Money While You Sleep

The Roots Beneath

More Stories for the Next Generation

Eugene Han

Book Two in the Seed Box series — a story companion to Money While You Sleep: A Guide to Financial Freedom

For everyone who has ever had to dig their way out

before they could plant anything new.

A Note Before You Begin

The first book in this series, The Seed Box, was about starting — nine small stories about what money is for, and how to begin planting wisely, even from very little.

This book is about what comes after starting, which turns out to be most of the work. Seeds get all the attention. Roots do the harder, quieter job underground: pulling a plant back out of dry ground, holding it upright in a storm, reaching for water nobody can see. The lessons in this book are like that. Getting out of debt once you're already in it. Resisting a promise that sounds too good. Living on less than you earn, on purpose, every week, without anyone applauding you for it. Giving some of it away. Resting, even when there's more you could be doing.

None of these make for as tidy a story as planting a seed and watching it grow. They're a little more like weeding. Read one a night if you can. Ask the question at the end if it fits. And if your family is in the middle of digging out of something right now, know that the very first story in this book was written for exactly that.

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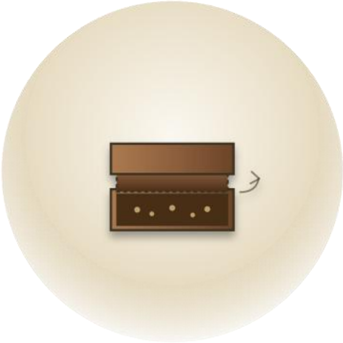
What Was Under the Seeds



It had become a tradition without anyone quite deciding to make it one: every summer now, Mia, Theo, and Jonah spent two weeks at Grandpa Eli's house, and every summer, on the first night, Grandpa Eli set the cedar box on the porch table before anyone had even finished dessert.

This was the second summer.

Mia was ten now, and had brought her own small wooden box with her in her suitcase, unasked. Inside it, along with the objects she'd added over the year, was a folded piece of paper covered in small handwriting — a running list of every dollar of her babysitting money, and where each one had gone. Theo, seven now, had brought his box too, though his held mostly rocks he'd decided were interesting, plus one very important gum wrapper. And Jonah — fifteen now, and no longer pretending not to care about anything — was the one who asked, before Grandpa Eli had even opened the latch, "Is there more in there? You said nine seeds. Nine seemed like a suspiciously round number for someone as complicated as you."

Grandpa Eli laughed, which he did more easily now than Jonah remembered from a year ago, or maybe Jonah was just better at noticing it.

"Actually," Grandpa Eli said, "there is."

He lifted the cotton lining from the bottom of the box, the same lining that had cushioned all nine of last summer's objects. Underneath it was a thin panel of cedar, nearly invisible, that lifted out with a small press at one corner. Beneath that: a second, shallower compartment, holding nine more objects, older and dustier than the first set.

"A false bottom," Mia said, delighted. "I knew this box was too interesting to only have one layer."

"I didn't hide it from you to be clever," Grandpa Eli said. "I hid it because these nine wouldn't have made any sense to you last summer. Seeds are for people just starting out — that's a story anyone can understand, even a six-year-old with no money of his own at all." He nodded at Theo, who took this as a compliment and beamed. "But roots are different. Roots are for people who've already tried planting something and found out it's harder than the story made it sound. You've had a whole year now. Has anything you tried gotten harder than you expected?"

There was a silence. Then Theo said, in a very small voice, "I sort of owe Jonah four dollars."

Jonah raised an eyebrow. "You sort of owe me four dollars the way I sort of own a car."

"I'm going to pay you back," Theo said quickly.

"With what?" Jonah asked, not unkindly, but not letting him off the hook either.

Grandpa Eli held up a hand before it could go any further, and reached into the second layer of the box. He drew out a small object: a single coin, split cleanly into ten thin wedges, the way you might cut an orange, then fitted back together so it looked whole until you looked closely.

"Then I think," he said, "we know exactly where to start."

"A cord of three strands is not quickly broken." — Ecclesiastes 4:12

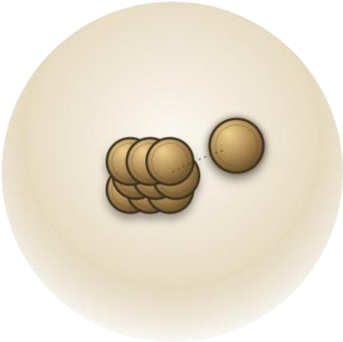
🗨 Talk About It Tonight

Why do you think Grandpa Eli waited a whole year before showing the kids the second layer of the box? Has anything you tried this year turned out to be harder than it first seemed?

