

UNCOVERING **THE HIDDEN** **CURRENCY OF** **marriage**



How smart,
entrepreneurial
husbands build a
marriage, family
and business
that matters

RICK
GABRIELLY

UNCOVERING THE HIDDEN CURRENCY OF MARRIAGE

How Smart Entrepreneurial Husbands Build A Marriage, Family and Business That Matters

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To Carol,

When we started this journey, something told me you were special. I had no idea just how special.

Thank you for giving me the freedom to create each day. Our connection has yielded a marriage for the ages, a beautiful loving family and work we love to engage in.

Each day better than the last.

To Alex and Max,

I've learned so much being your dad. You provide me with a level of inspiration that grows as you do. I'm so proud of the loving, respectful men you have become.

Have fun stormin' the castle.

To Jack, my writing partner,

You are the only one who has been here to witness every word as it was written. Thank you for teaching me what it means to be loyal and unconditionally loving.

You're a great dog, Jack.

I love you all more.

Rick Gabrielly
November 2014

DEDICATION

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Where do married men get their power? I wrote this book for smart, entrepreneurial husbands who want to build a marriage, family and business that matters. I've learned in twenty-six years of marriage that my strong connection to my wife, Carol, has given me confidence, power and the ability to take on challenges.

When two young people decide to get married, it is usually with all good intentions. What happens over the years to separate us?

I've seen many married couples struggling with their finances. After personally experiencing this and overcoming it, I felt the need to focus my work on helping others improve communication around money.

When the daily challenges of work, family, health and our own personal demons overwhelm us, we lose sight of what is most important in our lives: the bond with our wives. How do we restore this source of power and get back to having fun at home and at work? So many husbands feel shame and embarrassment around their own money story and many wives feel insecure, oppressed and silent. We are unable to talk openly to each other.

The resulting disconnection leads to a loss of personal power, which affects all other areas of our lives.

We become frustrated, alone and exhausted, which means we aren't at our best and ultimately earn less, communicate less and love less.

My goal for this book is to help smart husbands start a new conversation around money.

A conversation that leads to rediscovering your personal power by uncovering the gifts

INTRODUCTION

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within your wife. By restoring this vital connection, you can build a marriage, family and business that matters.

It's time for you to tap into the source of your true wealth: the hidden currency in your marriage.

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WHAT'S YOUR MONEY STORY?

Money takes over our time and thoughts like a parasite seeking a host.

But money is neutral. We could exchange sand bags instead of dollar bills. In that way, money doesn't exist except in our minds.

How could something so controlling be neutral?

When you reach the end of our time together, you will have a much firmer grip on the role of money in your life and relationship.

CHAPTER ONE

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WHERE ARE YOU FINANCIALLY?

We all have a money story. From childhood, we see and hear things that determine how we view and handle our finances. In many cases, our attitudes around money are established before we arrive. Our parents' values are instilled in us before we can make personal money decisions.

Think back a minute and answer these questions about your parents.

- What was their financial situation?
- Were they struggling with money and communication around it?
- Did they have calm, productive talks regarding household finances?
- Envision the type of furnishings, cars, vacations (if any) they had.
- Did you hear terms like rich, poor, comfortable?
- Did they say things like, "We're not made of money," or, "We can't afford that"?

Our parents are our first Money 101 teachers and, in my house, there were lots of issues around money.

My dad was the obvious king when it came to finances. Vince was the boss when it came to the bucks. My mom had to ask for everything. She was a 1950s prototypical housewife.

I remember each discussion like an ink stain on interview day.

I can see his bulging black wallet, sitting in his nightstand drawer. Edges frayed. It looked like a black, powerful brick. There was this magnetic pull toward it. I wanted that wallet. More importantly, I wanted what it symbolized: control.

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I wanted financial freedom.

I used to love sitting with him when he counted his money. Each night before he went to bed, he would tally his cash and write how much he had on the top bill of his wad. He used this method to ensure Mom would not take any money without him knowing.

Could she take some and change his total? She tried. Sometimes she got away with it, but there were times he found out. Then there were fireworks. You see, Vince was not dumb and he wrote a tiny second number in a hidden location on the back of his bills.

My dad was born during the Great Depression. His dad, my grandfather, died when he was five years old. They had no money, no security, no way out but through. So he developed his money story on the streets. He put personal survival ahead of everything else and grew up knowing the struggle, valuing hard work over all else.

My mom was born in 1926 and also came from humble beginnings. Her mom left her husband in the middle of the night and settled in New York with two babies and the clothes on her back.

Both of my parents developed money stories rooted in scarcity. The wounds left by their upbringings remain to this day. Some call them Depression-era babies. Whatever the label, they were impacted forever.

When I was a young boy, my parents both spoke to me about the horrors of growing up during the Depression.

The hunger.

The insecurity.

The fear. That was the biggest thing.

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I can still remember my dad's face tensing up. His fists clenching and his voice getting louder.

I could feel his fear, his hopelessness and despair.

He had to fight for everything he had, and he'd protect it once it was his.

Ironically, many people today, almost a hundred years later, still battle the same issues. The same feelings of hunger, insecurity and fear.

Fighting is one thing. Protecting is a whole other animal. When we decide to fight, it's an isolated event. It will end. But when we choose to protect, it's forever. It's a commitment to our ideal. This requires stamina.

Even as a young child, when my dad would tell me his stories and inject fear and paranoia, I did not see his money story – based on fear and lack – as my reality. Living it versus hearing about it was the difference.

I saw this as *his* reality, not mine. I thought differently about life and money. I always had a feeling that tomorrow would be better than today. And I've held onto this outlook through my life.

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MONEY STORIES

Think back to your earliest memories about money. Mine were shrouded in mystery, secrets, power, ownership and bowing to the king. I never knew where money came from, how my dad earned it, how much he had and who he did business with. It was a subculture that would dictate the next fifty years of my money habits and the way I did almost everything. I was naturally curious about where his money came from and how much he had, but if I asked, he said, "Don't worry about it."

That's powerful shit.

When I look back at the business of the Gabrielly family, we were all greatly influenced by the man, his quirks and habits. He used fear, intimidation, strength, darkness and, above all, secrecy to manage us and our lives.

My sister and I still joke about the way we had to ask for money. First, we would survey his mood, and if we determined it was good, we would get around him and schmooze until we could go in for the kill. Of course, he always knew what we were doing, so it was kind of a game for him too.

Yet we didn't have the balls to ask any other way, so the game continued until he passed back in 1981.

- What kind of process did your family have?
- What role did your mom play, if any?

Perhaps you were raised in a single parent home or with guardians. This would make for a very different money story.

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Before we begin, you have to go back to your early stages with money to identify and dissect the inner workings of your financial programming.

Think of your money origins as a blueprint. I like to use the term *mindset*.

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YOUR MONEY MINDSET

What is your money mindset?

Go back and trace events, conversations, dark moments and the things that impacted you in relation to money.

This story is your “money now.”

Do you ever think about the way you feel regarding finances? Or do you just pass it off as something you can’t control?

We often hear it’s not what happens to us, but what we think that determines our course. It’s this way with money too.

If you go around thinking you’re broke, you will be.

If you think you are blessed and live in gratitude, you have a much greater chance of creating and maintaining a better financial condition.

Without getting into the actual dollars and cents of this concept, you’ll automatically have a better chance when you accept and feel good about your current station.

Yes, your attitude makes a difference. So let’s look more closely at what these attitudes mean and how they can impact us in a more scientific fashion.

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TESTING TOOLS

I use several assessments to get to the inner workings of my clients.

Three views provide a clear look at who we are and how our makeup can impact our money.

The first is the CVI (Core Values Index).

CVI results have become a cornerstone in establishing how you should begin to look at money, especially if you'd like to enjoy more freedom, peace of mind and compatibility in your relationship.

Looking at our core values to find patterns helps us see how we may be different from others. My good friend Kathy D'Agostino introduced me to the CVI from Taylor Protocols. This tool provides an x-ray of your hard-wired human nature. I've seen couples go from blaming and angry for years to understanding each other with clarity and acceptance using this exercise. It's about realizing they are wired differently, but can easily and effectively communicate based on new knowledge about each other.

When using the CVI, it quickly and effectively shows a person how they view money based on their unchanging motivational drivers, not simply personality and behavior. These drivers are in us from birth and dictate our every move.

By looking at our scores on the CVI, we can determine how much energy we have in four areas described as: Builder, Merchant, Banker and Innovator. Furthermore, when we drill down deeper into these results, we can actually learn how to be in true alignment with our strategic center, giving us the drive as well as energy to become our highest self.

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The Builder is based on power, the Merchant is based on love, the Banker on knowledge and the Innovator on wisdom.

A second perspective is the Power of Fascination.

Determining how the world sees us is a new and unique method developed by Sally Hogshead in her study of Fascination. Sally uses forty-nine archetypes to show us how the world sees us when we are at our absolute best.

What makes you fascinating? Have you given it much thought?

It directly influences your love life, money, and the way you see yourself.

The ability to add value makes you more fascinating to them.

Sally defines seven ways to add value. Each of us uses a different combination of these in our day-to-day lives.

Through the use of innovation, passion, power, prestige, trust, mystique and alert, we create the foundation to fascinate others. In fact, we usually embody two of these, one greater and one lesser, to share our message.

This tool gives us a view of ourselves from the outside. We have a unique opportunity to see ourselves as the world would see us at our best. Armed with this information, we are actually able to become *more* of what we already are, instead of constantly trying to change and become something we're not.

This is valuable in reframing our money stories. Imagine flipping a switch and seeing

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yourself differently in relation to our money mentalities. What would it feel like to have insider information on you?

I've been profoundly impacted since taking this assessment and learning what my truest, highest self looks like. I've been able to improve my earnings, spend more wisely, save more and invest according to my archetype.

We always say we want a map to travel through this life. With this tool, you have one.

The third method is the ULT.

The ULT was created by human assessment pioneer Dr. Zannah Hackett. The Ultimate Life Tool is a ten-minute, eighty-seven question online assessment. The result is a written report that facilitates executive coaching, leadership development, career counseling, team building, personal relationship analysis, casting, matchmaking and conflict resolution.

No two people are completely alike, not even identical twins. The Ultimate Life Tool® technology provides a baseline from which to improve human performance. This technology is the only tool that reveals physical law as it relates to the uniqueness of each individual.

The missing link, the ULT, is the first tool of its kind to provide an objective understanding of human nature. I've seen individuals and couples impacted upon learning their gifts and using this information to improve all areas of their life and relationship. It's founded in science and grounded in nature. Described as a "personal owner's manual" to guide us toward an entirely new view into our true nature, the ULT has impacted me in a profound way both personally and professionally.

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Based upon our physical being, the actual vehicle transporting us through this life, the ULT provides an owner's manual to using our natural talents to gain more energy.

More energy equals more opportunity to change your money story.

Knowing more about how your physical presentation impacts your story is incredibly valuable to our work, self-love and relationships with others.

