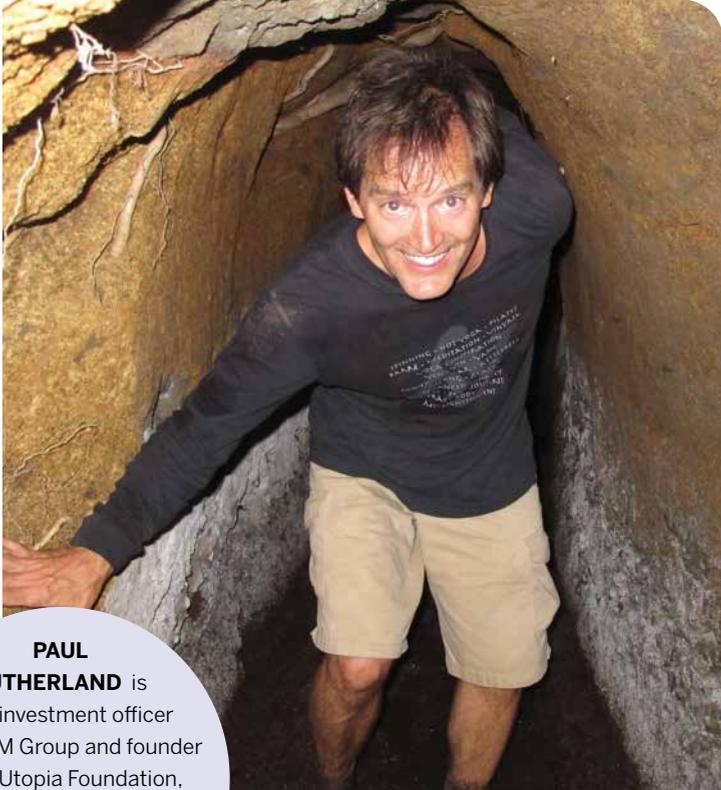


# ● PAUL SUTHERLAND

## THE HEART OF MONEY



**PAUL SUTHERLAND** is chief investment officer of the FIM Group and founder of the Utopia Foundation, which sends volunteers around the globe through [utopiavolunteers.org](http://utopiavolunteers.org).

## Is Going Back to School the Best Way to Invest in Myself?

I'm thinking about going back to school. Biz school, law school, grad school? I'm not sure which. All I know is that I can't spend the next 20 years doing what I'm doing, and I think two or three years of school would break me out of my rut. I can handle the expense. What I'm really wondering is if school is the best way for a middle-aged person to invest in myself?

**Paul Sutherland:** A few years ago I met a woman who had spent her life being a nurse and at age 52 went back to school to become a physician's assistant. A good friend in his 40s took his wife and seven-year old to Dharamsala, India, to study Tibetan/Buddhist medicine. I don't think either of them went back to school for economic reasons,

and neither was financially rich. They went because they felt called.

You are not being called. You are being pushed—by a feeling of being in a rut. That is a bigger challenge. It is harder to be motivated by escaping a rut than to be compelled to do something that excites you. But here's a place to start: In Buddhism there is a teaching that says, "Empty your bowl, then fill it." You do not have to know what you will fill it with. If it is full of something spoiled or full of bad habits, or if you are stuck in a rut, just empty it. Let it be empty.

So my response to your situation is twofold: First, I wonder if you should quit your job and take a while to travel. Not to see the world, but to experience the world. Maybe rent a place in a region you find interesting and just go there to live. Maybe even enroll in school, volunteer, or get a job to help you connect with the locals and become aware of the culture.

My second suggestion is to kiss the ugly of your present job and see what it is that makes it so distasteful. Is it the job, or is it your attitude toward the work? Are you engaged 100 percent and giving it your all? Are you kind and friendly to your coworkers? Do you have a vital and enjoyable nonwork life? Before you quit, my prescription would be to go to 10 different yoga classes, 10 different churches or holy places (synagogues, Buddhist temples, meditation centers, prayer meetings) and eat out with 10 different friends. Shake up your patterns! Then take a few weeks and just walk a lot and think about what you really wish to do with your life. I would ask for guidance and opinions from your friends and be open to what's next for you.