🌱 Try This Together

If your family has a Seed Box from Book One, look inside it together and talk about what's happened with each of the nine "tries" from the past months. What grew? What got harder than expected?

One — One Coin in Ten



Grandpa Eli set the split coin in the middle of the table, the ten thin wedges fitted together like a puzzle.

"This one's about a camel driver," he said, "named Tobias, who owed more money than he earned, which is a worse feeling than almost anything else money can do to a person."

Tobias worked for a caravan that carried cloth and spices between two cities, and he was good at his job — steady with the animals, careful with the cargo, well liked by the traders. But two winters back, when his family had needed medicine they couldn't afford, he'd borrowed heavily from the caravan master, and the debt had never really shrunk since. Every payday, he collected his wages, paid what he could toward the debt, spent the rest getting by, and started the next month owing almost exactly what he'd owed the month before. It felt like walking very hard in place.

One evening, an old trader named Hamid — who'd ridden with this caravan longer than anyone could remember and was, by an enormous margin, its wealthiest member, though you'd never have guessed it from his plain robes — noticed Tobias staring gloomily at his coin pouch and sat down beside him.

"You're doing something almost everyone does," Hamid said, "and it almost never works. You're paying your debts with whatever's left over after everything else. Which means, some months, nothing is left over, and the debt just sits there, patient as a stone."

"What else am I supposed to do?" Tobias asked. "I owe what I owe."

"You are," Hamid agreed. "But you also owe yourself something, and most people forget that entirely." He took Tobias's coin pouch, counted out ten coins onto the blanket between them, and set them in a row.

"Before anything else happens to your wages — before food, before debt, before anything — one coin in every ten is yours to keep. Not spend. Keep. Put it somewhere it can grow, and don't touch it, no matter how loud the rest of your life is shouting for it." He slid one coin aside.

"Of what's left, this much" — he separated three more coins — "goes toward your old debt, steadily, every single payday, whether it feels like enough or not. Small and certain beats large and occasional. And this" — he pushed the remaining six coins toward Tobias — "is what you actually live on. If it isn't enough, the answer isn't to skip the first coin. The answer is to find a way to live on six."

Tobias frowned at the coins. "That first coin feels like it should go to the debt too. I'd get out faster."

"You'd think that," Hamid said, "and nearly everyone does, right up until the debt is finally paid off — and then discovers they've built no habit of keeping anything at all, and no coins of their own waiting for them at the end of it. The coin you keep isn't stealing from your debt. It's making sure that when the debt is finally gone, you're not standing there with empty hands, right back where you started, just without the weight on your back."

Tobias tried it, skeptically at first. Three coins toward the debt felt painfully slow some months. But it was certain, in a way his old approach never had been, and slowly, the debt did shrink — not in one dramatic push, but steadily, month over month, the way a path wears smooth from being walked the same way every day. And the coin he kept and never touched sat aside, then two, then a small stack, then enough that Hamid showed him how to put it to work earning more on its own.

Two years later, Tobias's debt was gone entirely. And unlike the last time he'd been debt-free — as a very young man, before any of this had happened — he wasn't starting from nothing. He had a stack of coins that had been quietly, steadily his the entire time, growing while he worked, while he slept, while he'd nearly forgotten about them.

"So the trick isn't paying off the debt as fast as possible?" Jonah asked, sounding unconvinced.

"The trick," Grandpa Eli said, "is realizing you're solving two problems at once, not one — the debt you owe, and the habit of keeping something for yourself — and if you only ever solve the first one, you'll finish, eventually, exhausted, with nothing to show for it but relief. Tobias solved both, a little at a time, every single payday, whether he felt like it or not."

He looked pointedly at Theo. "Which, I notice, is roughly the size of a certain four-dollar problem at this table."

Theo sighed and began, very seriously, counting out coins from his own small allowance into three little piles.

"Whoever gathers money little by little makes it grow." — Proverbs 13:11

💬 Talk About It Tonight

Why did Hamid tell Tobias to keep one coin out, even while he still owed money? What do you think would have happened if Tobias had used all ten coins to pay off debt as fast as possible?

🌱 Try This Together

Set up three jars, envelopes, or piggy banks labeled Keep, Owe, and Live. The next time anyone in the family earns or receives money — allowance, a gift, a chore payment — divide it together: a small portion into Keep (never touched), a portion into Owe (if there's a debt to pay down), and the rest into Live.

Two — The Peddler's Promise

The second night, Grandpa Eli took out a small tarnished ring from the box, plain and unremarkable, the kind of thing you'd walk past in a market without a second glance.

"This one's about two friends," he said, "named Josef and his sister Ana, who each inherited the exact same amount of money the same week, and did two very different things with it."

