was my future. I decided that what I wanted was to wrestle, and I knew by looking at the number of people who'd tried and not made it that wrestling was a long shot. I had to plan my route and do everything I could to play the hand dealt to me wisely. I knew the best chance I had was to be trained by the best, and that was why I was now in Minnesota, training with Brad. I quickly learned that wrestling was not fake. Fixed? Yes (most of the time). Fake? No. I have been in matches where there was no set outcome, and I have been in matches and seen other matches where one outcome was called and there was a double-cross. They are few and far between, but there is always that possibility, and that does help add to the mystique of wrestling. "Fake" is definitely the wrong word to use. Just because you know something is coming doesn't mean it doesn't hurt. People always ask how you learn to fall. Actually, gravity is the best teacher. Brad was a great teacher and an even better person. I knew from the minute I got into the ring he built in his garage that this was what I wanted to do with my life. That doesn't mean it wasn't tough. I don't think I was expecting it to be quite that tough. It was the equivalent of a very long, hard two-a-day training camp. I loved the hard work. We would do conditioning after practice and wrestle Greco-Roman style. Brad really enjoyed doing conditioning with me. I noticed he always arranged to wrestle me; I think he enjoyed showing a former professional football player why he was a world champion. Hard work gives you a lot of pride in what you are doing. The hand I was dealt was not that great of a hand, but I was playing it as wisely as I could. I knew that this was a necessary part of going through the process of bettering myself so that I would have a chance to screw up again with my money. However, this time I knew I wouldn't blow my opportunity. One thing you'll realize when you do finally reach your goal is that getting there can be as enjoyable as being at the top. I enjoyed the training and the discipline of Brad's wrestling school; I enjoyed the prospect of making it in the wrestling business. I truly believe that if you aren't happy now, then you won't be happy later. Happiness is a state of mind, not a position in life.

Big Money in Independent Wrestling

It's not always going to be a lot of fun. There were times when I drove to Dallas and got \$3 for driving four hours round trip by some promoter/wrestler who was taking advantage of young guys because he knew they had no option; if they didn't take the money, one of the local wrestlers would. These guys never considered the fans. I shouldn't mention any names because that would sound like sour grapes, but then again, those grapes are already sour. I would have to say guys like Iceman King Parsons who could no longer make it to the big time were among the worst. And these guys have the audacity to wonder why you never help them when you make it. Iceman actually gave me the advice to turn down WWE and stay in local wrestling in Texas. That was sage advice; I don't know why I didn't listen. He had just generously paid me \$3 for a night's work and three hours of driving. I wondered if it was ever going to get better. I wondered if I hadn't taken a wrong turn on the road that was supposedly going to take me to WWE. But this was my current situation. I was learning the business. I was learning how to wrestle. I had the choice of griping about it or making the best of it. I had to play the hand dealt to me. To better yourself financially, you have to deal with your financial reality. You're not going to change what got you in your current position, so create a route to better your future. This worksheet -- on the facing page -- shows your current wealth state. You're still going to have to draw the future road map yourself, but this shows you where you start from. It doesn't matter where you are -- it is where you are headed that's important. This is where you are. That number at the bottom of the worksheet may or may not look pretty, but it's reality. I once had a coach say that it didn't matter where you are, all that is important is where you are headed. That doesn't mean you have to be happy with where you are. However, you cannot plan a route to get to where you want to be until you have a starting point. You simply have to ask yourself: Where do you want to be next year? And the next? What about five, ten, twenty years down the road? What are your goals? You don't have to have them fully defined for twenty years, but striving to improve sequentially every year needs to be the largest part of your planning. When I first started wrestling, I got \$10 for my first match. A few days later I wrestled as the main event in front of two thousand people and got \$25. Sequentially I was heading the right direction; however, I was also getting screwed. The key to being able to do what you want and to work where you want and for how long you want is to be financially independent. The way to gauge whether you are headed in the right direction is to look at your total net worth every quarter or year (something of a consistent time measure) and see that it is growing. If it is not growing, you are definitely doing something wrong. The bottom line on the worksheet is your total net worth; this is why they call it the bottom line. These financial guys are clever. Take this sheet, look at your current state, and see exactly where you are at the present time. Do you think it has improved over the last few years? If not, then you have been doing something wrong. That is why I am writing this book -- to help people improve their financial situations. I will give you the basics so that you can chart your own course. The course I took worked for me, but every person is different, and each case is different. You have to have your own personal plan. It is the same as teaching a person to fish or giving them a fish to eat. I want to teach you to fish, so that in any weather you will have fish to eat. I want to give you the cartography skills, but it will be up to you to draw your own map.

