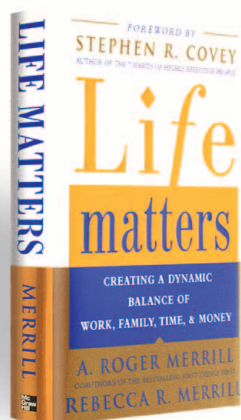


SOUNDVIEW Executive Book Summaries®

FILE: CAREER/SUCCESS
TECHNIQUES

By A. Roger Merrill
and Rebecca R. Merrill

Creating a Dynamic Balance of Work, Family, Time and Money

LIFE MATTERS

THE SUMMARY IN BRIEF

Everybody is concerned about work/life balance, but few understand that time and money are as important to life balance as work and family. Each area matters, and focusing on one without considering the others is ultimately unfulfilling because they are so closely interrelated. Even the term “balance” implies a one-time effort instead of an ongoing journey.

In reality, a lack of balance is a misalignment of the principles that are important to you, and how you act with regard to them. It is possible that your expectations about work, family, time and money are unrealistic, and therefore you don't see them properly. With unrealistic expectations, you do not act effectively, and you won't get what you want. By examining your own experience, and seeking wisdom and inspiration, you can develop your navigational intelligence to optimize your life choices and stop wasting energy, money and time on issues and behaviors that are not important or that do not invest in the future.

To truly make every aspect of your life matter, you must focus on those principles that are important and make decisions to live accordingly.

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What You'll Learn In This Summary

- ✓ **How to discover and value principles** which allow you to lead a life that matters to you.
- ✓ **How to examine your expectations** about work, family, time and money, and why you see them the way you do.
- ✓ **How to optimize your efforts** to achieve maximum results.
- ✓ **How to develop and use navigational intelligence** to make decisions that align with your values and allow you to create balance in an ongoing fashion.
- ✓ **How to use the Time/Money Management Matrix** to determine where and when you are wasting resources and shift the focus to importance and investing rather than urgency and consumption.
- ✓ **How to implement this new synergy of balance** by building the character to make the decisions that matter.

LIFE MATTERS

by A. Roger Merrill and Rebecca R. Merrill

— THE COMPLETE SUMMARY

What Matters in Life

For decades people have struggled to find a balance between what were traditionally considered enemies: work and life. Though people are getting better at meshing the two, there is still a gap between what many say matters and how they spend their time and money.

Look at your Palm Pilot or credit card statement. See if the way you are spending your time and money reflects the things that matter most to you. It still seems as though people have to choose, even though work, family, money and time are not isolated arenas. They are highly interrelated. The real issue is having the wisdom to be constantly balancing all areas no matter what the circumstances. ■

For Additional Information and a questionnaire to help assess which areas need attention in your life, go to: <http://my.summary.com>

The Three Gotta Do's

There is a lot of advice out there about how to make your life better, but in the area of life balance there are three pivotal "Gotta Do's." You must: validate expectations, optimize effort and develop "navigational intelligence."

Validate Expectations

People often operate out of incorrect or distorted assumptions and paradigms. However, you will not get maximum quality results unless you align your expectations with reality. The way you see and perceive situations so drastically affects your thoughts, expectations and behaviors that you must learn to validate your expectations by understanding what is real and what is realistic. Timeless principles such as "trust," "hard work," and "love" are real, but valid expectations around the pace and results of your alignment with these principles must take into account what you can realistically expect from yourself and others.

Consider these commonly misaligned expectations:

The ideal life is worry-free. Is there really any evidence that life is easy for anyone, even people whose lives you may envy?

"Balance" means equalizing the scale. True balance is not allocating the same time and energy to both sides

Aligning Expectations

Suppose you have validated the expectation that having financial security is important to you. It is "real" because it is based on the principles of self-reliance and sustaining a happy, peaceful life. You also know that "realistically" you are a long way from that goal with your expensive house, two cars, a boat, credit card debt, and a home equity loan, on all of which you are making the minimum monthly payment. You have two children in grade school and junior high, and no money set aside for education. Your only retirement assets are in a mutual fund that recently lost half its value. Today is Friday, and you and your spouse have the weekend off. How will you spend your time and/or money?

1. Go to an expensive resort to get away from it all.
2. Buy a big screen TV to enjoy the new football season.
3. Go to the zoo with your children.
4. Attend a financial planning seminar.
5. Take some time to discuss ways you can get out of consumer debt.