A peddler came through their town not long after, pulling a cart full of curiosities, and set up near the well with a velvet cloth and a small collection of rings, each one, he claimed, blessed by a traveling mystic to double whatever gold was placed beside it under a full moon.

"I don't believe you," Ana said flatly, when the peddler tried his pitch on her.

"I don't need you to believe me," the peddler said. "I need you to try it. Everyone who's tried it has doubled their money. Ask anyone." He gestured vaguely at the crowd, several of whom nodded, though none of them, Ana noticed, seemed to be the actual people who'd supposedly doubled anything.

Josef, on the other hand, was captivated. He bought a ring on the spot for nearly everything he had, set his remaining coins beside it that very night under the full moon, and waited.

In the morning, both the ring and the coins were gone. So, he learned three days later, was the peddler, along with a similar velvet cloth's worth of other people's savings from the next four towns over.

Ana had done something far less exciting with her inheritance. She'd bought a small plot of land at the edge of town — unglamorous, a little rocky, cheap precisely because nobody else wanted it — and planted it slowly with vegetables, a little more each season, selling what she grew at market. Some seasons were thin. One year, hail wiped out nearly half her crop. It was, by any measure, a much less exciting story than a ring that supposedly doubled gold overnight.

Five years later, Josef had nothing left from his inheritance and had spent most of those years working to replace what he'd lost. Ana's small plot had grown into three plots, a modest but genuinely thriving farm, and a reputation in town as someone whose word — and whose vegetables — could be trusted completely.

"Weren't you tempted by the ring, though?" Josef asked her once, still a little bitter. "Everyone said it worked."

"Everyone who said that," Ana said, "was either lying, or hadn't actually tried it yet. I've never once seen money double overnight in real life. I have seen it grow slowly, a season at a time, for people patient enough to keep showing up to a rocky little field even when the hail comes." She shrugged. "The ring made a much better story. My field just made an actual living."

"So the lesson is: don't trust magic rings," Theo said solemnly, as though this were a genuinely useful and previously unknown piece of information.

"The lesson," Grandpa Eli said, "is a little wider than rings. Anytime someone promises your money will grow very fast, with no waiting and no risk, they are either mistaken or lying, and it is never worth the gamble to find out which. Real growth — the kind that actually lasts — looks almost exactly like Ana's rocky field. A little unglamorous. A little slow. Occasionally disappointing in a bad season. And, given enough seasons, remarkably reliable."

"The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble." — Proverbs 28:20

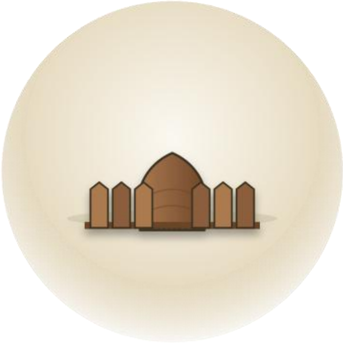
💬 **Talk About It Tonight**

What made the peddler's promise so tempting to Josef? How could you tell, even without knowing the ending, that something wasn't quite right about it?

🌱 Try This Together

Talk about an advertisement, game, or offer you've seen that promised something big very quickly — a prize, a shortcut, easy money. What made it sound exciting? What questions could you ask to test whether it was actually true?

Three — The Gap in the Fence



The third night, Grandpa Eli took out a small strip of woven fencing, no bigger than a bookmark.

"This one's about two farmers," he said, "named Silas and Peter, who worked land right next to each other, and for years brought in almost exactly the same harvest, to the bushel."

Every autumn, their fields yielded roughly the same amount of grain — sometimes Silas's a little better, sometimes Peter's, depending on rain and luck, but close enough that neither could really claim to be the better farmer.

The difference between them was invisible to anyone just watching the harvest come in. It only showed up in what happened next.

Peter used his entire harvest every year — sold what he needed to sell, kept what he needed to eat, and by the time the next planting season rolled around, his storehouse was as empty as it had been the year before. He wasn't wasteful, exactly. He just used what he had, every bit of it, every year, because it was there and there never seemed to be a good reason not to.

Silas did something small and, frankly, a little annoying to watch, according to Peter, who teased him about it more than once. Before selling or storing a single bushel from that year's harvest, Silas built a narrow gap into the low fence around his storehouse — a small enclosed section, separate from the rest — and set aside a portion of the harvest behind it, sealed and untouched, before he did anything else with the rest. Some years it was a large portion. In lean years, it was small. But there was always something behind the gap in the fence, no matter how thin the harvest had been.

"You're just farming the same as me and storing less of it where you can use it," Peter said. "Seems like a waste."

For twelve years, it looked that way. Then came three brutal years in a row — a late frost, a summer drought, and a blight, back to back to back, the kind of stretch that happens to every farmer eventually if they farm long enough. Peter's storehouse, always used down to the last bushel, was empty within the first bad year, and he had to sell off part of his land just to buy seed and eat through the second.