There Are No Shortcuts

Believe me when I tell you that the worst thing to do is to cut out all your bad habits at once. If you have accumulated the wrong kind of debt, and too much of it, you will have to change something. This cannot be done all at once, or it will drive you crazy. It's the same thing as having to get into good physical shape; you can't do it all at once. It is an ongoing process. All of your bad habits can't be changed at the same time. I used to eat every day at the old B and B Cafe; on the square

in Athens, Texas, with a few good friends. My father would walk across from the First National Bank, where he worked, and meet Mutt (yes, they actually called him Mutt) Mallory, who worked next door in the First State Bank, and Coach Carl Andress -- whom I had coached under for a year at Trinity Valley Community College, in between seasons in the World Football League. Mutt was akin to a modern-day Will Rogers, and one of his favorite sayings was "If you always do what you have always done, you will always get what you have always gotten." Sounds easy at first glance, but I believe this is one of those truisms of which it could be said, "Children could play in it but elephants could drown in it." The definition of insanity is "doing the same thing yet expecting different results." If you keep doing the same thing, you will keep getting the same results. If the results you are getting are ideal, then congratulations, you are doing great, and I am not being facetious when I say that I am happy for you. However, I have never met anyone who thought they had enough money. If you feel that you could be better off if you had been wiser with your money, then you will have to change something to get different results. It may not be a great change, but some change will be necessary. Mutt was a person who understood this very well, and he tried to help others understand it also. Unfortunately, Mutt died in a hunting accident several years ago, and Coach Andress died of cancer about the same time. The world was a better place because these two men lived in it. My father, thinking that he was spotting a trend since he was close to the same age as Coach and Mutt, decided to quit eating with me as well. So now I eat alone. That's okay; they never let me talk anyway. I learned a lot from being around Mutt. He believed that you could learn a lot about life through the simple things in life. You just had to look past the door, as he would say. Golf is Life. Playing golf to me is one of the simple things that teaches you a lesson in life -- a lesson about how the past can, but shouldn't, affect the future. I recently started playing golf again, at the invitation of my very good friend Ray Dietrich. Actually I went with him because I knew it would be fun to ride around in a cart and drink beer with him for a few hours. A golf course is the only place you can drink and drive legally. Of course, you are driving a cart on a closed course, but you have to take what you can. I have learned to love the game. Golf is a great teacher of life. With every hole in golf you have to learn to play the lie you have (in other words, the hand you are dealt); there is always going to be some sort of new challenge that you haven't seen. You might be behind a tree that you've never been behind before. You might not drive the ball as far as you normally do. The ball might hit a sprinkler and bounce into the rough. It doesn't matter where my ball lands or what new quandary I've found myself in. I still have to finish the hole. I still have to try to salvage a good score. I still have to try to save strokes. There's a lot of strategy in this. You can't let what you just did affect how you play that second shot. If you do, your third shot will be affected, and your fourth, and your fifth, and so on. Golf shows a person's character. You can't dwell on past success or failure. Many people believe that playing one round of golf with a person will teach you more about that person's character than a hundred meetings with them. When you are playing for a score and not just out there to have a good time, character is truly revealed. What a person will do when no one is watching truly reveals his true character. When you have a bad lie in the rough or even in the fairway, and you are absolutely certain that no one will see you improve your lie, what will you do? Personally, I play winter rules all year long. (Winter rules were devised because in the winter there is not near as much grass to hit off, and consequently you have a better chance of getting a bad lie. Because of this, during the winter on most courses you are allowed to improve your lie if you are in the fairway.) I figure it has to be winter somewhere. But then again, I don't play for score either. I believe that situations reveal character rather than building it. Golf reveals character. This is one of the reasons I like it so much. Every round you play, you get the opportunity to see how you handle every emotion that a human has. You get the chance to handle success and failure at virtually every hole. You get to see every round how well you respond to pressure. But the greatest lesson you can take is that no matter what has happened, you still have to finish the hole. Just as in life, no matter where you end up on the course and no matter what helped you to get