Obviously, some of these choices are more aligned with the expectation of achieving financial security.

of a scale. It is constantly changing and creating the capacity to balance in life's dynamic circumstances.

Faster is better. Speed isn't everything and it can be

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The Three Gotta Do's

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worse than nothing if it moves you in the wrong direction and cheats you out of the pleasure of the journey.

Work and family are natural enemies. Throughout most of history, “work” has been family work. Children worked and learned alongside parents as they performed the tasks that sustained life. Because the Industrial Revolution split family and work apart, accessing the full richness of both in our lives today requires us to work proactively to create a synergy between the two.

Once you create valid expectations, you must align your efforts with what is real and what is realistic and then leverage them to make sure you get the most results for your effort. In each area — work, family, time and money — consider **what** you do and **how** you do it to determine the “optimizers” that will help you create the most positive change.

Develop “Navigational Intelligence”

The final “Gotta Do” is to develop the ability to deal with the tension between the need to focus and the need to be open to unexpected opportunities as you align and leverage your efforts with your expectations. It would be great if you could make a master plan and follow it to a T, but life is unpredictable.

Navigational intelligence is the ability to make good judgments in the decision moments, when both focus and awareness are required. By developing the gift of discernment, you can constantly scan for, recognize, and respond to what is most important to you, even when focused on something else. To calibrate discernment:

Value principles. Create a personal mission statement and read “wisdom literature” to keep yourself constantly scanning for priorities aligned with principles.

Evaluate experience. Learn from living. View mistakes as high-leverage feedback and take the time to evaluate and course-correct.

Invite inspiration. Be open to receiving personal insight that comes from a personal retreat, writing a mission statement, or quiet reflection. ■

Work Matters

Clearly there is a difference in the way people see their work. To some, work is drudgery; a necessary evil. To others, it means fame and fortune. Work can also represent a life’s mission, or a contribution of love. The differences in how people see work lead to differences in how they do their work, and ultimately, in what they get out of their lives.

Do you see your work as a joy, monotony, or an escape? The pleasure and satisfaction you get from

work is as much a function of why and how you work as what you do for work. It is the context that matters.

For many people, the primary reason for working is economic. They need to pay debt and bills that cause much of the pain around the issue of balance. The fear of losing a job makes people feel trapped and compelled to work long hours. Other people work for a sense of personal fulfillment and self-worth. However, working to provide for those you love is one of the highest, noblest, and most fulfilling motives. It is not work and family that are at odds, but the cultural notion of my career and the focus on materialistic “stuff” that causes much of the imbalance. Work should be considered “our work” — work for the whole family.

Dual-worker families and single-parent families usually feel the pressure to work outside the home to meet economic expectations, and therefore can see work as a necessary evil. In other situations, though basic economic needs must be met, it often seems easier to spend more time outside the home at work than deal with the mental, social and spiritual needs that need attention at home. In all circumstances, we need to seriously consider whether the money is worth the other costs.

Work Optimizers

The way you see work will also influence how you see yourself as a worker. It is possible to choose to be a great worker, but most people need some guidance or motivation. Considering research shows that most managers squander their time at inefficient tasks, and that the ability to manage money affects far more than the budgeting dimensions of an employee’s job, here are some aligned, high-leverage optimizers to use at work:

Be Proactive. Take initiative and always think, “What can I do?”

Focus on Job One. Understand your organization, your role in it, and the vision of your boss and peers.

Think Teams. Maximize interdependent effort to achieve success.

Create Partnership Agreements. Make formal or informal agreements to create shared vision about what you are planning to achieve, why and how.

Build on Your Strengths. Align your work with your talents without sacrificing important priorities.

Continually Improve. Seek feedback and invest in professional development

Just ... Work! Develop good work habits. Make sure you are perceived as an asset for your dependability and ability to produce results.

You can simply do these optimizers or you can do them with awareness and build your navigational intelligence. Find timeless principles at their root, such as

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Choosing Imbalance

On one occasion, the company for which *Life Matters* author Roger Merrill worked experienced intense growth, and he and his wife Rebecca made the decision to go into a period of conscious imbalance. Though he would be away from the family far more than they would usually allow, they agreed it would make an important contribution to the business and help them accomplish their shared long-term goals.

