

FREE YOUR MIND
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The Middle Class Matrix

Chapter 1

Jack and Jill sat at the kitchen table and looked into each others eyes and thought about what had just happened. They sat there and waited for their daughter. You see, Jack and Jill were just your average couple. Even though they would never achieve the finer things in life and even though they would probably never be able to travel the world and live their dreams like the people they saw on TV, it was ok, because they had true love (and that's all that matters). Suddenly, in walked their 10-year old daughter, Janice. She smiled. They smiled. They really loved their daughter. She was beautiful. She immediately took their minds off of the conversation they had just had. She was so young, so innocent, and so pure. She sat down at the table:

Janice: So, you wanted to see me?

Jack: Janice, we need to have a talk.

Jill: Yes, Janice. We had a talk with your school teacher Mrs. Cage yesterday. She told us that you are **extraordinary!** But she also told us that sometimes you don't sit still and pay attention. Sometimes you seem to be in a **dream** world.

Janice: Yeah, I know. I hate that stupid class! I don't see what any of that stuff has to do with **me!** I'm just not interested! I just wanna do something fun!

Jack: Janice, I know how you feel. I felt that way as a child also. Listen Janice, me and your mother love you so much. And we want you to have a better life than what we have now. We've already gone through what you are about to go through. That's why we have to tell you this. I know that you want to **be free** to do the things **you want**, but you have to look to the future. You need to get good grades in school now. That way you can get into a good college. Then you can get a good education so that you can get a good job! I know that may seem harsh, but you'll understand when you get older.

Janice: Yeah, okay.

Jill: Janice, it's not that we don't want you to enjoy your youth. As a matter of fact, you will have to enjoy it, because when you get older, it's over. Your father and I just want you to have a good life, okay?

Janice: Okay. I understand.

Janice walked back to her room rolling her eyes. Deep down inside, in her inner being, she felt like something was wrong with what her parents had just told her. It wasn't that she was lazy and didn't want to learn or be educated, it was just..... Something was just**wrong!** But she thought to herself "My parents know best." Even though she didn't show it, she had a lot of love for her parents. She was glad that they cared for her so much. She turned on her radio, sang and practiced her dance moves.

Chapter 2

Eight years later

Janice accepted her high school diploma. She was glad that she had taken her parents advice. She had learned to suppress her excitement, stop looking out the window into the universe and focus in her class. She had already been accepted into Good College University and was well on her way to getting the best education.

After a couple of years, Janice decided to move off campus. The dorm was okay, but she needed to be independent. She moved in with a roommate to keep costs down and got a part-time job. Janice was really encased in her studies and really didn't have time to work that much, nor try to figure out who she really was. Having a job and going to school can be a bit much. To compound the problem, she hated her job. The people were rude, the managers where stuck-up and the atmosphere was bad. Yet, she had to smile in peoples faces all day and pretend that she liked it. She couldn't wait until she graduated so that she could go work for somebody else! Then one day she got a letter in the mail from the BS Bank of America, offering her a \$5,000 YourMaster credit card. As broke as she was, she gladly accepted it (for emergency purposes only of course).

Janice would always see her friends going out, shopping and having fun. But with a part-time job she could only do so much. Janice didn't want to be left out! Her parents couldn't give her a lot of spending money because they had bills of their own. She didn't like bothering her parents anyway. They weren't the same couple as they were years ago. They were always arguing, mostly about money. It just seemed as if they were always frustrated. She noticed this when she was young (though they tried to keep it from her), but it seemed worse now. She could tell when she called home that they weren't happy.

Janice had had the same clothes now for a year and this had to be stopped! She couldn't miss out. After all, these were supposed to be the best years of her life. Like her mother said, "When you get older, it's over." She knew that she couldn't really afford to run her credit card bill up, but she thought to herself, "Well, what am I supposed to do? I can't walk around looking like a scrub all the time. Especially with my low self-esteem! I have to be SEEN with Fresh Gear! I gotta go out and have some fun! Besides, BS Bank knew I was broke when they gave me this card. Why would they give this to me? They should have known better!"