Silas opened the gap in his fence.

Twelve years of small, boring, unglamorous portions — behind a fence Peter had teased him about for over a decade — turned out to be more than enough to carry his family and his farm through all three bad years without selling a single acre. By the time the drought broke and the land recovered, Silas wasn't just surviving. He was the only farmer in the area with enough saved back to buy Peter's land at a fair price, and Peter came to work it with him rather than lose it to someone less kind.

"It wasn't really about the fence," Grandpa Eli said. "The fence was just a place to keep the gap — the space between what Silas's land gave him and what he actually used. That gap is worth more than almost anything else in farming, or in a paycheck, for that matter. Two people can earn the exact same amount, for years, and end up in completely different places, and it's almost never because one of them earned more. It's because one of them kept a gap, and the other one didn't."

Mia was quiet for a moment. "So it doesn't even matter how much you make?"

"It matters some," Grandpa Eli said. "But not nearly as much as people think. I've known people who earned a great deal and had no gap at all, and people who earned very little and kept one anyway. Only one of those two ever built anything that lasted."

"The wise store up choice food and olive oil, but fools gulp theirs down." — Proverbs 21:20

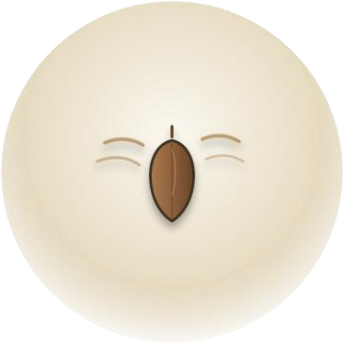
Talk About It Tonight

Silas and Peter brought in almost the same harvest every year. Why did their lives end up so different? What's the "gap" in your own family — between what comes in and what gets used?

🌱 Try This Together

If you get an allowance or earn money, try keeping a small "gap" this month — even a tiny portion set aside before you spend anything else. At the end of the month, look at it together and talk about how it felt to leave it there.

Four — The Boy Who Waited for the Perfect Wind



The fourth night, Grandpa Eli took out a single dry seed pod, still closed, rattling faintly when he shook it.

"This one's about a boy named Aram," he said, "who wanted, more than almost anything, to get everything right the first time — which turned out to be a much bigger problem than it sounds."

Aram's father gave him a small strip of land the spring he turned twelve, along with a sack of seed and the simple instruction to plant it whenever he thought the time was right. Aram took this seriously. He read every almanac he could find. He watched the clouds every morning. He asked every farmer in the village what they thought about the coming weather.

The trouble was, there was always a reason to wait one more day. One morning the wind seemed wrong. Another day, a farmer mentioned there might be a late frost, though he wasn't sure. A neighbor said the soil looked a little dry; another said it looked a little wet. Aram wanted to plant only when every single condition was exactly right, and it turned out that moment simply never arrived, because there is always something a careful enough person could worry about.

By early summer, half the village had already planted, tended, and was watching green shoots come up in tidy rows. Aram's field was still bare, his sack of seed still full, sitting in the corner of the barn like a promise he hadn't kept.

His grandmother found him there one afternoon, staring at the empty field, and asked what he was waiting for.

"For it to be exactly right," Aram said. "I don't want to waste the seed on a bad guess."

"You already have," she said, not unkindly. "Every day you don't plant is a day that seed isn't growing. An imperfect guess planted in April beats a perfect guess you're still waiting to make in July. You'll never get every condition to line up all at once — nobody ever has, in the whole history of farming. At some point, you simply have to put the seed in the ground and go tend to what happens next, instead of standing over it deciding whether to start."

Aram planted that very afternoon, wind, clouds, and all his lingering doubts notwithstanding. His crop came in late and a little thin compared to his neighbors', who'd had two extra months of growing time on him.

But it came in. It was, he realized, dramatically better than the sack of seed sitting untouched in the barn all summer, which was the actual alternative he'd been choosing every single day he waited.

"So he should have just planted at the very start, without checking anything?" Jonah asked.

"Not quite," Grandpa Eli said. "There's a difference between learning what you reasonably can before you start, and refusing to start until every last uncertainty is gone. The second one feels responsible. It usually isn't. It's just fear wearing a very patient-looking coat. Most people who never begin anything — a savings account, a small business, a hard conversation, an apology — aren't actually being careful. They're waiting for a perfect wind that was never going to come, while the seed sits in the barn doing exactly nothing."

