



# **3 REASONS YOU WILL NEVER BE FINANCIALLY FREE**

**WHETHER YOU'RE  
RICH OR BROKE**

**Leroy A. Brown**



# **3 Reasons You Will Never Be Financially Free, Whether You're Rich or Broke**

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## INTRODUCTION

In today's world, getting ahead can be challenging and almost impossible.

Trying to achieve all your goals and dreams may even be more tedious to attain now than ever before.

Even though there are more opportunities today, only a few are able to capitalize on these chances.

Nevertheless, they can be realized.

Discovering the **3 Reasons You Will Never Be Financially Free, Whether You're Rich or Broke**, will help you to understand more about living a prosperous, happy, and healthy life.

The current economic climate has not made it any easier.

With rising interest rates and inflation, finding a way forward is becoming more challenging.

With the ambitions and unyielding spirit, most of us have, we pursue wealth and financial security as part of our efforts to achieve our goals and dreams.

Part of having wealth and financial security is having enough money. This money is used as the universal currency in our modern society as a medium of exchange to unlock opportunities and influence our lives.

Despite the undeniable significance of money, many of us grapple with the relentless challenge of earning enough money to secure our future, fulfill our desires, and find contentment.

Also, as we continue to live our lives, more of us are experiencing mental health changes that are not for the better, especially since the COVID-19 pandemic.

The 2020 COVID-19 pandemic brought many variances in how we live our lives, such as uncertainty, different daily routines, financial stresses, and isolation from each other.

Even though the COVID-19 pandemic is over, many are still experiencing the above, in addition to anxiety, fear, loneliness, and sadness, among other things.

These mental, psychological, emotional, and social issues are in addition to what was already happening and the overall increase in their occurrences.

Regardless, we must prevail in order to realize a life of financial freedom, happiness, and good health.

This is where specific approaches are required.

And just when we think we are getting there, here comes health concerns.

Globally, HIV/AIDS, cardiovascular diseases, food sustainability, obesity, and food safety are some of the existing health crises and issues.

For many individuals, some of their health concerns are COVID-19, joint and muscle pain, opioid addiction, being overweight, being inflexible and immobile, diabetes, and aging.

Nevertheless, life goes on, and we all need to deal with the adversities and opportunities that present themselves as they occur.

**3 Reasons You Will Never Be Financially Free, Whether You're Rich or Broke**, will assist you on your journey to financial success, having a sound mind, and good health.

So, let us get started on this beautiful journey to wealth, happiness, and overall well-being.

\*Please note in this publication well off, financial freedom and financial independence are used interchangeably, so don't worry about it.

## The 3 Reasons You Will Never Be Financially Free, Whether You're Rich or Broke

You may be asking what are the three (3) reasons why many will never be financially well off or successful, even if they are rich and wealthy?

Of course, there are more than three (3) reasons, which may even be a lot more depending on your situation.

Nevertheless, from experience, observation, and research, there are three (3) things overall that, if not present in your life, can ensure you will never be financially well off or successful, regardless of being broke or rich.

These three (3) areas are needed to be financially free, happy, and in good physical condition.

Let us explore these reasons further as you start or continue on the road to financial independence and maintaining and growing our wealth.

### **MONEY**



Image by Karolina Grabowska from Pexels

In pursuing financial freedom, the journey is often tedious and discouraging.

This path towards financial success may have obstacles to overcome, changes to adapt to, and new things to learn.

Wanting to have enough money to live the life you want demands perseverance, resilience, and a deep understanding of the obstacles ahead so you may overcome them and stay on course.

Some of the formidable challenges you may face in your quest to earn money and achieve financial independence are:

### QUICK RICHES

As the saying goes, "If it sounds too good to be true, it probably is."

You may be drawn into the irresistible allure of get-rich-quick schemes and overnight success stories. It doesn't matter what it is, whether it's a cryptocurrency craze, a multi-level marketing opportunity, a 3-step program, invest and earn fifteen percent (15%) in three (3) days, etc. These seductive and usually well-advertised shortcuts often lead to financial ruin. In contrast, the path to true financial freedom is built on a solid foundation of hard work, discipline, dedication, perseverance, and patience, not on the illusion of quick riches.

### 9-to-5 JOB

9-5 jobs in and of themselves are not destructive activities.

These jobs may be the primary ways or the starting point for you to become wealthy and amass riches.

Depending on your job and what you do with your net income, you can be at least a millionaire.

