



A Journey Of Generosity

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In my last column, I posited three questions pertaining to a meaningful life, and I'm pleased to hear that these questions resonated with so many in our industry. Apparently I am not alone in my view that many have transmuted from optimizing savings to obsessive hoarding. The questions are:

1. Have I ever considered how much is enough?
2. Do I have "contented industry" present in my life?
3. Am I sowing into the future?

I want to share an inspirational story of a young man on a promising career path who has answered these questions for himself and is inspiring others to do the same. John Cortines completed his undergraduate work in chemical engineering at Texas A&M, traveled to Saudi Arabia to study earth sciences, and then worked for Chevron for two years as a deepwater petroleum engineer.

He was 23 years old at the time, making six figures, and because he lived frugally, was saving a lot of money. John had decided that at the rate he was saving, he would be able to retire at 40, which became his aim. Money had always been the focus in John's life. He had saved his first \$10,000 in high school by mowing lawns, and upon completion of his engineering education, he had saved \$100,000. John calculated that the fastest path toward this goal would be to get an MBA and move overseas where, as an expat employee, he could make close to half a million a year—so, off to Harvard Business School he went.

Chevron had taken in over a thousand resumes for a much-sought-after post-MBA program. John was one of three candidates chosen—thereby cementing his post-Harvard plans. At Harvard, his life and career took an unexpected turn from an unexpected university department.

A friend of John's, Greg Baumer, found a class at Harvard Divinity School called "God and Money," taught by one of the pre-eminent theologians in the U.S., Professor Harvey Cox (who served as Hollis Professor of Divinity). Professor Cox is the author of *When Jesus Came To Harvard* and *The Future of Faith*, among other books. Professor Cox assigned reading from the church fathers, the Scriptures and other texts that the students had never paid much attention to.

The epiphany that John Cortines realized was how “addicted” he was to saving. Although he had been a regular contributor to his church, he began to suspect that his habits had been bordering on hoarding. John and his friend Greg decided to work on a term paper together about how to practically apply what they were learning in their studies when they got to the place of acquiring wealth they were headed toward.

In the paper, they attempted to answer two questions that had surfaced from their studies:

1. What is a reasonable lifestyle that would not be excessive but would provide for our families?
2. Do we need to define a finish line? What is enough? Should this be determined up front, instead of in the “middle of the game”?

John and his partner conducted a survey of 220 Harvard MBA grads that were former leaders of the Harvard Christian Fellowship. As one would expect, they discovered a wide range of saving and giving tendencies.

What spoke most profoundly to John was the joy, sense of purpose and adventure they witnessed in those who had established boundaries for self-consumption. These individuals had grown expansively in their generosity—resulting in a rare level of satisfaction and meaning demonstrated in their lives. So moved were they by their observations that John and his wife decided to give away half of their Chevron income when they started their new position in Africa. But fate would provide a different opportunity.

It all happened rather serendipitously when they sent their term paper, entitled “How Should We Then Give?” to the people in the study—and it went viral. The paper resonated so widely and deeply that it has now become a book, *God and Money: How We Discovered True Riches at Harvard Business School*. The royalties, as you might suspect, are going to be donated to charity. (You can learn more at www.godandmoney.net.)

The concept caught the attention of Generous Giving, a nonprofit organization for whom John now works. Generous Giving was founded in the late '90s when giving was at an all-time low. Desiring to reverse this trend, the founders began meeting with people they knew of who were living radically generous lives. They noted that their lives were marked by joy, freedom and fruitfulness. They also noted that, by spending time with these generous people, and simply by having conversations about generosity, they began to see their own paradigms about wealth shifting in profound ways.

They began the conversation: “What if more of us had these conversations? Imagine new family legacies built on generosity with new generations of children growing up with this rich tradition. Imagine all the resources we could free up. Imagine all the good we could do.” They began to invite more people into the conversation.

Today, Generous Giving conducts small, intimate conversational events called “Journeys of Generosity.” In 2000, the Maclellan Foundation stepped in to help make Generous Giving a safe and neutral place. They pay all of Generous Giving’s expenses so that they never have to ask for money. They simply exist to promote the conversation.

This is not the life John imagined when he entered business school, but it is one he is quite content with today. They say that the nut never falls far from the tree, and that is the case with John. His father, also a petroleum engineer, once took a seven-year sabbatical to work in a children's ministry before returning to engineering work.

What greater legacy can we leave for our children than that of generosity? It may sound counterintuitive to say, especially in a day and age where it is estimated that the average American gives less than 2% of his or her income, but I suspect that this movement toward greater and more radical generosity is just beginning to foment, and that inspirational stories like John's are going to become more common, resulting in more and more young talent and bright minds being motivated to discover what being rich really means.

Mitch Anthony is the author of The New Retirementality (Wiley), now in its fourth edition.