So, Janice went along accumulating credit card bills and student loans, having a good time, not really understanding what was happening. One night when she went out to a club with her brand new outfit that she bought with her card, she saw John. She had gone to high school with him. Much to her dismay, John didn't seem to be that in awe of her outfit (like all the others were), but that was ok. He looked cute to her. They struck up a conversation and talked the whole night. Isn't it funny how you can know somebody for so long, never realizing what was meant to be? They fell in strong like, and then in love and they knew that they would get married. Fairytales do come true. By the time Janice reached graduation at Good College, she had run up over \$10,000 on credit. Her credit

score had been in steady decline due to late payments and overdue balances. The same can be said for John.

Chapter 3

Jill sat in the bleachers crying uncontrollably as her daughter, Janice, walked across the stage. She knew that this meant freedom for her daughter. Janice already had a job waiting for her when she graduated. She soon married John and they rode off into the sunset! They immediately fell into the abyss of bliss, and a child was conceived. Nine months later, they named her Joyce. Joyce was a beautiful child. They knew as soon as they saw her that she was something extraordinary. They would eventually have two more children. Janice's parents would eventually get a divorce.

The new couple, fresh out of college, was making more money than they had ever seen! Janice had told her old job to kiss her behind. She was making a lot more than her parents did. Janice and John both bought brand new cars now that they could afford them. After a couple of years of saving and trying to pay down on some bills, they decided to buy a house and build wealth. Janice and John stopped by BS Bank to get a loan.

Chapter 4

Mr. Oversear: You know Mr. Carnage, We here at BS Bank are starting to have some concerns regarding our investments in your company.

Mr. Carnage: What is the problem?

Mr. Oversear: Well, as you know, people are starting to find out how terrible and poisonous trans fats are! There is a whole movement going on! Your Potato Chips are loaded with this stuff! I just don't see your sales continuing the way they are.

Mr. Carnage: Well, Mr. Oversear, I understand your concern. But I can assure you that we have everything covered.

Mr. Oversear: What do you mean?

Mr. Carnage: Well you see, we have found a loophole around this whole trans fat thing. What we do is this. We define one serving of chips as a big handful of chips. Now, since there is less than 1 gram of trans fat per "serving" the government will allow us to put "0 grams" of trans fat on our bags. This way we can trick all of these FOOLS into believing that we actually don't put trans fats (along with all of the other poisons) in our chips! This along with other loopholes like "No MSG *added*", have allowed our food products to keep right on trucking. As a matter of fact, our sales have gone up. Some of these people actually believe that our stuff is healthy!

Mr. Oversear: BRILLIANT! I always knew that I could count on y.....

John: Excuse me... Sir?

Mr. Oversear: Yes, come right in! (whispering) Listen, Mr. Carnage, I have to get off the phone. I'll talk to you soon.

Yes, have a seat! Sorry about that. Just talking to my wife.

John: Don't sweat it.

Janice: Yes, I saw an advertisement on the BS webpage that I could get a \$200,000 loan for \$700/month. Can we have this?

Mr. Oversear: Ok, well, let me have your social.

Janice: It's 911-01-4666

Mr. Oversear: Ok, now let me look for a second. Well, actually, that ad is for people with a 900 Beacon Score and a debt to income ratio of 1.8% or lower, and that is an interest only loan.

John: So we don't qualify for a loan?

Mr. Oversear: Yes of course you do. It's just that you have a higher debt to income ratio because of your car notes and student loans. I also notice that you have some late payments on your BS Bank YourMaster credit cards. So, since you didn't pay YourMaster on time, BS Bank will now have to charge you \$1600/month for that loan.

John: (sighs) Well, that is a lot more than we expected.

Janice: Well honey, I think that we can make it work. We can afford this.

John: Yeah, we can squeeze it in. Well... I guess we'll have to take it. I mean, we can't keep making our landlord rich. We need to start building wealth.

Mr. Oversear: Yeah, I know. 🤔

When Janice and John left the BS Bank, they felt that something was wrong, but they put it out of their minds. After all, they knew what they had done was right. This was just their first home. They could buy their dream home later.

Chapter 5

Life went on for Janice and John year after year. They eventually refinanced their home and got a lower interest rate. They got into the routine of the "9 to 5", paying bills and taking care of the kids. John would eventually end up working in a totally different field than what he had gotten a degree in. After about 11 years, they got used to their situation, not seeing it for what it was. They would often reminisce about the good old days, when they were young and free. They would argue sometimes, but they would always keep it from the children. Janice would often think to herself, "Mom was right. Enjoy your youth; because once you get old, it's over"

One Saturday mourning, they were sitting at the kitchen table just chilling out, talking, and eating some good tasting potato chips when they heard a knock on the door.

