"The Spiritual Secret of Wealth: The Inner Dynamics by which Fortune Engenders Care"

Paul G. Schervish, Mary A. O’Herlihy, and John J. Havens
Conference Presentation Published in
New Directions in Philanthropic Fundraising.
Understanding the Needs of Donors:
The Supply-Side of Charitable Giving
Edited by Eugene R. Tempel and Dwight F. Burlingame
No. 35, pp. 23-40
Spring 2002
NEW DIRECTIONS
FOR
PHILANTHROPIC
FUNDRAISING

Timothy L. Seiler
The Center on Philanthropy at Indiana University

Cathlene Williams
Association of Fundraising Professionals
EDITORS

TAKING FUNDRAISING SERIOUSLY

THE SPIRIT OF FAITH AND PHILANTHROPY

Dwight F. Burlingame
The Center on Philanthropy at Indiana University
EDITOR

NUMBER 35, SPRING 2002
In view of the continuing growth in affluence, the spiritual secret of wealth has implications for the way fundraisers approach donors and for how the affluent might view their financial morality.

3

The spiritual secret of wealth:
The inner dynamics by which fortune engenders care

Paul G. Schervish, Mary A. O’Herlihy

The spiritual secret of wealth is the array of inner dynamics through which financial security leads to financial care. Not every wealth holder learns the spiritual secret of wealth, but every wealth holder is in a position to learn it. In this chapter, we draw on our intensive interviews with wealth holders to portray how the broader range of capacity and choice wrought by financial wherewithal can, under certain conditions, lead to deeper dispositions and directions of care. Certainly, the same range of capacity and choice can lead to an opposite inclination to self-indulgence, moral quietude, and even social turpitude. The potential for wealth to

Note: We thank the T. B. Murphy Foundation Charitable Trust and the Lilly Endowment, Inc., for the support of our research on wealth and philanthropy and the Association of Fundraising Professionals and Robert B. Pamplin Jr. for their sponsorship of the 2001 High-Tech Donors Study. We also thank our colleague John J. Havens for his assistance and encouragement.

Throughout, we refer to the experiences and words of particular respondents to our studies. To protect the confidentiality promised to the respondents, all names and other identifying details have been changed.
reflect and produce depravity is a common concern and, despite
its stark reality, does not need to be rehearsed here. It is the for-
mer positive tendency, rather than the latter negative trajectory,
of wealth that is the topic of this chapter.

In the first part we review the major findings of our eighteen
years of research on the relation of wealth and morality and explain
in more detail what we mean by the spiritual secret of wealth. In
the second through fourth sections, we discuss three interrelated
and not clearly distinguishable components of the spiritual secret
of wealth. In the second section we explore the tendency of mate-
rial financial security to expand the realm of choice and thereby the
ability to focus more on the quality of one's own and others' needs
rather than on the quantity of one's interests. In the third section
we consider how the experience of unmerited advantage in one's
own life awakens a sense of empathy for the unearned disadvantage
in the lives of others. In the fourth section we address the issue of
how the same experience of fortune or blessing also opens wealth
holders to a sense of gratitude that leads them to provide gifts to
others. In the conclusion, we suggest how in view of the continu-
ing growth in affluence, the spiritual secret of wealth has implica-
tions for the way fundraisers approach donors and for how the
affluent, and not just wealth holders, might view their financial
morality. We base our analysis on our intensive interviews with 143
wealthy individuals in the Study on Wealth and Philanthropy
(Schervish and Herman, 1988; Schervish, Coutsoukis, and Lewis,
1994) and with 30 high-tech wealth holders in our High-Tech
Donor Study (Schervish, O'Herlihy, and Havens, 2001).

---

_Dialectical relation of material and moral wherewithal_

Examining the spiritual secret of wealth brings eighteen years of
research on wealth and care full circle. The leading question of our
initial research on the relation between material and spiritual
wherewithal was asked by Thomas B. Murphy, who funded our
study on wealth and philanthropy in 1984 (Schervish and Herman,
1988; Schervish, Coutsoukis, and Lewis, 1994). He posed the question whether those who become financially secure, that is, those who have redundant resources, ask deeper questions about the meaning of life and pursue deeper answers to those questions. Not only was the leading question one that applied to individuals, it was also a broader cultural question. Do societies that become more affluent allow for a more profound cultural content and offer more abundant resources to pursue that content?

