

A REFLECTION GUIDE

The River and the Garden

Aligning your Capital with your Calling

For Readers, Couples, and Groups

*“A garden begins with desire. But desire
without design becomes drift.”*

THERIVERANDTHEGARDEN.COM

Read slowly. Answer honestly.

These questions are designed to move at the pace of the story—slowly, and with room to breathe. They are not meant to produce right answers, but honest ones. Some will land differently depending on whether you are reading as an individual, a couple, with a group of friends, or a family navigating a shared inheritance. Let those differences surface. Stay curious. Honesty is the only requirement.

Move at the pace of the story

There is no prize for finishing quickly. Let each chapter settle before you turn the page.

Pause at each Selah

Three contemplative interludes invite you to stop, read a passage, and write before moving on.

Choose honesty over completeness

You don't have to answer every prompt. Write what is true, even when it is unfinished.

Share what feels ready

If you're reading with others, take turns. You don't have to share everything—only what feels ready.

01 CHAPTER 01 Rushing

Gran watches the river from her balcony, sensing that time is short. Roger stares at his scar in the bathroom mirror, trying to recover his sense of identity after his heart attack. Willow listens to a painting before she adds paint to the canvas.

- 1 Gran has surrendered her rushing. Roger's body forced him to stop. Willow knows how to be still but isn't very productive. Which of these three postures most resembles your own right now, and which do you most wish you had more of?

- 2 Each character carries a form of quiet grief. Rachel writes that the things Gran longed for "couldn't be forced—they could only be coaxed by creating the right conditions." What desired outcomes in your own life need to be coaxed rather than forced? And what might that slower posture make possible?

- 3 Roger's leather ledger feels heavier than it used to. If the ledger represents what you have been measuring your life by, what does yours contain? And is there anything in it that no longer belongs?

02 CHAPTER 02 Opportunities

Willow arrives at Gran's and the project is revealed. Gran wants both Willow and Roger to help shape the stewardship of what she and her late husband built before she is gone.

- 1 Gran invites Roger and Willow into something she could have simply handed off to advisors, fully aware of the complexity and risk of asking them to work together. She chooses relationship over efficiency. Is there a part of your stewardship you've been managing alone that might benefit from someone who loves you being in the room? Or something you've fully delegated that deserves more of your own attention? If you are reading with a spouse, what would it mean to do this work truly together rather than in parallel?
- 2 Willow arrives with vision and a deep care for people, but without much financial fluency. Roger arrives with technical expertise, but without much of Willow's vision yet. Gran seems to know that both are necessary. In your closest relationships, who tends to lead with the analytical and who tends to lead with relational wisdom? How has that difference caused friction, and where might it actually be a gift?
- 3 Roger reacts skeptically to Gran's suggestion that investing can be a form of doing good, not just giving. Honest reflection: what reaction does the idea of "do good" investing trigger in you? Skepticism, curiosity, excitement, or something else? And where do you think that reaction comes from?

03 CHAPTER 03 Threads

Willow dreams of a grayscale city, a rushing river carrying people downstream, and golden threads of light connecting people across a vast landscape. She finds a shovel—but she can't reach anyone.

- 1 Willow's dream city is both beautiful and disturbing, as though it fell short of its potential glory despite great exertion. Have you ever considered that your investments connect you to a wide range of businesses, some producing genuinely good outcomes and some causing harm? Where do you notice both beauty and darkness showing up in the world of business and commerce?

- 2 Willow finds a shovel but can't reach anyone—a tool she doesn't know how to effectively use. What might the shovel represent?

- 3 The river in Willow's dream is moving and powerful, indifferent to outcome unless deliberately redirected. What do you think the river might represent?

04 CHAPTER 04

Flow

Roger and Willow's hidden conflict comes to a head at Gran's table. Gran holds the middle. The gulf between them feels almost impassable.

- I** Roger and Willow see the world very differently, and Gran seems to understand that both perspectives are necessary. Which of these characters do you most recognize in yourself? And which do you most recognize in someone close to you?

- 2** Willow tells Gran she isn't sure she can keep working with her father on this project. Gran doesn't fix the problem—she tends the relationship, looking for openings to plant seeds. She has learned that forced reconciliation isn't reconciliation. Is there a financial conversation in your household that keeps getting deferred because the relational ground isn't ready for it yet? What would it mean to tend the relationship before you return to the numbers?

3 Gran tells Willow: “We Craigs choose to do the hard things because things worth doing are seldom easy.” Then she asks Willow if she’s willing. What is the hard thing in your own stewardship journey that you already know needs doing? And what help, if any, might you need to get there?