For example, the TD Bank chief executive officer (CEO) received approximately CAD\$15 million in direct compensation in Canada. The breakdown of his compensation is as follows:

Salary	over CAD\$1 million
Cash	over CAD\$2 million
Performance share units (PSUs)	over CAD\$7 million
Stock options	over CAD\$3 million

Clearly, if you can rise to this position, you will be a multimillionaire.

Another example is at Anthropic AI in the United States of America (U.S.A.), where it advertised for a prompt engineer and librarian for its production research and engineering department.

The annual salary range was \$250,000 – \$375,000.

With this type of income, you can earn over a million dollars in four (4) years or less, and what is done with the net income can determine if you are at least a millionaire or not.

For many of us, our journey toward financial freedom begins with 9-to-5 jobs.

While this is a reliable source of income, it can be a grind, particularly when the work is unfulfilling or does not align with your passions and values.

With 9-5 jobs, it may be challenging to maintain motivation and focus while juggling the demands of daily employment and life itself.

Many 9-5 jobs involve a lot of work and non-meaningful pay, which may slow your progress to financial independence.

To help overcome this struggle, it's crucial to find purpose within your job, set clear financial goals, and explore opportunities for advancement and investments that may accelerate your progress.

## DEBT

Debt is a financial pathway that can assist you to become rich and wealthy or broke and struggling.

From student loans and credit card debt to mortgages and car loans, debt can quickly become an insurmountable obstacle.

Interest rates on these debts contribute to them being burdensome, and coupled with the weight of financial obligations, debt can crush even the most ambitious individual's goals and dreams.

However, debt can be conquered by having a strategic approach, such as creating a budget, paying down high-interest loans first, and staying consistent with repayments while not increasing the debt.

Quick riches, 9-5 jobs, and debt are just a few of the hurdles we encounter when heading towards our financial goals.

So how can money cause someone not to be financially well off or successful, even if you are rich and wealthy?

Simply put, if you do not have enough money, it may be impossible or take a much longer time to achieve your objectives, such as being debt-free and having financial freedom.

### **\$3,500**

For example, if your monthly expenses total \$3,500 and you are earning \$2,500 after taxes, you are not covering your financial obligations, which means you are owing.

And if debt is used to cover the balance of \$1,000 ( $\$3,500 - \$2,500 = \$1,000$ ), whether by use of a credit card or other personal loans, now you have interest added to your expenses.

This usually is how many enter the cycle of debt and financial burden.

## **\$5,000,000**

Additionally, if we don't know how to maintain and grow what we already have, we can lose it all or the purchasing power.

For example, as of September 23, 2023, if one has \$5,000,000 in a savings account in the United States of America (U.S.A.), earning approximately 0.15% in interest, while inflation is at 3.67%, that individual is losing purchasing power. This means the \$5 million is getting less valuable and cannot buy as much as it could have anymore.

Even if the \$5,000,000 was in a high-interest savings account earning 4.35% in interest, if the 6.5% - 8.26% inflation rate in 2022 is to return, it could be devastating, like what happened to many in 2022.

## **COVID-19**

Of course, there are circumstances that happened during the COVID-19 pandemic from which many haven't recovered financially, such as:

- Being laid off
- Businesses closing permanently
- Retirement savings and other investments lost to scams
- Persons being fired and isolated because they were labeled anti-vaxxers
- Etc.

And even in non-COVID-19 situations, there are people losing their wealth and riches, for example:

- Many lost their investments in the collapsed cryptocurrency exchange FTX.
- Many millionaires and multimillionaires lost their money in Bernie Madoff's billion-dollar Ponzi scheme.
- Many lost parts of their investment in the cannabis boom as it became legal in states and countries like Colorado and Canada, respectively.

For example, many individuals who invested and never divested in Canopy Growth Corporation that, started in April 2019 and was listed on the Toronto Stock Exchange (TSX) with the ticker symbol WEED would have lost most of their stock value as Canopy's share price dropped significantly from CAD\$67.67 on April 30, 2019, to CAD\$1.13 on September 22, 2023.

So, as you may have realized, not knowing how to increase, maintain, and grow your money can contribute to you never being financially well off or successful, regardless of being broke or rich.

Therefore, it is essential to know how to increase, maintain, and grow your money even if you are rich and wealthy, as you may still lose it all.

