


"The work of Phil Callaway is a sparkling star."

—Max Lucado

A photograph of a wooden swing bench on a porch. The bench is made of light-colored wood and has a slatted back. A wicker basket filled with yellow and pink flowers sits on the seat. The porch has a wooden railing and a tiled floor. The background shows a lush green forest.

Making Life Rich Without Any Money

Stories of Finding Joy in What Really Matters

PHIL CALLAWAY

✿ Praise for *Making Life Rich Without Any Money* ✿

“Reading Phil Callaway is like playing in holy sand. You’re having so much fun, you don’t realize how much has gone into your shoes and is now sticking to your life.”

Chris Fabry
author and host of *Chris Fabry Live*

“It is impossible to read this book without being changed. Changed in our demands, our expectations, and our level of contentment. If you struggle to balance the stuff of earth with the demands of heaven, or if you long for a lightning bolt of joy, this is just the ticket.”

Sigmund Brouwer
author of *Broken Angel* and *The Last Disciple*

“If laughter is good for the soul, then Phil Callaway’s new book is doubly good, for it administers not only a healthy dose of humor but also many beneficial spiritual lessons. If you wish to smile your way to contemplative thinking, read *Making Life Rich Without Any Money*.”

Janette Oke
bestselling author

“Once again, Phil Callaway has touched a nerve that hits all too close to home. This book is must-reading for anyone who wonders, *When is enough, enough?*”

Mike Yorkey
author of the Every Man’s series

“Phil Callaway, one of the funniest and most profound humorists alive, has done it again! This time he reminds us of what’s truly important. If the hustle-bustle of today’s world has caused you to mix up your priorities hoping to get ahead, read this book. It’ll make you laugh, make you think, maybe even make you cry. Most importantly, it will remind you (despite what your accountant says) how truly rich you already are.”

Martha Bolton
writer for Bob Hope
coauthor of *It’s Always Darkest Before the Fridge Door Opens*

“If the richest things in life are free, then Phil Callaway has a corner on the free market. Without trumpeting itself as such, this book is nourishment for the soul. It doesn’t beat us over the head for our bad choices but rather provides us with a longing for good ones. This book is a pleasant journey, fun to read and meat for the soul.”

John Fischer
author of *Fearless Faith*

“This book is a winner. From its heartwarming stories to its crystal clear message of simplicity, *Making Life Rich Without Any Money* will leave you challenged, changed, and chuckling. Don’t just buy a copy of this book. Buy a dozen for your friends and family—and try to get a discount!”

Joel A. Freeman
NBA chaplain
author of *If Nobody Loves You, Create the Demand*

“In the middle of a very busy day, I began to skim this book. I was soon lost in laughter and wistful envy, and then encouraged that I can get off the treadmill of success and start enjoying *real* wealth. If you have ever wished for a more simple, more fulfilling life, read this book.”

Ken Davis
motivational speaker and author

“Reading Phil Callaway is one of life’s purest pleasures.”

Ellen Vaughn
New York Times bestselling author

“I love Phil Callaway because he manages to accomplish what few writers can—masterfully blending laughter with learning.”

Lee Strobel
author of *The Case for Faith*

“Phil Callaway is master of the funnybone and the heart-tug.”

Mark Buchanan
author of *The Rest of God*

“I don’t know of anyone else who make me laugh out loud, and then within moments, finds a way to touch the deep parts of my heart.”

Steve Green
Dove Award-winning musical artist and author

Making
Life Rich
Without
Any Money

PHIL CALLAWAY



HARVEST HOUSE PUBLISHERS

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*For Dave, Dan, Tim, and Ruth.
From your rich little brother.
And for Andy, who asked.*

Acknowledgments

When it comes to thanking people, I feel like a mosquito in a nudist colony. There's so much to do, I don't know where to start. But let me try.

My best friend, Ramona. A truly rich man is one whose wife runs into his arms when his hands are empty. You've done so these 27 years. Your love, faithfulness, and offspring have made me a wealthy man. I was born August 21, 1976—the day I met you.

