

Permanent Wealth: You CAN Take It with You!

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Once upon a time there was a little girl who wanted to play dress-up. She went into her mother's closet and came upon a square purse that looked like a treasure box. She opened it up and it was indeed full of treasure—a wad of twenty-dollar bills! She knew this treasure would make her friends happy, so she went to them and gave away all the bills. Indeed her friends were happy. But her mother was not.

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As I write this chapter, I am sitting on the porch of our inn at Chautauqua. A woman passing by asks if I'm writing for work or for fun. I tell her "Both." Then she asks what I'm writing about, and I tell her that I am exploring a spiritual perspective on money.

"Oh," she asks, "do you mean the law of universal attraction? How if you think certain thoughts the universe will send money to you?"

(Wow! If it's that easy, why the heck didn't they teach us this in business school?)

"My message is that either you make your money work for you or else you will end up working for it," I tell her.

She gets a shocked look on her face and allows that, yes, most of us probably spend too much time working for our money. Then she hurries off as though I had breathed fire.

Her reaction does not surprise me, nor do I take it personally. After hearing the financial confessions of thousands of people over the past twenty years, I know the question that occupies the human mind with every heartbeat:

How Can I Get MORE MONEY?

When it comes to money, most of us have the mind of a chimpanzee searching for bananas in the jungle. Every fiber of our being is calibrated to the task, and we are thrilled to the core when we get MORE.

You can never be too thin or too rich.

Most people have shared their financial secrets with me because they want one of two things: they want to have MORE MONEY or they want to keep someone else from getting their money.

No one has ever asked for my help in getting rid of money. Nor have I ever heard someone say, “I am rich. I have enough.”

How much is enough?

If you have a six-figure household income, you are in the top twenty percent of all U.S. households. A net worth of \$1 million or more puts you in the wealthiest five to ten percent of all U.S. households.

However, a million bucks doesn’t go as far as it used to. The *Wall Street Journal* says that \$5 million is what you need these days to live the kind of lifestyle that the word *millionaire* conjures up.

While the turbulence buffeting the economy as of this writing will affect these statistics, one essential truth remains unchanged: America is a very affluent nation compared to the rest of the world, yet most of us still want MORE MONEY, no matter where the economy stands. It’s always a good time to have a little (or a lot!) MORE MONEY.

From everyone who has been given much,
much more will be demanded;
And from the one who has been entrusted with much,
much more will be asked.

—Luke 12:48

Many of the successful people with whom I have worked over the years seemed to have an autonomic sense about handling money. The most common instinctual “financial plan” that I have encountered goes something like this: Get MORE MONEY so there’s plenty available when you want or need it. Time is money. Don’t put all your financial eggs in one basket. Since life is unpredictable, the only way you can be sure to have enough is to have MORE. Oh . . . and whatever you do, *don’t touch the principal!* Then have it all go to the deserving members of your family at your death. And make darn sure the government doesn’t get any of it.

Generosity? Humph. That’s just a word people use when they’re trying to get their hands on MY MONEY.

Legacy? Humph. Legacy involves dying. That’s the last thing I want to do. I don’t want to hasten that dread day by talking about it and actually making *plans* for it.

Keep watch, because you do not know the day or the hour.

—Matthew 25:13

Most of my clients have been business owners, executives, and professionals—but not *priests*. When I started working with CREDO, I wondered if the clergy would have the same kind of relationship with their money as everyone else.

After meeting individually with dozens of members of the clergy, I've found that indeed they tend to be different from everyone else, in two ways.

Generally they make the same mistakes as everyone else, but they feel ten times worse about it.

And as a group they are attracted to mystery—the mysteries of God, the Trinity, the sacraments. This tendency enables them to tolerate mystery in some other, stranger places—such as their checking accounts and net worth statements.

Some mysteries are meant to be solved.

Overall, my professional experience with a wide variety of people suggests that money has a way of enslaving people and harming mind-body-spirit health and well-being. I have met only a few people who are in charge—their money works for them and enhances their *joie de vivre* and their relationships.

Limbic Logic

For many years, I wondered why it is so easy for even the smartest people to be bossed around by money. Modern finance taught me that it has something to do with fear and greed. However, the two greatest sources of revelation on this topic have proved to be science and scripture.

When it comes to money, evolution has produced in the human species a very strong gas pedal called “emotions” and a very weak brake pedal called “rationality.” Scientific findings indicate that the limbic system, the emotional center of the brain, has been evolving in mammals for 225 million years. This small but powerful collection of neurons predisposes all social mammals (especially us!) to explore and exploit opportunities to acquire more resources for ourselves and our familial herd.