there, you have to finish in the best way possible. You simply have to play the lie in the best way. You could be playing great and some fluke could happen, and you end up in a bad position for your next shot. The thing that you can't change, at least legally, is where you are. The only option you have is to figure out the best way to finish the hole. You can't let the past negatively affect your future. The exact opposite could be true as well. You could be playing badly, but all the luck in the world is on your side, and despite a bad shot off the tee you end up in the middle of the fairway. The key is to remember that no matter what has happened before, you have to finish the hole. A lot of people let one or two bad shots ruin their round. They will get so upset about the fact that they have made a bad shot or chosen the wrong club that it will hurt them for the rest of the round. Life is exactly like this. No matter where you are -- it doesn't matter how you got there -- you can't change the events that got you to the place where you are in life. The past is gone; the only thing that you can control is where you are headed. Wherever you are, whether it is good or bad, you have to plan your next shot. You have to decide that if where you are now is not where you think you should be, and then you have to change something. Take a look at that financial worksheet again. This is where you are now. It doesn't matter if you are sitting in the middle of the financial fairway with a clear shot to the hole or if you're in the financial rough. You can't control why you are where you are; you simply have to finish the hole. In life you can't let a couple of bad shots affect you for the rest of your life, or even for the next few years. You have to learn that whatever has happened in the past is gone; the only thing you have is the future. You have to plan a route for a better future. The past is always the past -- you cannot change it. The future is not set in stone -- you can

make it what you want it to be. Ron Simmons Anyone that has seen me on WWE TV over the last few years knows my APA tag team partner, Ron Simmons. Someone recently asked me to briefly describe Ron. I told them to go look up the word man in the dictionary, and if Ron Simmons's picture wasn't beside the definition, then that dictionary needed to be tossed. Ron is my tag team partner, traveling partner, and best friend. He has stepped in for me numerous times, in and out of the workplace. In fact, we were in a bar one night shooting pool when I got into a scuffle with one of the guys next to us. Turned out he had a whole bunch of friends, and the two guys I was with, Ron and Mick Foley, were not near me. Ron, seeing that I was about to be handed a very bad loss in a barroom fight, came rushing across the bar to help. Now understand, we were still very badly outnumbered. Ron was voluntarily walking into a losing fight. Talk about a true friend, and a real man. Ron grabbed a beer bottle off the nearest table and told them that he was going to hit the first man that moved. This was a little upsetting to me, because that was my gender. I was very much put at ease when Ron told me the statement didn't apply to me. I was safe to move, which I was glad of, especially since they couldn't figure who was going to eat the bottle. They left us alone. In our business, respect is hard to come by. You earn it by knowing how to handle yourself in difficult situations. My respect for Ron knows no bounds. He knows his way around the ring and the politics of wrestling as well as anyone. He is what is good about our business. I just have a good time when I'm with Ron. We both love to tell stories, and Ron is probably the best storyteller I know. We're like the old men that sit around and tell people stories for entertainment. Ron grew up in Warner-Robbins, Georgia, without any parental influence. Instead of talking about environment and lack of a parental influence, he chose to make something great of himself. He developed a great work ethic that complemented a tremendous amount of God-given talent. Ron chose to play the hand dealt to him, and play it well he did. He became one of the greatest college football players of all time. Recently, I saw a quote from Florida State coach Bobby Bowden, who coached Ron in college. (Remember, Bowden has an 18-6-1 record for bowl game wins.) Bowden called Ron "the greatest player I ever coached." This from a coach that had Deion Sanders. At Florida State, Ron, along with Deion and Charlie Ward, is revered. Ron, Deion, and Charlie Ward are the only players to have had their jerseys retired. Ron took the hand he was dealt and became a successful athlete and businessman with a great family. With the environment he grew up in, he easily could have become another thug. Ron chose to be successful, not make excuses. I am glad Ron chose to succeed, because if he didn't, he wouldn't have become the first black wrestling heavyweight champion or, more importantly, a cigar-smoking, beer-drinking APA member. ACU vs. FSU Now understand, Ron was one of the greatest college football players of all time, and I am very glad I never had to play against anyone that good. Also, Florida State would crush Abilene Christian quite easily now. However, this wasn't always the case. On September 25, 1954, Abilene Christian beat Florida