This physical presence sends a constant stream of messages to our partner, dictating every step in our dance. Our dance at work, our dance in love and our dance with money.

Through unlocking the code of our personal styles, the ULT provides a basis for motivation and decision-making on a purely objective platform. Think of the animal kingdom – would you know a zebra if you saw one? How about an elephant?

It's that exact and reliable.

- What kind of money animal are you?
- What brings you high energy?
- What drains your energy?
- Are you a hunter or a farmer?

When combined, these three tools can provide us with a window into what we value, how the world sees us at our best and what we are in our most natural state. Understanding our money story is at the core of this work.

One client was separated from her husband due to financial infidelity. After completing my program the couple used our findings to communicate about their differences. They

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concluded that, although they did not have the same values, they could respect each other's differences and are now back together. Eighteen months later, they are both doing great and working on their relationship.

My clients report positive outcomes with the ability to maintain these results long after our time together is through. They see dramatic improvements in communication, overall wellness, job, relationship and financial satisfaction.

Imagine a life where your gifts are uncovered, celebrated and placed in the spotlight for all to see. You can create this life and much more when you cultivate the proper mindset.

For more information about these testing tools visit my web site at:
<http://www.themarriageboss.com/resources/>

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YOUR MONEY SPIRIT

We all have a spirit inside wanting to come out. This spirit has many faces.

Our play spirit is the one that seeks fun and adventure. Anytime you feel like learning something new, traveling to a new place or seeking adventure, you are in your play spirit. Feed this spirit properly and your days will seem effortless.

We also have a work spirit that drives us to get up each day and produce a service or product. To make our contribution can be the source of great accomplishment and satisfaction.

And we have a money spirit. Our money spirit has two poles. One is the *getting* pole and the other is the *giving* pole. You know them better as earning and spending, paycheck and bill, salary and investment.

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FLOW

There's a flow in to us and out of us.

To me, the word flow feels light and easy. Moving effortlessly like water rushing onto and back from the beach. As water glides over the sand, they momentarily unite.

In order to nourish our money spirits, we must fully engage in both the getting and giving poles. We must be expansive about both our earning and our spending and feel good about both. Your money spirit is the governor of your money mindset. Whatever direction you guide your money spirit, that is the path your money mindset will follow.

For example, you want to earn more for your contribution at work. But you don't want to pay the price at an expensive restaurant. You charge the highest prices for your carpentry, yet you want to pay your helper less than they are earning.

In these two cases, you are over-expanding your getting pole and contracting your giving pole. This results in a money mindset imbalance. The flow can't continue if you expect the water to keep coming into shore and never go back out. There's a reason the oceans keep perfect time with the moon and the living things below.

A universal law you must observe is at work. It cannot be negotiated. It's the law of reciprocity.

Your money spirit must be nurtured in this same way. I have experimented with doing the opposite, giving more than I get, and this too can feel like contracting. Only when we seek balance ebbing and flowing will we develop a healthy money spirit.

What kind of condition is your money spirit in right now?

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Take a moment to think about your getting and giving. Are they expanding? Are you feeling great about your daily contribution as well as grateful for all the blessings coming back to you?

Or are you feeling overworked, underpaid and underappreciated?

The good news is the solution is in your hands. And the bad news? So is the problem.

Getting in proper alignment with your money spirit is simple. Here's how I do it.

Put one hand over your heart and put the other on your belly below your navel. Now close your eyes and ask your question. Do you feel expanded or contracted?

Your heart and your belly will guide you by bringing more energy in when this new idea is good for you and they will drain you of energy when it is not.

Paying attention to your expansions and contractions will help change your behaviors, feel more alive and more equipped to find and share your gifts with the world.

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MONEY VERSUS FINANCE

Sometimes the terms we use in relation to our money can also change our money mindsets. The terms *money* and *finance* are a perfect example.

Money is a negative term often used when you believe you don't have enough. When you feel the struggle weighing you down, the term money brings memories of looking into your wallet afraid it's empty. It's a draining term.

Money is the thing you have to give up in order to keep the lights on and gas in the tank. It's what your wife needs to shop, your kids want to throw around and what you use to show off to your friends.

Money gets a bad rap.

Finance, however, is classy. Finance is educated. It stands taller, and has a snooty attitude

Finance is the suit, the briefcase, the pillars.

These terms come from our stories again. And I want you to see the difference. We decide what these words mean in our lives.

In my life, money was street and finance was suite. Dirty up against clean.

Money was common and finance was rich. Money was in my pocket and finance was not.

I had to learn to embrace finance in order to define my new money story.

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After being married for about twenty years (Carol and I will be married twenty-six years when this book comes out), I was having a routine money discussion with my wife. We were trying to figure out how to make the two ends of the wants and needs meet in the middle somewhere. No matter how I pulled my end, I couldn't get it to connect with hers.

We pushed and dragged, added on and dug our feet in, but nothing.

I was always a worker, so I had multiple jobs going at the same time, and I was tired.

It was at that moment, my breakdown from complete exhaustion, I decided I was going to embrace finance. I was going to learn whatever I needed to have an intelligent talk with Carol, without getting frustrated.

I made a decision. I chose myself. My focus changed from what was outside me to what I was made of. Finance was my friend.

My life was never the same.

Finance was not a suit. It was not snooty. It was not my enemy.

Where are you with your thoughts about finance?

What are some things you'd like to learn to improve your communication with your spouse? List your goals here:

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Since finance is a subject, not anything scary or bad (it's also neutral like history). You can pick an area and study it. You can learn how to feel good around it.

You can even master it.

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MEN AND MONEY SECRETS

Secrets that men keep about money are plentiful. In an effort to control women, children, peers, family and their money, men will withhold information and sometimes lie.

Since the beginning of time, currency has been controlled to oppress people.

Starting with the King of England, right to the present day, controlling the financial system equals controlling people.

Our psychology, predominately external control psychology, is a system based completely on controlling others. When we treat others as a means to an end, rather than autonomous beings, we seek control over them. We try to change others instead of focusing on ourselves.

Dr. William Glasser, renowned psychiatrist and pioneer of choice theory, says we all make choices that govern the direction we take and impact of our lives. As an alternative to standard conventional Freudian psychology, which says external control is at the root of pain and pleasure, Choice Theory gives us back the power over ourselves.

Anything other than fully open communication with ourselves and others is an attempt to control.

Using secrets and hiding behind the curtain of the money machine perpetuates a cycle of darkness that pervades every area of our existence. Whether based on an event or a learned behavior, keeping your money secrets safe is the worst thing you can do to your relationships.

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We think we are protecting our riches, our currency, but what we're really doing is creating an unbridgeable separation. In the case of money, it creates a chasm that spreads each day like a virus. An invisible force that undermines and possesses its victim.

This money virus is at the core of all our values, conversations and motivations. It's in every move we make. Subconscious in its origins, this organism eats away at us from the inside out.

The media feeds it with fear and restraint. Our bosses feed it with wage cuts and growing job descriptions. Our teachers feed it with messages of growing unemployment figures and we feed it every day with phrases like, "I can't afford it," and "I'm not made of money."

Need an example?

I'd love a piece of the fast food money virus franchise. Americans are eating this shit up. I can see the sign now outside McDollars. "Over 7 Billion Served." Are you fed up?

Think for a minute about your wallet. Each time you buy something or pay for something, you open it. What are you thinking when you open it? Better yet, what are you thinking before you do? Are you asking yourself if you should buy something? Are you asking yourself if your need lies elsewhere? Are you thinking about or hearing the voice of your spouse? What are they saying to you? Every time we reach for money, the voice starts.

Sometimes it says, "I got this. I deserve it. I work hard."

Other times it says, "What are you doing? You can't afford this. Are you crazy?" But it never just keeps quiet. Our money consciousness is at it one hundred percent of the time.

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So why is there a voice pleading, begging, warning, controlling all our money moves?
Why can't we just feel good about earning and spending?

Why do we run around keeping all our expenses a secret?

If we only knew our dirty, little secret is costing us a fortune.

If we only knew, would we do something about it? Would we change it? Could we even change it if we tried?

Yes. Yes. And Yes.

It's going to take some work but you can do it.

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CHAPTER ONE ACTION REVIEW

Name one thought from your money story that is holding you back?

What is within your power to change this thought?

How would you describe your money mindset?

What would you do to improve? How committed are you?

How truthful are you with your wife and family about finances?

Are you willing to communicate honestly to connect more effectively?

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THE CONVERSATION

The first step toward financial freedom is learning to communicate effectively. When we find the courage to speak our mind, heart and soul, we open a door in our lives that can yield incredible power and personal freedom.

Marriages, love relationships and partnerships can be some of the most tightly closed arrangements. Jealousy, fear, oppression and silence can all contribute to communication failing.

My earliest memories of serious conversations are of my parents and siblings. Words were used as weapons, ammunition to wage battle against each other. Words were loud. Words were cutting. Sometimes it felt as though the only time the family had a conversation, it symbolized chaos.

Conversations were scary.

Mom and dad had a lot of one-way conversations. Mom would rant and dad did his best not to engage. Almost all conversations ended in a fight. Dad would yell and threaten.

Then came the silent treatment. Mom was good at this part. She could go for weeks without friendly talk.

I hated it. The shutdown was deafening. I remember watching the opening line, what seemed to be a beginning of a civil conversation, thinking to myself, "This is going to be ugly."

Next thing you know, the fight would break out. I think us kids became numb to their cycle.

CHAPTER TWO

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But I never got used to the silent treatment. I remember looking for small signs that mom's ice was melting. Maybe the cold shoulder would give way to a warmer family. I watched for a smile. I wished for body language to signal a truce. I remember feeling as though I was wrapped like a mummy. I couldn't breathe. My chest was constricted until the silent treatment ended.

You would think coming from a family who used the silent treatment I would be a silent person. Given my earliest experience with conversations, I'm surprised by my desire to communicate and the ease with which I have conversations. I vowed to communicate with clarity and love to prevent oppression and silence.

Communicate with your spouse. No matter what the situation, words and actions speak to this burning desire we all have to be heard.

Nothing is more important or energizing than the freedom to be yourself. And this begins with speaking freely.

I've studied conversations all my life. I've been intrigued by people talking, probably because of my family history. Conversations in their purest form include speech, hand gestures, body language, texting, e-mailing, social media, music and visual arts. You are having a conversation in your own head as you read this book.

Do you think it makes sense to think about the quality and clarity of your conversations? I do. I am so sure that communicating is the most important ingredient in the quality of our lives I will stake my reputation on it.

I've seen magical conversations transform angry, miserable people into smiling, story-telling friends. I've seen children go from silent and shy to excited, playful participants.

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All because of one conversation.

How powerful are your words? What are your conversations like?

Let's take a moment to do an exercise to improve your conversations.

Choose something you've wanted to say to one person, but haven't been able to say it.
Write it here:

Now practice speaking these words out loud as if the person stood in front of you. How does it feel to get these words out? Try it again. How does it feel the second time? Repeat the phrase again.