4 At the investment presentation, Janine quietly raises the possibility that there may be more to evaluate than a numbers-only assessment. Roger resists. Willow leans in. Have you ever found yourself in that same tension, pulled between a purely financial evaluation and what your conscience is asking?

05 CHAPTER 05

Seeds

A woman at the investment presentation slips Janine an address. The neighborhood of Elpida—flooded, burdened, unseen—enters the story. Roger resists going. Willow cannot possibly stay away.

- I Roger insists the way to evaluate an investment is to review documents and interview the management team. Janine gently suggests that if Gran wants to understand the whole story, more due diligence may be needed. Have you ever asked about the communities and workers downstream of your investments? What would it look like to add one “whole story” question to your next portfolio review?

- 2 Willow feels guilty that she knew about Elpida, had even considered living there, and had done nothing. “She knew the place existed,” the narrator says, “and had intentionally opted out.” Is there a community or cause adjacent to your own life that your capital has never moved toward despite a quiet sense of conviction?

- 3 The seeds in this chapter are planted long before anyone recognizes them as seeds: a whispered address, Janine's insightful questions, Willow's stirring heart. Reflect on a moment when something small—a conversation, a book, an encounter with someone in need—planted a conviction about money that eventually changed how you live. What was that seed, and what did it grow?
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- 4 Elpida Farms is a nonprofit, but it runs with the discipline and revenue model of a business, quietly dismantling the assumption that mission and financial sustainability are opposites. Have you ever thought of generosity and investing as two separate worlds? What might it look like if they weren't?
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Lost

Roger drives through Dallas until he finds himself in Elpida. Willow and Janine attend a lecture on human trafficking. Gran prays over Ezekiel 47, longing for fruitfulness, and receives an unexpected answer.

- 1 Roger ends up in Elpida not by intention but by getting completely lost. Sometimes the places we weren't planning to go are exactly where we needed to be. Has a detour, a setback, or an unexpected encounter ever redirected your attention toward something you couldn't unsee?

- 2 The trafficking lecturer proposes something counterintuitive: that business and capitalism, used strategically, may be more powerful weapons against modern slavery than governments and nonprofits alone. Willow is skeptical but curious. What is your instinct when you hear that profit-seeking businesses could serve the most vulnerable people in the world? And has this chapter shifted that instinct at all?

- 3 Gran sits alone, feeling like a hollowed-out shell, praying for renewed fruitfulness and purpose. She tells God: "I'm not all used up yet. Maybe you've got some fruit trees for me to water." Minutes later, Willow calls with an investment idea born directly from that prayer. Is there a longing for renewed fruitfulness and purpose in your own life that your current approach to stewardship hasn't yet made room for?

Gran had just finished listening to Ezekiel 47 when her prayer left her lips. The ancient vision describes a river flowing from the sanctuary of God's presence, growing deeper with every step, until everything it touches comes alive.

Swarms of living creatures will live wherever the river flows... where the river flows, everything will live. Fruit trees of all kinds will grow on both banks of the river. Their fruit will serve for food and their leaves for healing.

— Ezekiel 47:9, 12

The river in Ezekiel is not a river of capital. It is the river of God's own presence, moving through the world, making dead things live. But there is a profound question worth sitting with: what happens when your capital begins to flow in the direction of what God is already doing? He is the one who creates life. Your resources can come alongside and water the fruit trees.

You may find yourself drawn toward poverty alleviation, Gospel proclamation, or creation care. Or toward cultural renewal, education, food and nutrition, good jobs, or freedom and justice. There is no single right answer—only the one that is most alive in you.

What I notice stirring in me as I read this...

What I want to invite God to do with the resources entrusted to me...

The fruit trees I most want to water in this season of life...

If you are reading with a spouse or family member, take turns sharing what you wrote. You don't have to share everything—share what feels ready.

07 CHAPTER 07 Purpose

Willow's second dream reveals both the beauty and the darkness of business. Manny and Ellie arrive with dessert, a story about Rwanda, and a poem that stops the room.

- 1 In her dream, Willow sees businesses that pulse with golden light—relational, liturgical, almost beautiful. But she is also shown the dark corners: workers exploited, girls trafficked, hope stolen. Standing on the hillside afterward, she draws a line. She will stand with the light. If you could see your portfolio from above the way Willow sees the city, where do you think the light would be concentrated? And are there areas you simply don't have enough information about yet?