## **MIND**

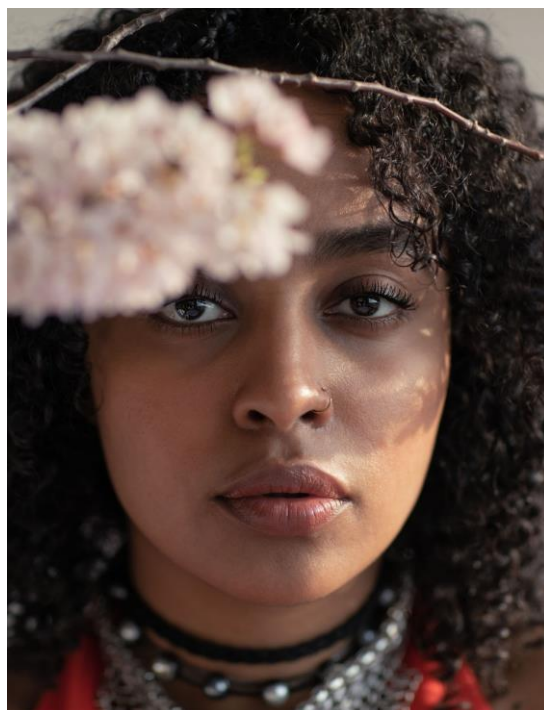


Image by NappyStock from Nappy.co

When pursuing financial freedom, one's main focus is accumulating wealth and making smart investments.

Having things like money and assets is essential for wealth. However, they are almost impossible to ascertain without the mindset that can take you there.

This type of mindset is the one that allows you to navigate the treacherous waters of finance with confidence and grace.

Nevertheless, it takes work to gain this type of mindset. Some of the reasons for not having this type of mindset for financial independence are as follows:

### SCARCITY

Scarcity is a factor that plagues many individuals. It is a mental state that debilitates many persons in their effort to achieve riches and wealth. This is because it creates this illusion or belief that there's never enough to go around.

It makes you think that money is a finite resource and acquiring it requires a constant struggle.

This scarcity mindset has become a significant roadblock to having financial success.

To break free from this mindset, it's essential to recognize that wealth is not a zero-sum game. There's an abundance of opportunities and resources available to those willing to seek them out.

It would be best if you remembered that financial freedom begins with the understanding that the success of others does not limit your potential for prosperity. It results from creativity, resourcefulness, discipline, determination, and willingness to take calculated risks.

## FAILURE

Another hurdle on the path to financial freedom, and probably the biggest of them all, is the fear of failure. This fear has literally and figuratively paralyzed many people.

The fear of failure has prevented many from taking risks and pursuing their dreams.

If the truth is to be told, failure is inevitable in any journey, whether it's financial freedom, happiness, being number one in sports, etc.

What separates those who forged ahead and those who stopped is the ability to be resilient, determined, persevere, and create solutions to problems.

Learning from it and using that experience and knowledge to move forward is crucial to conquer failure.

Using each setback as an opportunity to learn, adapt, and grow is an advantage.

## INSTANT GRATIFICATION

In an economic environment that is fast-paced, consumer-driven, and fueled by credit, having instant gratification is the norm.

We're bombarded with messages encouraging us to spend now and only worry about it later.

Spending now usually involves borrowing money to have items and then repaying the money with interest over time. This approach often leads to a debt burden and financial instability.

Achieving financial freedom requires a shift away from instant gratification towards delayed gratification. It means being willing to make sacrifices today for a better tomorrow.

Overcoming instant gratification is easier said than done. However, it can be achieved with determination and focus.

Scarcity, failure, and instant gratification are some of the mental challenges you may face and will have to overcome to become financially free and remain rich and wealthy.

Having the mental capacity necessary to achieve financial freedom, happiness, and good health is crucial to your overall growth and development, and without it can lead to not being financially well off or successful, even if you are rich and wealthy.

## **Johnny Depp**

For example, Johnny Depp is a well-known celebrity and actor.

He has the mindset of someone who wants to achieve the objectives he has set. And to his credit, he has done so and is still doing so.

Johnny Depp has worked his way to become an A-list actor and is globally known for starring in the mega-hit movie franchise - 'Pirates of the Caribbean.'

Johnny Depp's movies are estimated to gross over \$3 billion.

He started as a rock band member and eventually became an actor after being advised by well-known actor Nicholas Cage.

Johnny Depp has the mindset for achieving success and has used it in his investments in the arts, fragrance, production company, and more.

Nevertheless, this mindset was not brought into the management of his finances. Between his lavish lifestyle and the lack of prudent management of his money, Johnny Depp had severe cash flow problems that brought him to the brink of bankruptcy.