So from our limbic system's perspective, doing whatever we need to do to have MORE MONEY makes perfect sense, and is quite “logical.”

Limbic logic! Bite, fight, might makes right. Survival of the fittest. Money is power. Go for the gold. Find a way to get MORE MONEY for me and mine.

Limbic logic—it is the wisdom of this world, and it comes naturally to us, welcome or not.

For the wisdom of this world is foolishness in God’s sight.

As it is written: “He catches the wise in their craftiness.”

—I Corinthians 3:19

Limbic logic is not logical at all—it’s pure emotion, unsupported by the higher cognitive abilities of our more recently evolved cerebral cortex, such as reason, wisdom, and faith. However, the ancient limbic system tends to rule the roost in the human mind. Only through great effort and perseverance can the limbic system be guided and moderated by the frontal lobe—the only part of the brain strong enough to do the job. That’s when money becomes the servant, and not the master.

What’s amazing is how well the Bible anticipates these scientific findings about evolution and the limbic system, particularly on the topic of money.

After many years of financial education and experience as a financial adviser, it was quite a shock to learn that the Bible has the best advice I’ve ever read about how to keep the upper hand over limbic logic and make money your servant rather than your master.

Up until about ten years ago, my understanding of the Bible was nil. But as an Education for Ministry mentor for seven years and an avid reader of *Forward Day by Day* and the daily office for ten, I have become more familiar with the Bible.

In the Bible you see what you are looking for . . . and my finance background heightened my interest in what the Bible has to say about money. There are hundreds of references to money and wealth in the Bible, proportionately more in the New Testament.

By and large, the Bible takes a dim view of the pursuit of wealth and the desire to have MORE MONEY, because it comes between us and God and enables the exploitation of what God has made—your own self, other people, and Nature.

The Old Testament clearly stakes out the spiritual challenges that limbic logic creates for us in these passages:

By your great skill in trading you have increased your wealth,
and because of your wealth your heart has grown proud.

—Ezekiel 28:5

Whoever loves money never has enough;
Whoever loves wealth is never satisfied with his income.
This too is meaningless.

—Ecclesiastes 5:1

In the 2,500 years since these passages were written, things haven't changed much. As Christians in America today, we still have our work cut out for us when it comes to limbic logic. Here we are, wired by millions of years of evolution to want MORE MONEY, living in a rich country obsessed with having MORE MONEY, and upholding a tradition that warns us that we cannot serve both God and money.

This conflict between the values of our culture and our tradition regarding wealth creates psychic tension in Episcopal parish life, particularly during stewardship season.

One November Sunday a few years ago, a wealthy businessman, the husband of a friend, made one of his rare appearances at church and was treated to an especially heavy-handed stewardship sermon. It sounded something like this: You need to have LESS MONEY so we can have MORE MONEY.

At the coffee hour, the husband made a beeline for me. "Phyllis, I want to ask you something. Over the years I have heard repeatedly at church how bad money is. If money is so bad, why is it that every time I come to church they are trying to get some of mine?"

On another occasion, another wealthy businessman came up to me at coffee hour. "Phyllis, do you know the Golden Rule?" I could tell by the twinkle in his eye that he did not mean the one I was thinking of, so I bit. He chuckled, "The one with the gold makes the rules!"

Limbic logic is ubiquitous in America today, even at church, where it is least expected. Yet we've been shown a better way.

Jesus understood limbic logic very well. He had his own struggles with it, especially during his desert sojourn before he began his ministry. Throughout the Gospels, Jesus rises above limbic logic at every turn, channeling it into the more evolved ways of thinking and living that God graciously wills for us.

Growing Rich Toward God

In Luke 12:21, Jesus points out that when it comes to worldly wealth, the name of the game is to grow “rich toward God.” It’s OK to have money—if it helps you grow rich toward God. And worldly wealth includes something worth more than your money: your time.

Time isn’t money. Time is life.

So how do you grow rich toward God?

Just as we are very attached to our own families, God is very attached to the divine family—which is pretty big. The divine family includes the whole universe—the stars and planets, the earth and its resources, and all the living species (human and nonhuman) that share the earth. Every atom and molecule in Creation is part of the divine family—including our money!

Genesis, generate, generous, generativity . . . all from the Latin word *genus*, meaning descent or birth.

Whoever decided to make our money green knew what he (she) was doing. Green is the color of life, and God is the author of life. In your hands, the power of money is the power to generate new life.

Generate new life in the divine family to grow rich toward God.

Now the cool thing about using money and time to grow rich toward God is that these forms of wealth become permanent and last beyond death, as Jesus assures us in Luke 16:9:

I tell you, use worldly wealth to gain friends for yourself, so when it is gone, you will be welcomed into eternal dwellings.