- 2 Manny tells the table: "God has entrusted his resources to us—significant resources that we believe come with significant responsibility. We must manage our surplus according to his values and priorities." Have you ever thought of your surplus as something entrusted? How does that shape its purpose?

- 3 Willow locks herself in Gran's bathroom and cycles through shock, grief, anger—and then something that surprises even her, a bewildered delight at her own courage. She looks in the mirror and tells herself: "I'm going to Africa." What is the equivalent moment for you, where overwhelm is turning into resolve?

S E L A H

Before Willow leaves the table, Ellie unfolds a piece of paper and reads a poem she wrote while seeking God for his purpose and plan for their surplus. It stops the room.

The River of God flows through the lives of men and women
Who make room for God to move.

The watercourse is built of the hearts that are attuned to his voice
Like rushing waters.

The River of God dwells in our souls, awakening purpose,
And bringing us fully to life.
It flows through the body of Christ, binding us together by God's grace
And for his purposes.

Our hands are guided by our heads, guided by our hearts
Guided by His Spirit joined with ours
The River of God, surging through yielded vessels
Is God's chosen way of refreshing the poor.

In Eden, before there was rain, the rivers would flood and refresh the earth.
Now grace overflows from Spirit-saturated daughters and sons
Carving out channels of hope and life to nourish
The thirsty world around them.

Notice the line at the center: "Our hands are guided by our heads, guided by our hearts, guided by His Spirit joined with ours." Head and heart are not enough alone. The Spirit is the third voice in the room.

What stirs in me as I read this poem...

Where I sense God may be inviting me to overflow...

One step I feel ready to take...

If you are reading with a spouse or family member, take turns sharing what you wrote. You don't have to share everything—share what feels ready.

08 CHAPTER 08

Plans

Willow returns to the table with determination. Roger's skepticism meets its match in Manny and Ellie's story. Gran watches it all and prays he doesn't blow it.

- I** Roger dismisses Manny and Ellie's approach as a "church parking lot deal" before he's heard them out. His skepticism isn't entirely wrong—there are good reasons to be cautious. But he draws conclusions too quickly, and it costs him something. Is there a category of investment you have dismissed before fully investigating?

- 2** Manny and Ellie walk the table through how they determined their surplus: retirement covered, home set, travel budgeted, children launched, giving established. What remained was available for impact. Have you ever done that kind of accounting for yourself, working out what is genuinely needed and what is free to be deployed differently? If not, what could that clarity unlock?

3 Ellie and Manny quietly reframe 1 Corinthians 13 as an investment philosophy, attribute by attribute. “Love is patient”—what if our investing becomes more patient instead of demanding a quick return? “Love is kind”—what redemptive organizations could we nurture if our investing were motivated by kindness instead of selfishness? Manny picks up where she leaves off: “Love does not envy”—we have no desire to keep up with the Joneses. “It does not boast”—we don’t want to brag about our portfolio beating the benchmarks at cocktail parties. And finally: “Love always hopes”—we’ve been on a wild and hope-filled quest. Which of these reframes lands most personally for you? And if we won’t invest this way, who will?

4 Manny and Ellie invest the way they do because they have already wrestled with a bigger question. They know no amount of wealth can account for every possible calamity, and they have decided to trust God to provide what they need. Be honest. How settled is that question for you?

09 CHAPTER 09

Impact

The plane lands in Kigali. Willow wears a baseball cap—a gift from her father she had tucked away for years. Roger climbs a hill and meets Miss Anna. What he finds there begins to dismantle something he has spent a lifetime building.

- I Willow packed the baseball cap her father once gave her—a gift she had ignored for years—and wore it on this trip as a quiet act of repair. Small gestures carry enormous weight in this story. Is there a small, concrete act of reconciliation you could make within your own family? What would it mean to simply put on the hat?

- 2 Through Ellie, the CEO of a Rwandan business shares something that stops the conversation: “When we can solve problems for ourselves, with our own brain power and money, we don’t come to understand how big and how good our God truly is. When we feel we have everything under control, we are robbed of knowing God’s faithfulness and the true measure of His love.” Is there a posture of control in your financial life that may be keeping you from experiencing God’s grace, peace, and provision?

- 3 Roger climbs a hill and finds Miss Anna—a woman who uses her electricity connection to run a community refrigeration service, turning away partial payment from an elderly neighbor. A young mother explains: “No matter how many rooms are in your house, you can only sleep in one bed.” Roger’s efficiency and optimization mindset begins to crack open. What is the Miss Anna moment that has most challenged your assumptions about wealth—the encounter or story that made you question your mindset around stewardship?
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CHAPTER 10

Lessons

The bumpy road to the youth village. A confrontation in the back seat. A closet full of donated shoes. And Willow, teaching orphaned children to draw their own faces.

