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Sam Piercy ~ More Than Time and Money

I grew up middle class in Eastern Canada. My mom stayed home and my 2 brothers and I enjoyed a nice house including our own swimming pool on the outskirts of town. We had lots of friends and I would say **life was pretty average except that somewhere along the way I developed a sense of not having enough or being good enough** compared to what I saw others with.

The most emotional early memory I have is the death of my grandfather on my dad's side. Our family was Christian in that we went to church on Sunday, we said grace at special family gatherings, but after my grandfather died I started praying.

I was six at the time and my prayers didn't really change much throughout my early life. It went something like, "God please keep us healthy and help make this world perfect in every possible way."

My outward concept of perfection created a desire for materialistic success which I always felt a need to have now; perhaps because my grandfather's early death also left me feeling like there was never enough time.

In my teens I had a few years of rebelling against what I thought was everyone's expectation of me but I quickly figured out that if I made enough money, I could create my own 'perfect' lifestyle and in my 20's I figured out how to earn a decent income. I also seemed to run into a lot of money issues which fuelled an interest in personal finances where I eventually made my career - partly because of the monetary potential it offered.

Looking back though, I would say that God had another plan for this decision. I got married and was working long hours to earn the money our lifestyle required. But after our daughter was born the pull on my heart to have more time at home led me to expand the business development training I had been taking to include **personal development programs in a desperate search for the work/life, more time and more money concept that seemed to be the dream lifestyle the programs promised.**

The quest for the secret solution to the happy life created an unquenchable thirst for knowledge. **It was a constant pursuit of more...** I had no satisfaction except in a reignited desire to teach that I had abandoned when I selected my career because I didn't think it could provide the 'perfect' lifestyle I imagined living.

Eventually I had an opportunity to sell my investment business and I set off to develop a career writing and teaching and to have more time at home. Soon afterwards our **3-year old daughter was visited by an angel.** That immediately sent us to church.

This time we found a church with a very active music and family program and discovered that what we grew up with was probably more accurately described as religion, rather than relationship. God revealed Himself to me slowly but deliberately. I distinctly remember an audible voice speak to me one afternoon while I was pondering our life at the time. **He just said, "I'm real you know." I knew right away that the voice was Jesus.**

The revelation that I could have a relationship with God through His son and the Holy Spirit was exciting but also fearful as I worried about the impact it would have on our marriage if we weren't on the same page. Happily the Holy Spirit was working in my husband, Joe's heart at the same time and we both accepted Christ's blessing for our lives and were baptised together.

Life didn't immediately get better though. Almost immediately after we began to experience some very dramatic challenges: a tax audit went sideways and we found ourselves bankrupt; my mom died suddenly at age 59; my father-in-law was diagnosed with cancer; my brother went through a very messy divorce with kids; my grandmother died; we moved several times; our cars had an endless stream of breakdowns; and on it went.

Neither of us can even begin to imagine how we would have survived if not for the strength and support we found through faith during these challenges.

When the dust finally settled I felt God telling us to buy a house. I had no idea how to navigate that part of personal finance but within 6 months God had provided us with a home that matched what we were looking for and we still own that house today.

Based on this experience I started a business marketing financial training and courses to both financial advisors and clients. I did very well early on, until I took on a partner and I listened to his advice, rather what I knew the Holy Spirit was saying about what direction to take the company. Sadly, the partner's advice left me holding all the responsibility and payroll was made on my credit card just before the start of the worldwide credit crisis in 2008 and 2009.

I now refer to those years as having survived on **'the credit card acquisition program'**. It was a very stressful time. We both prayed and believed, but we also struggled. I would get angry at Joe when the money was tight and he wouldn't let me quit. But I also felt the Holy Spirit prompting me to continue so onward I went.

By the beginning of 2010 there was hope on the horizon and after considerable prayer and research, my team and I entered into an agreement with a consultant to access money to expand the company. That project was supposed to take a few months and after a year and half of constant struggle and uncertainty and changing stories there were more unanswered questions than there was peace of mind and only one signature left to complete the deal.

I had been screaming prayers for help and was frantic for answers but seemed to find neither. All

the professional advice was saying to complete the deal and answer the questions later, but as I stared at the papers and the people in my office there was a clear stern voice speaking to me from behind while a feeling of strong arms holding my shoulders back. Both were clearly saying, 'NO'.

I didn't sign the papers and within a week everyone had resigned including my best friend who quit by email and made herself unavailable for help. She had run all the communications and administration so with no team I was essentially left without any way to maintain or earn income.

It took 14 months to unravel the real story of how the consultant had intended to commit securities fraud by earning our trust and manipulating the situation for his benefit. His plan was illegal and that **I had been set up to be 100% responsible, meaning I could have gone to jail.**

The That didn't change the situation though. A lot of people lost money and it didn't matter what the reasons were. There were several months of unpaid bills, a mountain range of debt and huge monthly obligations to go with it. There was nothing I could do on my own, and as the weeks and months (and years) went by God continued to provide in miraculous ways: sometimes in \$20 increments and sometimes with \$10,000 blessings.

The bank account dipped below \$10 a couple of times, and more often than I can remember I was sure we were going to lose the house. But when I had no answers, no strength, no ideas, and no ability, He provided encouragement, strength, some new professional advisors and friends.

Dealing with the aftermath of this drama has tested our marriage, my health, my purpose, my relationships and everything about life. I wanted to go to sleep and not wake up, but somehow every day God would give me strength, encouragement, and hope through reading His word. He provided what we couldn't do on our own financially and relationally.

I had to learn to trust Him and not the money I could see or not see in our life. I had to trust Him to while continuing to follow through when some of what I had been doing with money seemed irrational given the current situation. **I had to trust that it was His faith, and not mine.** He saved my life. And as a family He gave us a completely new perspective on who He is and how He works in our lives, in finances as well as relationships and our physical wellbeing. Somehow before there was never enough time, now there's more than enough time for reading His word, praying and relaxing. I used to say, "It's not about the money, it's about your life". Now I would more accurately say, "It's not about the money, it's about your relationship with Jesus through the Holy Spirit, regardless of the financial and other life circumstances you find yourself in." **That is definitely more valuable than just more time and money!**

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future". ~ Jeremiah 29:11