State, 13-0, in Tallahassee. Hey, ACU doesn't have that many bragging rights for big-time football. I had to put that here. Excuses are easy to make, it's basically saying that you are going to accept failure because you feel the world was unfair to you. There will always be things you can't control, so control what you can, the rest don't worry about. In order to get control, look at your debt. You can control your debt by not incurring debt. Look at the financial hand you have been dealt. Now ask yourself, How will it be different in a couple of years, or five or ten years? How has it changed over the last five to ten years? That's why you have to develop those good habits and start marking up your road map. Where you are now is important, but not as critical as where you're going. Remember the golf shot. The drive doesn't matter when you're getting ready to hit that second shot. You can't control that current spot, mentally, physically, or financially. It's part of your past. It doesn't matter how you've gotten to where you've gotten. You've got to hit that second shot. Excuses don't matter. You have to finish the hole. Mafia Man and Buddy Landell In 1992 and 1993 when I was making those every-six-weeks runs to Japan, trying to better myself enough to make it in the wrestling business, there were always a few wrestlers making the rounds with me, wrestlers that were brought in for just a tour or so here or there. Buddy Landell was one of these guys. We've all heard the phrase, "You can take the boy out of the country, but you can't take the country out of the boy." That was Buddy. When most people hear the name "Nature Boy," the tendency is to think of the legendary Ric Flair. Buddy, who is from Tennessee, was the other nature boy. He looked the part of the pompous American. He had this thick blond hair that he loved to comb. Buddy always had a comb with him, and it was usually stuck in his hair, with Buddy looking in a mirror making sure his hair looked pretty. He combed his hair all the time. And I mean all the time. We'd be at restaurants: Buddy was combing his hair. In airports: Buddy had the comb in hand. One night, Buddy was driving out of the arena, and he was looking in his mirror, combing his hair. He smashed into "Hacksaw" Butch Reed's personal car. Butch was once part of a great tag team, Doom, with my APA tag team partner Ron Simmons. Now it's important to understand that Butch is a very tough person. Butch wasn't exactly known for his patience. Butch beat Buddy up. In fact Butch beat up Buddy several times after this. I don't think Butch liked Buddy's hair, or maybe he was just mad at Buddy. Either way, we invited Buddy out to eat with us with some of our mafia sponsors in Chiba, Japan, and since Butch was in the United States, Buddy agreed. At the place we were eating, I shook hands with a man with only a thumb. In Japan, the Japanese mafia, or Yakuza, take off one of their fingers at the first knuckle and present it to the boss as a sign of loyalty. Additional fingers are taken off when a person has made a mistake, and this is their punishment. After I shook this guy's hand, Buddy did too. "I just shook that man's wrist," Buddy said in his megaphone-like voice. Now I had shaken the man's wrist also, but I didn't feel the need to proclaim it out loud. After a few glasses of sake, I asked the

boss (we can all understand why I don't mention his name -- I may go back to Japan one of these days) why this man was incapable of grabbing a tree limb."Ah," he said in soft, broken English while nodding his head and smiling, "we have many problems with that one." I guess so.If there was ever a guy that needed to change his ways to get a different result, it was the fingerless man. Who knows what they were going to cut off next?Fingerless Mafia Man had gotten to that point because of certain choices.Once you realize that you have to start doing things different, if you want different results, then you need to understand the difference between hard work and smart hard work.Those changes have to involve smart hard work. Don't confuse that with hard work. It's not the same thing. Let's say you're building a house in Texas. Do you just start stacking piles of bricks in the Texas summer? That is certainly hard work. Or do you make a blueprint and know exactly where on the foundation you're supposed to put those bricks? You're going to have to stack the bricks anyway. You might as well just do it once and put them where they're supposed to go. It's hard work either way, but doing it with the blueprint is the much smarter way.Growing up in Sweetwater, it seemed like I always had a job. It started when I was ten. Child labor law enforcers would go nuts about this nowadays, but this was West Texas, and those were different times. I worked at a local golf course washing golf carts, recharging cart batteries -- whatever the pro asked me to do.The one chore everyone hated was picking up range balls. If you had to pick up range balls, it was like you had drawn the shortest straw. I got my share of time in on the range, and it wasn't much fun. What was enjoyable was when I found out that if you picked up range balls, you got your regular pay plus an extra quarter for every bucket you picked up. After I found that out, I started volunteering to pick up range balls. I quickly tripled my salary and made