- 1 In the back of the SUV, Willow tells Roger quietly but directly: “I think your career became more about you than us. Don’t rationalize your neglect away.” She isn’t cruel—she is honest, and she offers reconciliation in the same breath. Has something been left unsaid in your family that needs to be carefully surfaced for healing to come?

- 2 Manny names five ingredients for faithful impact investing: courage, patience, vision, faith, and smarter risk-taking. Ellie adds a sixth: prayer—submitting decisions to God before you invest so you can have peace during the inevitable ups and downs. Which of these six is most underdeveloped in your own approach to stewardship?

- 3 A storage closet at the youth village is half-filled with donated shoes—sent by well-meaning people who never asked what was actually needed. How do you currently filter opportunities to give so that wisdom and generosity can sit at the same table?

- 4 Willow invites the children to accept tragedy without letting it steal their courage, their worth, or their destiny. Is there a wound in your story around money, family, or inheritance that still needs that kind of acceptance before you can move forward freely?
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II CHAPTER 11 Healing

Roger recovers in a Kigali hospital. Willow prays in the waiting room. And that night, she dreams for the third time—and finally picks up the shovel.

- 1 Roger has spent most of this story in control—of the analysis, the agenda, the conversation. The hospital strips all of that away. What remains is a father and a daughter, honest with each other for the first time. Is there a relationship in your own life where vulnerability might open a door that arguing never could?

- 2 Roger tells Willow he had to get out from behind the numbers and truly experience it for it to become real. He also acknowledges, for the first time, that Gran already has a surplus—and that investing it differently would be “a real privilege.” Has something you understood intellectually about stewardship recently become personal? What made it land?

- 3 In her third dream, Willow picks up the shovel—and it works. Five voices tell her she is wrong, unqualified, and bound to fail. She doesn’t argue. She simply digs. What voices in your own life have told you that you don’t belong in the stewardship conversation? And what would it mean to pick up the shovel and redirect the flow of your capital anyway?

S E L A H

In the final moments of her dream, Willow sees a man in the garden blazing with light so intense she can barely look at him. Every golden thread is connected to him. He is not just part of the garden—he is the source of everything pulsing through it.

He sees her coming. He closes the distance between them and places his hand on her shoulder. He says nothing. But every broken place in her begins to be restored. She drinks deeply of his loving approval—and realizes it is the thing that matters most.

Sit with that image for a moment. The one who holds every golden thread together sees you coming. He is not waiting for you to have the right tool, the right credentials, or the right amount of capital. He is waiting for you.

What broken place in me most needs his hand right now...

What I sense he is approving of that I have been afraid to trust...

What I want to say to him about the garden I am trying to grow...

If you are reading with a spouse or family member, take turns sharing what you wrote. You don't have to share everything—share what feels ready.

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CHAPTER 12

Calculations

Back at Gran's table. The investments are laid out. The framework begins to take shape. And Gran, quietly, says exactly what she thinks.

- I Roger says it plainly: Gran could leave her cash in a savings account and still have plenty for her needs. She doesn't need any return. Some wealth, beyond what is needed for provision, is surplus—and surplus creates a different set of opportunities and responsibilities. Have you ever done the math to determine what portion of your wealth is needed for provision (plus some margin for error), and what portion is surplus that could be deployed differently? If not, what has kept you from finding out?

- 2 Willow points out the contradiction: a donor giving to cancer research who inadvertently invests in tobacco companies. A volunteer at a crisis pregnancy center unknowingly funding abortion drug manufacturers. Roger is unsettled. Have you ever looked closely enough at your investment portfolio to know if it's funding businesses you believe in, or quietly working against your generosity?

3 Gran interrupts the analysis with something she has been preparing to say. “My idea of success isn’t a big pile of money left at the end of my life; it’s faithfulness to Jesus. I want to hear my Master say, ‘Well done, good and faithful servant.’” Later, with raw passion: “I want to punch some holes in the darkness while I still can.” What is the “Well done” you are working toward? And is there a darkness you feel called to push back against before it’s too late?

4 Gran tells Roger not to worry over a percent here and there. “God is my Provider, my Protector, and my Social Security all rolled into one.” Roger marvels—and quietly returns to the comfort of the spreadsheet. Where do you land between those two postures right now? And what would it take to move even one step closer to Gran’s?