At its core the leading question of the research is a socioeconomic version of the fundamental issue of American cultural morality: What is the relation between regency and rectitude? Does the possession of wealth advance or deter personal ethics? Is prosperity a source of virtue or an occasion for vice? On the one hand, passages in the Hebrew and Christian scriptures and various traditions of social criticism, such as Marxism and numerous strands of moral socialism, warn of the moral impediments of wealth. At the same time, they affirm the special availability of salvation or historical mission associated with those who are poor in goods or humble in spirit. This model implies an inverse relation between level of material wealth and level of spiritual life. Perhaps this is captured best by the biblical aphorism likening the possibility of the rich entering heaven to that of a camel passing through the “eye of a needle,” that is, through the small pedestrian gate of a walled city.

In contrast, certain biblical, philosophical, and sociological arguments can be made on behalf of an opposite, positive relation between worldly wealth and spiritual depth. Different lines of argument are used to talk about this positive relation, depending on whether the speaker is referring to those at the bottom or the top of the economic spectrum. The explanation concerning the poor maintains that attention to deeper dimensions of life requires at least a modicum of material well-being. With genuine concern for the welfare of the poor and without completely denying the spiritual potential of the poor, this position emphasizes that spiritual growth depends upon the ability to elevate consciousness and daily choice beyond concern with mere survival. Some of our respondents express this view based on their personal experience. For instance, Charles Dore,
a self-made millionaire from Boston, looks back on the material concerns that consumed his consciousness during his early years in the business: "When you have seven small kids and a modest income, it's an all-encompassing thing. You don't have much time to devote to cosmic concerns. And as you grow, as you become more independent, . . . obviously your thoughts turn to other concerns. It's very difficult to worry about your neighbor and his well-being when you're worrying about making a mortgage payment."

At the other end of the spectrum, the wealthy are deemed either more open to spiritual growth because they are free to attend to the deeper realities of life or, as some Reformation theology implies, are already saved. Being able to focus on being good and doing good is expressed by Dale Jayson, a former National Football League star turned successful franchiser and social philosopher:

It's easier for a rich man to get to heaven than for a poor man to get to heaven. It says in the Bible that thou shalt not steal. You have to steal to keep your belly full, so you can exist. It's very difficult to stay married when you're poor. Look at the ghetto, that's where you have all your illegitimate kids. Because there is nothing there to hold them together. If I get a divorce, I have a lot at risk. If a poor man gets a divorce, then what happens? It's easier for me to love everybody because I'm rich. It's hard to love your neighbor when you ain't got nothing. It's easier to hate when you're poor.

In Calvinist theology, the wealthy are known as saved because their industry has borne fruit. Says one contemporary proponent of this view, Mark Heller, "God gave me business I didn't deserve. There was no way that I could say that I deserved the business, but I needed the business, and God made the business available to me. In other words, it was a confirmation to me that God was blessing my efforts as a Christian businessman."

In the Puritan tradition, the emphasis shifts away from wealth as an indicator of salvation toward wealth as a responsibility, a form of stewardship, a public performance of personal faith. This is expressed by Patrick Lockwood, a Christian evangelical in the real estate and construction business, who sees God's blessings of suc-
cess not as a sign of predestination, but of approval that he is doing good by doing well:

I think that God had a hand in us being at the right place at the right time. And I don’t believe that that’s by accident. I believe that when a man trusts God and puts his faith in God that God watches out for him. . . . There is a certain protection that God gives to His own children who really have a heart to serve Him and honor Him. . . . If God knows your heart, and He knows what you will do with a lot, why He won’t have any problem, you know, letting you have it perhaps.

Even though our respondents articulated versions of both the inverse and positive relationship between wealth and virtue, we find no basis for endorsing or accepting either of them. We remain skeptical that any simple linear model accurately portrays what is going on in the complex interplay between wealth and spirituality. On the contrary, our analysis of the distinctive spatial, temporal, and psychological empowerment derived from material riches suggests the need for a more nuanced understanding. Looking for a linear model, we claim, is simply the wrong way to frame the issue in the first place. The empowerment of wealth does not unequivocally sway wealth holders either toward or away from spiritual exploration, either toward or away from efforts to transform their interests into a desire for deeper needs. According to computer applications company founder, chair, and CEO, Thomas Quincy, the empowerment of wealth “provides you with maybe some ability to diversify your thinking a little bit, or some expansion of your focus.”