You actually have a conversation muscle and it can be trained just like any other. Work it out and it will get stronger. Train it and it will serve you. Tell your wife or partner you want to have better, healthier conversations. It's that simple. Keep practicing and be honest. Transform your conversations for a deeper, more honest connection.

We all have patterns, formed many years ago that make up our communication style. If you want new and better results you have to try new ways of communicating.

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Here are some examples of the old way to communicate and a new way to discuss the same concerns.

Old way: "We need to get this basement fixed up."

New way: "Let's talk about the current value of our house and list some improvements that may raise the value today and in the future."

Old way: "The kids need new clothes"

New way: "I noticed how happy the girls are when they feel confident about the way they are dressed for school."

Old way: "You always give me some excuse when I ask you for some intimate time."

New way: "What does your schedule look like tomorrow or next week? I want to plan a little alone time with you."

Notice how you feel when reading these examples? Place one hand on your heart and one hand on your belly, just as I described in section one. Zen.

Integrate play and fun into your conversations to create a relationship filled with joy.

Begin each day with fun or play in mind.

Do the following exercise:

We are going to do _____ today / tonight. (Or I am going to do).

Tell your spouse, partner, kids and friends, then plan a time to do it and follow through. Talk about play and fun first, then work, chores, bills, and other less important things later.

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Use a ratio of five positive comments to one negative in all of your conversations. Bring it up to ten if you're ready to make some serious progress. No whining, no complaining, no judgments, all joy, fun and play. Everybody loves to hear fun stuff and by leading with positive comments, your conversation partner will be more likely to accept the negative later.

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MASTER THE NUTS AND BOLTS OF THE ART OF COUPLE'S CONVERSATION

- Your words are powerful.
- They can uplift or crush.
- They can inspire or discourage.
- They can provide hope or devastate.

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EXERCISE:

How do you want to be seen? Your words *and* your actions determine this.

How do you want to be remembered? Your words *and* your actions determine this.

How do you like to be spoken to? Your words *and* your actions determine this.

Think about an artist, a sculptor, a musician, a craftsman; speak with these creators in mind. Learning to tap into your creative gifts will make you a better communicator. Practice thinking of richer ways to deliver your message and your spouse will receive you in a deeper way.

Your words are your most important gift in life. Use them wisely and lovingly.

Deepak Chopra, one of my favorite spiritual mentors, says your words are the most

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powerful instrument you have to change your life and the lives of those around you. Try to change your words and see what happens.

I have two favorite quotes:

“Be kind. Everyone you meet is fighting a hard battle.”
– Ian McLaren

“People don’t care how much you know, until they know how much you care.”
–Theodore Roosevelt

These words have been on my desk for twenty-seven years. One quote on each side to remind me of their critical importance in my life. Remember the expression “words to live by”?

I made a slight change to it. “Words to make a life by.”

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DAILY TRACKING

If you've ever been interested in money before, all the good programs advise that you begin to keep track of your income and expenses. My program is slightly different.

Rather than creating a budget, which most people don't like, I use a daily tracking method. All it requires is for you to make a list of all your monthly debits, bills and expenses on a simple spreadsheet. Here's what it looks like:

	A	B	C	D	E	F
1	Gabrielly Household Expenses - October 2013					
2						
3	Company	Balance	Monthly Pmt	Date Paid	Paid from Acct:	Paid:
4						
5		October 2013				
6						
7	Bank of America	\$27,911.00	\$81.66	1	Chase pers	1-Oct
8	Bank Card MTOT		\$39.95	2	WF GHS	2-Oct
9	Honda Financial Services	\$11,902.68	\$496.54	4	Chase pers	3-Oct
10	Royal Carting		\$65.00	4	WF pers	4-Oct
11	American Express	\$1,612.87	\$75.00	10	WF pers	9-Oct
12	Home Depot RG	\$6,644.38	\$215.00	10	WF GHS	9-Oct
13	Audible		\$14.95	11	Chase pers	11-Oct
14	Allstate Life Ins		\$155.00	13	WF pers	12-Oct
15	Comcast	\$200.00	\$247.00	15	Chase pers or WF pers	14-Oct
16	NYSEG	\$200.00	\$210.00	15	WF pers	14-Oct
17	Planet Fitness		\$20.00	17	WF pers	17-Oct
18	Hootsuite		\$9.95	17	FYW paypal	17-Oct
19	United Life Ins		\$25.81	22	WF GHS	21-Oct
20	GEICO		\$604.00	23	WF GHS	21-Oct
21	Massage Envy		\$69.00	26	Chase pers	25-Oct
22	Chase Mortgage	\$222,435.84	\$1,337.96	28	Chase pers	28-Oct
23	NetFlix		\$16.63	28	Chase pers	28-Oct
24	EZ Pass			as needed	WF pers	
25	Petro Oil	\$986.45		as needed	WF pers	
26						
27						

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You can get a free working copy of this template on my web site at:
<http://www.themarriageboss.com/resources/>

Once you set it up, all you do is mark it paid each day when you look at your bank accounts. I found this simple method of knowing what was due, when and how much the debit, check or payment was, changed my money mindset within three months.

It was this basic knowing that shed light on my financial needs rather than making me feel punished or in the dark about my money matters.

When you allow money to become an uncontrollable source of stress, it limits its flow into our hands. Each of us has to find that sweet spot where financial knowledge is comfortable without becoming too stressful.

Daily tracking with my system creates a powerful mindset, which makes you feel informed, and fosters an environment conducive to an honest conversation based in facts, not emotions. The goal is to neutralize money's grip on our psyche and reduce it to data and systems.

I've been down the road in complete denial because I didn't want to face my money issues. Do you really think ignoring something will make it get better? Do problems really disappear when you avoid them? No. They don't. Most of the time they get worse.

Facing your finances and tracking your daily debits is the key. It's a great first step in becoming the master over your money.

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A MONTHLY PICTURE

Once you get your daily tracker set up and running for about 90 days, it's time to look at your monthly picture. As a second step in the process, this gives you an added tool to conquer the demons money can create. It also takes the conversation to a new level.

Our goal is to simplify finances to facilitate open, honest conversations about money to bring about a comfort level that helps you and your spouse team up to make and keep more money.

The biggest benefit of taking a monthly snapshot is to have 12 conversations per year versus hundreds under the daily system. Once you get your daily tracker rolling you then create a monthly tracker the same way. The only time you need to visit the tracker is when unexpected expenses occur.

You'll find that the time spent on your old money ways can now be used to create a more enjoyable mindset around finances. You can actually become empowered, which will give you confidence in other areas of your life.

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TO BUDGET: YES OR NO?

The dreaded “B” word. The budget. I can hear the piano keys from Beethoven, “Dahnt dahnt dahnt, dahnt. Dahnt dahnt dahnt, dahnt.” Why are we afraid of budgets? Because budgets symbolize our lack of control. Budgets limit us, right? Wrong. It’s your thoughts about these harmless charts, drawings, pies, spreadsheets that intimidate us.

Somewhere along the way, somebody who understood money gave someone who didn’t understand money this evil device and it usually comes to us after we crash and burn our money ship. We never see a budget when we’re babies, when it would be early enough so we don’t feel limits yet. That’s always a great time to start.

Look at the beginning of your relationship as a similar time. If we could implement a budgetary tool before we get into trouble, it can serve as a way of staying ahead of our joint income and joint expenses.

So my suggestion if you are just starting your life together is to include a comfortable, easy-to-use tool. Make sure both parties are on board and both are committed to using it equally. This is not the time for the money person to take over, as the other partner will quickly put their head back in the sand.

If you are in a long-term relationship and you already have tons of scars around money, then you’ll need to work on your mindset before implementing any budget tools. You want to reduce and, if possible, eliminate limits and create a mindset of abundance. You want to become empowered by your mastery of the basics.

Each spouse should take as equal a stake as possible to provide the fertile ground nec-

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essary to have healthy conversations regarding finances. This is how you get to the place where you can build a powerful money habit.

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LOVING YOUR MONEY HABIT

Around ninety days after fully utilizing the daily tracker, you will start to enjoy looking at your snapshot. If it's working correctly, your new habit will spill over into your career and family life, and it will provide you with a new sense of confidence.

You'll use this confidence to work the stages of your money in our next section. When you have a consistent money habit that serves you, versus you being a slave to it, your life takes on new meaning. You have more energy, which allows you to earn more, spend more wisely and maybe even look at new ways you can pay it forward to help others.

It's amazing when you think back to the grip money had on your own life and the day-to-day relationship struggles you suffered. Loving your money habit is the beginning of a new you and a new relationship. You can invite more joy and love into your world when you discover, cultivate and celebrate loving your money habit.

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CHAPTER TWO ACTION REVIEW

How comfortable are you having a money conversation with your wife?

Do you use your words to uplift or breakdown others?

What steps will you take today to listen with the intent to understand, not respond?

Are you willing to implement daily tracking of your expenses in a positive way?

Will you practice consistency and communicate your progress with your wife?

Are you willing to uncover, cultivate and celebrate the gifts in your marriage?

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THE STAGES OF YOUR MONEY

The Five stages of your money:

- Earning: Getting the money.
- Spending: Using the money.
- Saving: Keeping the money.
- Investing: Working the money.
- Giving: Sharing the money.

I prefer to start with a dollar and break it down into five parts: One hundred pennies and five cups. Let's get a blue cup and four red cups to symbolize the five stages of our money. The blue cup is the getting cup and the red cups are using, keeping, working and sharing. Our goal here is to take those pennies and distribute them into the five cups based upon our current income, needs and obligations.

You start with all of the pennies in the blue cup. Then one by one, you take out all the pennies and place them in the cups as needed. You have to use them all each time you get paid. For example, let's place four pennies in the sharing cup, six pennies in the working cup, eleven pennies in the keeping cup, and seventy-nine pennies in the using cup. Total used = one hundred.

Each paycheck you think closely about these cups in the order stated here. When you begin with giving, you create an intention. Intention takes the focus off of you and your money situation and puts it on your gifts to others. This single element has been the most rewarding part of my life. When I discovered this tool my life changed forever.

CHAPTER THREE

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It also works with your spouse and family. If you give to them more freely, you get so many rewards flowing back to you, including more money. The laws of abundance do reward those who give and get more freely. Remember back in our earlier section we discussed the natural flow of the universe? Put it to work here.

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STAGE ONE: THE EARNING CUP

When we're young, some of the most vivid memories are of adults talking about their work experiences.

My dad owned an auto body shop and he worked most of the time. As a child, I can remember mom wheeling me into his smoky garage, filled with shiny tools and cars. Wherever you turned there were crazy looking red taillights and tall pointed fins growing out of the rear bumper of every car. It was a wonderland for a little boy.

I was one of the men while I was there. It was a club reserved for smokers, guys with big muscles shouting profanity. I can still hear the steady roars of laughter from my father and crew when someone told a funny story.

A radio played in the background, competing with the hissing of a giant air compressor. Sanding machines and spray guns played another song as the boys cranked out meticulous repairs and restorations each day.

