

The Illusion of Security

By Rose Smith

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What is your definition of security? Is it having a regular pay cheque? Is it living a comfortable life? Is it having money in the bank? Is it having a steady job working for an employer? Figure out exactly what security means to you.

Here's the definition of security according to Webster's Dictionary:

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Se-cu-ri-ty (n.)

1. The quality or state of being secure as a: freedom from danger; SAFETY b: freedom from fear or anxiety c: freedom from want or deprivation (job).

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How secure do you feel in your present job? Can you guarantee that you will continue to receive a pay cheque every two weeks from this same employer for the rest of your life?

The fact is the security of a job and a regular pay cheque is just an illusion of security.

What I mean by this is, your fate is in the hands of your employer. He or she can fire you today if they choose to do so. And then where will you be? Pounding the pavement, hoping to find a "safe, secure job" that pays well. What do you do if you don't find one right away? The bills still have to be paid and unemployment insurance doesn't pay out a whole lot.

Also, what you receive in net income from a pay cheque is only a portion of what you earn. When people ask how much you make, many of us answer in the gross amount, such as, "I make \$12 per hour" or "I make \$30,000 per year." But, that isn't what you really take home. Your employer must first takes out all of the government deductions such as unemployment insurance and pension plan premiums and income taxes owed, along with workmen's compensation and your portion of medical benefits, if you have them. What you take home is only a fraction of what your salary actually is.

FACT: Statistically speaking, employees work from January to June to pay the government its share. That's 5 months of work you do, so you can give your money away to the government, before you get your share of it.

By owning your own business, you get to keep a much larger portion of your income, plus you have the added advantage of expense and tax deductions that isn't available to the average employee.

So, as you can see, being an employee working to make your employer rich isn't the best of options. Your income depends on the whims of your boss...whether you get a promotion or raise, whether you are even still working tomorrow. If you're going to work, why not put the profits into your own pocket?

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