The background of the entire page is a repeating pattern of green oak leaves and brown acorns on a light cream-colored background. The leaves are detailed with veins, and the acorns are small and brown.

#1 *NEW YORK TIMES* Bestselling Author  
of *SIMPLE ABUNDANCE*

SARAH BAN  
BREATHNACH

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PEACE  
*and*  
PLENTY

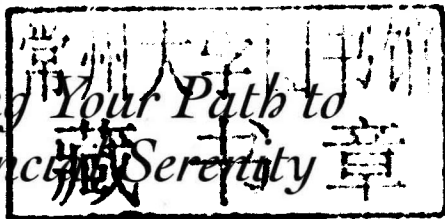
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*Finding Your Path  
to Financial Serenity*

# Peace *and* Plenty



*Finding Your Path to  
Financial Serenity*



Sarah Ban Breathnach



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I would like to gratefully acknowledge all the writers I have quoted for their wisdom, comfort, and inspiration. An exhaustive search was undertaken to determine whether previously published material including in this book required permission to reprint or be quoted. If there has been an error, I deeply apologize and a correction will be made in subsequent editions.

TKTK

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# Peace and Plenty

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A MAN'S JOURNEY TO SIMPLE ABUNDANCE

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A Year of Simple Splendor

HOLD THAT THOUGHT:  
A Year's Worth of Simple Abundance

MOVING ON:  
Creating Your House of Belonging with Simple Abundance

THE PEACE AND PLENTY JOURNAL  
OF WELL-SPENT MOMENTS

*A ministering angel shall my sister be...*

— WILLIAM SHAKESPEARE,  
*HAMLET*, ACT 5, SCENE 1.

*She was.*

*She is.*

*For my cherished Sister,*

*Maureen Rose Crean,*

*With dearest love and deepest gratitude.*

*Helping one another is part of the  
religion of sisterhood.*

— LOUISA MAY ALCOTT

*...in a time lacking in truth and certainty and filled with  
anguish and despair, no woman should be shamefaced in  
attempting to give back to the world, through her work, a  
portion of its lost heart.*

— LOUISE BOGAN

## Upon Reading This Book

*When money is plenty this is a man's world. When money is scarce it is a woman's world. When all else seems to have failed the woman's instinct comes in. She gets the job. That is the reason why in spite of all that happens, we continue to have a world.*

*Once more the job of managing the households is up to the women. To many the job seems utterly impossible. They find themselves working against strange, unseen forces that relentlessly destroy.*

*The old rules—the rules that were set to jazz by the stock sellers and the politicians—simply do not fit... Everyone has lost something in terms of money, and a few have lost everything. It makes no difference if the income came from investments or from a job. For those who have lost everything, there is nothing but a fresh start needed.*

—LADIES' HOME JOURNAL, OCTOBER 1932

**W**elcome to *Peace and Plenty: Your Path to Financial Serenity*. A fresh start for all of us: living well, spending less, and appreciating more. In between the lines of this book, you'll find sublime moments of unexpected serenity, cozy contentment, a shared smile of recognition, and, if you need it, a friend to pass the vintage hankie.



We're going to rediscover the *Simple Abundance* promise and payoff: affirming the luxury of enough by counting our blessings as well as our cents and celebrating the feminine art form that I call "the thrill of thrift." In 1995 *Simple Abundance* was the book I wrote that was based on the transformative practice of Gratitude, Simplicity, Order, Harmony, Beauty, and Joy to change your life. It worked for me and millions of others around the world. We found the sacred in the ordinary and felt better able to cope with the changes in our world. We'll continue that optimistic journey with *Peace and Plenty*.

Unless, of course, you'd like to continue flailing in the relentless downward economic spiral we've all found ourselves trapped in—gnashing our teeth, wringing our hands, and frantically tossing and turning all night—worrying ourselves sick over too little, too late, spilled milk, wide-open barn doors, and foxes smacking their chops in the henhouse. Who's afraid of the Big Bad Wolf? We all are, and boy, he can smell our fear. Why else do you think he's huffing and puffing, ready to blow our house down?

We've worked ourselves into quite a frenzy. It's been hard to avoid, with economic doom and gloom on every corner. With every "breaking news" alert on television, we're joining a bread line, pushing a shopping cart on the street, or packing our imaginations in a rickety old jalopy crammed full with threadbare blankets, grimy mattresses, battered tin pots, plates, and every ratty dish towel we've ever owned. Next, we're pitching a tent on the outskirts of every town from Oklahoma to California, forever on the lam and blowing out the kerosene lantern when the sheriff's pack of dogs starts yapping.

But we don't solve this or any problems by running scared. No, we're going to have to solve this as only women can—we're going to sit down and have a frank feminine heart-to-heart. *Now*—take a deep breath—we're going to talk about money. Not yours—at least, not at first.