My dad, Vince, was a known taskmaster. He was a no bullshit dude with massive arms, vice-grip hands and an attitude built on the streets of the Bronx. The shop was his domain. If you liked to work, you were going to be just fine, because Vince rewarded hard workers.

And I *loved* to work.

When I was nine, we moved the shop to a new location. Bigger shop, more customers – big improvement – was the draw, plus it was closer to home. A benefit when you worked as much as my dad.

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It's amazing how much I learned during that move. New responsibilities were coming at me like raindrops in a storm. As the self-appointed director of the transition team, I packed up each tool, incessantly asking the men, "And what is this for?" They wanted to kill me. I never shut up.

Being in this new shop was my chance to have my first real job after I retired from my lemonade stand. It was like being called up to the major leagues.

My dad offered to give me a job cleaning up after the men and I delightedly embraced the position of janitor. My starting salary was fifty cents per hour and, in the summer, I worked forty hours per week. Picking up tools, keeping the office clean, scouring the bathroom sinks and toilets. Sweeping the floor with the biggest, heaviest brooms I had ever seen. It was important to embrace every task, and I learned the dirty jobs still had to be done with enthusiasm and quality, and sweeping became my number one reason for living.

I'm still the greatest sweeper who ever lived.

I earned twenty bucks every Friday, and I was proud of myself.

Dad was a master of his money, so I was taught the value early. At least, I was taught his way. Vince was an earner. When I was born, dad was already an experienced business owner. He made work look so effortless, I thought he made money through magic. He was the great and powerful Oz.

My second year, I was crushing it and my dad rewarded me with a fifty cent raise. I just knew these increases in pay would continue and I would be a millionaire by the time I turned twelve.

There was only one problem. I forgot to save my money.

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STAGE TWO: THE SPENDING CUP

We had several 5 & 10s in town, and I loved candy and little toys. So I went to the Hub and the hobby shop and bought stuff with my pay, never thinking about the importance of saving.

In my cup comparison, I only had two: an earning cup and a spending cup. Most of the time my money flowed out of my hands through what felt like a tube whose length varied based on my travels. If I stayed home more, the tube was really long. If I was out more often, the tube behaved more like a chute. I'd put the money in one end and it came right out the other end in two seconds. *Shit.*

Spending was the fun part. As the youngest of three kids, I was certainly spoiled with lots of material things. But I wanted more. Without learning the true connection between how my money came in and how it was gone forever when it went back out, I developed a carefree (soon to become careless) attitude about spending.

When you feel like you deserve the thing you are craving or you've just got to have it, you become an addict and justify any methods to arrive at your goal. This money habit is dangerous and still lives inside me today. While experience and defeat teach us how to better manage this habit, it is still one of the leading causes of money stress.

When you first get married or enter a committed relationship, you have to communicate (or not) with someone else regarding spending. Quite possibly for the first time. This is where the challenges begin. You never had to ask permission, check in, follow up or have another person keep an eye on you. In fact, in my coaching, it's very often the spouse with the destructive money habits who tries to appear in charge, seemingly in an attempt to hide their true problems.

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This is the dirty little secret. We can't even admit our own weaknesses to ourselves.

The seeds of financial infidelity have unknowingly been planted. I see so many couples lying about their finances until they are already married. Unless the spouse finds out, some partners will never tell the other about their money mistakes. More marital stress occurs in the spending stage than any other. There's an old saying, "it's not how much you make, it's how much you keep." This is the truth, people. I've seen more high earners and families who look affluent struggle, and I've seen marriages with average household incomes get back on track more easily.

Perhaps the challenge of earning more than you need for a short time – or out-kicking your coverage – can backfire when your financial well dries up. The benefit to learning sound communication skills and personal practices when you're just starting out is that you don't have to do it under a mountain of debt and stress.

You can recover from lots of challenges, but this one will keep following you forever. If you have a spouse that overspends regularly, begin the conversation now. Your collective future depends on it.

My mom was a compulsive spender. By the time I came around, as I mentioned earlier, my dad's business was doing pretty well. So mom took the liberty to push the edge of shopping. If the Olympics made competitive shopping a new event in the 1960s, my mother would have been a gold medalist.

She used shopping as the solution for just about any issue that popped up. Bad day? She went shopping. Great day? She went again. Her eyes widened on days when her mission took on a higher meaning: she was shopping in defense of something.

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Maybe you've shopped with anger or in spite of an event, an argument or daily frustration. This is the, "I'll fix her" shop. The shop to hit her in the pocket. Have you ever felt like spending money to "fix" someone else? Have you ever pulled off an angry shopeisode?

Yup. That's financial infidelity right there.

Anything you do, whether consciously or not, that contributes to the breakdown of your money trust, is considered financial infidelity. We all do this in some form.

Money is a drug. And just like most other drugs, we can abuse it, or use it for higher good. The choice is ours. Communicate with each other, make a plan and be honest.

Remember, all your monthly expenses, bills, goodies, entertainment, day-to-day stuff, has to come out of the spending cup. So give it your full attention. This cup is most useful to you when it's fluid. Its contents can go up and down, but ultimately, you want to use ratios that resonate with your best lifestyle. Refer to the previous section for examples.

Using money and the messages of financial freedom vary from person to person. I remember one of Carol's friends told her she could not sleep without \$10,000 in her savings account. I never had feelings of minimums or rules about amounts.

However, Carol values financial security much higher than I do. Just as in other areas of your relationship, it's essential to learn what your spouse wants and needs to feel connected. Talk about your partner's desires and take good notes. Your grades as a husband will be based on the level of care and concern you show your spouse.

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I often hear stories of marriages crumbling for this very reason. Which is easier: spending some time each day or week to communicate with your “business” partner, or ending up with a shitty life simply because you didn’t feel like securing this area?

To break it down even further, the agreements you make about using money are the most critical. Make them and then keep them. Seriously.

I began to learn how the world really worked when, as a kid, I needed to buy an expensive radio controlled car one Saturday. Dad and I were over at the hobby shop and I asked him if I could get this awesome roll cage dune buggy racer.

He said, “Sure, do you have money?”

I said, “Not that much.”

And he said, “Then I guess you can’t buy it.”

That’s the day I learned I’d need to save for what I wanted, and about the third cup.

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STAGE THREE: THE SAVING CUP

My experience with the race car was a powerful way to learn one of life's most important lessons: you must save money to buy what you want. I did not take it too well then, but now when I look back on it, it was so simple. Today it serves me well and it's one of the touchstones of my program.

Make saving and, more importantly, the concept of keeping money a part of your consciousness. If you want to be less stressed about money, develop the intention of keeping. There is a confidence around saving. People talk about savings as that thing they don't have.

Ask yourself why you've never been able to save your money and write down what comes to mind. List three feelings you have when you see or hear the word savings. Are you someone who thinks there is not enough money in your world to create extra?

Surplus is a good word to use for this type of money. Create a surplus account for yourself today. You can take twenty dollars and put it in the saving cup. It's simple, inexpensive and you begin keeping money.

Have a discussion with your partner about this surplus. In order for my plan to work for you, you must be in agreement on how money gets into the surplus and how it gets into the other cups.

One of the best ways I've found to improve couples' communication around money is to move it properly in the beginning. When you need to use some of the surplus for an expense, take it out of the saving cup and place it onto the spending cup. This charges the money with the power of utilization instead of making you feel like you're blowing your savings.

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Using money as a tool empowers and energizes you. To start, begin moving money around and see how it feels. When you use all the cups regularly, you will not attach the *do or die* meaning to how much you have. Your money can become the support system it was created to be: an exchange, not a controlling energy.

When money moves outward, think of it as nourishment for someone else. Visualize their business, family and well-being improving as a result of your exchange in their direction.

When it moves inward, give thanks for the flow back to you and your business, family and well-being. Visualize this money coming from the other person, and hold them in gratitude. When you use this cash, think of the blessing they gave you and how much effort went into each side's earning.

When I sit down to eat a meal, I think about all the people involved in bringing food and nourishment to my life. I thank the farmer, the field worker, the trucker who brought it to my store and the creator for bringing them together.

Try this and tell me how much better the food tastes and how grateful you feel while eating.

Share this message with your spouse and watch their response. Are they expanding with you or contracting? Do you both invest time eating together? Do you both live in an attitude of gratitude regarding money flow?

This is a great exercise to begin your new money journey. Getting on the same page is important, since much of what we do going forward will be based on building a strong foundation, rooted in honesty and gratitude.

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Can you view your spending cup and your saving cup as equals? Go back to the pennies example. When you become more comfortable with communicating about your finances together, discuss how you might get to where you place the same amount into your savings cup each week, or month, as you place into your spending cup.

There are many theories regarding money and its creation and management, but almost all of them contain some form of system.

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STAGE FOUR: THE INVESTING CUP

This next stage, the investing or working money as I like to call it, can be the most complex topic where couples are concerned, since there are so many challenging options to learn and implement. Although I will be discussing the concept, I will not give specific advice. My goal for this program is to teach you why communicating about finances is so important. I recommend finding a licensed financial professional for specific advice on investing.

When you get to the station in your life when you both agree it's time to invest some of your money, it's time to celebrate getting to a point on the journey that less than 40 percent of us get to, according to the investment web site "The Cheat Sheet" (www.wallstcheatsheet.com). Globally, it's even less. Take a moment to give thanks for the opportunity to enjoy putting money to work for you.

If you and your spouse are comfortable talking about the first three cups, you should have more fun creating a future filled with freedom and connection. My research from coaching married people over eighteen month periods shows couples who discuss investing regularly argue less and have the ability to recover from disagreements more quickly.

Make investing a part of your plan as soon as possible, even if you still have debt. The only difference is that you won't invest as much until the debts are fully paid.

My father was an investor.

His favorite investment was land.

Back in 1964, he took a ride upstate to Columbia County, NY, where he met a man named Bill Ott at the local diner. Bill was a real estate guy who sold farmland and small com-

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mmercial properties in the area. After a few weekend visits, the two men became pretty good friends and one day Bill decided to take out a special listing he previously kept in his desk drawer and offer it to my dad.

This one was on Decker Road, in the town of Ancram, and it was unique for two reasons. One, it was the location of a triangular geodetic survey proclaiming the highest point in Columbia County, and two, it bordered Ott's own property on two sides.

Eight-six bucolic acres, views of the Berkshire mountain range in Massachusetts, covered with white birches, bustling with wildlife and starry nights. This parcel enjoyed regular visits from aurora borealis and UFOs, and natural springs with the best tasting water in North America.

It was paradise lost.

My dad was sold. Too bad it had a hefty price tag, higher than his first home cost. Dad was a smart guy with his money. He always said, *if you don't have the money, don't buy it.* He gave it some thought and decided he would have to find something else. He was willing to move on when Bill made him an offer.

"Vinny, I like you. And I want you to be my neighbor. I'll be happy to give you the money and you can make a monthly payment of an amount that works for you and increase it as you go. I know we'll have fun and I want to see a good guy come out on top."