Luckily for Johnny Depp, his lucrative deal with the 'Pirates of the Caribbean' movie franchise has helped him stay afloat.

This arrangement with the ‘Pirates of the Caribbean’ movie franchise was done with a mindset that has enabled Johnny Depp to remain financially independent and is estimated to be worth US\$150m million.

## HEALTH



Image by Coachrobinrenee from Nappy.co

One of the areas in our lives that is often overlooked is our health.

As we pursue riches and wealth, we often neglect our health and then use what we have accumulated to regain our health. Usually, by this time, it is too late, and now we have lifetime illnesses to deal with, such as having poor functioning kidneys and chronic obstructive pulmonary disease (COPD) that may lead to death.

Our bodies, after all, are the most precious assets, and their well-being plays an indispensable role in our ability to achieve and enjoy the fruits of financial freedom.

Some of the often-underestimated challenges and difficulties faced in order to have good health while pursuing financial independence and enjoying it are:

### NEGLECT

In our fast-paced, results-driven world, many individuals need to pay more attention to their health in the pursuit of financial success. The pressures of long working hours, tight deadlines, and the relentless pursuit of wealth can lead to a sedentary lifestyle, poor eating habits, and chronic stress.

This neglect often results in being unhealthy and may lead to physical and financial pain.

Neglecting your health in pursuing financial freedom is akin to putting all your energy into accumulating wealth while ignoring the very vessel that carries you through life. It's a costly oversight that can derail one's financial aspirations and diminish quality of life.

### BALANCE

One of individuals' biggest challenges on the journey to financial independence is balancing time and money.

Building wealth often demands long hours at work or intense entrepreneurial efforts. However, this leaves little time for fitness activities, relaxation, and self-care.

The paradox is that while working tirelessly to secure your financial future, you may be sacrificing your current well-being. Over time, this can deteriorate your health, ultimately hindering your ability to enjoy the financial freedom you've worked hard to achieve.

Nevertheless, there will only be balance when you have enough, so you must dedicate sufficient attention to get ahead.

## STRESS

Stress is the way the body responds to pressure. It is good for getting us going. However, having too much is bad.

Stress can be a silent killer if left unchecked.

Stress can wreak havoc on both your health and finances.

The pressures of the modern world and financial worries can lead to chronic stress, which may result in health problems such as heart disease, depression, diabetes, high blood pressure, and anxiety.

Moreover, stress can cloud your judgment, impair decision-making, reduce your ability to function overall, and may lead to impulsive and bad financial choices that may not align with your goals and objectives.

Stress may help to create a vicious cycle where it may cause financial problems, and these economic issues may cause health problems. Then, these health issues may lead to more financial woes, and the cycle continues.

Thus, not having good health can prevent you from being financially well-off or successful, whether you are broke or rich.

For some, not being in good health can lead to death, which makes it almost pointless to have wealth and not be able to enjoy it.

## **Zuo Hui**

For example, Zuo Hui founded Beijing Lianjia as a real estate brokerage in China in 2001.

In 2018, he created Beike as an online real estate brokerage in China.

Then, in 2018, Zuo formed KE Holdings to be the overall holder of Lianjia, Beike, and other companies.

Additionally, KE Holdings partnered with developers for construction, contracting, and renovation projects.

Zuo Hui is better known for transforming Beike from a nationwide real estate company into one of the largest providers of housing and other real estate transactions in China.

Beike uses artificial intelligence (AI) and a large amount of data to provide market intelligence and other services.

At the time, the company had over 200 million homes and over 30 million mobile users on its platform.

The company also helps to connect home buyers and sellers with decorators, financing entities, and renovators.

With support from prominent startup investors in Asia, such as Tencent Holdings Ltd. and Hillhouse Capital Group, and taking KE Holdings public on the New York Stock Exchange (NYSE) in the United States of America (U.S.A.) in August 2020, Zuo eventually became one of the world's wealthiest entrepreneurs with net worth being just over \$14 billion and his business activities valued at about \$20 billion.

In 2020, Zuo Hui was #15 on China's 100 Richest List; in 2021, he was #128 on the Forbes World's Billionaires List.

Unfortunately and unexpectedly, Zuo Hui died on May 20, 2021, at age 50, after his illness worsened.

## Overcoming the 3 Reasons You Will Never Be Financially Free



As you pursue the journey to have a life of extraordinary possibilities and financial freedom, overcoming the 3 reasons why you will never be financially well off or successful, even if you are rich and wealthy, is crucial.

