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Money Conference entertains, educates, and inspires:

Part I: Focusing on the journey to your destination

by Anita Martin

It was a Saturday which offered a wealth of choices for young people and adults interested in learning how to make the most of their money in hard times. The 9th annual Madison Money Conference took place August 15 at James Wright Middle School. The event featured workshops for adults on such subjects as how to improve your credit score, “growing your green” (budgeting basics and energy efficiency), investment clubs, housing preservation and foreclosure prevention, “meals in a flash...for less cash,” and stock analysis basics/how to pick stocks. The youth sessions centered on identifying wants vs. needs, understanding money matters, preparing for college and ways to pay for it, finding a job, learning about savings and checking accounts, building your human capital, and becoming an entrepreneur. Asset Builders of America produced the conference, and for the ninth consecutive year, CBM Credit Education Foundation, Inc. served as the main sponsor for the event. Keynote speakers included writer, actor, and producer Ronnie Warner, and President of MCO Construction and Services, Inc. Ann McNeill.

The day kicked off with four local young people braving the audience and performing in a Money Conference Speak-Off contest. Kobina Intsifuo, Mariono Weaver, Antonio Rhames, and Briana Miller shared what it was like to attend a Money Conference and/or the YouthPower Finance Academy Summer Program as well as what they learned while there. Judges then scored each contestant on the financial content, quality and style of delivery of his/her message, and selected Briana Miller as first place speaker.

Building success using your assets

Upon completion of the speak-off, Bob Wynn, founder of Asset Builders, introduced the keynote speaker, Ronnie Warner. Probably the first indication that Warner would go far in life was his election as president of his senior class, Wynn says. Once the class clown, Warner took his passion for laughter and cultivated a burgeoning career as a Hollywood writer, actor, and producer. His projects/collaborations have included the films *Puff, Puff, Pass*, *Grindin'*, *Nora's Hair Salon II*, and the critically acclaimed series *The Shield* and *Joan of Arc*. He's best known for the 2007 hit movie *This Christmas*, in which he played “Dude” with dreads and also served as executive producer of the film, Wynn says.

Warner began his presentation, titled “Build Success Using your Creative Assets,” by praising the speak-off contestants for their courage. Researchers have found when people have been surveyed, that second to death, public speaking is their biggest fear, “so that’s amazing for these kids to get up there and do what they did,” he enthuses. He proceeded to talk about “the unconventional way” he has chosen to make a living and what led him to where he is today. He grew up in a small town in North Carolina with about 2,500

residents, where after high school; people typically got a job nearby, or maybe went to college or trade school and then got a job.

Warner talked about his grandfather, who once told him that the best gift a man or a woman can give himself/herself is to know himself. He calls that insight from his granddad a gift, explaining that it's a statement that at first encounter seems simple and straightforward at first, but which, in reality, goes deeper than that. Warner then asked the audience by show of hands how many watch the television show *American Idol*. "Some people on there don't know who they are because they can't sing..." he exclaims. They go out there and "sound like a hot mess," he says, and when they get booted off the show, the ousted contestants believe they're going to make it in the entertainment business and say, "You're gonna' see me..." Warner predicts the only place they'll be seen will be on America's *Most Wanted* or *Cops*.

A lot of times we look outside ourselves to see who we are, Warner states, which is sometimes OK and sometimes not. "You've got to dig deep and ask yourself every day, 'Who am I?'"

He reveals that after high school, he went to college "for a second. I'll be honest, I didn't do to well." Then he went into the service. His grandfather, who raised him, was "knocked down," he indicates, when he started down the path that he did. Warner grew up in a family that focused on the construction/bricklaying industry, and his father wanted him to pursue the field of business. When folks asked Warner what he was studying in college, he replied, "Premed." He says he thought it sounded cool, and doctors make a lot of money. Never mind that he had failed chemistry, and already knew back in high school that he wasn't good in science.

"The college I went to said, 'Don't come back. Look, we don't want your money. You're messing up our statistics,'" he laughs. Warner left school and went into the reserves, and started yearning to go to Los Angeles. His father called, told him the family business was doing well and asked him to come back. So Warner went back to North Carolina to a new college and began pursuing business. A year goes by and his Dad asks him what he's majoring in, to which he replies, "Business." His father tells him, "No, you gotta' go into computers."