The price of the land was \$6,500 and Bill asked my dad to pay him \$45 per month until it was paid off. No interest.

My dad took Old Bill up on his offer and Birch Hill Lodge was born.

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That investment was the best he ever made. His kids enjoyed the land, and he enjoyed the hunting. When he unexpectedly passed in 1981, the money from that land kept my mom going for twenty years.

Perhaps you are curious about the initial investment and its return? Dad paid \$6,500 to Bill over several years and my mom got over \$300,000 when all was said and done. Not bad for a beginner, eh?

He had some homes as well as a business, so although he was only fifty-three years old when he died, he was able to accumulate a healthy estate, with little or no savings when they first got married. All because he made great investments.

Dad did most of his deals without even telling mom, and I wonder if open communication would have better benefitted their investments. They may have been able to create even more with what they had, and my mom would have been able to manage it better over the course of her life.

Since you are learning to communicate more effectively, make it a habit to discuss investing in things you and your spouse enjoy. You can invest in other people, small businesses, non-profits, education and travel. Anything you enjoy can bring you closer to a rich, passion-filled life, so be adventurous.

Most important to your family is the investment of your time, so give this freely and watch your returns in all other areas skyrocket.

Get a good financial professional, perhaps surveying friends who have had experience with them, and get started filling your fourth cup today. My son Alex just turned twenty and he already has a Roth IRA he contributes to each month. If my calculations are

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correct, this account should bring him 2.25 million dollars for a \$185,000 investment at age fifty-five.

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STAGE FIVE: THE GIVING CUP

The fifth cup is the cup of giving. When I got this cup working in my life, doors opened I never knew existed. As I give more time and money to others, I see more of myself. I now move through life in a way that fulfills me. I am enriched beyond my wildest dreams.

I first gave money to a charity back in 1989, when selling copier equipment for Copytex. One of my customers, The Lord's Pantry, was providing two hot meals per day to homebound AIDS and cancer patients in the Westchester County area.

My brother went to high school with the founder's son, who had passed from AIDS several years earlier, so Joan started this amazing foundation in Tommy's honor. I would sit with Joan and talk about her vision and commitment to growing, important causes.

At the time, I had never given money or time to any outside entity. I was a newlywed and certainly could not afford to give money away. But I was drawn to Joan's mission and decided to give anyway. When I wrote the first check, my hand was shaking in fear, but I also felt free in some way. I took a deep breath and handed it over.

From that day on, I became a regular donor and have enjoyed watching The Lord's Pantry grow.

Since starting, Carol and I have given to many charities and we volunteer for several organizations.

Most recently, I worked with several non-profits and got far more from doing this work than I would have imagined.

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The simple act of giving can transform your life from one of struggle to one well-lived. In addition, giving opens our eyes, allowing us to see the world from someone else's viewpoint.

If you are not currently open to giving time, money or your influence, take a moment to ask yourself why? Did something happen in your life to close off your giving? Are you bitter from an event or a memory from the past?

Giving to your wife falls into the same category. If you want fertile ground in your love relationship, you must be willing to give without thinking of the return. This is one of my best-kept secrets over a twenty-six-year marriage. I am willing to give to Carol and my sons without thinking. I am blessed with a wife who does the same thing.

I've heard many tales from clients who have complained about their husband or wife not being a giver. They tell me they give, give, give and their spouse only takes.

If this is true for you, give this a try: see people, especially your spouse, as they *can* be, not as they are. Write a little wish list with a few items or qualities you would like to see your partner embody. Now take a moment to see them exhibiting this trait. For example, you see your wife as selfish. She doesn't care for you as much as you would like. Instead, try to see her as a compassionate, caring giver. Every want and desire is fulfilled. She rocks.

At the same time, crank up your generosity too. Don't require a return on this gift.

Watch what happens.

Find a place to use your gifts, especially your gift of giving. It's the magic elixir in creating an abundant, long-term relationship with money. When you make regular, healthy giving a part of your life, you and your spouse are on your way to a healthy couple's currency.

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CHAPTER THREE ACTION REVIEW

How many of the stages of money are you currently utilizing?

How do you feel about your current earning potential? Is it limited? By what?

How would you describe your current spending habits?

What would you do to improve? How committed are you?

Do you see your wife as a source of power or a roadblock to financial integrity?

Are you willing to engage her to begin giving more to others?

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What will your first charitable act be? When will you start the process?

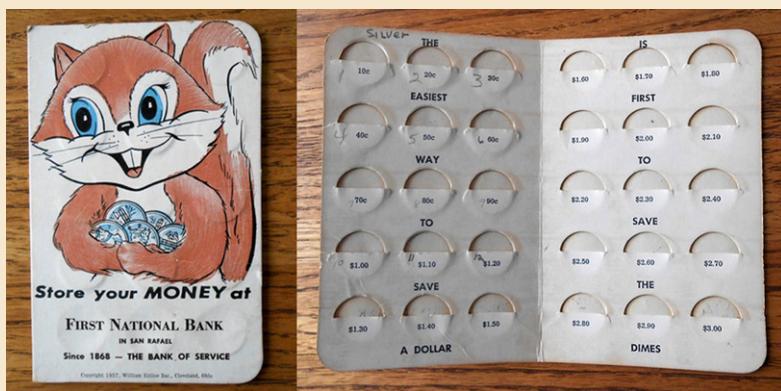
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TEACHING CHILDREN ABOUT MONEY: WHEN AND HOW TO BEGIN

My first memory of money is the cardboard banks and squirrels my mom and dad got from the Home Savings Bank.

This adorable little quarter and dime saver had slots on both sides to hold coins of all denominations. I loved to play with and fill these cute little savings aids.



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Back in 1964, these saving tools were smart marketing. All kids loved them and we kept a ton. In fact, whenever we went into the bank, I would ask for more.

I'd get home and run to my piggybank, sit down on the living room carpet and go to work. I can still hear the sound of my change rattling around inside my white porcelain buddy, before I took out coins to put into the cardboard container.

One day I asked mom if I could break the bank, since I had seen this done on TV, and of course she said no. I heard no quite often. My patience level in those days left room for improvement. Ignoring her, I took a moon rock from my bedroom and slammed it down across the back of that bank, sending pieces of glass and coins flying throughout the room.

What a mess. I got in major trouble for that one.

Impatient people don't like to save money. And we don't like to listen to others.

So why am I telling you this?

I'm not naturally a saver. I'm impulsive and instant gratification. Saving is a concept that requires waiting, and I hate to wait.

My parents teaching method was the "because I said so" method. Maybe you can relate.

As a result of my personality colliding with their only teaching method, I was not a good listener. Teaching children requires them to listen and understand, especially about money.

As parents, it is our job to figure out the ways our children learn best. Much of the work

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I do involves testing to determine who we are, how we think, what learning tools best suit our personalities and how the world sees us. My programs illustrate how important uncovering the path to learning is.

It's never too early to talk about money with your children, as long as you have a solid financial education.

You need to begin teaching your kids about money, finding ways to communicate a financial message. It is essential to find out what techniques work best to make this exercise easy and fun. Children love easy and fun, even when learning about finances.

However, we sometimes teach the way we think, and your own money story will dictate the messages you send to them. Be aware of your own memories and do your best to give your children an opportunity to begin fresh, without your baggage.

Don't use fear-based strategies and don't try to teach something you have no idea about. Get your financial house in order before you try and teach your kids. Many of us try to teach what not to do based on our own failures, but from my research, lessons work best when taught from a position of confidence.

In my house, my sons heard Carol and me talking about money from their first moments. We engaged them in our financial discussions and never hid struggles, unexpected expenses or any of our disagreements about whether to spend on my education or put more in the savings for Carol.

They got a realistic look at the inner workings of money in a family and we still have spirited, supportive talks about what the boys choose to spend on, and the impact of those choices on their finances.

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We're at the point now where the boys have their own money talks before coming to Carol and I. They have a private committee of two, and from what I know they sometimes decide the proper course of action or solve problems without coming to us.

You can use my five cups method to teach your children about money. They will love the handling of coins, and if you sit with them and roll coins every so often, they get the added satisfaction of going to the bank and making their own deposits too.

My boys still roll coins and collect bottle deposits just like they did as young children. Start early to build solid habits and explain the rationale for why knowledge is so critical.

Remember, all children don't learn the same way, so find out what each of your children need to make lifelong healthy money habits. They will listen better and understand why they should build good money habits.

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WORK ETHIC

I've been studying society and people's behaviors for over 25 years. During that time, I discussed our work lives and the impact they have on our quality of life, with my kids. One of the most important responsibilities of parenting is teaching our young people through the art of apprenticeship.

In my research, one of the most alarming trends I've noticed is the decline in the work ethic of our youth. I've had many discussions with sociologists, recruiters, owners of companies and parents, and we all agree a major difference between the young worker of today versus the young worker of fifty years ago is apprenticeship.

With the advent of double-income families and single-parent families, we are all working more than ever. We justify this by thinking we provide more for our children, but we are actually underestimating the value of our time. Our kids need more of our valuable time.

As early as I can remember I loved baseball. I played all day, every day. When I went down to my father's auto body shop I threw a ball against the wall. Although he fully supported my baseball habit, he also had the insight to spark my interest in all things mechanical.

Dad enjoyed teaching me even though my curiosity grew faster than his explanations. I was intense and he was impatient, but it still worked. Neither of us gave up on each other.

I was his last chance at parenting success so he was determined to have me live up to his high standards. We were in full apprenticeship mode. His constant criticism, correction and perfectionism drove me nuts. I hated it at the time. But I loved how good I was at everything we did. Looking back, I am grateful.

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How much time are you investing in your children?

Are you interested in apprenticing them? Are you willing to feed their curiosity?

It's so important to build a great relationship with your kids. One of the key reasons is so they like to be around you. This will ensure you get the time needed to teach them a great work ethic.

There are three ways to pass down a great work ethic:

1. The example you set
2. Through apprenticeship
3. By working on their own

Setting a great example begins with your attitude about your career. Are you happy in your current occupation? What are your kids seeing and hearing when you get home from work?

Do you complain every night? Or are you excited about your work?

Take a minute to think about what you are showing your kids. Make good choices when it comes to your occupation and the company you work for. If you are an entrepreneur, talk to your kids about your passion and what it takes to build your own business.

Make time to teach the way your children like to learn. Look for their gifts and interests and try to engage them when you teach. If there is more than one way to do a job, be open to letting them try it their way. The more stimulated they are during your apprenticeship the better developed their work ethic will be.

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Interested, excited people make the best workers.

Talk to your children about having a job as early as possible. I started at nine years old building a work ethic that constantly serves my family, my community and me.

Give your young children jobs at home to teach them what it's like to exchange service for money. Let them evolve by doing things they enjoy and working with you, if you work together well. Be fair with your expectations, and be clear on the job description and time involved. Compensate them generously.

Encourage them to venture out into their own jobs as soon as they are the proper age. Teenagers make great workers when their interests and passions have been uncovered and cultivated.

