

## The Stupidity of the Media Or Why I Came to Believe I Could Do More Better

Money, September 2008  
The Smartest Ways to Raise Cash Now

One of the cover stories for the September 2008 issue of Money magazine is entitled “The Smartest Ways to Raise Cash Now.” As we all know, Money is a leading national publication, so I had some sort of expectation that the story would be... um, useful, but unfortunately it is not.

Of the 17 ways to raise money, three involve mortgaging your house, five involve taking out some sort of other loan (i.e. not mortgages), while eight (of the remaining nine) ways to raise cash involve selling something that you already own. Wait! You mean, if I own a stock I can sell it? Wow! I didn't know that. Now you tell me. In fact, there is only one bit of advice presented in the article *{IMHO}* that is not covered by the above summary and that is the suggestion to ask your parents for a gift.

If the foregoing doesn't give you an idea of how useless I found the article perhaps I should note that the first suggestion is to use the money that you set aside for a rainy day. I mean really, who doesn't know that they can tap those funds? Or that they can cash out a bank CD early? Are these the sort of ideas folks are interested in when they buy a magazine that touts it will show you how to come up with money? If so, I've got a few more suggestions:

- Get a second job.

- Take your bottles and cans to the recycling center.

- Hold a garage sale.

- Break open your piggy bank.

Or, better yet, simply look in your wallet. Maybe you've got some cash in there.

Now, this wasn't supposed to be a tirade against Money's stupid, moronic, imbecilic article (which will cause me to never pick up the magazine again). Rather, it was intended to explain why I turned into a writer (albeit an unsuccessful one).

Here it is, in a nutshell. The Money article sucked. It was written by a four year old so that a three year old could understand it. The ideas (and we're being generous even calling them ideas) are so rudimentary that it palls the imagination to consider that anyone (and I mean, anyone) would find them useful, or couldn't have come up with them on their own with only a moment's reflection. In short, after reading that sort of article, I am really only left with two thoughts. The first is, I could do better. And the second is, if someone is getting paid to write that crap, I don't see why it can't be me.

I mean, here it is. You need extra cash? Check the cushions under your furniture, empty the pockets of your pants before you do the laundry, raid your coin jar, wear a sign that reads Will work for Food and hang out by a busy intersection, sell your car, buy a winning lottery ticket, and if all else fails you can go downtown and sell your blood.

Of course, writing a newspaper or magazine article might seem like the way to go, but trust me, it's harder than it looks, and the field is already saturated with idiots (such as myself) who really don't have the slightest idea of what they don't know... but are all the same, willing to share it at the drop of a hat.

*{Having forgotten my promise never to read Money again, when I cashed in tens of thousands of airline miles for magazines, Money was among the selections I took. Ironically, I do believe I started throwing it out unopened and unread after the first few months... along with Fortune, Entrepreneur, and a few others. Man, I had a lot of miles. Should have used them when they were actually willing to give me something for them (got a voice recorder for the first half). But I saved them for too long, they decided I wasn't 'active' or something, and took away the bonus.*

*Not going to bother saving up miles again. For me, turns out all they were worth were magazines; and for the most, I find magazines worthless.}*

*{Also, I can't be bothered to find an old copy of this magazine, so it's entirely possible I got some of the facts wrong; as such, perhaps it is better to assume that the reason I find certain magazines so useless is because I don't know how to read and/or am too stupid to make sense of Standard Written English.}*

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