

Narrative essay: wealth is what everyone wants to have

[Business](#)



Here is my train of thought and how it leads me to believe that we are conditioned to stay poor. I have no real proof of what I say, so I am just giving you the gist of where my thoughts have taken me. I cannot lay blame on anyone for this, as our whole capitalist way of life seems to be built upon it.

I realized that wealth is what everybody wants, and yet they do everything they can to stay away from being wealthy. I worked as a bank teller for two years, and it is a place where you really learn how much money people don't have. A person on benefits complains just as loud about money as a person with a sixteen thousand dollar overdraft. My time there taught me that no matter how much money you earn, you always have less in the bank than you want or need (the word "need" being used loosely). I worked as an insurance broker for three years.

In that time, I noted how much people want to hold on to what they have. They are often very concerned about getting the lowest premiums, but the overriding feeling was always that people had built their nest and now wanted to keep it. What puzzled me was how much they were willing to give in order to protect what they had. The best example of people paying in order to keep their purchases was when I arranged insurance for electronic goods. A TV may cost \$1500, and a person wants insurance so that they may get a new one back if the new one is stolen.

They pay \$850 over six years for a policy, but if they had saved that \$850, then they would be a lot closer to replacing the TV themselves, plus within ten years they will need to replace it anyway. In other words, people paid for

a purchase, and then kept on paying for the simple benefit of keeping what they have bought. I noticed how people want stuff all the time during the Christmas of 2009. Everybody I spoke to wanted at least five things that they could live without. What bothered me the most were the people who said they could not live without that thing, even though they had lived their whole life without it up to that point. This series of events that stretch over nearly nine years have lead me to believe that everybody wants wealth, but they only want it so that they can get rid of it.

They only want the money so that they can buy a bunch of stuff or spend it to change the way they live, even though if they kept it then they could change the part of their life where they want money all the time. I noticed how people instantly want to give away their money. This was my final revelation just last year when my little sister asked people what they would do if they won \$20, 000. Everybody she asked had a shopping list of things they would spend their money on. Not one person simply said, “ I would keep it.”