Discontent is very good. It can help move us to our calling. So be happy you have fallen in a rut. Feel blessed—and do something about it.

**From my experience with five kids, if you do not place your family first, you will never be happy.**

We have three kids under five, and my husband wants us to stay a two-earner household. He says we need to save for retirement, sock money away for college, and pay off our mortgage early. So all we do is work all day and parent all night. What is the point? I'm exhausted. Our lives suck! I would like to stay home. Help!

Tell your husband you want to quit and that you don't care if the mortgage isn't paid off early, the kids have to start at community college, and you never retire. Tell him that you are not happy and feel that you're missing out as a parent. If your children are a

priority, and your family's well-being is the most important thing in your life, then you have to give them your time.

From my experience with five kids, if you do not place your family first, you will never be happy. So if you want to be happy, create a happy family environment. Ninety percent of a child's brain is formed in the first five years of life. So your children's emotional and psychological well-being depends on having caregivers who are loving, compassionate, reasonably centered, and emotionally, mentally and physically present. You have to be there for them.

I would suggest creating a four-year plan where you don't work.

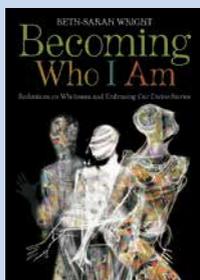
Stop funding for retirement, quit paying extra on the mortgage, and stop saving for now. If you have to simplify or downsize by moving to a smaller home, do it. Children need their parents.

If you really can't afford to spend more time with your kids, make sure you have great caregivers who are consistent, loving, and emotionally present. Other suggestions: See if you can go half time or three-quarters time. See if your husband and you could each go three-quarters time. Look at your options and be creative.

What is the point? you ask. Happy children are raised by happy parents. So get happy! Who cares if you pay off your mortgage at 87 and retire at 88? **S&H**

To ask Paul a question, email him directly at paul@spiritualityhealth.com.

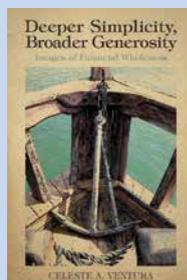
## NEW BOOKS FROM CHURCH PUBLISHING



**Becoming Who I Am**  
*Reflections on Wholeness and Embracing Our Divine Stories*  
BETH-SARAH WRIGHT

This book offers Jesus' story as a real-life mirror to our own stories, ultimately making God's story, our story, and our story, God's story. A fresh connection between the Nicene Creed and "real life."

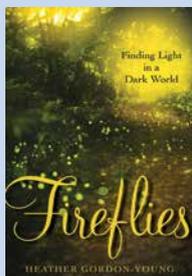
9780819231796 | \$14.00



**Deeper Simplicity, Broader Generosity**  
*Images of Financial Wholeness*  
CELESTE A. VENTURA

Engages the reader in exploration of how and why we earn, spend, invest, and share our money, using images found in agriculture, architecture, and creation.

9780819231956 | \$16.00



**Fireflies**  
*Finding Light in a Dark World*  
HEATHER GORDON-YOUNG

*Fireflies* recounts the writer's quest to find light to ease the darkness and suffering she encounters in the world as her beloved older brother is enveloped by mental illness. The book offers lessons of meaning, hope, and purpose in the midst of life's most painful challenges.

9780819232007 | \$22.00



**Letters from the Farm**  
*A Simple Path for a Deeper Spiritual Life*  
BECCA STEVENS

*Letters from the Farm* is a devotional guide to inspire you in your faith and life.

9780819231758 | \$18.00

Sign up online to receive our eNews! Follow us on  



Visit [ChurchPublishing.org](http://ChurchPublishing.org) for a complete listing. Purchase at your local Episcopal bookstore; online at [Cokesbury.com](http://Cokesbury.com); or call Cokesbury customer service 800.672.1789. Books also available as eBooks for your reader.