The hundreds who answered my question “What has made your life rich?” Your much-appreciated insights on the lifestyles of the rich and not-so-famous were an inspiration. I wanted to pay you. Until I remembered the title of this book.

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My parents. Misers aren't much fun to live with, but they make wonderful ancestors. Thanks for the best inheritance a guy could wish for.

And finally, to you, the reader. Thanks for entrusting me with your valuable time. I trust the message of this book will enrich your life and help you smile a little too.

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Money has never yet made anyone rich.

LUCIUS ANNAEUS SENECA (c. 4 BC–AD 65)



Preface: Poor Little Rich Boy

Something fabulous took place on the Callaway family tree one December: My parents celebrated their fifty-fifth wedding anniversary. As you know, a fifty-fifth anniversary is as rare these days as my Scottish cousins checking into the Ritz-Carlton, so we blew up balloons, bought gifts, combed the grandkids' hair, and ordered Hawaiian pizza. Then we bought space in a city newspaper and placed these words beside a picture of the well-weathered couple:

Happy fifty-fifth wedding anniversary!
From the five of us
awaiting our inheritance.

Those who knew my parents laughed quite heartily when they saw this. But not everyone joined them. When my older brother delivered the ad to the paper, the lady in charge of the classifieds hiked her eyebrows up to her hairline and slowly exhaled, "You sure you wanna say this? Won't it start a family feud or something?"

She had good reason. Never has a generation had more stuff to fight over. In fact, baby boomers are in the midst of a windfall inheritance of \$6.8 trillion, meaning we'll soon be the wealthiest generation to ever enter a nursing home.¹ But we Callaway kids won't have much to feud about. Our parents spent their entire lives below what the government calls "the poverty line." When Mom and Dad pass through heaven's

gates they will leave behind no stocks and bonds, just a few sticks of furniture and an old bomb of a car that sometimes runs.

I wasn't always thankful for this. Few children grow up coveting abject poverty. As a five-year-old, I stood before the sink, two pennies in hand, and discovered to my surprise that by simply holding the coins in front of a mirror I could double my assets. *If only I could make money this quickly*, I thought, and then I prayed out loud, "God, please make me rich."

But God didn't seem to hear.

In those days, my father's monthly income was \$230—barely enough to buy sugar for my cereal. We were so poor, I thought everyone made meatloaf with wieners. It's safe to say that the buck stopped before it got to our house. As a result, we had no television. No skateboards. No insurance. In fact, we couldn't even afford a phone. One night I overheard Dad say to Mom, "Honey, we have enough money to last us the rest of our lives—unless we live past Thursday."

Thursday came and went, and the years slipped on by. Then, ever so slowly, it began to dawn on me that my prayer had been answered. Not in the way I hoped it would be, but in a far better way. At the age of 14, I still hadn't smelled the inside of a new car, savored a Big Mac, or slipped on a brand-new pair of jeans. I still hadn't tasted airplane omelet, experienced room service, or sipped Won Ton soup. But I had a backyard to run in, friends to play with, a dog that licked my face, parents who loved me, and the sneaking suspicion that God loved me too.

Through the years I have watched my fellow North Americans pursue wealth in all the wrong places. Just this morning I did a quick search on the Internet and discovered almost 2.5 million websites on how to get rich quick. (I even found out how to "earn \$2000 a day for an hour's work," but according to my research, it doesn't work.)

Sadly, until the first edition of this book was published, I couldn't find one website on making life rich.

Yet when it comes right down to it, that's what we're all looking for, isn't it? Our TV promises that a newer car, a colder drink, or a cuter

wife will be just the ticket. The billboards assure us that a step up the ladder, a plane ride to someplace exotic, or a worry-free journey to a Freedom 55 retirement will make our lives richer. But deep down, we know that money falls short.

If money made us happy, we'd be the happiest culture in history. Instead, we access more psychologists, lawyers, and antidepressants than any other people at any other time in history.

If money healed old wounds, ABBA would be back together, playing to packed-out stadiums. But when the Swedish supergroup was offered \$1 billion to reunite and tour, Bjorn Ulvaeus, one of the four, said, "When you divide it by four, it's only \$250 million per person."