Things went well as Roger accomplished the company goals, and he and Rebecca teamed up to take up the slack at home. But when the agreed period of time was over, it was difficult for Roger to return to the old way. The unbalanced lifestyle had become a way of life. More and more, Roger felt he was missing out and allowing good things to take the place of best things.

After listening to his heart, Roger took a stand and set limits on the number of nights he would be gone each month. It wasn't easy, and there was a lot of pressure to do otherwise, but for him the decision was right. It increased quality time with family, freedom to contribute to church and community efforts, and time to write books.

Work Matters

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responsibility, focus and alignment, and learn to consciously recognize and value such principles. Evaluate your own experience while using these optimizers and invite inspiration on unique ways to apply them to your own situation. Make the decisions that are right for you.

One way you can implement this at work is to solicit feedback from a sample of people — bosses, peers, customers — and send them an anonymous questionnaire. Attach a memo letting them know you are trying to find ways to improve and ask for a few minutes of their time to give some honest feedback. Ask someone to type up the results so complete anonymity will be preserved.

If you send out the questionnaire once or twice a year, you'll get some great information. Though you do not want to become feedback centered, you can read the questionnaires, think about them, and look for ways to implement the suggestions if they make sense. Some questions you may want to ask include:

- From your perspective, what do I do that is most useful?
- What are my greatest areas for improvement?
- What one thing do you think I should continue doing?

- What one thing do you think I should stop doing?
- What one thing do you think I should start doing?

Balancing Work and Family

Work should truly become love for your family made visible. Work and balance are both principles, and they should be leveraged to bring maximum effectiveness in both areas. Involve children and family in building bridges between work and home. Here's how:

Share the vision of what you do and why with children.

Teach children to work hard in school and at home.

Teach children to love work by loving your work.

Take your children to work, to see how it helps the family.

Participate in career days at school.

Share positive work experiences with the family.

Bring stories of work heroes home.

Be aware of what family members are doing and keep in touch with notes or e-mails.

Involve your family in work projects. ■

Family Matters

In relationships, the little things are the big things. Showing caring and commitment through small acts like listening, respecting others' space, and saying "thank you" consistently over time makes a huge difference in the quality of family life.

Many people consider family one of the most important things in their lives, but they are not satisfied with the quantity or quality of time they invest in their families. As with work, the way you see your family determines what you do with your family and what results you get.

How Do You See Your Family?

From the *Brady Bunch* to the *Simpsons* to the *Sopranos*, the media shows very different views of family. We live in a time when social messages about family are mixed and the purpose of family is confusing. Family used to be a sacred institution, but now it seems optional, essentially social, and recreational.

But human history shows us that family is the nucleus of civilization, and as teenage suicides, out-of-wedlock births, divorce rates, and domestic violence statistics rise, it is clear we are headed in the wrong direction.

An ideal family would include members who love, trust, forgive, help and believe in each other. It would have members who work, serve, play and worship together. Few people believe their families live up to the ideal. But even if you think first of the faults in your

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Family Matters

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family, remember, “ideal” does not mean “without challenge,” it means “strength to handle the challenge.” Also, the ideal family life is a saga of “becoming.” No matter what your experience, your greatest impact on the happiness of future generations is to nurture them in principles of joyful family living.

Also consider your role in the family. Do you consider work the place to contribute, and home the place to crash? Family can give you great joy and satisfaction, but that only comes with work and sacrifice for the family. Once you align your expectations with the overarching principles, you can see both home and work as avenues of contribution. Capture your vision of the spouse/parent/family member you want to be. Be brutally honest with yourself concerning what kind of family member you are. Raise your sights to a mark and keep moving toward it.

Family Optimizers

Begin to think in terms of family leadership and your unique opportunity to influence and nurture the members of your family. Though all members of the family have the opportunity to contribute leadership, the most important ingredient in a successful family is parental leadership. Parents have four basic roles:

Provide the basic necessities of life: physical, social, emotional and spiritual.

Protect family members from physical, social and emotional harm.

Nurture family members in love and kindness.

Teach family members principles and values that empower them to have rich, rewarding relationships and joyful, fulfilling lives.

Beyond these roles are some optimizers to further improve your family life:

Create a Family Mission Statement. Clarify a shared vision for the family.

Have Weekly “Family Time.” Schedule a weekly time to bond, communicate, coordinate and play.

Date Your Mate. The most important thing you can do for your children is love your spouse.