"Whoever watches the wind will not plant; whoever looks at the clouds will not reap." — Ecclesiastes 11:4

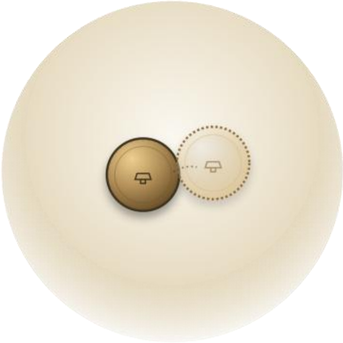
💬 Talk About It Tonight

What was Aram actually waiting for? Was there ever going to be a moment when everything felt perfectly right? Is there something you've been putting off until conditions are "just right"?

🌱 Try This Together

Name one small thing each person has been putting off — starting a savings jar, trying a new skill, having a conversation. Pick one, and do the very first small step of it together this week, imperfectly, on purpose.

Five — The Guildmaster's Match



The fifth night, Grandpa Eli took out a small brass token, stamped with a hammer and anvil.

"This one's about a stonemason's guild," he said, "and a young apprentice named Delia, who very nearly walked past the best deal she'd ever be offered without noticing it at all."

The guild in Delia's town had an unusual arrangement, set up generations back by a guildmaster who believed his workers should retire with something to show for their years of labor. Any apprentice or journeyman who set aside a portion of their own wages into the guild's savings chest, the guild itself would match — coin for coin, up to a certain amount each month. Put in one coin, and the guild put in a second, for free, no strings attached, simply for having saved the first one at all.

Delia's fellow apprentice, a cheerful, easygoing boy named Rafe, thought the whole thing sounded like a hassle and never bothered. "I'll worry about saving when I'm older," he said. "Right now I'd rather have my coins in my own pocket." He spent his wages as he earned them, mostly on things he enjoyed at the time and mostly forgot about a week later.

Delia, on the guidance of an older mason who'd been part of the guild for thirty years, set aside a small portion of her wages every single payday — not a large amount, more than she'd have liked some months — purely to receive the guild's match.

"I don't really understand why they'd just give away free money," Delia admitted to the old mason.

"They're not giving it away for nothing," he said. "They're giving it to people who've already proven, coin by coin, that they can be trusted to save. It's not a gift with no strings. It's a reward for a habit — but it's still the single best deal you'll be offered in this entire trade, and most people walk right past it the way Rafe is doing, because it doesn't feel urgent today."

For years, Delia's set-aside coin and the guild's matching coin sat together in the chest, growing slowly. It didn't feel dramatic at the time — it rarely does. But three decades later, when Delia retired from the trade, her share of that chest was substantial enough to buy a small home outright, something almost no mason in the guild's history had managed without a lifetime of separate savings on top of their wages.

Rafe, who'd stayed cheerful and easygoing his whole life and never once regretted a coin he'd spent at the time, retired with nothing beyond what he could earn doing occasional work well into his sixties. He wasn't foolish, and he wasn't lazy. He had simply never once claimed money that had, in effect, been sitting there with his name on it the entire time, waiting for him to reach for it.

"That doesn't seem fair to Rafe," Mia said. "It's not like anyone tricked him."

"Nobody did," Grandpa Eli agreed. "That's rather the sad part. The guild never hid the offer. Delia didn't do anything clever that Rafe couldn't have done. She simply reached for the free coin every single time it was offered, and he never did. If anyone, anywhere, ever offers to match money you set aside — a workplace, a family member, anyone — that is about as close to a guaranteed gift as this world hands out. Reach for it. Every time."

"Every good and perfect gift is from above." — James 1:17

Talk About It Tonight

Why didn't Rafe take advantage of the guild's match, even though it cost him nothing to try? Have you ever walked past a good deal or a free offer just because it didn't feel urgent that day?

Try This Together

If anyone in your family has a workplace savings match, talk together about whether it's being used fully. If not, talk about what a "match" could look like in your own house — could a parent match a portion of a child's savings, coin for coin, as an experiment?

Six — The Well She Was Building

The sixth night, Grandpa Eli took out a small carved wooden bucket, no bigger than a thimble.

"This one's about a trader named Zipporah," he said, "who became, over the years, one of the wealthiest merchants in her region — and then did something that confused nearly everyone who knew her."

Zipporah had started with almost nothing, the youngest of many children in a family with little to spare. She worked relentlessly, traded shrewdly, and by her thirties had built a trading business that stretched across several towns. She could easily have kept building it larger for the rest of her life; the opportunities never stopped presenting themselves.

Instead, one year, at the height of her success, she began quietly asking a strange question of everyone she trusted: "How much is actually enough?"

Most people had no answer, because they'd never really asked themselves the question either. Zipporah kept asking until she found her own answer, and it surprised her almost as much as it surprised everyone else. She didn't want the largest trading business in the region. She wanted, specifically, enough to build a well in the dry village where her mother had grown up — one that would run clean and free for anyone who needed it, forever, without depending on her to keep working.