If money gave us peace, billionaire Ted Turner would have no worries. But he told an interviewer, "I don't know if I have enough. I've lost tens of millions...who knows how much enough is."

At a commencement speech for Vassar College, horror writer Stephen King startled his audience with the scary truth:

A couple of years ago I found out what "you can't take it with you" means. I found [that] out while I was lying in a ditch at the side of a country road, covered with mud and blood and with the tibia of my right leg poking out the side of my jeans like a branch of a tree taken down in a thunderstorm. I had a MasterCard in my wallet, but when you're lying in a ditch with broken glass in your hair, no one accepts MasterCard.

We all know that life is ephemeral, but on that particular day and in the months that followed, I got a painful but extremely valuable look at life's simple backstage truths. We come in naked and broke. We may be dressed when we go out, but we're just as broke. Warren Buffet? Going to go out broke. Bill Gates? Going out broke. Tom Hanks? Going out broke. Steve King? Broke. Not a crying dime.

All the money you earn, all the stocks you buy, all the mutual funds you trade—all of that is mostly smoke and

mirrors. It's still going to be a quarter-past getting late whether you tell the time on a Timex or a Rolex. No matter how large your bank account, no matter how many credit cards you have, sooner or later things will begin to go wrong with the only three things you have that you can really call your own: your body, your spirit, and your mind. So I want you to consider making your life one long gift to others. And why not? All you have is on loan anyway. All that lasts is what you pass on.

I too have found myself in a similar ditch, asking questions that transcend the moment: What constitutes a truly rich life? How do we leave a lasting legacy? If money isn't enough, what is? And what really matters in the end?

In my quest to answer these questions, I began to ask people, young and old, rich and poor, famous and infamous, what has made their lives rich. Their answers and stories surprised me. And they formed the backstage truths of what you are about to read.

As a young boy in dilapidated jeans, sitting on the edge of the tub, I thought I knew what would make me rich. As a middle-aged man, I'm beginning to discover that truly rich people, whether they know it or not, share six characteristics.

I can't wait to tell you what they are.

✿PART ONE✿

Rich People Know the Speed Limit

If given enough time to think it over, most of us know what enriches our lives, what delivers peace, what glues a satisfied grin to our faces. The trouble is, we're driving too fast to notice. We're stampeding toward the cliff. Exhausted and breathless, we Sprint, Quicken, FedEx, Twitter, and text. And the things that make our lives rich are lost in the blur.

The use of amphetamines—known as “speed”—has skyrocketed in the American workplace by 70 percent in the past decade.¹ We take speed so we can get promoted so we can move faster, work harder, and...well, need more speed.

Light is the fastest speed in our universe. The cosmic speedometer clocks out at 670 million miles per hour. The only thing that comes close is the speed of stress.

I once asked an audience if anyone was tired. One gentleman hollered, “I’m too tired to raise my hand.” Me too. I’m tired of traffic jams, to-do lists, microwave dinners, and omnipresent cell phones. I’m tired of paying \$19.95 for books that tell me how to save money. And I’m tired of trading the things that last for the things that don’t—all because of an outrageous obsession with hurry.

But how do we slow down without pulling out of the race?

How do we jump off the roller coaster without getting flattened?

How do we live in a culture addicted to speed?

A few years ago, an unexpected visitor forced me to pull out of the fast lane and look around for the answers.

*The richness of our lives is
determined not by the time
we are given—we all have
24 hours a day—but by what
we choose to do with it.*



*The trouble with being in the rat race is
that even if you win, you're still a rat.*

LILY TOMLIN



Slowing Down in a Sped-Up World

Not far from our home a tiny pond rests, shaded by elder bushes and nourished by underground streams. At night I occasionally stroll past the pond, watching ducks practice their runway approaches amid the choruses of redwing blackbirds and the croaking of mud-drenched frogs. But tonight all is quiet. Tonight a hot, dry summer has taken its toll, and there are no blackbird choruses. No croaking frogs. No splash landings.

The pond is drying up.

Not long ago I felt like that pond. Flat on my back, I was finished. Kaput. Burned-out.