So when it comes to money, you *can* take it with you, if you use it to grow rich toward God by affirming the life God has placed within you and around you.

How does growing rich toward God look? Here are some examples.

An affluent woman I know became a grandmother several years ago. She was struck by the gifts that were showered on her daughter through the kindness of friends and family. She wondered about all those women who give birth and receive no gifts. In her quiet way, she launched a new ministry that allows her to give hundreds of baby blankets and clothes to indigent women having babies at a local hospital.

A young woman I know lives in a ritzy neighborhood right up against a rocky mountain. One day she found a baby javelina (a wild desert animal that looks like a pig) in her back yard, alone, shivering, and vulnerable to predators. She took it to an animal rescue shelter, where they nursed the baby back to health and placed it in a new herd. She was so

affected by their caring work that now she volunteers at the shelter once a week, cleaning pens so the full-time staff has more time to help save animals at risk.

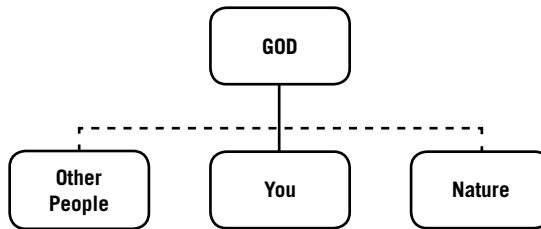
An affluent man I know is a hospice volunteer. He had a patient who was 103 years old, who wanted to talk about God. She told him that she had gone to the Episcopal Church her whole life, but never really felt it inside. As they talked, she shared her views on God and what happens after death. She told him that in talking to him she finally felt it inside, and she died a peaceful death three weeks later.

These stories show us that when it comes to growing rich toward God, it’s not just about time and money, and it’s not just about writing checks to worthy causes. It’s about giving your heart to something—and then any amount of time or money you also give is compounded through the love of God.

A kind heart wielding time and money to grow rich toward God builds permanent wealth.

At this point, chances are you would like to have your cake and eat it too. So how do we get MORE MONEY and grow rich toward God at the same time? Our innate tendency toward limbic logic makes this a very difficult task, since it inclines our hearts to put money above God, just as the Bible warns. To be successful, you need two things: an organization chart and a “well-th” plan.

The organization chart is easy. You work for God, and your money works for you. There are dotted lines between you, other people, and the natural world: they don’t report to you, but you have a relationship with them. That’s the chart laid out for us in the Genesis story of Adam and Eve.



Once you have those relationships down, it’s time to develop a “well-th” plan—something very different from the innate, autonomic financial plan we discussed earlier.

The “Well-th” Plan

The goal of a “well-th” plan is to ensure that time and money are spent in life-affirming ways that are meaningful to both you and your boss (God). The successful “well-th” plan will have four parts: physical fitness, mental fitness, spiritual fitness, and fiscal fitness.

Heed the counsel of the CREDO health faculty in other chapters of this book on how to take good care of your body and mind, because it is difficult to be life-affirming to others if you are not generative to yourself.

For God’s sake, whatever you do, do not be the cause of your own illness.

—*The Cloud of Unknowing*

Your brain is part of your body and mind, and a fit, growing brain will help you gain wisdom throughout life—wisdom about God, relationships, and money—as you strengthen your frontal lobe and avoid cognitive decline. A brain that is wealthy in terms of the synaptic connections that underlie wisdom is something money can’t buy.

Make sure that money doesn’t keep you awake at night, because a good night’s sleep is one of the most brain-healthy gifts you can give yourself. At a CREDO conference, one participant shared this anecdote: “My bishop said that anyone who can’t get a good night’s sleep is a damn fool, because he or she doesn’t know enough to let God run the world for at least eight hours a day.”

If you are going to report to God and be the boss of your money, your “well-th” plan also needs to include a daily spiritual discipline to train your mind to check in with God, and to see how God is at work within you and around you. Yes, you need a discipline. Thanks to limbic logic, this awareness will not come instinctively at this particular point in the evolution of our species. If you have a discipline, you’ll know when you are off track. And the spirit is the strongest part of a person—a little bit of training goes a long way in helping make one healthy in mind and body and a master of money.

Spiritual fitness requires reflection on the meaning and purpose of your life. What is God up to, how do you fit in, and how can your heart, time, money, personality, and best efforts be engaged to further God’s work in the world? What can you do to help the other living creatures around you survive and thrive? What are your passions and priorities—that’s where meaning lives.

Now you are ready for the part of the “well-th” plan that has to do with getting MORE MONEY as you grow rich toward God.