Let’s just say that an analogy would be if you’re lost in the desert somewhere, you’re eventually going to be completely focused on finding food and water. Let’s say that you find it, this giant cache of food and water that will last you for many, many, many years. Now you will start to turn your attention to whatever is next on your list of things to think about. You might think more or less about your family, or you might think more or less about how to navigate yourself out of this desert that you’re in, or whatever it may be. All I’m saying is that at some point you achieved financial freedom, say, then you can turn your attention to other things. It might be working on your golf game; it might be giving back to the community.
We argue that the appropriate way to frame the issue of wealth and spirituality is to formulate a *dialectical model of the relationship between wealth and spirituality* to supplant the simplistic linear models. The spirituality of money differs for people in different economic roles and conditions because the meaning and practice of money also differs for them. The dilemmas, contradictions, challenges, and opportunities confronting high net-worth individuals in the accumulation and disposition of money often differ dramatically from those facing people at other levels of financial security.

The elements of such a dialectical model of wealth and spirituality revolve around what we call the *spiritual secret of wealth*—that Janus-faced capacity of riches to liberate as well as to enslave. Like wealth itself, we have learned from our investigations, the spiritual secret of wealth is both constraining and empowering, both limiting and enabling. The empowerment of wealth that grants individuals the capacity to pursue their interests guarantees nothing about the quality of those interests or about the extent of care with which they are pursued. The meaning and practice of economic morality differs for the wealthy, not because the wealthy are inherently more or less spiritual or morally righteous but because the resources and responsibilities of empowerment associated with the possession of wealth open a broader panorama of potential empathetic involvement than would otherwise be the case.

There is, then, no automatic or inexorable positive or negative relation between wealth and moral character. The wealthy neither ask nor answer the question of deeper spiritual existence more frequently or better than anyone else. What is true, however, is that the path to a spirituality of wealth covers a different terrain of issues for the wealthy. Their financial wherewithal sets before them more consequential material choices by which, for good or for ill, they shape the lives of many others. Among the wealthy, the fullest spiritual development or individuality takes place as they become secure in their achievement, transform their interests into deeper wants, and put into motion endeavors that shape the fate of themselves and others. We have identified three inner dynamics by which the dialectical potential of wealth actually comes to foster
care rather than negligence: the ability to make choices, the recognition of fortune, and the dynamics of blessing and gratitude.

The liberty of choice
The capacity of wealth to provide an opportunity for care is directly related to the capacity of wealth to enable wealth holders to have what they want. This capacity can be understood as the encounter with the Kalpataru, or wishing tree. Huston Smith, the renowned philosopher of religion, summarizes the Hindu spirituality as “a single, central affirmation . . . saying to man ‘you can have what you want’” (1958, p. 17). He retells the Indian fable of the Kalpataru tree, as told by Christopher Isherwood (pp. 79–80). This is the wishing tree that freely gratifies any expressed desire. In contrast to proscriptive Western morality, there is no attendant assumption that the value of what is wished for necessarily improves over time or follows some innate hierarchy. It is simply that one’s interests will be fulfilled. The unstated implication, however, is that if you can have what you want, you are equally free to have what you and others truly need. Whether such liberty produces a moral economy of virtue or vice is not something that is predetermined. The aphorism “you can have what you want” is neither a prescription nor a proscription. It is a factual statement about the opportunity for choice. Hence, for those at the foot of the Kalpataru tree who can have what they want, the opportunity is to discern with liberty and inspiration how to move beyond the quantity to the quality of their wants, or, as some prefer to say, to their true needs. Of course, there is a never-ending public and inner debate about what constitutes true needs (Toner, 1968). But freely discerning and pursuing true needs remains the proper spiritual quest, one that financial wherewithal can potentially advance.

