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Money is a means, not an end

Investing the entrepreneurial way means looking at money as a means to enjoy your life – not as the be-all and end-all of existence.

I had lunch recently with an old friend whom I hadn't seen since 1984, which was when his family left South Africa for Canada. That moment in history was one at which some people felt that the country was no longer worth investing in. Like in 1976. Or 1994. Or now.

This friend, the oldest of three sons of a medical doctor, finished school in Saskatoon, then studied finance on the east coast, before settling in Bermuda with his wife and children. There he works for an investment management company linked to one of the big names here in South Africa.

During our first discussion in 26 years, we covered many areas of life and business. His view was that it would have been better to have stayed in South Africa, financially speaking alone, as well as all things considered.

Investing in the future

He also spoke extensively of his father, who died a few years ago. As the recent death of my father had done for me, his had changed his life. He shared three insights that stayed with me. They say a lot about investing. First, his father, who had spoken his whole

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life about the importance of working hard and providing for retirement, had never once again mentioned the matter after being diagnosed with lung cancer. The day he heard that he was terminally ill, the values he had lived by fell away in an instant. He never again spoke about his job, nor did he advise his sons to focus on their careers.

Second, he said that it is amazing how little money you need to retire. And third, he said that, if he had his life over again, he would have done more hunting.

Changing perspectives

Hunting is not everyone's preferred metaphor, but we can all relate to doing what connects us with nature, and what makes us feel free, happy and alive. We can also relate to having what we have been pursuing for a long time suddenly become meaningless. Mortality brings perspective.

As an entrepreneur, which is what we all are in today's world, whether we realise it or not, what you invest in has more of a life-or-death perspective. In a job, when you often do what you hate in exchange for money, you may invest in the market for retirement. Your life becomes a means to an end that may never come.

When instead you risk everything to live your purpose through your business, you invest rather in your enterprise, relationships and life. The present moment moves from a means to an end to the end itself. You shift your consciousness into a new gear in which you give your all to the now. The future becomes included in that, not held at a distance.

Creating your own future

As an entrepreneur, you invest the way you would if you had your life over. You do what you would do if you knew that this is it. You take and manage risk, capitalising on the only real window of opportunity, the present moment. Money is not something you hoard fearfully, it is the currency you use to empower your dreams and those of others.

As an entrepreneur, you have something to live for. You have chosen to be who you are for a living. Money is a means, not an end. Life itself is the end.

You open doors, see and step into possibility, and create new realities. You invest in being alive, here and now. □