To merge the realms of wealth, wellness, and wisdom into a unified force is no easy feat and may be reckoned to an art that only a few have been able to master while many are struggling to do so.

**However, why get frustrated and demotivated if you can get the resources to help you?**

**Why not achieve your goals and dreams when you can?**

**Why be in the ninety percent (90%) when you can be in the ten percent (10%)?**

Imagine your life as a puzzle with three key pieces: money, health, and mind. These aren't separate pursuits; they're interconnected aspects of a fulfilling life.

So, what are these three (3) pieces:

## MONEY



Image by John Guccione from Pexels

When we speak of money, we are talking specifically about having enough money to accumulate assets that produce more money, which inevitably leads to becoming and remaining financially free.

Why do you need to have money?

Money isn't just a medium of exchange and a symbol of success. Money is also a tool for crafting the life you desire.

Financial prosperity isn't about greed; it's about achieving the freedom to live life on your own terms.

You don't need to be born into riches; you need the proper knowledge and strategies to propel you toward abundance.

**Stocks and Rich More Opportunities** provides you with the resources that will assist you to have the knowledge and strategies to increase, maintain, and grow your money.

**Stocks and Rich More Opportunities** also helps you to identify opportunities that can allow you to leap forward into financial freedom.

## GARY ‘GARYVEE’ VAYNERCHUK

For example, Gary ‘GaryVee’ Vaynerchuk did not make \$90 million in 90 days from NFTs by accident. It was because he became aware of the chance to take advantage of such a moment.

## ChatGPT and MICROSOFT

Another example is investing in Microsoft.

If you invested in Microsoft on November 30, 2022, when the first ChatGPT demo was released and went viral, you would be smiling more financially now.

This is because Microsoft Corporation, with the ticker symbol - MSFT on the Nasdaq on November 30, 2022, was \$255.14 per share. If you had bought at least 100 shares, then for \$25,514 plus any applicable fees and taxes, you would have approximately \$32,726 by now.

This is about \$7,212 (i.e.,  $\$32,726 - \$25,514 = \$7,212$ ) in profit on October 6, 2023.

This occurred because the share price for Microsoft Corporation (MSFT) closed at \$327.26 per share on October 6, 2023, which is an increase in value of over twenty-eight percent (>28%) in just over ten (10) months.

**If you want to learn more about Microsoft and other investment opportunities, you may visit <https://www.stocksandrich.com/2e451bd9>**

## HEALTH

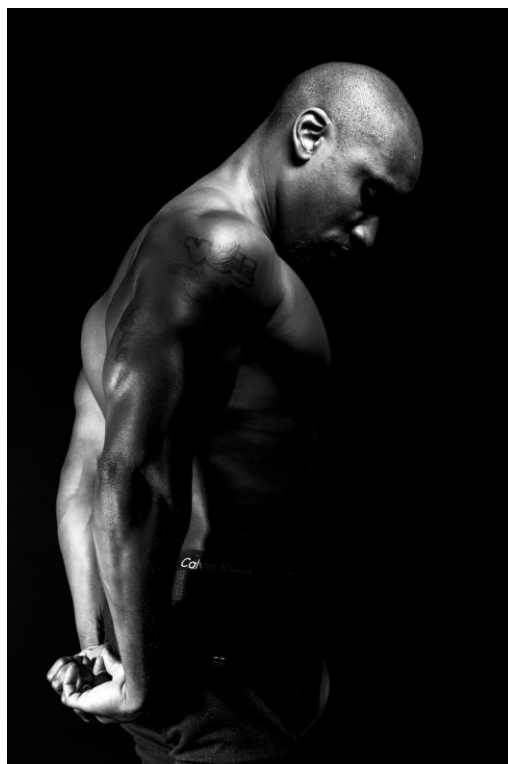


Image by NappyStock from Nappy.co

Your body and mind are the vessels through which you experience the world. Thus, if that vessel is obscure, damaged, or not taken care of, how you live your life may be challenging and painful.

Picture yourself brimming with boundless energy, radiant health, and vitality that infuses every aspect of your time on earth.

When you focus on your health, you gain the strength to conquer challenges with unwavering determination. Your health is your greatest asset, and it's worth every investment.

Thus, **Stocks and Rich More Opportunities** will provide you with the resources that will assist you to gain and maintain your health.

## MIND



Image by WOCIntech from Nappy.co

Knowledge isn't just facts and figures; it's the compass that guides you through life's intricate maze. It's about making informed decisions, understanding the interconnectedness of all things, and gaining the insights to navigate complexities.