Of course, it is impossible for even the wealthiest to have absolutely anything they want. They cannot overcome death and are regularly constrained by other equally willful and empowered wealth holders. We find, however, that the quality of wanting does
potentially change in the wake of wealth and that wealthy individuals are positioned better than anyone else to go after the quality of their wants in any way they want because two dynamics converge in the lives of those for whom wealth has wrought financial security and personal confidence. The first is the incontrovertible fact that more than any others, those empowered by wealth enjoy a far broader array of choice. The second is that wealth in fact induces new and different wants. All wealth holders, once riches have come into their purview, reevaluate their own wants. Many come to discern and identify with the needs of a broader segment of society; some do not. But in either case, wealth holders mobilize resources to fulfill their wishes. They invariably sojourn at the Kalpataru tree, where they confront more explicitly and with more resources the question of just what it is that they need for themselves and for others.

Again, the potential to adamantly pursue needs does not mean that this is what wealth holders actually end up doing. But when they do, they take up what we might call a postaccumulation personal and public agenda. For Ethan Wright, for example, coming to realize that his business had gotten to the point where it could offer him financial security “was a cruncher.” “It was like a seizure. . . . I could do anything I wanted to do. But I didn’t know what the hell to do. So the first thing I did was I hired myself a psychoanalyst.” Apparently this helped because “Susan and the kids, we took off for a nine-week trip to Europe. That was my acknowledgment to the world that I had made it.” But there was more to the story. In addition to making his acknowledgment to the world, Wright passed through a renewed transition of identity. As if standing before the Kalpataru tree, Wright was no longer in search of empowerment or capacity—he had these already—but in search of direction. “I had arrived at what the goal was, which was financial independence.” As he explains, “My problem was that I had made it in a sense, I had separated myself from my main business activity. . . . So I had to find something to do. And what you end up doing, I think, what I discovered is you go to those things that truly interested you, have been an interest of yours in your life.” What
interested him, it turned out, was major support of Jewish philanthropies in the United States, the Israel Emergency Fund, the St. Louis Symphony, and the Vail Music Festival.

At least in the material realm, then, the wealthy, far more than any others, can have what they want. The question is the quality of those wants or needs. Although we have no way of knowing how many wealth holders self-reflectively attend to the quality of their wants, our findings persuade us that financial security bestows on all wealthy individuals the opportunity to do so. Not least among the reasons why the wealthy come to harbor great expectations about what they should or would like to do on behalf of themselves, their families, and others is the fact that they can actually accomplish much of what they envision as their vocation.

According to Aristotle, the primary goal of life is happiness, the key to happiness is wise choices, and the key to wise choices is virtue (Aristotle, 1908). But for virtue—that strength of character applied to daily life—to exist, says Aristotle, there must be freedom. The distinctive attribute of wealth holders is that more than any other group, they are imbued with freedom of choice in their personal lives and public dealings. There is no guarantee that such freedom of choice will generate wise choices and happiness. Freedom, however, guarantees that wealth holders have such a broad range of choice that the decisions they make about the allocation of their riches have a great potential to positively affect their own and others’ happiness.

Although wealth holders by no means have a special purchase on virtue, they have a distinctively broad opportunity for choice. With choice broadened and the constraints of material life lifted, wealth holders are liberated from needing to apply what John Maynard Keynes calls their “purposiveness” primarily to their own and their families needs and can more directly apply their purposiveness to the care of others. According to Keynes ([1927] 1933), “When the accumulation of wealth is no longer of high social importance, there will be great changes in the code of morals” (p. 369). For the individual, the question will become “how to use his freedom from pressing economic cares . . . to live wisely and
agreeably and well" (p. 365). "For it will remain reasonable to be economically purposive for others after it has ceased to be reasonable for oneself" (p. 372).

---

**Fortune and misfortune**

Given the indeterminate trajectory of riches, namely that they can lead to attentive care or inattentive neglect, and the tendency of wealth to open up questions about the quality of wants, we now turn to the experiences of fortune, identification, and gratitude that bring care of others into the purview of spiritual fulfillment for wealth holders.