We'll start with mine or the lack thereof. In an ironic way, many people thought *Simple Abundance* was about money. But *Simple Abundance* was about finding out what's important to you, cherishing it, and giving thanks for it every day. It struck a chord in millions of women and earned me quite a lot of money quickly. I just wish I'd known then what I've learned the hard way now.

Yes, I'll come clean: All the money's gone. But when it's back—and it will be—I'll know better, and so will you. That's why you're going to love this book as much as I do.

*Peace and Plenty* is about women and money. It's an emotionally volatile relationship for most of us. It's also the most complicated relationship we have—and the one that most controls our lives, because we let it. Acknowledging that money is important to you, cherishing and respecting your ability to create and maintain a sustainable flow in your life, handling it wisely so that it can serve you and yours well, and giving thanks for this gift every day during these perilous economic times may seem impossible. I agree with John D. Rockefeller, however, who believed that "the ability to make money is a gift from God." Even more important, the ability to *keep* the money and learn to be a good steward with your resources is a Providential promise if we seek wisdom and ask for discernment. But did you realize that these blessings are Divine Gifts you need to *ask* Heaven for directly in prayer? Don't worry; you will by the time we're finished.

In between these covers, I'm going to share my own harrowing money stories, providing you with a feminine canon of cautionary tales, or at least as many of them as I can muster up the courage to reveal. (My cheeks are already burning as I recall buying the duet with Sting of "Every Breath You Take" with money that could have paid off my mortgage, so we'll see how it goes.) The point is, every woman has a vast collection of blushing, tawdry money secrets churning inside her, waiting to be acknowledged, lest they scream their way out of hiding in order to be exorcized.

Money—how we love it. Fear it. Earn it. Spend it. Save it. Stash it. Lose it. Lend it. Lust for it. Hide it. Pray for it. Marry it. Divorce it. Sleep with it. Tell and eat whoppers for it. Cry rivers and drown out sorrows over it. Throw it away or send it packing with an eBay click. Worry about it. Worship it. Work like a slave for it, then squander it. Make deals with devils. Go on fateful dates with con men and undertake vows before God so that we'll never be hungry again. Most of all, how women like us convince ourselves that money will change or fix everything in our lives that's ever been broken or has gone south once upon a time.

One of the things we probably don't realize is how hypocritical we are about money. We crave it but we don't want to appear as if we do. We're much more comfortable if money just magically appears in our checking account. That's how I got a sudden windfall in my life, by writing a best seller, although my overnight success was, in fact, based on twenty years of hard work living and writing my book.

Don't get me wrong (because that's what we do all the time about money): There is never a day that isn't made brighter when a check with your name on it actually arrives in the mail. But the great troubling of most of our lives right now isn't too much of this good thing, but a pandemic of dread over not enough, the *lack* of money. Remember, abundance and lack cannot exist in the same space, so if your imagination is blocked by images of yourself pushing a shopping cart in your slippers, then you can't be sighing with pleasure over repurposing your never-used dining room into a cozy library, happily imagining what that dark bookcase would look like if you painted it a sunny yellow and backed the shelves with vintage wallpaper. (I've done it and it looks amazing, but that's another chapter in another book.)

In *Peace and Plenty*, I want to remind and reassure you and me that fear is always a future-based phantom and a

conscious choice. *Will there be enough? What will I do? How will we manage? Where will it come from? How long will it last?* There are so many "wills" in our financial calculations, surely there must be a way to fix our financial problems. But while we figure that out, we have to live today. That's why I'm here to share with you essential morsels of domestic bliss, some new takes on old ways, the rediscovery of the true meaning of thrift (hint: It comes from the verb *to thrive*), fabulous footnotes to famous women's private money woes, and hints from Yankee and English housekeepers to mull over in your heart while you bless each day's portion of your daily grace. Like the golden threads you've spun out of a bale of straw, there's a promise of peace and plenty in between the lines of this book, a private message that's waiting just for you to find, cherish, and use to turn your life around. This message of hope, encouragement, and comfort will sustain you, awaken your courage, heal your wounds, and rouse your passion to begin again. This message has been handed down from the past, passed through me as I write today for your tomorrow, so that you may take that leap of faith and grasp your fresh start with both hands and all your heart.

In this, our private respite from the stresses of the world, I want to help you think, meditate, and ruminate on the wondrous. I want you to ponder all the possibility hidden now in your difficult financial circumstances. I believe with all my soul that there's a private code, a deeply personal magical, mysterious, and mystical prompt embedded in what passes for ordinary. It's my great joy to be able to help you dig these rough diamonds out from the mountains of coal that life throws at us. We'll find a secret cipher ready to be revealed in Margaret Mitchell's *Gone with the Wind*, and Emma Bovary's spendthrift ways. We'll discover why Daphne du Maurier's haunting *Rebecca* is a fable for how women handle power and money, and how Amelia Earhart never went anywhere without her "little housewife." As far as I'm concerned, Miss Piggy is a finan-

cial prophetess, Pollyanna is profound, and Mae West's investment strategy is all any woman needs to be rich. We need to find inspiration whenever we can, because when we're spiritually tuned in, everything is a clue pointing us in the right direction. Think of me as your personal guide.