Five years on a treadmill had taken its toll. Five years of chasing dreams but finding little sleep. Of pursuing success but finding little peace. Midnights writing books had been tacked on to 50-hour workweeks, weekend speaking engagements, and the nurturing of a growing family. Worst of all, the circumstances I will tell you about in chapter 11 had set my life on edge. Each day began at seven and ended about 19 hours later, if insomnia allowed it.

It's the age we live in, I kept convincing myself. It's normal. We rise before our cell phones wake us. We've been watching the time displayed on the ceiling anyway. Shaving and showering, we listen to stock updates, our pulses racing. In the kitchen, breakfast is two

granola bars and enough caffeine to power the Starship Enterprise. But the time is not wasted. We are now reading the morning news and updating our blog.

The car starts before we climb in, and the commute is ideal for catching up on the texting we couldn't do while wasting time with sleep. At work we are mainlining the Internet and marveling at the growth of our Inbox. At night we watch a movie on the DVD while checking baseball player stats and e-mails from friends who wonder why we're not returning their text messages about driving their kids to soccer practice.

If there's life on other planets and they have telescopes, I must have looked like I was in a giant pinball game.

I was climbing the ladder with my nose to the grindstone, my shoulder to the wheel, and my eye on the ball. But like a clumsy juggler, I watched helplessly as things began to hit the ground. My life was like the dried-up pond. I listened hopelessly for the blackbird's song, but none came.

I knew, as you do, that we live in a sped-up world. People headed for Europe used to spend months unwinding on ocean liners, breathing deeply of the salt air, savoring novels, and visiting friends. Now we can make the same trip in less than a day, and when we get there, we're itching to be first off the plane. A friend of mine joked that he could tell when his boss was on vacation. "I only get nine e-mails a day from him," he said. "Normally I get ten."

New studies indicate that the amount of time Americans spend working has fallen by almost eight hours per week since 1965, but few would argue that technology now makes it possible to stay connected around the clock.² Time-and-motion studies inform us that it takes .014 seconds to open a drawer. I cannot think of one possible benefit to knowing this.

Is the world a better place than it was in the days of the ocean liner? The food may have improved and the restrooms may be more sanitary, but who has time to notice?

Just the other day I was trying to figure out how to operate a newly purchased remote control the size and dimensions of Cuba, and I thought to myself, *Can you believe how much technology is out there that I never asked for?* I mean, who said we need 52 (I counted) buttons on one remote, each of which can perform at least two functions? Who said we need cell phones that work underwater and bacon-flavored floss? Who said we need clocks that make coffee, satellites to find our car keys, and phones that play music? Hey, I love bread makers and microwaves, but what I'd like more than anything right now is to lie down for a full hour without hearing someone's cell phone suddenly start playing the latest pop hit. I've been trying to program my car radio since 1996. I've been squinting at instruction manuals since high school. This is the aspirin age, and my head is pounding. If I had the time, I'd sit down and write a letter:

Dear Guys Who Come Up with More Stuff:

Please stop. We're fine. We have enough RAM in our computers and enough room in our trunks. Our jets go fast enough now. We can bowl in our living rooms, and we're impressed.³ You have put nutritional value on our potato chip bags, and we're amazed. But would you put a little thought into an invention that slows us down? That brings families together? That cures diseases? I'm still trying to figure out my e-mail.

But the stuff keeps coming. You can now buy an indoor doggy restroom and a gas-powered blender to use in the backyard. How times have changed since Daniel Boone said, "All you need for happiness is a good gun, a good horse, and a good wife." Experts tell us that each day in America...

- 108,000 people move to a different home and 18,000 to a different state.
- 45,000 new vehicles are purchased.

- 87,000 vehicles are smashed.
- 20,000 people write letters to the president.
- 1.6 billion pounds of food are eaten. (This includes 75 acres of pizza, 53 million hot dogs, and 4.5 million gallons of ice cream and frozen desserts, the most popular being vanilla). Then we jog 17 million miles to burn off all those calories.

Worldwide, we dispatch 50 billion e-mails each day. The figure was 12 billion in 2001.