A major component of the shift to this deeper horizon of care is the realization by wealth holders that their wealth does not completely result from their own efforts. If advantage is not experienced simply as the result of merit, then disadvantage cannot by corollary simply derive from the lack of merit. During interviews (Schervish, O’Herlihy, and Havens, 2001), we repeatedly heard respondents testify that their vast amount of wealth, often the speed at which it amassed, their discovery of a successful product, and the assistance they received from others, represents the grace of fortune not just their own deserving. Although they do not express it in the following manner, their accounts are replete with what we have in other writings described as the dialectic of fortune and virtue. Whether the hand dealt by the Goddess Fortuna (according to Howard Patch, 1967, the only pagan deity to survive the advent of Christianity) is friend or foe, opportunity or obstacle, those who prosper recognize and proudly report the effort, skill, and courage—in a word, the virtue—by which they played out the hand they received (Schervish, 1994, pp. 172–174). They recognize also that they have received unearned advantages in the form of parental upbringing, education, assistance from spouses, financial breaks, and the expertise of others. At the same time, they have no false humility: it has been up to them to exert the proper strength of character and hard work to play their cards successfully. Opportu-
nity is granted, but virtue takes advantage of opportunity. Hence, we find that wealth holders are an enigmatic mixture of both humility and gratitude on the one hand and self-assurance and pride on the other. Some tend more toward the former, others toward the latter, but all harbor a mixture in their hearts.

Walter Beck, the co-founder of a software systems company, is well aware of the interaction of luck and hard work. “I think there is certainly a component of luck to it,” he says in explaining his company’s success. “You can go through the history of the company. And the fact that it did happen, I think there is certainly a component of luck to it. Even the history of the timing of when I decided to sell my stock. I go, ‘Wow, that was just luck.’ And absolutely, I acknowledge the luck component of it.” At the same time, he insists that “we worked hard, and we intended for this outcome to happen. We worked and tried to make this happen.” There was also, he explains, “a make-your-own-luck component. We made the opportunity for us to become lucky. So in that sense, I feel like we deserve it.” In addition to understanding the source of his own success as the interplay of luck and effort, Beck interprets the less successful fate of others as partially the result of fortune. Perhaps the “best way to describe it,” says Beck, is that you have that “feeling that you deserve it, but being humbled by the fact that it actually happened. I don’t feel guilty about it, but I do recognize that there are lots of people who worked just as hard as we did, maybe even had better ideas than we did, and just for whatever reason—timing or random events—didn’t end up in the position that we ended up.” Without going into detail here, the important point is that his sensitivity to the fact that others may have failed due to circumstances beyond their control leads him to try to figure out the answer to the question, “how can we help people?” through the $8 million Beck Foundation that he has established.

The same sentiment of having received incommensurate benefit for the amount of effort expended leads Thomas Quincy to find a motivation for his philanthropy that is deeper than abstract principles. “I don’t think that an individual does necessarily have a duty that once they’ve achieved a certain level of wealth to actively work
to redistribute that,” says this company founder and CEO. “I know many other people that have that attitude. But it’s not a duty in my mind in the form of this is something that I must do because those are the rules of civil behavior.” Instead, his commitment to assist others derives from the personal experience of the contrast between his disproportionate good fortune and the disproportionate misfortune of others:

Personally, I feel an awareness of the good fortune that I’ve had—much of it just by being in the right place at the right time. I mean, I think I’m a smart guy. I think I work really hard. I think I’m a valuable person. But not to the extent that I’ve been rewarded. A lot of that reward has just come from a terrific confluence of circumstances. I mean, I deserve it as much as anybody else, but I do feel that I want to be able to share with other people and take some of that success and take some of my skills and apply them to community service.

Quincy talks explicitly about an “awareness of the varying levels of the fortunateness in the community around me. A sense that while they are responsible to make successes of themselves, everybody starts with, is allocated, perhaps randomly, a different set of capabilities, in order to pursue that success—whether . . . physical, intellectual, or emotional.” Quincy says this has led him over the course of his life to an important working principle: “that [despite] an individual’s best efforts, they can suffer bad luck and setbacks, and that they ought not to be held personally accountable for those. I don’t know, that’s just kind of how I’ve always thought about it.”

---

*The experience of blessing and gratitude*

The more religiously inclined among the respondents attribute their good fortune to grace or blessing; the more secular speak of luck and good fortune. However, in both instances, there is the life-deepening appreciation that they have received vastly more than their efforts might ordinarily deserve. They call upon the lives of their parents and less fortunate individuals as witnesses to the fact
that others have worked just as hard and with no less intelligence and have come away with far less financial security or perhaps none at all.

