



# A Spiritual Dimension to Occupy Wall Street?

Since my early teens I have searched to find the truth about success, and I have been advising people on their finances and managing global investment portfolios for over 25 years. I welcome your questions and hope my answers can help you feel happier, more successful, and more at ease about your finances.

**My sister borrowed my tent and quit her job to help the “greater good” (her words) by joining Occupy Wall Street. She says there is a spiritual dimension to these shenanigans. What’s your opinion?**

I think it is great. Sit-ins, protests, and movements have been our karma ever since the Puritans decided they wanted to be even more fanatical than Europe’s churches would allow. Open, capitalism-based democracy is a work in progress, so as things change, the “system” must too. New is always positive for some and negative for others, and most people like creative destruction only if it benefits them. For example, if you’re in the oil business, you don’t want to be displaced by windmills and solar panels. For business in general, a natural tension comes from their five stakeholder sources:

1. Shareholders / investors want profits.
2. Suppliers and service providers want a profitable price.
3. Customers want a low price and high value (and most care little about the “how” of getting either one).
4. Employees, unions, consultants, and outsourced labor all want to keep their jobs.
5. Societies (cities, states, and countries) want taxes and influence over what companies do.

For individuals, the natural tension is a place somewhere between responsibility to ourselves and our responsibility to others. That place is different for each of us, but we

need to look at our behaviors and say to ourselves, “Will the world and my community be better off because my self-absorbed, egotistical, lazy butt incarnated?” We need to do this not by comparing ourselves to others but by comparing ourselves to what we think is right.

Corporations are run by people and have the legal rights of a person, so we must demand the same ethics from corporations that we do from people. When we see unemployment and layoffs while corporations are sporting record profits, it is rational to get active and worked up. So I admire your sister. Take her a cup of hot tea, and give her a hug from me.

**My father died recently, leaving my mother with plenty of assets but various accounts with different brokers, multiple insurance policies, a couple trusts, and other complicated financial instruments. In an effort to simplify things, she’s been working with a financial planner/money manager from a big bank, and it sounds like he wants to make substantial changes. Is there anything she should be on the look out for?**

Gosh, that’s a big question. I think she should ask to get the bank’s recommendations — and the logic behind them — in writing. Then she should find a solid, “fee-only” advisor to give her a second opinion. You can find a fee-only advisor in your area by going to the website NAPFA.org. Second opinions are always helpful. When you have the first opinion in writing, the second opinion is easy.

**My sister and her husband both quit corporate jobs to start a small winery near Paso Robles, California. They’re looking for some investors, and my husband and I are considering the opportunity. It seems like it could be very lucrative, in addition to the side benefits of unlimited wine and the fun of being a part owner of a winery. So, yes,**

we're looking at this with Chardonnay-colored glasses. Do you think we should do it?