Once she calculated what that would actually cost, and set aside enough beyond it to live comfortably and keep helping her own family, she did something almost nobody in her position ever did.

She stopped growing the business.

She didn't sell it. She didn't abandon it. She kept it steady, profitable, well run — but she stopped chasing every new opportunity that crossed her path, the way she once had without a second thought. Other traders, some far less successful than she was, couldn't understand it. "You could have twice this," one of them told her. "Why would you stop reaching?"

"Because I already know what I was reaching for," Zipporah said, "and I've got it. More than that isn't more of what I actually wanted. It's just more."

She spent the next several years personally overseeing the well's construction, and then several more after that helping two neighboring villages do the same. She wasn't idle — she worked as hard on the wells as she ever had on her trading routes. But she worked toward something specific, something she could name, rather than toward a number that kept moving every time she got close to it.

"Didn't she miss out, though?" Jonah asked. "She could have had so much more."

"More of what, exactly?" Grandpa Eli said. "That's the question Zipporah kept asking, and most people never quite get around to asking it at all. There's an old prayer I've always loved — someone once asked God for neither poverty nor riches, just enough. Not because riches are bad, but because a person chasing 'more' with no specific number in mind never actually arrives anywhere. There's always more more. Zipporah didn't stop working. She stopped chasing a finish line that kept moving, and found one that stayed still, because she'd chosen it herself instead of letting the world choose it for her."

"Give me neither poverty nor riches, but give me only my daily bread." — Proverbs 30:8

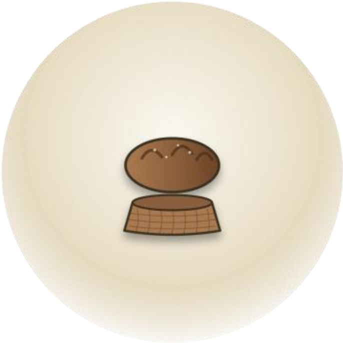
💬 Talk About It Tonight

Why do you think Zipporah's question — "how much is actually enough?" — was so hard for people around her to answer? What do you think you would build, if you knew exactly how much was enough for you?

🌱 Try This Together

As a family, try to name one specific thing — not a number, a thing — that money could help build or fix, either for your family or for someone else. Talk about what it would actually take to get there.

Seven — The Baker Who Gave Away Bread



The seventh night, Grandpa Eli took out a small cloth pouch that, when opened, held nothing but a faint smell of flour.

"This one's about a baker named Miriam," he said, "who did something every other baker in her town thought was a very bad business decision, right up until it clearly wasn't."

Miriam ran a modest bakery on a modest street, competing with three other bakeries within easy walking distance. From her very first year in business, she set aside one loaf out of every ten she baked — not to sell, but to give away, to whoever in town most needed bread that day. A widow with too many mouths to feed. A family whose harvest had failed. A traveler with empty pockets.

The other bakers thought this was, at best, sentimental, and at worst, foolish. "You're giving away a tenth of your income," one of them told her flatly. "You'll never get ahead doing that."

For a while, it did seem to cost her something. Her shelves emptied a little faster than the other bakeries', and her profits, in the earliest years, were noticeably thinner.

But something else happened too, slowly, the way trust always builds slowly. The people of the town began to talk about Miriam's bakery differently than they talked about the others. Not just because the bread was good — though it was — but because everyone in town, eventually, either knew someone Miriam had quietly helped, or had been helped themselves during a hard season. When people had a choice of where to spend their coin, on an ordinary day when nobody needed charity at all, they chose Miriam's bakery, again and again, not out of pity but out of loyalty. Her apprentices stayed with her far longer than apprentices stayed anywhere else in town, because she was known to treat people fairly. Farmers gave her first pick of their grain, sometimes at a better price, because they trusted her to deal honestly and remembered her kindness in lean years.

Twenty years later, Miriam's bakery was the largest in town, having quietly outlasted all three of her early competitors, none of whom had given away a single loaf.

"I don't understand the math," Mia said. "She gave away bread for free. How did that make her richer?"

"It's not really math, not the ordinary kind," Grandpa Eli said. "It's closer to what happens when you plant something you don't expect a harvest from. Miriam wasn't giving away bread as some clever strategy to get rich — if she had been, it probably wouldn't have worked, because people can tell the difference between real generosity and a trick. She gave the bread away because it was the right thing to do with what she had. But it's also just true — I've watched it happen more than once in my own life — that generosity tends to come back around, in ways you can't predict and certainly can't plan for. Not always as bread. Sometimes as trust. Sometimes as the very people you helped, later, helping you back without you ever having to ask."

