

## The Banker

**1. The Loan.** Suppose I am a Banker and you want to borrow one hundred thousand dollars from my bank. I say, "I'm glad you've come into my bank because I have a hundred thousand dollars at twenty-one percent (21%) interest with your name all over it." Now let's assume you can borrow that same amount of money at any other bank at six or seven percent interest. Is it good news or bad news that I am trying to lend you this money at twenty-one percent interest? After recognizing you are about to leave my bank, I offer you two, three, four hundred thousand, even half a million dollars at twenty-one percent interest. Would this be better news or worse news?

Clearly, the more you borrow, the more you will owe in interest at twenty-one percent. This is bad news getting worse. People who give like this Banker appear to be doing something for you, but the more they give, the more you realize their giving is bad news getting worse. When people give this way and do not get what they want in return, they get angry, resentful and bitter.

**2. The Gift.** Now suppose I am a completely different Banker and you want to borrow one hundred thousand dollars. I say, "There is something you don't know about me and that is that I'm independently wealthy. Here is one hundred thousand dollars. This is a gift from me to you. Get out of my bank, have a good life, be responsible with it. There are no strings attached. It is your money." Is this good news or bad news? It is GREAT News!

**3. Receiving.** While this is good news, would you feel some sense of obligation toward the Banker? Let's say you do and out of the obligation you feel toward the Banker, you deposit the money into his bank so that his bank can benefit from the service fees and use of the money. Now let's assume a brand new bank has opened near your home and you have moved all of your other accounts to this new bank. It has better banking hours and lifetime free checking and savings. After three months of leaving your money in his bank, would you:

- 1) Immediately move the money from his bank to your new bank?
- 2) Hesitate to move the money to this new bank?
- 3) Leave the money in his bank because of the obligation you feel?

Most people would hesitate to move the money or leave the money in his bank. After a year, can you see that you might begin to resent that you ever took the money, because you are stuck, trapped and aren't free to move the money? If you move the money you will feel selfish and guilty. You will always be afraid that if you see the Banker in the community he will ask you why you moved the money and you will feel exposed, like you owe him an explanation.

Let's say that out of the obligation and resentment, you begin trying to pay the

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Banker back. As time goes by, you do several nice things for the Banker but he doesn't seem to appreciate anything you do for him. Over time, you realize you are not making progress, so you try harder to work off this obligation. You are living from Minus Ten to Minus Two, always in the hole and never even getting back to Zero. No matter what you do or how hard you work, you can never seem to get rid of the obligation you feel toward the Banker. After trying to do so many good things for the Banker, you develop an attitude of entitlement and resentment saying, "I deserve some appreciation from this banker." You tell yourself, "If someone had done for me all that I have done for the Banker, I would appreciate it." Your kindness and goodness eventually build a case against the Banker. You look at all you've done and you can't believe the Banker isn't appreciative.

After years of trying to measure up and be good enough, you decide it's not worth it anymore and you give up on the relationship. Your efforts at measuring up are never good enough. Angry, frustrated and exhausted, you end the relationship with the Banker, saying, "Nothing I ever did was good enough for him."

**4. Him or You.** Did this Banker give the money freely? He said, "This is a gift from me to you. Get out of my bank, have a good life, be responsible with it. There are no strings attached. It is your money." Yes, the Banker gave you the money freely. He wants you to have more choices from receiving the money, not fewer choices. Did you receive the money freely? NO. While you said this is good news (mentally), you feel obligated to the Banker (emotionally).

Rather than allowing this gift to transform you, you receive it on your terms instead of the Banker's terms. As a result, the way you receive the money results in fewer choices rather than more choices. You receive the money believing you must balance the ledger of fairness with the Banker and you feel obligated to the Banker as a result.

**OBLIGATION.** Did the Banker obligate you or did you obligated yourself? You obligated yourself. Is the Banker responsible for you are feeling obligated to him? No. Does the Banker have anything to do with your feelings of obligation?

**RESENTMENT.** After a few years, you begin to resent that you ever took the money. Is the resentment you feel because of the Banker or because of you? You! Again, is the Banker responsible for your resentment? No. Does the Banker have anything to do with your resentment? No. The Banker doesn't cause your resentment, but you direct your resentment toward the Banker.

**ENTITLEMENT.** Are your efforts at repaying the Banker because of the Banker or because of you? You! Is the Banker responsible for your thoughts about all

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that you deserve from him? No, he isn't. Does the Banker have anything to do with your entitlement? You believe you deserve better from him than you have received. Your feelings of resentment may easily turn into feelings of entitlement and reflect what you think the banker "owes" you and what you "deserve" from him. What do you deserve from the Banker? Nothing.

**5. Vanishing.** Let's look at this on a One to Ten scale. If you could theoretically be good enough and measure up to what you think the Banker expects of you, would there be more of you or less of you as a result? Let me ask it another way. If you could give all of yourself away to the Banker, measuring up and being good enough for the Banker, would there be more of you or less of you? Paradoxically, I believe there would not be any of you left because you would have given all of you away, trying to be what you thought the Banker expects you to be. People say it this way, "I have lost myself in this relationship. There is no more of me to give. I have given all of myself away in this relationship and I can't give anything else. I'm done." Ironically, the more you try to be good enough and to measure up to what you believe another expects, the less there is of you as a result.

Is There Another Way? What if I told you there is a way to not live from Minus Ten to Minus Two, but from Zero to Plus Ten? What would that be worth to you - to be able to live a life free from obligation, resentment and entitlement? Well, there Is Another Way!!! This new way of relating holds the power to transform your life and relationships completely, if you can receive it in the same spirit it is given: freely!