Looking up to the Light and much farther than the landscape of your life might seem way beyond your abilities at this moment. Maybe, but not for long. My prayer for this book is that it will be the best kind of page turner: a collaborative art between the two of us. For as the poet Robert Frost so brilliantly observed, "No tears in the writer, no tears in the reader. No surprise in the writer, no surprise in the reader."

Which personal surprise should I start with? Which private snapshot can I share to illustrate my deep understanding of the enormous range of unruly emotions—guilt, shame, foreboding, anger, remorse—that the lack of money and sense of financial insecurity can instantly trigger? Although our circumstances may differ, our emotional truths and often contradictory feelings over money are very similar and I believe, uniquely feminine. So while I pray you haven't experienced all the lows I have, read on and see if portions don't strike a chord with you. I've a whole photo album full of sense memory snapshots, so I've got a pretty good idea what you've been going through lately, dear Reader, and I know it's been rough.

On to the sharing. I'll go first. Will it be the memory of leaving a famous Los Angeles hospital after seeing the best cardiologist in the country on an emergency basis through the intervention of friends? After a day of diagnostic tests, he's just told me not to worry, that my heart is strong and that basically, I'm a healthy woman. The problem seems to be that I'm so stressed, my body has begun mimicking heart attacks due to the onslaught of repetitive panic episodes. As the picture comes into focus in my memory, I can see my shoulders rising by inches and feel my chest constricting, even as the doctor is reassuring me. It's noth-

ing to worry about this time, but I'm told I need to get my anxiety under control. Oh yes, I will. Yes. You bet. My sister is with me and now she's driving the car out of the hospital parking lot, and our mutual sighs of relief and gratitude are buoyant.

Suddenly my cell phone voice mail beeps. I think it's from my husband. No, it's a nasty debt threat from a celebrity limousine company I owe money to. I should have paid the bill by now and God knows I want to, but at the time it was a choice between them and health insurance. Now they are threatening to call Oprah and somehow make my private debt a public matter. Of course, this tactic is illegal; by law they can't shame, intimidate, or bully me. Still, they do—and my body reacts with the pounding heart, sweats and shivers, dizziness, shallow breaths, nausea, and the same sharp pain in my chest that drove me to the doctor in the first place. As the maelstrom of emotion grips me like a vise, a cosmic finger snaps before my eyes, jarring me out of some hypnotic terror. A wise woman, her voice very strong and soothing, speaks to my heart: "Choose, Sarah. Which thought will it be? To be grateful that you're healthy or frightened over money? He's a bill collector bully. Of course you're going to pay your bills. But right now, health is the first wealth. Choose health. Choose wealth. Choose now."

Or how about a gorgeous Indian summer afternoon two years ago. I've just arrived at a lovely Long Beach hotel where I'll be staying for the next two days. I've been invited to speak at the California Women's Conference, and I'm thrilled to be here. After I check in, I telephone my husband back in England who tells me that I've got to—right this instant—send a fax to the clerk of the court, proving that the reason I can't attend the debt hearing scheduled in a few days is because I'm out of the country. Although I had written a letter explaining the situation in good time, suddenly the court wants proof. Now I'm trembling and teary behind big sunglasses as I

stand in line waiting for the hotel to send my fax and its attachment—the conference program page featuring my photograph and biography in between Bono and Cherie Blair. The court concludes that I must be where I say I am, and the hearing is set for another date. But I'm shaken to the core, ashamed and humiliated. And the timing couldn't have been worse. What right do I have to be giving other women advice on how to live their lives when I've messed up mine so completely? I feel myself shrinking inside, becoming very shy and small. The incredible withering woman. How did I get here? How will I ever get back to financial sanity and serenity?

The same way you will. One day at a time, through difficult decisions and tough choices, sharp shards of blinding insight and dazzling moments of truth, but most of all with spoon-fed optimism to accompany those hard-digested life lessons. By preserving our pennies, exulting in our elegant economies, saving our senses, and keeping our wits about us when all the world is losing their minds. We're going to learn life's most valuable lesson together: how to keep calm and carry on.

Oh my darling Reader, the only way we can move on is to start over from scratch. Who could have imagined it? But blessed are we among women with the opportunity, desire, and sublime common sense to finally strip away the pretense; now real, wise, and savvy enough to count all the good remaining. Women have always known how to tame the fears of our loved ones. Now we need to do it for ourselves. Join me on an enlightening as well as enchanting, reassuring journey to emotional solvency and financial serenity, as you become secure in the knowledge and spiritual truth that peace and plenty shall always be your portion.

Blessings on your courage.

<signature TK>

Sarah Ban Breathnach

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