From the Story to Your Own Garden

Roger and Willow spent weeks discerning the line between Gran's provision and her surplus, and then discovering where that surplus most wanted to flow. You don't have to do that work alone or from scratch. The Garden Audit is a short, free diagnostic tool designed to help you see how you currently hold and deploy capital—and where you might be invited to grow next.

theriverandthegarden.com/audit

CHAPTER 13

I3 Buckets

Gran offers Willow an early inheritance—with strings attached. Roger says the words he never expected to say. And the framework finally has a shape: buckets, each with a purpose.

- I Gran tells Willow she doesn't want to "do her the disservice of making her rich." She believes character grows through adversity, like the hidden root system of a tree, and that wealth arriving without struggle can quietly erode purpose and dignity. Could financial generosity, poorly timed, actually hinder what you most want to grow in someone you love?

- 2 Willow has her breakthrough out loud: "Money is really just a tool, like a paintbrush or a chisel. It isn't until we assign a specific purpose that we can figure out how to deploy it to give flight to our calling, give expression to our values, and honor our priorities." Where in your own financial life have you been accumulating without a clear purpose?

- 3 Gran frames her giving not as her own idea but as the continuation of a “heritage of righteousness”—a grandmother who cooked for the soup kitchen, a grandfather who never charged widows for labor. For those who have inherited anything—wealth, values, faith, or example—what do you most want to preserve and carry forward, and what do you feel called to do differently?
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- 4 Gran watches her son and granddaughter, one analytical and one intuitive, finally working as partners rather than opponents. She says, “true agreement feels like a miracle.” Where in your marriage or family are head and heart still pulling in different directions on money?
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CHAPTER 14

Stories

One year later. The Gran(d) Gallery is open. Roger flies in to see what his daughter built. And Gran, alone in her kitchen, ends the story the way she has lived it—in prayer.

- I Willow looks at the gallery's cash flow spreadsheet and, instead of feeling overwhelmed, sees her father's face. "This was his world, the same world that he chose over me and Mom, but now it's part of my world. They're integrated in ways I didn't think would make sense, but now I can't imagine them separated." Head and heart, finally woven together. Where in your own life are the analytical and the relational still living in separate rooms?

- 2 Offered an easy path, Willow turns it down. She tells her father she doesn't want him to fund her grad school or her Rwanda trips: "If [God] is really inviting me into these things, I figure he can provide the finances... I want to work hard with whatever is within my power and wait on him for the rest." She has become, in her own way, like Gran. What are the most important values or attitudes you hope your heirs adopt from your example, and how might you create the right conditions for that transfer?

- 3 Roger changes his company's family leave policy and sets up an employee benevolence fund, not because it is optimal, but because he no longer wants his people "making the same mistakes I've made, putting family last." His values are finding their way into the layers of his financial life: personal, corporate, and philanthropic. Which layer of your own financial life is most aligned with your deepest values? Which is most out of step?
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- 4 Alone in her kitchen, Gran ends not with a summary but with a question: "Since I'm still here, what else do you have in mind for me to grow?" She is not finished. The river is still flowing. As you close this book, what is God inviting you to grow next?
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BEFORE YOU CLOSE THE BOOK

Your River Is Already Flowing

You've reached the end of Gran, Roger, and Willow's story—but the questions it raises are only beginning to surface in your own life. If you're sensing that your capital could be better aligned with your calling than it currently is, here's a resource to help you.

THE GARDEN AUDIT

A 15-minute assessment to help you see how you currently hold capital, and articulate your vision for the Garden you'd like to grow.

Take it and share it with your spouse, a trusted friend, or your advisor.

TheRiverandtheGarden.com/audit

A BENEDICTION AS YOU GO

You've seen it now: the river is your capital, moving and powerful, never holding still, even if ignored. The garden is your capacity to grow something meaningful with it.

May you have the clarity to align your capital with your calling.

May your head serve your God-inspired vision rather than talk you out of it.

May your heart carry that vision faithfully, without recklessness or fear.

May the voices that tell you that you are the wrong person, with the wrong tools, in the wrong place, lose their power over you.

May you find the courage to pick up the shovel, dig the trench, and direct the water toward the fruit you most long to see grow.

May you find fellowship and unity for the journey.

May you become part of a community who will dig alongside you and remind you what you are growing when you forget.

Your garden is waiting. And so is the sacred work only you were made to do.

IMPORTANT DISCLOSURES

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All investing involves risk, including the possible loss of principal.

Past performance is not a guarantee of future results.

For more information, including Form ADV Part 2A: wealthsq.com.

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