"One person gives freely, yet gains even more; another withholds what is due, and comes to poverty." — Proverbs 11:24

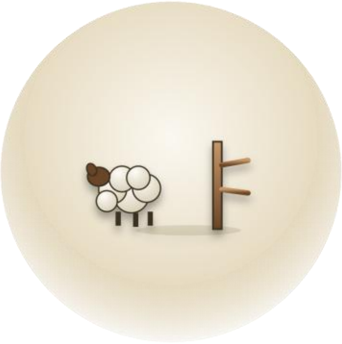
💬 Talk About It Tonight

Why do you think the other bakers were wrong about Miriam? What's something your family has given away — time, food, help — that came back to you in a way you didn't expect?

🌱 Try This Together

Set aside "one loaf in ten" this week in your own way — a portion of allowance, a homemade treat, an hour of help — and give it to someone who needs it, without telling anyone else about it.

Eight — The Shepherd Who Stopped Watching



The eighth night, Grandpa Eli took out a small carved wooden sheep, its paint mostly worn away.

"This one's about a shepherd named Elias," he said, and Theo giggled at the name being so close to Grandpa's own. "Yes, I noticed too. This one's an old family favorite, and I never did find out if it was named after me or I was named after him."

Elias built, over many patient years, the largest and healthiest flock in his valley — hundreds of sheep, fat and well tended, on land he'd fenced and watered and watched over with real devotion. For a long stretch of his life, he checked the fences every single morning, walked the flock's boundaries every evening, and kept a sharp young dog at his side that never let a single sheep wander unnoticed.

Then, gradually, success made him comfortable in a way that turned out to be dangerous. The flock was thriving. The fences had held for years without a single serious problem. Elias began sleeping later, skipping the evening walk some nights, letting the dog grow old without training a younger one to take her place. Nobody could really blame him — he'd earned some ease, after so many careful years.

One spring, a section of fence rotted quietly through, unnoticed because nobody had walked that stretch in months. A pack of wolves found the gap before Elias did, on a night his old dog was too stiff and slow to raise the alarm in time. He lost nearly a third of his flock in a single night — the accumulated work of a decade, gone before morning.

He rebuilt, but differently this time. He still trusted the flock to mostly take care of itself day to day — he wasn't going back to counting every sheep every hour, which was its own kind of exhausting foolishness. But he never again let the fences go unchecked, and he trained a new dog well before the old one was too tired to help, and — this was the part his neighbors found strangest — he began paying a small yearly sum to a fellow shepherd two valleys over, in exchange for that shepherd's promise to lend Elias a portion of his own flock, free of charge, if disaster ever struck again.

"You're paying for something that might never happen," a neighbor pointed out.

"I'm paying so that if it does happen," Elias said, "it isn't the end of everything I've built. I already know what an urgent fence and a napping dog cost me once. I'd rather pay a little every year and never need it, than pay nothing and need it badly someday."

The wolves never came again in Elias's lifetime. His neighbors sometimes teased him gently about the yearly payment to the shepherd two valleys over, money that appeared, year after year, to have bought absolutely nothing. But Elias didn't mind the teasing. He'd already learned, the expensive way, exactly what that money was actually for.

"So he paid for something he never used," Jonah said. "Wasn't that wasted, in the end?"

"That's what everyone assumes about protecting what you've built, right up until the year they desperately need it and don't have it," Grandpa Eli said. "A strong fence, a well-trained dog, an honest arrangement with someone who'll help you if disaster strikes — none of it feels necessary on the calm, ordinary days, which is exactly why so many people let it slide. Elias learned the hard way that the two most dangerous words for anything you've built are 'it's fine.' Keep walking your fences. Keep training your dog. And keep something in place for the night the wolves actually come, because eventually, for almost everyone, they do."

"The prudent see danger and take refuge, but the simple keep going and pay the penalty." — Proverbs 27:12

💬 Talk About It Tonight

Why did Elias let the fences go unchecked, even though he knew better? What are the "fences" in your own family's life that need regular checking, even when everything seems fine?

🌱 **Try This Together**

Walk around your own home together like Elias walking his fences — check something that protects what you have (a smoke detector, a lock, a first-aid kit) that might have been quietly forgotten.

Nine — The Man Who Forgot to Rest

On the last night, Grandpa Eli took out the final object from the second layer of the box: a small, smooth stone, worn perfectly round, the kind you'd find at the bottom of a slow river.

"This one," he said, "is mine again. And I'll tell you honestly — of everything in this box, both layers, it took me the longest to learn."

There was a stretch of years, when Grandpa Eli was younger than either of the kids' parents were now, when he worked every single day without stopping. Not because anyone made him. Because he'd learned, rightly, that patient work builds real things — a business, savings, a house on Maple Street, a future for a family he loved fiercely — and he'd taken that lesson so much to heart that he forgot it was ever supposed to have an edge to it.