You will be building the future of our planet if you pass down a great work ethic to your children.

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SAVINGS FOR KIDS

Once you've helped your kids develop a great work ethic the next step is to instill the concept of saving. As you learned earlier, it is a key component to building a healthy financial life.

Using the 5-cup exercise, teach your kids the importance of the third cup – the saving cup. Set the same example in your own life by showing them how you save money and communicating with them about its importance.

Learning your child's money personality early can benefit them greatly. We knew that Carol was a saver and I was a spender, so we had experience with both. We've been careful to look at Alex and Max to determine their gifts so we could parent them more effectively.

Since so much of our self-esteem is tied up in our money story, and we wanted to grow our children in fertile soil, we worked hard to set good examples for the boys and their money. We often engaged our sons in positive financial discussions each time they asked for money to make a purchase, such as a video game, sports equipment or musical instruments. We asked them how much cash they had to buy this item and how they planned on getting the rest.

We talk about work each day and what efforts were required to produce monetary results. The boys were able to measure what it takes to make a buck and it gave them a deeper appreciation for our money as well as their own.

We don't shy away from the tough discussions anymore. We are free to have open, honest conversations about all topics since we started early.

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Set up savings accounts for your children and take them to a bank to show how the system works. Be honest and answer all of their questions. The seeds you plant during the early years will grow into solid financial knowledge down the road.

Help them set up online banking so they can watch their accounts grow. If they're old enough for checking accounts, make them pay for things using their own money. This will teach them how money flows in and out of their accounts.

Illustrating the importance of saving using percentages or your available income is helpful, so whenever they get money they know how much to put in each cup or account. Create a cup formula for them just as you did for yourself in section two.

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TEACHING THE “CHOOSE YOURSELF” ECONOMY

One of my favorite authors, James Altucher, in his book *Choose Yourself*, states we are now in a very different economic reality. Gone are the days of working for the same company for most of our lives. In fact, there is a strong chance that over 65% of you will be in your own business at some point in your life. Your children will also.

Student loan debt is at an all-time high and the prospects of landing a job in your area of expertise after college are declining every year. This creates a population of unhappy, disillusioned workers, many of whom cannot pay their college loans.

Aside from the personal frustration this model breeds, the financial stress it creates causes us to feel hopeless at a time in our lives when we should be at our most optimistic.

No need to be alarmed, just be prepared to look at the options with your kids from a young age. Find out who your kids are and what they like.

Start with school. How does your child like to learn? Don't judge their learning styles, teach them using techniques suited for them. Make it your business to understand your child's gifts to uncover and cultivate them early. You might be surprised what you find. Our young people deserve mentors who seek to find the best ways to inspire and motivate them, not require them all to learn the same way.

Too many of their great minds are being wasted in an archaic system. If I put twenty-eight adults in one room and speak for forty-five minutes, do you think every one of those adults will leave with the same information? No way. Yet this is what we expect from our children.

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My personal school experience took me on a 12-year journey of boredom with only momentary glimpses of excitement and wonder. As I think back I may have had five teachers who found out what my gifts were. The rest either didn't see me or thought I was a distraction.

During the first fifteen years of my work life sales positions were the only field that kept me stimulated. On December 10, 1997, I left the business world to start my own business. I was thirty-five years old.

It took me that long to uncover my gifts.

I was told to go to college, and then to law school to become a lawyer. My dad said, "Lawyers have money and power. And that's what you want." In reality, that's what he wanted. He never asked me what I wanted.

But I wanted freedom. To me, there is nothing more important than the freedom to choose. It doesn't matter what the result is. Only that I have a choice.

Each day spent working for someone else was a living hell for me. Yet I did it for twenty-four years, fifteen of those after college.

- What is the message you are sending about your career to your kids?
- How is your job affecting your relationship with your spouse?
- If you are being honest with yourself, how do you feel about your job?

The choose yourself economy is global. To me it feels like Colonial America back in the early 1700s. Each person an artisan, carefully honing his craft and bringing it out to market. What is your art? Is there something calling you?

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In Steven Pressfield's classic *The War of Art* he challenges us to heed our calling. We all face resistance. Answering our calling and working through the pain and struggles it brings is the key to being great. There is an unlived life within us and we must follow our creativity. The more important the calling the greater the resistance. Pressfield uses artists as one example, but I see each of us as creator of our own life.

Every moment we can alter our own destiny as well as our child's. You are the architect of your marriage and your family. The more afraid we are of the work we are called to do, the more we need to do it.

What is your art? What are your child's gifts? Will you accept your fear in order to face and overcome resistance?

Trust what you want, your gut, not what you think will work.

Forget about your previous programming. Do what feels right. Do what works for you. Don't sell out on the best part of yourself.

Pick up *The War of Art* and read it often. I can't give you any better advice for you or your children.

I encourage you to use your passion and tap into your child's most amazing natural resources. Sit with them and explain how important doing what you love is to overall happiness. This single step will change your life and the life of your child.

Don't make them wait until they are 35 years old to uncover their dreams. Don't make them struggle for 17 long years to realize they shouldn't try to be like someone else, rather they should work to become even more of who they truly are. For this is the

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greatest legacy any man can leave behind.

There are always two recordings playing in our heads. One plays the phrase, "You're not good enough." And once we find our greatness the next one plays the phrase, "Who do you think you are?" Haters don't want you to get bigger than them.

So while we are *nobody*, we never feel good enough. Then when we finally become *somebody*, everyone asks us who the fuck we think we are. Unbelievable, right?

Find out who you are and be more of that. Then find out who your kids are and encourage them to do the same. You'll all be much happier and our world will be a place that's infinitely more bearable.

Your love relationships will work properly too.

This does not happen overnight, but the decision to choose yourself and to deliver this message to your children happens in one moment. Make the decision to go deeper to find what you truly desire, and develop kids who will create the world you want to live in someday.

It's up to you.

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GIVING THE “GIVER” GENE

Today's child is born with quite a choice of electronic goodies, such as smartphones, gaming consoles, advanced tablets and computers, used for everything from schoolwork to entertainment.

Since many of these *conveniences* help parents first, by occupying, babysitting and monitoring our kids, these young'uns are born using society's toys.

Turn on the TV, or surf the web and you'll see every human being looking down at a screen. I remember as a twelve-year old, I read from Thoreau's *Walden*, "Men have become the tools of their tools." That was written in 1854, but is rings truer today than it did back then. So much of our time is spent in separation from nature and each other and we are seeing and feeling the effects in our relationships.

So when you're not at the Verizon store upgrading your little girl's 5S to a 6+, how do you teach her to give? And when you're not down at the Subaru dealer haggling for your second semester senior son who just *has to have* the WRX because the Outback sedan is not cool enough, when do you talk about how important helping others is to our true inner fulfillment?

When we are so focused on giving our children everything they want, how can we convey the importance of giving to others?

Good questions.

You may be thinking, "Rick, we don't have money to give away. Plus, charity is for older people and rich people. Not me."

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Let's get serious for a minute.

Are you ready?

As soon as I started helping other people, I never had another money problem. As soon as I began giving my time and money in the proportion that felt right for me, I never had another money issue. As soon as I listened to my heart, not anybody else, about my giving, my life was easy.

Are you following me now?

Teach your children early that all the stuff they have is just stuff and the most important thing in life is creating a balance between giving and receiving. Balanced living starts with gratitude and ends with gratitude.

Let's go back to my cups.

You can accumulate lots of goodies and grab up a bunch of cool toys, but if you are broke inside and you're looking for a remedy, use my method and give. All of your problems will fade away when you find someone who needs your time and you give it to them.

You will feel lighter and freer when you take a minute to talk to someone who needs your support. You will have whatever you need as soon as you help others get what they need by using the gifts inside you.

Teach your children to give to organizations by your example. Let them observe and get them engaged in community service when they are young. It will become something they enjoy and participate in regularly.

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Alex and Max both served their communities as little boys. They were reading buddies at the local library. They coached a little league baseball team and played Scrabble at the local assisted living facility. My boys worked our town's community day by manning booths and working the dunk tank.

Carol helped launch a teen leadership council to enlist our town's young people to do great work. Alex was an original member and Max is now a member. Our boys saw first-hand what it took to create and grow this wonderful organization.

Teach your children to give money by giving money to your favorite charities, then telling them why you do it. Explain the good work these organizations do, and then ask them what they support. Talk about giving and they will too. Teach them to help the less fortunate by helping others yourself. Ask them if they have friends they can lend a caring shoulder to.

Talk about the good they do out in the world.

Then, let your kids know you are proud of their efforts.

You will be making the best investment in them and your family. If you want a relationship that rocks, start by giving first, then teach your kids to give too.

The family you build will be a pillar in your community and a shining example for others to learn from. The world will receive your gifts, but you get the best reward: the legacy of providing the giver gene.

Building great children is the best mark you can make on our planet.

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CHAPTER FOUR ACTION REVIEW

How often do you speak with your children about finances?

Are you willing to teach them the way they learn best rather than your way?

Have you made a strong effort to apprentice them toward a healthy work ethic?

Will you teach them about your new choose yourself economy and their future?

Has resistance held you back? Will you teach your kids to see and overcome it?

Will you share the benefits of giving with them? Where can they impact others?

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MONEY 5.0: GOING TO THE NEXT LEVEL TOGETHER

We all like to have fun. And nothing supports having fun like your mindset. If you struggle with letting loose and enjoying yourself regularly, get ready for an *aha* moment.

At this point you may be feeling more confident in your ability to communicate with your partner. You've learned how to identify the origins of your financial consciousness, you've worked through the basics of setting a new money mindset with your partner, you've looked at money as a tool with five different uses and you've developed a strategy for educating your children so they may get a head start on building their lives.

It's time to have some fun.

One of the things I did once I felt secure was buy myself education. I love to learn new things.

Do you have a hobby that you'd like to take to the next level? Is there some undeveloped talent inside you that could pop out if you put a little more time and money into it?

A friend of mine, Andrea, puts a few bucks aside each month for her husband to spend anyway he likes. This gives her great pleasure and he thinks it's awesome. They both enjoy hiking, so they will visit a new place and get some new gear and do their thing. It gives them both a feeling of exhilaration while getting some quality time together. Andrea also loves horses, so she will go riding as a personal reward with her fun money.

My friend Peter loves to fish. If any of you fish, you know the cost of fishing ranges from one hundred dollars to infinity. I'm not kidding. You can literally spend all your money on this hobby. Pete began fishing with his dad, also an avid fisherman, and together they kept upping the ante until one day Peter decided to make a business out of it. Today,

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he designs and produces custom flies and hosts fishing trips for others who love this popular hobby.

Have you ever given much thought to what kind of fun things you will do when you have enough money? It's time now to begin opening up and encouraging your partner to do the same. What turns you on? What do you and your spouse love to do together? Is there something burning inside you? Write a few things down here:

You can start small, having fun with your extra money, but it is very important to do this. No matter what level you're at in this journey, you can begin to use a portion of your monthly money to have fun. Your partner and you both deserve it. It's also easier to keep doing things that are fun, and this will help you build momentum.