The increasing speed at which we live is costing us what we should value most. We are crowding each day with more work than it can profitably hold, and it's costing us the undisturbed enjoyment of friends, our health, and peace with God.

Kenneth Greenspan of New York's Presbyterian Hospital claims that 50 percent of all doctor visits are stress-related and that stress contributes to 90 percent of all diseases. Incredibly, anxiety reduction may now be the largest single business in the Western world.

In a recent study of 11,500 ministers, three out of four reported severe stress, causing "anguish, worry, bewilderment, anger, depression, fear, and alienation."

I meet people all the time who feel this way. They feel like I did when I was flat on my back. For them the birds have stopped singing. The pond has dried up. *When will the streams flow again?* they wonder. *How do we find peace in a noisy culture?* they ask.

One night as spring touched down, I took a walk with my daughter, Rachael. Arm-in-arm we followed a cattle path past blossoming violets and dandelions until the ground fell abruptly away to reveal our favorite pond.

Sure enough, the songbirds were back.

Sure enough, the underground streams were flowing once again.

As we tossed small stones into the water, I thought of my own long winter and an airport wake-up call, my catalyst to recovery.

*Here's to our town—a place where people spend money
they haven't earned to buy things they don't need
to impress people they don't like.*

LEWIS C. HENRY



Speechless in Seattle

He sits in a tiny office, wiping sweat from his brow. For two nights now he has been unable to sleep. Staring at the ceiling. Wondering. Hoping. A smile tugs at the corners of his eyes as he picks up the phone. The place is New Delhi, India. The year is 1958. “I would like to place an order,” he says into the receiver. “I would like 10,000 fountain pen caps.”

Surprise is registered by silence at the other end of the line. Then, “Just the caps, sir?”

“Just the caps.”

“We’ll be glad to fill your order, but...well, what do you plan to do with 10,000 fountain pen caps?”

“Here in India,” the young entrepreneur explains, “one who has a pen in his shirt pocket is considered both wealthy and intelligent. I will sell only the tops of the pens. It makes no difference if they can write.”

Within two days of arriving in New Delhi, every single fountain pen cap has found a pocket. And in this country, where 300 million people live on less than a dollar a day, the entrepreneur has found his niche.⁴

The man with the smile on his face enters his tiny office once again.

The newly purchased ceiling fan has cleared the sweat from his brow. And once again he picks up the phone.

The best stories are those in which we see ourselves, and if we're honest, we won't have to look far in this one. Too many of us spend a lifetime lining our pockets with surface stuff that makes us seem successful, but down below, down where it really counts, we are as empty as a New Delhi pen cap.

Faking It

Nothing has changed. Internet companies now offer a slice of the good life for a fraction of the cost. Can't afford the whole pen? Not to worry. Can't afford the sticker price? No problem. Joy Theatricals in Toronto will have you looking like a million bucks in one of their evening gowns for a paltry \$300 rental fee. Highlight it with a "spacious and functional" Suhali leather Louis Vuitton purse for \$50 a night (purchase price \$4360). Dazzle them with a set of vintage Pucci jewelry for \$75 (purchase price \$7940).

If you're a guy, you can now be seen in "the coolest toy you can own"—a business plane. No need to cough up millions. Just purchase "fractional ownership" at Pilatus Aircraft by owning one sixteenth of a plane. (The left wing, perhaps?) You'll get 50 hours of flying a year for just \$290,000, plus a little something called a \$2900 monthly fee for maintenance, pilots, insurance, and hangar costs (and I should mention the additional \$1000 for every hour in the air).

But why stop with the plane? United Thoroughbreds is offering racehorses on the cheap. Though yearlings will cost you up to \$100,000 and the feeding, lodging, and training could be \$35,000 annually, why not horsepool? One share will set you back \$1000, and then there's \$200 a month for the horse's care, including "rights to come out to the farm and visit the horse."

Are you concerned that friends are unimpressed by the cheap artwork on your walls? With the help of a consultant at the Art Bank, you can choose from 18,000 oil works, sculptures, photographs, and

prints from 3000 artists and sculptors. The consult and ensuing installation will set you back a mere \$250, and the rental rates vary from \$120 to \$3800 a year.