Have “Sneak-Ins” and “Sneak-Outs.” Share one-on-one time with children at home and away to build friendship.

Hold Regular Parent Chats. Develop your role as a parent by asking “What are you working on?” and “What can we do to help?”

Have a Daily Family Wisdom Time. Spend time each day discussing truly great thoughts and ideas throughout time.

Merrill Family Mission

- ✓ To love each other ...
- ✓ To help each other ...
- ✓ To believe in each other ...
- ✓ To wisely use our time, talents, and resources to bless others ...
- ✓ To worship together ...
- ✓ Forever.

Establish Clear Stewardships. Make responsibilities and division of labor clear.

Bring Heroes Home. Talk about heroic acts of real people rather than glamorizing entertainment stars.

Again, approach these optimizers with awareness and build your navigational intelligence in the process. Seek and embrace principles such as contribution, creativity, stewardship, respect, love, service and forgiveness. You will discover other more personalized ways to apply them to your situation, and the navigational intelligence gained from examining your principles, experience and inspiration will help you know that you are making decisions that matter most in your family. ■

Time Matters

Time becomes an important factor in life when it is necessary to coordinate all of the details and decisions that contribute to life balance, satisfaction and joy. Traditionally these challenges fall under the tricks and techniques of time management, but really they are a function of **personal leadership**. More than doing things right, it’s doing the right things.

How Do You See Time?

Like other parts of life, it is important to examine your expectations about time. In the Western world, the clock reigns supreme, and time is seen as a limited resource. Busyness becomes a status symbol and people are always working toward it. We also see time as the enemy. What is your relationship with time?

How much of the time do you feel frustrated?

Frustration is a function of expectation. You may need to change your expectations or increase your ability to get things done.

How much do you struggle with what is “realistic?” Consider whether you expect too much or too little of yourself.

Do you always think “Life will be better when ...?” What is it that keeps you from immersing yourself in the present?

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Time Matters

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Do interruptions irritate you? The expectation that life should move smoothly without any surprises is not realistic. And particularly in the family, interruptions are often opportunities to respond to what matters most.

Does the way you feel about yourself affect the number of things you check off your to-do list? Would you still get satisfaction if you couldn't check things off your list?

Does your desire to do a lot of things reflect a lack of confidence in your ability to do a few important things well? Don't mistake busyness for success and replace clarity around Job One with crisis-oriented urgency addiction.

Do you feel that if you do the best you can, it still may not be enough? Enough for what? Are your expectations of yourself too high?

Do you honestly believe it's possible to have a satisfying work/family balance in your life? Do you think it would be possible for someone else, but not for you?

What Is Urgent Is Not Always Important

The most significant challenge to implementing high-leverage optimizers is to discern between what is **urgent** and what is truly **important**.

Quadrants I and III in the matrix to the right are where you run into urgency addiction, and waste time fighting fires or solving other people's problems instead of integrating high-quality values into your own life. In Quadrant IV you try to escape from all the urgency with wasteful, unaligned "downtime."

Quadrant II is the place to see the benefits of investing time in important activities like planning, preparing, recreating and building relationships. It highlights the importance of proactivity, because you don't have to do the things in Quadrant II now, but through investment and continuous improvement you can prevent fires instead of fighting them.

Time that is wasted in other quadrants can be better used in Quadrant II.

Time Optimizers

Once you understand that time should be spent on issues that are important instead of those that are merely urgent, you can use the following optimizers to make decisions:

Make Weekly Plans. Review your personal mission statement and set goals for yourself each week, planning your schedule for greatest efficiency and synergy.

Use Time Zones. Schedule large, interchangeable blocks of time designated for different kinds of important activities.