a lot more than the older guys. I was still working hard, but now I was also working smart and getting paid a lot more for my efforts.Picking up range balls wasn't a lot of fun, but it taught me a lesson about being smart about your work. It also taught me to keep my pay secret.Maybe I'm the only one who hears all the complaining that goes on. I hear people griping about how much money they make or where they work. Yet they won't make a change, and still they expect things to miraculously change.Dr. Jung is right -- everyone has problems; it is how you deal with those problems that makes your situation good or bad.When I was in college at Abilene, I got one of the greatest pieces of advice and saw how it is applied. That year we started recruiting boys that looked good in khakis rather than in shoulder pads. I could tell that my offensive line coach, Bob Shipley, was having a hard time dealing with the direction of the program.Bob had become one of my best friends there at Abilene, and later was a groomsman in my wedding. He was a standout football player and shot putter at ACU when I was a kid. I remember going to games and hearing fans yelling, "Give it to the Battleship." I liked him then and came to really respect him when I played for him.One day he pulled me aside and told me he wasn't happy with his job situation. While he didn't like the hand he was dealt, he said, his only options were either to quit or to come to work and do his best. He told me that when things got tough, you don't gripe about them. You analyze your situation and choose your best option.Griping doesn't help your situation, and it certainly isn't going to make your workplace any more enjoyable. It just seems, for some reason, that people enjoy griping. That's the easy way out. It's much easier to point out what's wrong rather than to suggest and initiate change. It's amazing to me that people expect things to get better, yet they continue doing the same things.You have to know exactly where you are now, so that you can plan your future. The financial future that will be free of worry starts with your present condition, and this involves your workplace.It's hard not to gripe sometimes about where you are, but it won't help your situation.Bad Days at WWEA few years ago a guy named Vince Russo somehow worked his way to the top of WWE creative writing team. Now Russo didn't like Ron or me. In fact, he went as far as to say (not to me, of course -- he was definitely a coward's coward) that anyone with a southern twang sounded like an imbecile. He didn't even like Jim Ross because he was from the South, and Jim is recognized as the best play-by-play guy in wrestling history.When Russo was a big part of making the creative decisions, I only had two options, the way I looked at it: quit, or go to work, do the best I could, and hope the situation would change.During that time, I often thought of "Battleship" Bob Shipley's advice about how griping gets you nowhere. I loved being in WWE. My problem was just with one person. I wasn't going to complain.Now don't think I hated Russo, but if I saw him in the desert and he was dying of thirst, I would give him peanut butter. If he were drowning I would throw him a cinder block. If he were on fire, I wouldn't...oh well, you get the idea.Ron has pretty simple advice for guys that complain around him."You like that house you're living in? You like that car you're driving?" Ron asks. "Then don't complain. Just do your job."That was my only option. I didn't enjoy Vince Russo, but I enjoyed my job. It did me no good to complain about it. Had I griped and not done anything about it, I would have remained in the same position. Remember, you can't get different results if you don't do anything different.Fortunately things changed for me when Russo pulled a power play and went to our competition. He proved his genius, however; our ratings soared when he left, and the ratings of the group he went to dropped through the floor.Ron and I threw quite a party when Vince left. I hope nothing else bad happens to him -- I don't think my liver can take it.Now, there are going to be times when bad luck falls your way. It just happens. That's when you have to roll with the punches and deal with the hand you were dealt. Remember, the past is something you can't control, you only have control over the future.You Mean the Indians Gave Us Food and Then We Killed Them?In 1995 I was working for Otto Wanz and Peter William in Europe when I realized that it was Thanksgiving Day back home. I was talking with Dave "Fit" Finlay, who now works with WWE -- one of the all-time greats in the wrestling