And thanks to the Private Collection, you can now fly along the highway in a canary yellow Ferrari F430 Spider, the wind whipping through your hair (or in my case, soothing my sunburned scalp). A mere \$31,000 a year will get you 40 to 60 days behind the wheel.

These are ultimate examples of enjoying things without owning them. But most who engage in such expenditures admit that they do so not for the enjoyment they will provide but for the impression they will make.

We have an outrageous obsession with surface stuff, an unwholesome preoccupation with the opinions of others. We're still buying pen caps. Trust me—I'm guilty too.

Rattled Awake

Flat on my back, burned-out and desperate, I began to take an honest look at my life. What was pushing me to travel so fast? To work so hard? I had to admit it was the drive to acquire surface stuff. To give my family the things I never had—a secure future, an exotic vacation, and jeans without patches.

One morning the phone rang. It was the president of a California company asking me to consider a prestigious position in his firm. "We don't know what you make now, but we will triple it," he said.

I had never heard God speak this clearly to me on the phone.

A smile crossed my face. "Wouldn't it be nice to have a little extra money?" I told my wife, Ramona. "You could use a new wardrobe, and I'd love to buy some of the things I've always wanted, like a car that won't quit and a house that won't leak. And the kids will love it too. We'll be close to Disneyland."

My smile was contagious. "I'd love to do some traveling," said Ramona, staring past me out the window. Two weeks later we were on our way to California for a formal interview.

Oak boardrooms and exquisite offices have always intimidated me, but this time I felt right at home. This was where I belonged. My sights were set on a bigger house, a newer car, security, success...all I had to do was squeeze the trigger.

During the interview, I was intrigued by all that the job offered. This was an opportunity to better myself, to work with people, to travel. "How many days a month will I be on the road?" I asked.

There was an uncomfortable silence.

The president looked at me like it was a trick question. Finally he said, "The question isn't how much you'll be gone, Phil, it's how much you'll be home. And it won't be much."

Ramona is normally gentle, but she started kicking my knee under the table. Later that day on the flight home she expressed her concern. "Life is lived in chapters," she said. "Shouldn't this one include three children and a wife who loves you? We'd really like to remember you for more than your rear end going out the front door. Besides, we need to spend more time praying about this."

I thanked her for her opinion, but I wanted that job.

During our layover in Seattle, I renewed my determination to seize the opportunity. As I walked to a nearby restroom, I practiced my acceptance speech. The offer was too good to refuse. I would call California from home. My mind was filled with thoughts of success, of stepping up the ladder, of the stuff I would buy.

Entering a tiny stall, I latched the door behind me.

Suddenly the place began to shake. Lights flickered, doors rattled, and walls shook. For the first time in my life, I was in an earthquake. Now, I don't know if you've thought about where you would like to die, but if you're anything like me, your list does not include an airport washroom.

At last the rattling stopped. The guy in the cubicle next to me drawled, "Did ah do that?"

I was speechless in Seattle.

Brief memories flashed before me: The miraculous birth of our first

child. Faces of friends and family. My wife. My kids. But I didn't see one image of an SUV, a yacht, or beachfront property.

Unlatching the door, I fled the room. Grabbing my wife, I thought, *I'll kiss her and let her feel the earth move one more time.*

True Success

Back on the plane, I took out a pen and scribbled these words on an airline napkin:

I will consider myself a success when I am walking close to Jesus every day. When I am building a strong marriage, loving my kids, and performing meaningful work. I will consider myself a success when I'm making others homesick for heaven.

I'm ashamed to tell you it took an earthquake to alter my definition of what matters most.

Looking back, I can see that my journey on the road to recovery began with a simple statement scrawled on an airline napkin. The statement reminds me that 75 years down this road, no one will talk about what style of house I lived in, what model car I drove, or the thickness of my bank account. Seventy-five years from now, no one will remember how many bestsellers I wrote or how many fountain pen caps lined my pocket.

But the world may be a better place because I slowed down enough to listen to God's voice. Because I learned to be content with the things I did not have.

For in the end, the fridge magnet is right: The things that matter most are not really things after all.

