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Perhaps the greatest global investor of all time, John Marks Templeton, a soft-spoken southerner from Tennessee who went on to be knighted by Queen Elizabeth II for his annual £1,000,000 Templeton Prize\* work, wrote much during his life, sharing his wisdom not only about how to be a great value investor, but also encouraging everyone to go in quest of the greatest riches of all, the spiritual ones.

Here is an excerpt from his book *Discovering the Laws of Life*, which I hope you can enjoy, especially during this busy but reflective time of year.

*\*The prize is intended to recognize exemplary achievement in work related to life's spiritual dimension.*

**The Secrets of The Rainbow**  
by Sir John Templeton  
from the book:  
*Discovering The Laws of Life*

Sunlight travels ninety-three million miles in a little over eight minutes to reach our earth. It is tasteless, odorless and, unless a rainbow occurs, invisible. Prismatic droplets of mist make what was there all along suddenly visible. The rainbow is a powerful symbol reminding us that the unseen world holds many treasures for those with eyes to see.

As we live each day, our senses are bombarded with stimuli. As a result of coming in constant contact with objects, we attach special significance to them. We begin to believe that a slice of cake, for instance, can cheer us faster than a good word. We count on sweets to sweeten our disposition because our senses tell us the taste and sugar high are reality.

In fact, material goods are designed to distract us from feeling sad when we should grieve a loss. They disguise our errors when we should admit a mistake. They stimulate happiness when our health and environment should warn us of disease. The moment our status quo is threatened, we rush to our nearest commodity center for a "fix," expecting money to buy for us what it cannot buy - spiritual happiness.

When we achieve success, we are no longer the possessors of wealth, we are the possessed. Eventually, though, stabilizing forces can bring us back into balance - just as gravity acts on a pendulum. These forces may come in the form of an economic recession, a job transfer or a health crisis. These setbacks can become opportunities to grow spiritually.

Not that one cannot be materially wealthy and spiritually enriched at the same time. It is not gold or silver in and of themselves that is dangerous, but our attachments to them. We need to ask, "With what consciousness and purpose do I dispatch them in the world? Am I a slave to materialism, or a good trustee, acting selflessly and ethically in the handling of my worldly assets?"

Apart from its ability to serve the legitimate needs of humanity, money is meaningless. And spiritual belief, divorced from the tangible world, is naive. True happiness comes from bringing a wonderfully creative idea from the world of spirit into the world of matter, enjoying the benefit it brings others, and then reclaiming it through gratitude.

Furthermore, spiritual affluence operates under the same universal principles as material wealth. The physical objects in our everyday world are merely the manifestations of their spiritual essence. Everything was envisioned in the creative mind as a vital idea before it was crafted in the material world. The adage, "As above, so below" affirms that ideas in the spiritual world also can have partners in the physical. Unlimited imagination corresponds to finite action; spiritual wisdom to worldly knowledge; unconditional love to actual service; and the dreaming self to the conscious self. There is a flow between the spiritual and material worlds that needs to be honored if we are to live fully and with purpose.

Ultimately, money is a convenience for organizing and harmonizing human enterprise. Material wealth needs to be redeemed for this higher purpose. In fact, much of our fretting over what is and isn't adequate can be let go, if we remember, "The greatness is not in me; I am in the greatness." What a freeing notion this is! We are not the source of generosity and fruitful acts. We are vessels through which these virtues are poured out to humanity. We are not the owners of earthly resources, but rather the overseers.

When we begin to act out of this knowledge of the heart, the masks that conceal truth will fall away. When all is said and done, human beings are attracted to the lessons they learn on a spiritual level. Desiring a new car is often an awareness that the old car is no longer functioning satisfactorily. When this is recognized, the "newness" of the car becomes secondary. Moving from a larger home to a smaller place may be a need for simplification. Far more than a setback, it is a reordering of priorities. Glutting ourselves with the sights and sounds, taste and feel of the material world may be our unconscious way of seeking out the sacred in the profane - of convincing ourselves that we are alive and of forcing the rainbow into visibility.

If we happen to be spellbound by materialism ourselves, all is not lost. Isn't the breaking of the spell the turning point of all great tales? We can think of our days of enchantment as the world initiating us in the lessons of abundance and the secrets of the rainbow.

***Wishing You & Your Loved Ones  
The Happiest of Holidays and  
Prosperity, Peace, and Fulfillment in 2013***

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*Katherine Newton, a 30-year veteran of the financial services industry and Certified Financial Planner™, helps clients nationwide  
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