THE TIME MANAGEMENT MATRIX

| | Urgent | | Not Urgent | |
|----------------------|---|--|--|---|
| | Quadrant I | | Quadrant II | |
| Important | Work Handling an irate client. | Home Taking an injured child to the emergency room. | Work Doing long-range planning. | Home Truly recreating. |
| | Meeting a deadline. | Resolving a "credit card declined" problem. | Creating preventive maintenance systems. | Nurturing relationships. |
| | Solving a production line breakdown. | Picking up a child from school. | Developing professional skills. | Creating a family mission statement. |
| | Handling a cash flow crisis. | Helping a late-for-work spouse find lost car keys. | Building networks. | Having a regular family time. |
| | Responding to a window of opportunity. | Taking advantage of a teaching moment. | Anticipating client needs. | Going on sneak-outs. |
| | Quadrant III | | Quadrant IV | |
| Not Important | Work Handling junk e-mail (spam). | Home Being on time for unimportant television shows. | Work Gossip at the water fountain. | Home Watching mindless TV. |
| | Writing unnecessary reports. | Doing some errands. | Unnecessary Internet surfing. | Playing excessive and addictive computer games or reading addictive light novels. |
| | Responding to some drop-in visitors, phone calls, and voice mail. | Responding to some telemarketing and junk mail. | Doing non-aligned hobby-horse activities. | Mindlessly surfing the Web. |
| | Attending unnecessary meetings. | Rushing between scheduled, but not highly meaningful, activities and events. | | Nervous eating. |
| | Organizational politicking. | | | |

T-Plan Daily. This structure allows you to put time-sensitive activities on one side and any-time activities on the other, so you can prioritize and "keep score" as you make decisions throughout the day.

Track Your Time. A time log will give you surprising insight into which quadrant receives most of your attention and how much time you spend on actual priorities.

Build Relationships of Trust. Life is highly interdependent, and your ability to resolve time conflicts depends to a great extent on the quality of relationships with the people involved.

Use Technology in Your Personal Leadership System. Learn to understand and use technology to your advantage.

You might find yourself questioning how to use these optimizers most effectively as you develop your level of competence with time matters. Do any of these sound familiar?

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Time Matters

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“I am out of control!” Move into Quadrant II. Spend five minutes today doing something to make tomorrow better.

“I’m doing all right, but ...” Track your time to discover any black holes and target improvement areas.

“I manage my time well, but I want to get to a new level.” Try working in the upper corner of Quadrant II where you anticipate potential opportunities and problems.

“I’m a great time manager at work, but not at home” (or vice versa). If the problem is at work, analyze Quadrant III time wasters; if the problem is at home, examine Quadrant IV.

The quality of what we “buy” with our time is a reflection of our ability to make decisions about what is important in our lives. To avoid getting sidelined, place a powerful planning focus on importance. But keep in mind that your plan is a flexible framework. Every day other people’s urgencies, potential opportunities, and your own flaky inclinations will challenge your framework; it will be up to you to determine whether the interruptions are important and worth changing course for, or simply urgent irrelevancies or methods of procrastination. In moments of truth you need to ask yourself what is important, and stay with your priorities. ■

Money Matters

In order to manage money properly you must align yourself with the fundamental principle of **investing** instead of **consuming**. Like time, money is a huge communicator of value and what we buy reflects what is important to us. Money is tied inescapably into work, family and time, so improving your ability to manage it will make a significant difference in the other aspects of your life.

What is your immediate response upon hearing the word “money”? Confidence, security, anxiety, guilt? Consider the myths that promote some of the many negative emotions about money:

Money and Things = Success and Happiness. You may want to be successful so you can have better clothes, homes and cars, but people who have those things often have large debts as well. These symbols are not substance and do not necessarily bring happiness. Often their price is far more than money and includes broken health and relationships.

The Best Financial Improvement Strategy Is to Increase Income. This seems like the obvious solution, but more money usually also includes less time at home, more job-related costs, and a higher tax rate. Often you are quickly back in financial stress, just at a higher

THE MONEY MANAGEMENT MATRIX

| | <i>Urgent</i> | <i>Not Urgent</i> |
|---|---|---|
| <i>Important</i> | Quadrant I | Quadrant II |
| | Bills | Savings |
| | Payments | Investments |
| | Immediate needs | Insurance |
| | Tax penalties | Capital investments (e.g., education, training) |
| <i>Not Important</i> | Legal judgments | Business investments and improvements |
| | Emergency medical expenses for self, family members or friends | Investments in preventive health |
| | Quadrant III | Quadrant IV |
| | Impulse spending | Waste |
| | Interest on borrowed money | Loss from bad judgment |
| Excessive entertainment | Self-destructive habits | |
| Guilt gifts | Gambling | |
| Excessive tools or gadgets | Excess purchases (e.g., a third car) | |
| Urgency costs (e.g., overnight shipping charges because you want something <i>now</i>) | Tools with features you never use | |
| | More clothes than you could ever wear | |
| | Shopping sprees | |
| | Anything that is a waste when compared to values and principles | |

level. How you manage what you bring in is far more important than how much you bring in.