Mr. Freeman: Knock knock knock!

Janice: Ah, yes. May I help you?

Mr. Freeman: Well actually, I may be able to help you!

Janice: EXCUSE ME, my husband is sitting right there.

Mr. Freeman: No no no! Nothing like that! I'm just here to present you with a business opportunity. You do keep your money making options open right? Or are you a SLAVE to your boss.

Janice: Watch out now! I'm not a slave to ANYBODY!

Mr. Freeman: Mmm Hmm...

John: Yeah, come on in and have a seat right here. Show us whatcha got... SO, Mr. Freeman, would you like some chips?

Mr. Freeman: Oh no! I just had some **food** earlier. But thanks anyway. Listen, before we get started, lets do a simple exercise. I want you to imagine this. What if you had all the money you wanted and you could do whatever you wanted?

This question opened up the floodgates for Janice. She started listing all kinds of things. She had always wanted to open up a homeless shelter. She wanted to travel the world. She wanted to be a talk show host. She could sing and dance WAY better than all of those women on TV. Maybe, if she could get out of her J.O.B. she could do something like that! John was surprised by all that he heard! He also wanted to travel, and as a matter of fact, they had said that they would travel together after they retired. Then he could open up his own barbeque place. John's Barbeque Juke Joint. He could have franchises all over the world!

After Mr. Freeman got them all excited, he began to explain his proposition. Everything that Mr. Freeman said made sense. Janice was on the edge of her seat. All of this talk about money and dreams made her feel like a child again. The plan was definitely doable. Yes, it would take hard work, but it was doable! But suddenly Janice felt something in the pit of her stomach. She looked at John and could see that he felt it too. Something was wrong. She felt very uncomfortable. She felt as if Mr. Freeman was pulling on her. It was like he was trying to pull her out of where she was into an unknown place.

Not completely understanding what was happening, she started to reject it. She started thinking to herself, "Who is this guy? How can he just come in here and sell us this? I've got responsibilities; I can't just up and run out into the street!" Her anger came to the forefront when she heard these words.

Mr. Freeman: And it only cost \$500 to get started.

Janice: \$500? Have you lost your natural mind? We don't have \$500!

Mr. Freeman: Well excuse me! I thought you both were educated with good jobs!

John: Watch your tone Mr. Freeman! We ARE educated with good jobs. But we have student loans, car notes and a house note!

Janice: And besides, even if we could come up with the money, there is no way that we would have the time to do all of this!

Mr. Freeman: Why not?

Janice: WE HAVE THREE KIDS!!!!!!

Chapter 1

Mr. Freeman walked out of the house shaking his head. At that instant, Janice looked straight at John, and they almost realized what had happened. Here they were, trapped in The Middle-Class Matrix. Good Education, Good Jobs, Health Benefits (that they would

be needing soon from eating chips), Nice Cars, A Nice House with a white picket fence, three Children, and STRAPPED!! They were caught up in the American Dream that we all crave and covet.

Janice and John never admitted it to each other, but they both knew that they would never achieve their goals. They knew that the homeless shelter would never happen. They knew that they would probably never travel the world (at least not anytime soon, maybe in the far distant future). John would probably never have the money to open up his Barbeque Juke Joint. Janice would never be a singer, a dancer or a talk show host. She would have to watch and dream.

But there's no reason to be sad. Life has its disappointments, but all was not lost. Even though they would never achieve the finer things in life and even though they would probably never be able to travel the world and live their dreams like the people they saw on TV, it was ok, because they had true love (and that's all that matters). Suddenly, in walked their 12-year old daughter, Joyce. She smiled. They smiled. They really loved their daughter. She was beautiful. She immediately took their mind off of the conversation they had just had. She was so young, so innocent, and so pure. She sat down at the table:

Joyce: So, you wanted to see me?

John: Joyce, we need to have a talk...

Until next time,

Free You're Mind!

Yours Truly,

Matt Mason

For more resources, go to the Resource Center.
<http://freeyourmindonline.net/resources.html>