Fiscal fitness results when the power of counting is wielded to balance opposing forces and build permanent wealth: cash in and cash out, assets and debts, credits and debits, risk and return—all are nothing more than a means of achieving your goals.

Most people have a natural inclination to focus on one force more than the other. For example, Ebenezer Scrooge is asset-minded, joyless, and too focused on saving, while the Prodigal Son is debt-minded, profligate, and too focused on spending.

To hoard or to be bankrupt? That is the question.

Scrooge needs more passion and compassion; the Prodigal Son needs more accountability and self-restraint.

There’s no mystery to accumulating money. Spend less than you earn, save money, avoid debt, insure against disasters, minimize taxes, use dollar-cost averaging, and diversify investments across the four asset classes of cash, bonds, stocks, and real estate in a manner consistent with your goals, risk tolerance, and time horizon. Avoid panic selling. If you invest properly, your assets should increase in most years, regardless of market conditions.

When it comes to budgeting, this is what matters:

1. Budget your savings, and save by electronic transfers from a paycheck or checking account to an investment account.
2. Keep meaning and spending in line. Spend money in ways that are generative and joyous for yourself and others, especially your spouse, children, and other immediate family.
3. Figure out a repayment plan *before* you incur a debt.

To be fiscally fit, perform a checkup at least once a year to see whether your net worth is growing or shrinking, and to confirm that it is in line with your permanent wealth goals. Add up the numbers and learn from them. They will speak to you honestly and without judgment. Listen to them—especially if they have bad news for you. This is the easiest, quickest way to come to your senses and get back on track with your “well-th” plan!

If money truly *isn’t* important to you, give it all away, take a vow of poverty, and join a Franciscan community. If you aren’t quite ready for that, money *is* important to you. So be a good steward of it.

She who is faithful with little is faithful with much.

Everyone makes mistakes with money, fumbling around to find the balance between too much and too little discipline. If you make a mistake, pull back, have a desert experience, and empty the clutter and limbic logic from your mind. Learn your lesson and move on; don't castigate yourself and compromise your wellness and your relationships.

Every dollar of income and expense, asset and debt, is a blessing to you that can teach you how to grow rich toward God.

As you accumulate MORE MONEY, be careful: You are at risk for all kinds of spiritual infections. The most virulent one is the idea that you deserve your money due to hard work, smarts, or some other characteristic unique to incredible, wonderful you.

There are billions of people in the world—also members of God's family—who work very hard and have little or no money to show for it. Hard work by itself entitles you to nothing. Luck and grace play a role in determining who has money.

The race is not to the swift or the battle to the strong,
nor does food come to the wise
or wealth to the brilliant or favor to the learned;
but time and chance happen to them all.

—Ecclesiastes 9:11

We are all stewards, not owners, of worldly wealth. Everything visible in the world—every cell in your body, every hair on your head, and every dollar in your portfolio—comes from the same clump of atoms and molecules that burst forth 14 billion years ago from the Big Bang through the word of God and the mind of Christ. And it is all going back to God as well—hopefully enriched by the journey.

Now your “well-th” plan is ready for action. As you live into it, may you become more whole and rich toward God as you accumulate MORE MONEY and build permanent wealth.

All things come of thee O Lord, and of thine own have we given thee.

—I Chronicles 29:14b

Living My Legacy

Now in case you haven't guessed, I was the little girl who gave all those twenties away in the opening story. I was five years old, and the year was 1963, so \$20 was a *huge* amount of money, which would buy a lot of penny candy.

When I told my mother what I had done, she immediately called the parents of my friends and asked them to return the twenties. In turn each said, "Gee, little Johnnie and Susie didn't bring home any stray twenties. I'm sorry I can't help you."

Fortunately my mother wasn't mad at me, nor was I punished. I remember that she was upset with the parents for not returning any of the money—not one twenty came back to her.

But what I remember most is that feeling . . . the pure joy of finding the treasure and giving it away to my friends without any hesitation! It never even occurred to me to keep one of the twenties for myself.

The legacy passed at death does not help me grow rich toward God because there is no joy in the giving. I have to give it away wisely to the divine family *while I'm alive* to build permanent wealth and take it with me! I have to live my legacy and pass it along through the instrument of a grateful heart rather than a skillfully executed will.

I work for God, my money works for me, and I am living my legacy!

May my "well-th" plan allow me to give away my own money with the same freedom and joy with which I gave away my mother's money so long ago.

Why spend your money on what is not bread,
 And your labor on what does not satisfy?
 Listen, listen to me, and eat what is good,
 And your soul will delight in the richest of fare.

—Isaiah 55:2

Permanent wealth is the richest of fare.