This realization of the element of providence in their lives leads wealth holders, as we have said, to understand that if their fortune did not result completely from their effort, then the misfortune of others must not result completely from their lack of effort. But the experience of providence also produces a more or less explicit sense of gratitude. The sentiment of gratitude, of course, mixes at times with a sense of guilt. But guilt is not as positively sustaining as gratitude, and those who admit to guilt also wish to move beyond it. In the light of such thankfulness, donors talk about “giving back” as their overriding response. Although this is the phrase they commonly use, it no more explicates how the inner dynamics of gratitude lead to generosity in their lives than it explains the effects of thankfulness in the lives of others. “Giving back” is a worthy expression, but it is imperative to unpack its inner workings: the experience of receiving a gift precedes and motivates the desire to give a gift to others. As an insightful priest put it many years ago in his Christmas homily, for children to grow up as caring adults, they do not first need to learn to give gifts but how to receive them. The most generous spirits we spoke to in this research had learned how to receive their blessings not with guilt, and not for granted, but with gratitude. Blessing breeds gratitude, and gratitude breeds generosity.

Asked if he feels guilty about his prosperity, Dan Holland, co-founder of an Internet firm and trustee of the Dan Holland Foundation, says, “I don’t feel guilt” but “a sense of obligation.” Holland carries out the obligation wrought by financial success beginning with those closest to him: “I needed to first take care of my family, which I did. Do some things for good friends of mine, which I’ve done. And then look for ways that I could give back to . . . the community at large, which I’ve obviously spent some time doing over the last year.” But what induced this sense of obligation was “all of this good fortune that happened to me and, frankly, the success that we enjoyed.” His life was “kind of a rags-to-riches kind of story, the
American dream. And I don’t think you can have these kinds of things happen to you and then feel like you should be able to just lock yourself in a little world and not have to help others . . . because of what’s happened to you. I just don’t think that’s the right way to do it. As human beings, I think we should do more.”

The foundation of obligation in the experience of blessing is made more explicit by David Hendricks. David Hendricks, aged forty-five, now having cashed out his equity share in a financial company, has begun to consider how to render his wealth into a philanthropic career. He recognizes that his success has been a combination of merit and fortune, as we have already discussed. In addition, he is particularly grateful for his education, which provided him with the intellectual capital that spawned his prosperity. “I personally got so much out of my education,” he explains. “It has enriched me beyond measure. Not only the practical aspects of it, for instance in my career, [but also] to have a sense of irony and to build an intellectual richness in life, that for me has just meant so much as a gift”:

The gift of knowledge, you might say—the gift of how to think, how to write, how to communicate, how to analyze, as well as the gift of all the touchstones that an education gives you—the building of commonality in a community. [If] everybody has read Shakespeare, there’s a commonality that comes out of that which makes for a better life. I do believe in having touchstones, that communities have points of reference that are rich and deep which can be commonly held and therefore allow people to not feel alone and to have confidence in the like-mindedness of their fellows.

Not unexpectedly, Hendricks is inclined to make education, especially for inner-city kids, one focus of his new directions in philanthropy. “I’m very concerned about a bifurcation of the educated and the educated-nots in our society,” explains Hendricks, “because I see increasingly that our economy is driven by knowledge-worker types. Problem solvers. So I have real concerns about how to democratize education.” Especially for the underprivileged, “education is very important ’cause what we’re talking about is people who would otherwise be burger flippers.” As was true for him, “the compara-
tive advantage to [poor kids] is an affordable education, which in turn allows them to get jobs in the knowledge economy.”

Gift generates gratitude, and gratitude animates wanting to give back: “At the end of the day, I have an ambition to be able to look at the magnitude, how far-reaching the things are that I do. I’d like to see if I could affect thousands of people positively and meaningfully.”

---

**Conclusion**

The spiritual secret of wealth is the deeper hidden dynamics by which financial security liberates wealth holders from the demands of accumulation and orients them toward the desire for productive allocation. Wealth holders who reach the juncture of exercising more profound choices—appreciating the vagaries of fortune and experiencing gift and gratitude—are offered openings to fulfill their aspirations for effectiveness and significance by caring for others. The very meaning and practice of wealth creates experiences that inspire wealth holders to do much, not only in the commercial and political realm but in the philanthropic realm as well, provided they choose appropriate wants, recognize that their fortune is not due solely to their own merits, and are grateful for the blessings that have come their way.