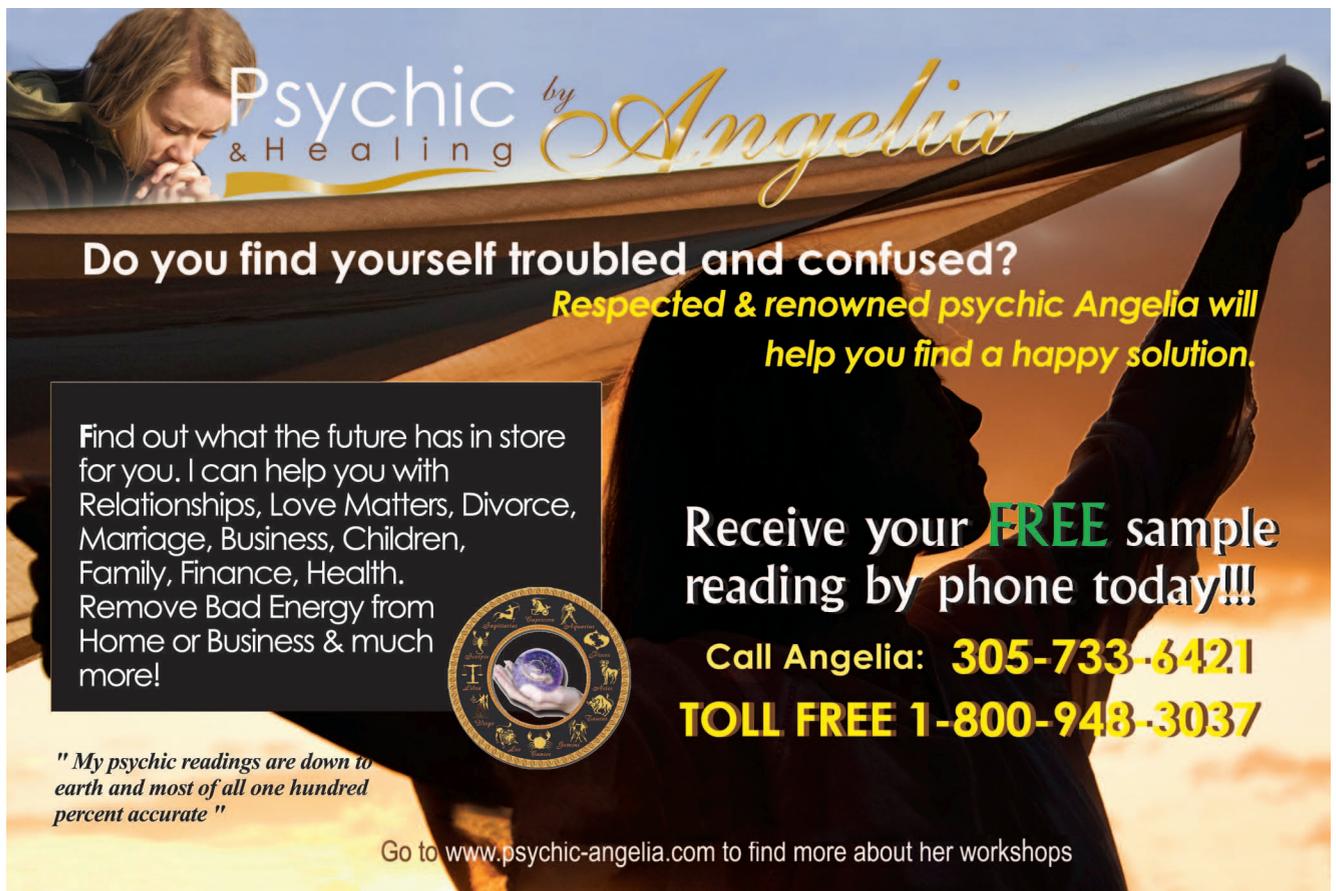
If their corporate jobs were working for beverage or spirits companies, and their business plan is written and makes total sense, then I still would say, "Don't invest more than you can afford to lose." I was in Australia recently, and the local business chat was about old wineries being converted to other crops because wine prices are so low from new wineries springing up. Wineries were going under left and right. I heard the same story in South Africa when my family and I were there a few years ago. Now you know why you see so much Aussie and South African wine at your local store. The wine/travel/experience bit of the market seems to be holding up. If their business plan includes a B&B or retreat center or tasting room, then maybe you can give them a dollar more than you can afford to lose.

My son is 15 and starting to think about college out of state. We've offered to pay in-state tuition, but he knows

he is responsible for anything out of state, due to our financial situation. How can I best explain to a teenager how crippling student loans can be?

Have your son visualize his first job after graduation. Does he want to start out owing \$40,000 and paying \$500 monthly payments or have the flexibility to buy a car, get a better apartment, or have money for vacations? As long as he owns the choice and realizes the consequence of the loan, then he can decide if it is worth it. By the way, graduating from college should be worth around \$1,000,000 in additional earnings over his lifetime. Give me his address, and I will send him a copy of my book *The Virtue of Wealth*, which has benefited a lot of teenagers.

Paul Sutherland is president of Financial & Investment Management Group. See excerpts from his best-selling book *Zenvesting*, as well as his latest book, *The Virtue of Wealth*, at [SpiritualityHealthbooks.com](http://SpiritualityHealthbooks.com). To ask a question or chat, contact him at [Paul@SpiritualityHealth.com](mailto:Paul@SpiritualityHealth.com).



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