business, and a real good guy as well. When I told Dave, "Happy Thanksgiving," Dave asked me how come Thanksgiving was so special to us. He wanted to know why it was such a moment of celebration for Americans. "We celebrate because around this time, the settlers that came over from England were about to spend their first winter in the colonies, and they were about to starve," I told him. "The Indians came along and in a great act of grace gave the settlers food to last through the winter." I went on to explain that we've celebrated every year to give thanks for how kind the Indians were to our ancestors. "Hence the name Thanksgiving." "That's a neat story," Dave said. "What happened next?" "We took all their food, shot the Indians, and took their land." "No, no, what really happened?" "That's what happened." "That's not a very good holiday." Guess Dave had a point. The Indians had no control over what happened. Of course, I really don't understand the whole situation. The Indians had the women do all the work while the men hunted all day. Does it really get any better than that? That sounds like the ultimate beer commercial to me. I don't mean to make light of what happened to the Native Americans. It was certainly wrong, but things are going to happen to you that are wrong. I know that this is a bad illustration, but it was the only place I could fit this story into the book. You have to plan for things to happen in your future that may not be ideal. You can't price perfection into any part of your future. When I was playing professional football, I priced perfection into my future: I assumed that everything would always go like it had always gone. I made a mistake. Anytime you price perfection into your future, it generally ends up being a mistake. There is almost always going to be some sort of setback. Expect it, but plan for it and be versatile enough that you are able to make adjustments. If you don't have a contingency plan, then any setback will catch you unaware and unprepared. This is where you can learn from the past but not dwell on it. I am sure that, as with everyone, things have happened to you that were not what you wanted. It is inevitable that at some point things will happen to you again that you don't expect. You should prepare for those things now. I am certainly not advocating being paranoid, just prepared. Preparation means you don't lose sleep over the future. Being paranoid means you lose sleep because of the future. Having your finances in order allows you to weather the storm when bad things happen to you. Jerry Lawler's Bad Day While you cannot expect to get different results from doing the same thing, change without a plan is not a good thing either. Financial and career success is achieved without impulse decisions. One of the worst cases of bad luck on an impulse decision happened to Jerry Lawler one day at one of our television tapings. Jerry is one of the best color commentators there has ever been, and he and Jim Ross made a great team for our television show. Blessed with a great mind and a quick wit that few people possess, Jerry probably could have had his job forever. The problem arose when it turned out that WWE was going to let Jerry's wife go; as it appeared to me, at least, she had become too hard to deal with, and they had decided to fire her. From my perspective this seemed justified. Jerry, staying by his wife's side, told Vince McMahon that he would have to let her go as well. Now Vince, in my opinion, is a great guy to work for; he has gone to great lengths to take care of those guys who work for him. However, he is not a guy to back into a corner. Vince is not a person who lacks testicular fortitude, as my friend Mick Foley might say. According to Jerry's own account, Vince said he was sorry, but he would be forced to honor his request. Jerry stated that he would be on our competition's show the next Monday. In Jerry's mind he was doing the right thing by standing by his wife. Unfortunately for Jerry, Vince was in negotiations to buy our competition, unbeknownst to Jerry. Within a month Vince had indeed bought the competition, and now Jerry had cut off the only bridge in town. About a month later, Jerry's wife left him. I felt sorry for Jerry; I certainly wished him the best. I am sure he didn't want to be in this book as an example of what can happen when you make impulse decisions. Fortunately, this story has a very happy ending. Jerry took a few months off and then came back to work for WWE. Now he and Jim Ross are once again the greatest commentating team in wrestling history. Kerry Von Erich once told me that he wanted to be reincarnated as a carpenter so that he could rebuild all the bridges that he had burned. What happened to Jerry has happened to many people, but not all these stories end up as pleasant as Jerry's did. Bad things happen to good people sometimes. Later on, I will show you how to prepare for financial disaster. There is no one sure way to prepare for it. The only certain part about it is that you have to have some sort of plan. You can't price perfection into your future. The main thing to realize is that where you are is where you are. There is nothing you can do about the past; you can only influence the future. You must play the hand dealt to you to your advantage. It will take a little introspection to know exactly where you stand now. Remember, it isn't where you are that is important; it is where you are headed. Summary The past cannot be changed, you can only look forward to the future, which you can influence. If you always do what you have always done, you will always get what you have always gotten. You have to know where you are now, so that you can chart a course as to where you want to go. Don't price perfection into your future. Don't back Vince into a corner. If you want a successful wrestling business, make sure your competition hires Vince Russo. Don't work for Iceman King Parsons. If you are outnumbered in a bar fight, make sure Ron Simmons is on your side. Copyright copy; 2003 by World Wrestling Entertainment, Inc.