The fundamental conclusion is that financial security alone does not lead the wealthy to ask deeper questions about the meaning of life or about their responsibilities toward the lives of others. But, just as important, it does not necessarily keep the wealthy from asking such questions or from freely acting with deeper pockets and fuller hearts on behalf of others. In fact, in play in their lives are forces that counteract the potential negligence of wealth and invite them to learn the happiness and self-fulfillment of bringing happiness and self-fulfillment to others.

From the vantage point of the spirituality of money, the wealthy are different from the rest of us but not in ways that can be understood by either adulating or attacking them. They are different
because of the terrain of opportunity for choice and the capacity to bring their choices to fruition. We can identify two levels of psychological empowerment of the spirituality of wealth. The first is the mode of consciousness and moral identity in which wealth holders understand themselves as both entitled to and able to pursue their interests. Moving to a second level of psychological empowerment, the wealth holders actively attend to the needs of others with the same great expectations that they have in regard to themselves and their families. They take up a path that makes public need a personal concern and personal wealth a resource for the commonwealth.

Recognizing the inner dynamics by which financial security engenders financial care helps financial planners and fundraisers who work with wealth holders to assume a more inviting and therefore effective posture in regard to generating charitable giving. Because of the dispositional allies we have discussed, generating charitable giving is not always a strenuous uphill battle. It is more likely to be a rewarding venture, one that allows charity advocates the insight and confidence to avoid those demanding tones that tell wealth holders what to do with their riches. For despite the fact that it is only the rare and wise teacher who can distinguish between superficial and deeper desires for someone else, we are often tempted to assert that we know better than others what they need to do, especially when it comes to wealth. But what Thomas Aquinas points out in regard to the ultimate cause of learning and healing is also true for charitable giving. According to Aquinas in *De Magistro* (Mayer, 1929, pp. 41–56), the efficient (effective or immediate) or direct cause of learning by students is the students themselves. The teacher is an instrumental cause in the sense of providing the conditions of learning, such as information or a method of presentation. Similarly, the efficient cause of healing is not the physician but nature through the functions of the body. What we have learned from our years of research and emphasize in this context is that the efficient cause of charitable giving is not the charitable advocate, no matter how well intentioned or competent, but donors making choices about how to simultaneously
meet the needs of others and of themselves. Thus financial care is in our view an instance of what Aquinas calls an “active potentiality,” (p. 51) something that is brought into actuality by agents themselves but on which an “extrinsic agent” (such as a fundraiser) “acts only by helping the intrinsic agent [the donor] and by ministering to it those things by means of which it comes forth into actuality” (p. 52). The inner dynamics by which financial wealth engenders financial care are, then, the basis for understanding why it is the donor and not the fundraiser who “does the principal work in bringing” care from “potency to act” (p. 52). The fundraiser draws out these dynamics and helps them to be uncovered and discovered, but it is donors as agents of care who put into practice the “active potentiality” of the inner dynamics we have identified.

So even though there is no definitive answer to the question about the relation of financial security to financial care, we hope we have shed light on how better to frame the question. Although wealth never automatically fosters or impedes spiritual acumen, it always provides a telling context. The positive potential of wealth to open a path to a happier and more caring existence is one of the most important unexamined themes of what we call spirituality in an age of affluence. Moreover, the continuing growth in affluence now makes attention to the spiritual secret of wealth more than just the preserve of wealth holders. The experience of sojourning at the foot of the Kalpataru tree, appreciating the vagaries of fortune, and being animated by gratitude is becoming an active potentiality for the ever-larger and increasingly culturally dominant group of upper-affluent Americans.

References
Schervish, P. G. “Wealth and the Spiritual Secret of Money.” In R. Wuthnow
40 TAKING FUNDRAISING SERIOUSLY


Paul G. Schervish is director of the Social Welfare Research Institute and professor of sociology at Boston College.

Mary A. O'Herlihy is director of publications and research associate at the Social Welfare Research Institute (www.bc.edu/swri).