Wisdom is knowing and understanding and then putting what is learned into action.

And virtually nothing progressive will happen without the mindset necessary to make all the knowledge, understanding, and implementation possible.

Thus, it is imperative that you have the requisite attitude to be financially independent.

**Stocks and Rich More Opportunities** will provide you with the resources that will assist you in gaining and maintaining your mindset.

***To assist you in having the three (3) requirements needed to be financially well off or successful, whether broke or rich, it is vital to have support, motivation, and guidance.***

## ***Elevate Your Life by Joining Stocks and Rich More Opportunities***

Now, I invite you to step onto the path of personal transformation and join our exclusive membership community. This isn't merely another digital platform—it's a sanctuary for those committed to unlocking their full potential in money, mind, and health.

**Our resources include sharing information through articles, videos, books, seminars, webinars, trips, tours, products, etc.**

Here's what else awaits you:

### **1.**

#### **Money**

Here, you'll receive resources that will help you to be aware of opportunities that can assist you in obtaining more money and maintaining and growing what you already have.

The areas we focus on are:

**Stocks** – stock picks, initial public offers (IPOs), recession-proof stocks, AI stocks, etc.

**Real estate** – where to buy and sell, is it a sellers or buyers market, Airbnb, tax liens, etc.

**Trends** – AI market trend, health food trend, etc.

**Other** – Cryptocurrency, make money online, ecommerce, publish a book, etc.

## 2.

### **Mind**

Here, you'll receive ways to help you develop and have the mindset necessary for success.

We focus on various areas such as **attitude, mindfulness, dealing with stress**, etc.

## 3.

### **HEALTH**

Here, you'll receive methods that will help you become and stay healthy, as it is an integral part of becoming successful and enjoying it.

We focus on various areas such as **joint and muscle pain relief, weight loss, cancer, diabetes, staying fit, 10k run, hiking, weightlifting**, etc.

## 4

### **BONUSES**

Of course, there are bonuses that we are sure you will enjoy depending on your membership, such as

- ACCESS TO RESOURCES and EXCLUSIVE CONTENT



Image by Skylar Kang from Pexels

- FREE BOOKS

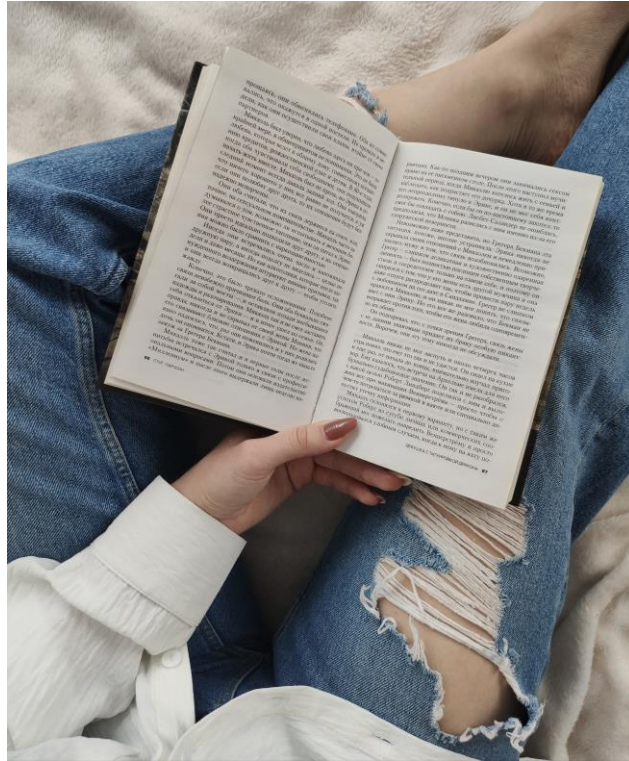


Image by Koshevaya\_k from Pexels

- FREE HEALTH PRODUCTS



Image by Cariporter Organic from <https://www.cariporterstore.biz/>

The life you crave is not far away; it's an inherent potential within you. The path to unlocking this potential begins with a simple decision—the decision to invest in yourself, your growth, and your future.

Join us on this extraordinary journey of transformation.

As a member, you'll not only embrace wealth, wellness, and wisdom but also uncover a life that transcends the ordinary and becomes genuinely extraordinary. Your remarkable future is within reach, and the time to seize it is now!

Don't let this opportunity slip through your fingers. Join us today, and together, let's achieve more.

You may join **Stocks and Rich More Opportunities** at <https://stocksandrich.ca/more-opportunities>.