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CREATING MOMENTUM

Momentum can be your best friend when building a lasting money foundation. Just as with your health, job and relationships, putting the science of momentum to work for you and your partner is essential to consistency and success.

I use several tools to keep my momentum going.

1. A money momentum journal.

Keep notes as you move through this journey and encourage your spouse to do the same. Sit down once a week and talk about your money, jotting a few ideas and feelings down.

This simple act of coming together for the sake of your good financial management will make a big difference with your communication in other areas. Anything we track or measure improves. I've seen couples grow their savings and incomes after doing only this step. There is an unseen power in unity and when you journal together you put this power to work. Connection increases when you create stability together.

Create momentum to keep your progress going.

Get your free copy of my *Money Momentum Journal* at:
<http://www.themarriageboss.com/resources/>

2. Keep giving as much as possible.

Think about your gratitude level. How are you feeling now that you have a healthy relationship with money? Could you give more time or money to fulfilling causes? Is

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there something new you and your partner want to support? Are there people you'd like to help? This is a good time to reflect on your giving cup and see if you can increase the money you put into it. I spend time regularly dreaming about ways I can give more. It creates a wonderful outlook on life and brings me in contact with others who feel the same. Ask your spouse if they have some ideas to help your community or a specific organization.

3. Trust your process and share your confidence.

Let others know what you are doing and stay engaged. Many people go within themselves when their money problems fade away. They feel others are jealous and want their money.

When we're broke, we're embarrassed. When we're rich, we're ashamed.

But you are good enough, no matter your financial situation. Stop hiding and being uncomfortable. Being open and honest about where you are with your money frees you from shame and guilt.

Get out and make a difference by using your new healthy money mindset to improve the world.

4. Love your new money mindset and celebrate the place you're in.

Create moments to taste the flavor of your efforts, and let your partner know you appreciate what you've built together. Show gratitude in all areas of your life. Thank her each morning for a smile or her support before leaving for work. This model can be used in everything you do. When you break down a problem or challenge, then take a step-by-step approach to solving it, your life becomes easier and more relaxed.

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Make time each day to practice your new habits and share the celebration with those you love. Make a difference in the world and your world will change too.

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YOUR HEALTHY MONEY NETWORK

Few things influence our success and happiness like the people we surround ourselves with. Keep your progress going by building a healthy money network.

Put together a list of the people in your life who support your healthy money lifestyle. Do you have an accountant? A planner? Supportive parents or mentors? What about friends and coworkers who promote the same healthy money life you desire?

Create a list of all these people:

It seems we never want to talk about our money with others, but we should talk to our supporters and ask them how they create and maintain their money mindset. When your car needs new tires and you ask a bunch of people which tires they have and how they like them, you don't feel shame. Talking about money should be no different.

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If you don't have tire embarrassment, don't have money embarrassment. Trust others with your story. Tell the truth about your journey and you'll find so many others who have similar stories.

Another example of a network you build is for your healthcare. It's easy to find doctors because they are all on your health insurance company's web site. You go there to see who's in your network. So if it's hard to find financial support, it's because you don't have a network for your money. So build one.

So why then when you have a money problem, do you stick your head in the sand and hope it goes away on its own? It won't. Trust me. You have to be proactive about your money the same way you are about your health and your car.

If you don't have a healthy money network, begin today with just one person. Call or email your closest friend or family member, who has the financial lifestyle you want, and ask them if you may talk to them when you have a money question.

If they say yes, write their name here.

Contact another person next week and do the same.

Then, in a few weeks, find a financial planner and make an appointment to see them. Ask them who they work with, how their fees are structured and if they will give you a free consultation to discuss your financial goals.

Meet with them and ask lots of questions. You do not have to have a fat bank account to meet with a planner. You just have to want to be educated.

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After your meeting, add their name.

You can do this same thing with an accountant, a stockbroker, personal banker, your boss or someone else you look up to. Make sure you are comfortable with the people you choose. If they make you the slightest bit uneasy, do not put them on your list. You only want to add people who support and care about you. It could take a while to find them, but they are out there.

In 1997, I found somebody like this. His name is Peter Hall and he is a CPA from Long Island, NY. I was introduced to him by my best friend from college, Gary Wojtas. Gary was introduced to Peter by his good friend Joe.

I spoke to Peter on the phone first, then drove 3 hours to meet him in person. That meeting resulted in me choosing him for my accountant. At first, he helped me start a small company from scratch. He was willing to help a young guy with a growing family get started. Peter kept a close eye on me, educating me about many topics regarding money and taxes.

It would be impossible for me to measure Peter's advice over all these years. You may not think of a CPA as inspirational, but mine is. And you can find people like Peter too, if you go out and look for them.

Seventeen years later, Carol speaks regularly to Peter's son James, about our financial needs. Peter and I built a wonderful friendship based upon trust and the solid advice he always gives us. He has seen us through the lean times to the success we enjoy today, and still supports us the same way as we plan for an even brighter future.

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I've been lucky to meet many others who I consider mentors in my life and continue adding more every year.

Make it a part of your new plan to build your personal network of money mentors.

I heard James Altucher say we are a combination of the five people we hang around most. Who are you hanging around with? If you want to be your highest self, start finding people who live the life, in every area important to you, not just with money.

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THE BIG LEAGUES, AKA LEVELING UP

Once you've built your healthy money network, it's time to test the waters by learning the secrets of the top players in the financial space. If you are like me, you probably like to be around people who are at or around the same social and financial status as you are.

We naturally gravitate to people like us.

You have to change this if you want to grow financially. You do not have to dump your broke friends and family members, but you do need to stop thinking and acting like them. You need to get your advanced education from the people in your life who never have to think about money anymore.

They could be local business owners, old-timers, entrepreneurs, athletes or anybody who can teach you more about living well. It does not need to be based only on money. Begin seeking people who have a life they love and love what they do every day.

Look for people who give to others and still have plenty. I attract new people who fit this description into my life daily. All I do is look for them. I want to be nourished, so I go out into the world and nourish others. When I wake up in the morning, I ask myself, "Who am I going to help today?"

Before long, you'll be teaching others to do the same thing. Be proactive about building your network. Every day is another opportunity to get a second chance in life.

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If you need help getting to the next step, let me know. I'm happy to get you started. I have many coaches, all of whom have given me wonderful gifts. You deserve the same.

If you truly want a better life with healthier finances, all you have to do is go get it.

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CHAPTER FIVE ACTION REVIEW

What is the first fun money activity you plan to do with your wife?

Did you download your free money momentum journal? Are you using it today?

Are you giving yet? Describe the fulfillment you are getting from this act.

Has your money mindset changed by reading this book? In what ways?

Have you begun building your healthy money network? Are you using it yet?

What areas do you feel you still need more help with? Who can help with these?

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RESOURCES AND TOOLS

If you choose to take the path laid out for you in this book, many resources and tools are available to make it easier. I am an avid learner, and books and handy methods are a major part of my everyday practice.

My success came from my willingness to fail then get up tomorrow with even more enthusiasm – because I was smarter and more determined. The teaching in this book is the result of never giving up on my marriage, family or businesses. Excellence is the only option.

You have to do the work.

Work on yourself each day and become the best version of you possible.

This takes desire, energy and information. The rest is just showing up.

Show up for yourself, your spouse, your family and your business every day. It won't be long until you are enjoying a marriage and a business that nourishes and provides all the connection, love and money you could ever want.

We all learn differently, so be aware a resource that resonates with you may not make sense to your spouse. I hope you uncovered details about your specific personality and your partner's through doing the exercises in this book, and that leads you both to cooperating in the adventure ahead.

Value all learning and discovery as a lifelong process, filled with wonder and challenges. If you and your spouse travel this road together, your future will be much brighter and you will enjoy communication as well as personal growth even more.

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FINANCIAL BOOKS

If you want to become more proficient financially, reading this book was a great first step. Here are some of my other favorites.

- *Seven Years To Seven Figures*, Michael Masterson
- *Total Money Makeover*, Dave Ramsey
- *Personal Finance Simplified*, Tycho Press
- *Money Is My Friend*, Phil Laut
- *Millionaire Messenger*, Brendon Burchard
- *I Will Teach You To Be Rich*, Ramit Sethi
- *Rich Dad, Poor Dad*, Robert Kiyosaki
- *Cash Flow Quadrant*, Robert Kiyosaki
- *Money: A Love Story*, Kate Northrup
- *Think and Grow Rich*, Napoleon Hill
- *The Money Smart Family System*, Steve and Annette Economides
- *Country Bound: Trade Your Business Suit Blues for Blue Jean Dreams*, Marilyn Ross

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PERSONAL GROWTH BOOKS

If you want to improve yourself by engaging in a daily practice, here are a few of the hundreds of books I've used to nourish my soul. We are a combination of the things we read, the people we hang around with and the thoughts we think. Start feeding yourself with these.

- *Choose Yourself*, James Altucher
- *The Alchemist*, Paulo Coehlo
- *How To Win Friends and Influence People*, Dale Carnegie
- *The Desire Map*, Danielle LaPorte
- *The Celestine Prophecy*, James Redfield
- *Writing On Your Own Terms*, Rebecca T. Dickson
- *The Four Agreements*, Don Miguel Ruiz
- *The Tipping Point*, Malcolm Gladwell
- *The War of Art*, Steven Pressfield
- *Daring Greatly*, Brene Brown
- *Man's Search For Meaning*, Viktor Frankl
- *The 7 Principles For Making Marriage Work*, John Gottman

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HEALTH AND LIFEHACKING BOOKS

Great information is not much help if you don't optimize your personal health and wellness. High performance comes from having the energy you need to take action. Start with some of my favorites.

- *The End of Illness*, David Agus
- *Magical Mind, Magical Body*, Deepak Chopra (audiobook)
- *Perfect Health*, Deepak Chopra
- *I Can See Clearly*, Wayne Dyer
- *The Wisdom of Menopause*, Christiane Northrup
- *Integrative Nutrition*, Joshua Rosenthal
- *The Slow Burn Fitness Revolution*, Stu Mittleman
- "Hungry for Change," James Colquhoun and Laurentine ten Bosch (documentary)
- *Natural Health, Natural Medicine*, Andrew Weil
- *8 Weeks to Optimum Health*, Andrew Weil
- *Habit Stacking*, S.J. Scott

My resources page at <http://www.themarriageboss.com/resources/> has links to these books and even more great tools to get you jumpstarted on the path to creating a marriage, family and business that matters. You can have the life and love you want by dedicating yourself to learning and improving. Good Luck.

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PROFESSIONAL RESOURCES

We all need to be coached along the way, so here is a list of some of my favorite people to help with everything from finances to marketing, from empowerment to life coaching.

I also include links to the testing and assessment products I use in my practice. As you begin to improve your life, you will find that surrounding yourself with highly-skilled people is one of the best ways to reach your goals quickly.