Know yourself, and listen to your heart

Warner addresses the young people in attendance, advising them that they have to know who they are and what they want to do with their life. "Not what your mamma wants, not what your daddy wants," he remarks, imploring the parents in the room not to get mad at him for his comments. "You gotta' listen to your heart," he states, acknowledging that "sometimes you can go too 'all out' and forget other things."

Warner recalls the conversation he had with his stepfather about his passion. After receiving an affirmative response to his question about whether Warner was "serious about this comedy thing," he asked if Warner had a Plan B. "I said, 'Plan A is my Plan B... That's what I want; that's all I'm shooting for...,'" he says, admitting that it doesn't

always work out that way if an individual's not realistic about their assets and capabilities. Like if you want to be a professional basket ball player "and you're 4'2" tall...Maybe you need a Plan C because that (Plan A) might not work."

Having goals is important, but frequently, states Warner, people focus almost exclusively on their destination. "But what you really need to be focusing on is the journey to your destination..." In part, he says, because when you first determine a goal, often you really have no way of knowing exactly what you need to do to get there. He goes on to explain that when a person passes away and they're buried in the ground, their tombstone generally just gives the date they were born and the date that they died. What's truly important is the hyphen--what happened and what they did in the time between their birth and death, "the journey they took."

Warner encourages people to avoid some of the actions he himself took. "I didn't appreciate my journey. I got too caught up in things..." Like many people, he says, he had tunnel vision and had an "I gotta get there" mentality, and as a result, he "didn't stop to smell the roses. I didn't care about my money. I didn't care about my credit...I just cared about getting there."

Understanding and respecting money

Next, he referred to the saying that the love of money is the root of all evil, indicating that he disagrees with this adage. Warner instead believes that it is the lack of (understanding of) money that is the real root of evil: "You can have a million dollars and feel like it's not enough, and you can have three dollars and feel like you have plenty." He reminds attendees that money is technically just a piece of paper or a concept. According to Warner, it's "the energy behind it" and "the energy in front of it" that gives money its true meaning.

He discusses his distant cousin (who he has never met) who six years ago won 35 million dollars. Today, she and her family "are on welfare. Thirty-five million can go real quick if you don't understand and respect what it (money) is..." he cautions, emphasizing the need to "understand and respect money as a flow of energy." To illustrate his point, he uses the example of the dynamics involved in his going into a store and buying a soda. When he presents the money to the store proprietor for his soda, he's essentially thanking the person for providing a valuable product and taking his time to provide the service. In turn, the proprietor is thanking him for his effort in providing a living for him and his family.

The same \$10 can hold different meaning for different people, Warner contends. "Earn your money; respect your money; share your money," he advises everyone in the audience. Next, he clarifies the true meaning and importance of credit, which he indicates is short for credibility and it comes in all sizes. "Right now if you're in school, your credit is your grades," he addresses the students in the room. Warner says because he didn't do well in school, his credit at the time, his grades, were bad, so he took the SAT Preparation class to make it into college. He points out that his buddies in school were "Straight A' cats" and he encourages others to do the same: "Hang with people as good

(as) or better than you so you can learn something from them.” Warner reiterates that “something you’ve always got to understand is that your credit is essential.” It will dictate your journey and affect your destination, “so when go out in life...focus on the journey you’re going to be taking and the steps you’re gonna’ be taking.”

Focus on what you’re doing right now

Warner reminds us that we live in one time—today, right now, not in the past or in the future. Although people think they can state what they were thinking yesterday, he says, “you can’t tell me *exactly* what you were thinking yesterday.” The point is, “always focus on what you’re doing right now, because right now is going to dictate the next right now.” When it comes to bad things happening, that worst moment in your life when you thought everything was over and you can’t believe what’s happening is happening...”You know what it is right now? It’s just a moment...” He says, “...I can change my circumstances and get a little closer to understanding who I am,” as well as get closer to answering the question, “What am I here to serve?” Warner compliments folks for making time to attend the conference and thereby increasing their self awareness.

He talks about the fact that right now, there are people out there doing things that are ungodly. People sometimes think these decisions won’t make a difference, but they do, he affirms. “It’s going to affect your journey; it’s going to affect their destination.”

Decisions you make along the journey do indeed make a difference, Warner opines, and he speaks from personal experience. He alludes to having made some decisions and done some bad things that he’s not proud of, but chooses not to elaborate with specifics. “Always start your day new and ask yourself, ‘Who am I?’” Also ask yourself, “How am I to serve?”

For more information about the nonprofit organization Asset Builders, visit www.assetbuilders.org In Part II, we examine the new credit card regulations which will take effect in February.
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