

3 Dimensional Wealth—A Radically Sane Perspective on Wealth Management

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3 Dimensional Wealth is a short (132-page) hardcover book written to help individuals and families explore a new approach to handling their money. As noted in the introduction, “It takes you from a wealth accumulation strategy of save, spend, and give what’s left over, to a new strategy of give first, save, and spend what’s left over.” The book strongly emphasizes spiritual dimensions associated with money and a life planning approach, both of which are usually not found in personal finance trade books for consumers. Readers looking for detailed investment information or wealth-building tips will undoubtedly be disappointed because the focus of *3 Dimensional Wealth* is on life planning, stewardship, personal beliefs and values, finding fulfillment in life, personal relationships, and leaving a legacy for others. In other words, *3 Dimensional Wealth* is a book about the so-called “soft side” of financial planning, liberally sprinkled with references to God and biblical scripture.

The authors, both certified financial planners in private practice, state at the outset of *3 Dimensional Wealth* that “A true perspective of wealth encompasses more than just finances.” Their book then provides a blueprint for developing a plan that incorporates a context for wealth management. The authors assert that to accurately measure wealth, one must consider, not only “financial wealth” (funds one currently has), but also “personal wealth” (who one is), and “Social Wealth” (where and how one makes a difference). The total measurement of these three components in one’s life is described as 3 Dimensional Wealth. This is a not a new assertion, however. Even Charles Dickens, in his classic tale, *A Christmas Carol*, indicated that, to measure wealth, one must consider much more than dollars and cents. Citibank is also espousing this philosophy publicly in its current “Live Richly” advertising campaign.

3 Dimensional Wealth differentiates itself from other volumes by providing a mechanism that helps individuals define and assess their own definition of wealth. This may make some readers uncomfortable, however, because dollars saved are not the primary measure of success. The authors assert that one must understand the importance of money is not found exclusively in the things it can buy, but must also be aware of the positive and negative influence and power it can produce. Without an under-

standing of this principle, one can damage personal relationships and ultimately do more harm than good. The authors encourage readers to answer a multitude of “deep” questions, including the reason for their existence (“Why do I exist?”), “What do I want to do with my life?”, “What will I achieve with my talents and strengths?”, “What’s important about money?”, and “What do I hope to achieve with my financial assets?” A good deal of personal introspection is, therefore, required of readers who truly want to delve into the issues that *3 Dimensional Wealth* raises. The book also includes dozens of short self-assessment tables designed to help readers develop a personal action plan.

In today’s secular, wealth-obsessed environment, such a book might be viewed by many as politically incorrect, extremely “touchy-feely”, or an out-of-date rehash of an era of *do-good-ism*. However, while *3 Dimensional Wealth* is indeed framed from a Biblical perspective, there is no reason that a non-believer could not apply principles advanced in the text for the development of their own form of “self-actualization.” The methodology described in the book is generic enough to apply to anyone. Most financial planners will affirm that proper investing requires a life-planning context. Such a context must include a time frame, a measure of risk tolerance, and most importantly, the ultimate goals and objectives of the individual investor. It is to this end that the authors of this volume address their efforts.

The authors have quite correctly asserted that, to be successful in achieving 3 Dimensional Wealth, one may require substantial help from someone who is trained and completely familiar with the methodology described in the text. It is my opinion that, in order to develop the skills necessary to implement the program, the text must be viewed essentially as a precursor to a much more involved course of study. The likelihood of one having the time and patience to endure the inevitable set backs of a trial and error process is not very probable. Nonetheless, the book is not without substantial merit, particularly if viewed as a first step in a self-directed discovery process towards greater wealth. It concludes with a helpful appendix that lists organizations, books, and Web sites that can assist readers on their path to self-discovery.