- Debbie Mahony, *Design Spinner*, Web Design
- Rebecca T. Dickson, *Clarity, Clients & Cash*, Biz Consultant
- Heidi Lidholm, *Business From The Inside Out*, Business Strategy for Spiritual Entrepreneurs
- Haleh Gianni, *505 Living, Advanced Human Performance*
- Lindsay Witmer Collins, *Mobile App Design & Development*
- Christine Heuber, #1 Female LinkedIn Profile, Social Media Training
- Vanessa Simpkins, *Take Your Power Back Now*, Women's Empowerment Leader – Confidence and Cash Flow Mentor for Entrepreneurs
- Catherine Hummel, Self-Love Coaching
- Penny L. Sampson, *FIERCE Magazine*, Assertiveness & Leadership Training
- Michelle Terrell, *The Pistol Whip Hippie*, Love Life Coaching for Men
- Kelly Marceau, *Sexy, Conscious and Awake*, Mentoring Men and Women on Relationships, Love and Sex
- Rachel Russo, Dating, Relationship and Image Coach
- Nick Oddo, *TenStudioHill.com*, Health & Life Coach
- Shelly Prokop, *Studio Shelly Prokop*, Design, Illustration, Photography & Retouching
- Laura Madden, *Laura Madden Lifestyle*, Self-Image and Style Coach

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- Katrina Starzhynskaya, *Iconic Brand Advisor*, Ecopreneur, Publicity and Branding for Experts and Advisors
- Brendon Burchard, *High Performance Academy*, Personal Development for High Achievers

Visit www.themarriageboss.com/resources for live links to all these amazing tools, books and people.

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TESTING RESOURCES

The link below will take you to the urls for the testing sites mentioned in the first section of this book. As with all my free gifts to you, if you would like to dive deeper into working with these resources, contact me. I'm here to help you master your marriage, family and business.

- How To Fascinate
- ULT
- CVI

For links to these testing tools, visit www.themarriageboss.com/resources

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CHAPTER SIX ACTION REVIEW

How willing are you to continue your daily practice of improvement?

Which tools and resources resonate most with you and your new money journey?

Are you showing up differently for your wife and children than you did last year?

What is your favorite way to learn new information? Reading, audio, podcasts?

Have you learned new ways to improve your communication?

How often will you review the information you found in this book?

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If you found my work helpful, would you share that with others?

Please let me know if I've given you knowledge that helped you by contacting me at rickgabrielly@gmail.com

If you have a story to share, I'd love to hear about it. Thank you for the opportunity to help you build a marriage, family and business that matters.

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BY RICK GABRIELLY

Dedicated to the couple... The lovers. The partners.

Any two people who have chosen to live in the glow of love together.

- **You are creators.**
- **You are alchemists.**
- **You are illuminated.**

The connection you established when you first met, when you first came together, is a foundation.

At first, it is flat. Much like a canvas mounted in the frame of hope.

As you grow deeper in love, you add levels, bricks, layers of color, emotion, spontaneity, rich feelings of bliss and discovery for each other.

We celebrate you and your decision, your choice to take this journey together.

We honor you and your partner by nurturing a deeper state of security.

A deeper vision of abundance.

A heightened ability to attract and keep more money into your lives.

Your value as a committed, respectful couple is easily felt by others. Your friends, family, colleagues and especially your children are enriched by your unique gifts.

THE MARRIAGE MANIFESTO

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Your willingness to boldly accept the responsibility of your love serves as a living organism. This loving energy is a shining example to all that you both touch.

This is the only energy source we need to change the world. All other forms of energy come from the love between two people.

You engage in meaningful, vibrant sex, completing this circle of connection.

Both you and your partner experience the creation of life. A life that comes from this sacred union.

You transform each other. You feel alive. You lose all senses for a moment. And that is the only moment there is.

There is only love.

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GRATITUDE GOES OUT TO:

My beautiful sister Joyce, my biggest fan from the day I was born. You make my freedom possible. Thanks Cracker. I love you.

My brother David, the steadiest guy I know. You trust me with your life and give my family your all.

My brother Vince, you put me on the path of spiritual seeking back in 1981. Your devotion to living has been an inspiration.

Mom and Dad, you put your children ahead of your own happiness. Thank you for giving us everything you never had. I still say I got the best of both of you in me.

Aunt Mary and Uncle George, you showed me what fun looked like. I learned quickly. You also set what remains the finest example of a perfectly married couple. One I take a lot of pride in emulating.

Mom and Dad Waylett, thank you for trusting me with your little girl. I'll always take great care of her for you.

Uncle Booksie, for saving my life so I could save yours. Your fun-loving, free-spirited, Emily Post-filled lifestyle was the talk of the town. We did it right. Your letter to me remains the most important piece of literature I ever read.

Becky, my no-bullshit writing goddess, editor, copywriter, business advisor, Friday afternoon beat down, in-my-brain, in-my-heart wordie. You are the single reason this book came to life. Your gift to me lives in the spaces between each letter.

GRATITUDE

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Capo, the queen of meaning. Your content editing, questioning every word, forcing me to make sense was scary and exciting.

Clare, your formatting, patience, knowledge and expertise actually made the publishing process fun. You make me look forward to my next book.

Shelly, fate jumped in and you had me “covered” in a big way. After searching the world over you were right in my backyard. You gave my words a pretty face. Your creative gifts are many and I’m blessed by your enthusiasm for making rich, diverse art then bringing it to life for others to enjoy.

Cheryl, my Star VA, your guidance and support is such a steady hand in bringing my message out to the world.

Belinda, my spiritual architect. You loved the part of me hidden deep inside and opened your arms and heart to my true awakening. You gave me rebirth and the courage to choose the road less traveled.

Denise, we’ve shared so many special moments on the front lines of SDSW, even before it existed. Your loyalty and love nourishes me and our family.

Steve, for over forty-six years, we’ve been best friends. At times, it was only you and I. Against all odds, we’re still here. Fighting the War of Art every day.

Gary, from our first day at Iona in 1980, right up to today, you have been a brother to me. We’ve shared all the good, the bad and the ugly. Much more good.

Dino, you and I took a special trip together despite the naysayers. The road to Coop-

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erstown will always be paved with promises kept and two men who value a handshake agreement over all others. We built a house that stands through any storm.

Debbie, my web developer, business muse, brand designer, tech girl, calming influence, always there to deliver online love and support ahead of schedule, with a smile on your face. You are my yes angel. Ready to make my crazy ideas come alive.

My fellow health and life coaches, we are part of a mission to help others uncover, cultivate and celebrate their potential. I can't wait to see what you all do next.

My clients, patients, customers, and all those who said yes to my message over the past 30 years. You have shaped my ethics, motivation and desire to serve.

My neighbors on Cypher Lane, you have made my family your family. What a beautiful place to live. This fertile ground has profoundly impacted my work by providing a living, breathing laboratory to test the theories in this book over the past eleven years.

Davey Jr. for expanding my mind and heart since 1979. You came into my life on a Harley and never left. We travel as rebel brothers upholding a code seldom seen these days. Forever in the wind man.

Kurt, Jim, Peter, Anthony and John, more than just friends, you are loving men who respect your women and set a wonderful example of what we all can become.

IIN, Iona, VHS, NWP, VRES and the many schools, courses, trainings, workshops, mentors, teachers and guides I've been blessed by during my life. I value learning above all else, and spend most of my waking moments reading, listening or writing.

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My beloved Classmates: everyone knows how much I love all of you. Keeping these bonds going is my greatest joy. Thank you all for nourishing me all these years.

Wayne Dyer, Deepak Chopra, Brene Brown, Zig Ziglar, Earl Nightingale, Danielle LaPorte, James Altucher, Gabby Bernstein, Kate and Christiane Northrup and Led Zeppelin.

AK thank you for all those evenings of teaching and the best jokes ever. You were like a second father to me and you gave me the gift of salesmanship.

Elisa, Tina, Fern, Stanley, Karin, Ellen, Ruth and Millicent for your unconditional support and trust.

Trishy for channeling the power of LOVE back into my heart. You showed me that “There Is Only Love”

Gina for seeing me as I can be and always comparing me to our spiritual and motivational heroes since 1980. You never said it would take thirty-four years!

Heidi C for your laughter, love and thinking any idea I think of is great.

Heidi L for giving me your heart so we could create The Marriage Boss together. Your limitless enthusiasm from halfway around the world every day fueled a message that promises to change the way we live, love and matter.

The Baseball Gods, for putting the ball in my hand and my heart on the field.

The Newburgh Knights Family.

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The Arlington Marching Band Family.

The Kindle, podcasts, Audible, my Mac, iPhone and SIII.

“Taking On The Word” Author Family.

The Beahive Family. The concepts in this book and my proprietary programs were born during time spent in the collaborative space we fondly call The Beahive, in Beacon, NY. This unique space, filled with creative, loving artists, technology peeps and thought leaders from every arena, has consistently provided sparks to keep my internal fire lit. Thank you to Scott for bringing us together and thank you to Deborah for giving us a landmark space to grow in. Pure honey-filled heaven.

Special thank goes out to Miss Penny, Vanessa the Queen V, Miss Laura of Style, Leslie WW, Catherine CC, Michelle PWH, Shannon, Sandra, Rita, Marci, Ann, Kathy, Ally, Kelly M, Nick, Katherine, Kelly CV, Christine, Linds App, Leah, Amanda, Kim, Ling and Kathleen Leenie Beenie for your daily encouragement, support, laughter, tears, heartwarming stories, crazy plans, outrageous ideas, war stories, inside information, unconditional faith in me, you are my biggest inspiration. We are in the arena together.

And most importantly, thank you to my readers. You give me a reason to write tomorrow. And you matter most.

Struggling to earn more and still feel connected to your wife, kids and business? Caught in the cycle of working more for less? Stressed from not having the answers?

Stop feeling frustrated, alone and exhausted, and build a life that matters.

What you are missing is your greatest source of power: the connection to your woman. Learn to tap into this source, and have more power, more money and more sex than you've ever imagined.

I've seen many married couples struggling with finances. After personally experiencing and overcoming it, I felt the need to focus my work on helping others improve their communication around money. So many husbands feel shame and embarrassment around their own money story, while wives feel insecure, oppressed and silent. When we are unable to talk openly to each other, the resulting disconnection leads to a loss of personal power, which affects all other areas of our lives.

We become frustrated, alone and exhausted, which means we aren't at our best. Ultimately we earn less, communicate less and love less.

My goal is to help smart husbands start a new conversation around money.

A conversation that leads to rediscovering your personal power by uncovering the gifts within your wife. By restoring this vital connection, you can build a marriage, family and business that matters.

It's time for you to tap into the source of your true wealth: the hidden currency in your marriage.

Rick Gabrielly is a passionate husband, father and entrepreneur. His program, The Marriage Boss, helps men around the world start the money conversation with their women, resulting in more vibrant marriages, stronger families and businesses that matter.

www.rickgabrielly.com