Money = Privilege = Children’s Success. The best clothes, cars and schools do not necessarily provide children with the opportunity to do more in life. Character strengths such as honesty, integrity and thrift are best taught through sacrifice, cooperation and the need to prioritize and choose. Children often need you and your time more than they need what extra money can provide.

How Do You Spend Money?

All of these myths added to messages from advertisers and credit card companies and the “have it all” version of the American dream create expectations that cause people to make choices that lead to debt and frustration. People also get expectations about money from childhood. Frustration often ensues when two people marry and bring different expectations about money.

People who deal effectively with time or money see differently than those who do not. They see in terms of importance and investing rather than urgency and consuming. And because they see differently, they act differently and get different results. You must honestly assess your paradigms and expectations about money. Then look at your assets and debts, and consider your

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Money Matters

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retirement. What will your situation be five, 10 or 15 years down the road if you continue in the way you are going?

Think about money using the same matrix as you did for time. Consider the difference between what is important and urgent. In which quadrants do you spend most of your money now? Many people are in Quadrants I and III paying bills, meeting immediate needs, and buying on credit. Quadrant II is where importance and investment combine. That is where you want to focus your attention and your money.

Invest your money in places that create growth. You can invest in your own business, real estate and mutual funds, but also education, skill development and humanitarian efforts. Focus on creating instead of merely consuming. Using the matrix to think about money shows the importance of proactivity, and shows how to not waste money in Quadrants III and IV.

Money Optimizers

Time and money are very similar because they communicate what is important in your life. The more you learn about how you spend and invest both time and money, the more you learn about yourself. But they are different in the way you can allocate them. Time moves independently. You need to learn to respond in the moment as it continues to flow. Money doesn't move until you move it. You have to decide to put it where it will produce the greatest growth. Many time decisions must be made on the spot, but money decisions can be made in advance. Use the following high-leverage optimizers to help you make those decisions:

Know Where Your Money Is Going. Track your spending to find areas of waste and misalignment with your principles.

Know Where You Want Your Money to Go. Create a clear, and if appropriate, shared vision of where you want your money to go. Prioritize your top five financial goals and focus on them when you are tempted to waste money.

Plan Weekly. Keep an ongoing look at the differences between your values and approaches and keep working toward greater alignment.

Increase Your Financial Intelligence. Invest time in learning about money by reading, attending a seminar, or talking to people who know how to set their standard of living below their level of income.

Build Margin. Increase the space between resources and immediate needs in this time of increased economic uncertainties, downsizing and national disasters when you might need to draw on reserves.

Wisdom Matters

After looking at work, family, time and money, and ways to validate, optimize and navigate in each area, draw back and look at them as a whole life system. How do work, family, time and money interrelate and create day-to-day life balance questions, such as: whether to stay late to finish a project; whether to take a new job; whether to pay for nursing home care for parents or take them into your house; or whether to stay at home with the new baby.

These questions will never be answered with “balance the scale” approaches. The perceived imbalance is really misalignment with principles; the best way to make decisions about this everyday dynamic equilibrium is with wisdom, or navigational intelligence. Wisdom is the ability to make the choices that create the positive consequences we want to have in our lives.

With each of the areas of balance, it is important always to revisit the three wisdom builders:

- ✓ **Value Principles.**
- ✓ **Evaluate Experience.**
- ✓ **Invite Inspiration.**

All these attributes of wisdom are enhanced by solitude, so it is important to have quiet, uninterrupted times when you can increase your connection to timeless truths, awareness and inspiration.

Character Is the Key

The final key to accomplishing this dynamic balance is character. It is the difference between knowing the things that bring positive results and doing them. Many people know what to do to improve their finances or not waste time, but they procrastinate or are distracted by paths that appear to be easier. The decisions you make to spend time doing what is important instead of what is merely urgent builds your character strength. Character is forged in the crucible of daily living.

Develop an Effective Financial System. Enhance the financial dimension of your personal leadership system so you can know what resources you have, what you spend, what your goals are, and how to plan for them.

Navigating

Though it may seem difficult to spend time in Quadrant II creating shared vision, having weekly meetings, or increasing financial intelligence, realize that if you don't, you will end up spending that time in other quadrants later by working longer hours, paying more bills, and handling financial crises. The greatest value of Quadrant II is the wealth it generates, not just financial security, but inner wealth and fulfillment. ■