He worked through Sundays. He worked through his daughter's early years, present at dinner but distracted, already thinking about tomorrow's tasks before tonight's dishes were done. He told himself, the way people often do, that this was temporary — that once the business was steady, once the debt was paid, once the next goal was reached, he'd finally rest. But there was always a next goal, the way there's always a wind that isn't quite perfect for planting, and the rest kept getting postponed to a day that never actually arrived.

It was his own father, visiting one autumn, who finally said something. Grandpa Eli remembered it exactly, all these years later: his father sitting on the porch step, watching him head out to check on a rental property at nine o'clock at night, on a Sunday, and saying simply, "Son, the God who gave you all this rested on the seventh day. What makes you think you're stronger than He was?"

It wasn't a scolding, exactly. It landed more like a question Grandpa Eli had never actually let himself ask. He'd built real things in those relentless years — that part was true, and he didn't regret the work itself. But he'd built them the way a man builds a house he never plans to live in, always focused on the next room instead of the one he was standing in right now.

He started, slowly and imperfectly, to rest on purpose — one full day a week, at first, where he genuinely stopped, then evenings he protected the same way he protected his savings, then whole seasons where he let the machine he'd built run without him checking on it every hour. It felt, at first, like he was falling behind. He wasn't. The business kept working. The savings kept growing. And the years he got back — with his daughter, with his own thoughts, with quiet mornings that belonged to nothing in particular —

turned out to be worth more than any of the hours he'd given up to earn them.

"That's why the whole first book is called Money While You Sleep," he told them now, tapping the smooth stone against the table. "People hear that title and think it's only about compound interest — money growing quietly in an account while you're busy doing something else. That part's true. But I've come to believe it means something wider, too. A well-built life keeps running, and keeps growing the people in it, even during the hours you're not working at all. If yours only runs while you're grinding away at it every single minute, you haven't built something that serves you. You've built something you serve — same as poor Caleb, chasing his coin down the whole length of the village, and missing every single thing worth seeing along the way."

He set the stone down in the center of the table, where it caught the last of the evening light.

"Rest isn't what's left over after the real work is done. For anyone who actually understands what all these seeds and roots are for, rest is some of the most important work there is."

"In vain you rise early and stay up late, toiling for food to eat — for he grants sleep to those he loves." — Psalm 127:2

Talk About It Tonight

Why do you think it took Grandpa Eli so long to learn this lesson, even after he'd learned so many others? What does rest look like in your own family right now — is there enough of it?

Try This Together

Pick one evening or day this week and protect it on purpose, the way you'd protect a savings jar — no chores, no errands, nothing that has to be finished. Notice how it feels to treat rest as something you planned for, instead of something you only get if there's time left over.

The Digging Begins

On the last night of that second summer, the cedar box sat open on the porch table, both layers empty, the cotton lining lying loose to one side.

"Eighteen now," Theo said, counting on his fingers with great seriousness. "Nine and nine."

"Eighteen," Grandpa Eli agreed. "And that's genuinely all there is. No third layer. I checked, more than once, hoping I was wrong."

Mia turned the empty box over in her hands. "So what happens now?"

"Now," Grandpa Eli said, "is the part I can't hand you in a box, no matter how many secret compartments I build into it. Everything so far has been a story about someone else — Tobias, and Ana, and Silas, and Miriam, and all the rest. Stories are wonderful for showing you what's possible. They've never once, in the whole history of the world, been able to do the actual digging for you."

He nodded toward the three small boxes the kids had each brought this summer — Mia's with its careful list of babysitting money, Theo's with its rocks and its very important gum wrapper, and Jonah's, which he finally pulled out of his bag without being asked, holding, among other things, a small folded receipt from the first thing he'd ever bought with money he'd saved on purpose rather than spent the moment he had it.

"Those aren't seed boxes anymore," Grandpa Eli said. "Not really. A seed box holds what you're given. What you three are holding now is closer to a tool box — because from here, it's mostly digging. Setting aside the coin before you spend the rest. Building the fence before the wolves come, not after. Resting on purpose instead of by accident. None of it makes as good a bedtime story as the version where someone plants a seed and it grows, easy as that. But it's the part that actually holds everything else up."

Jonah looked at the empty box for a long moment. "Is there going to be a third summer?"

Grandpa Eli smiled — the same smile, Mia thought, that he'd had on the porch a year ago, holding a coin with a hole punched through the middle.

"I certainly hope so," he said. "Though I have a feeling that by then, you three might be the ones telling me a story or two I haven't heard yet."

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." — Galatians 6:9

💬 Talk About It Tonight

Look back over all eighteen stories from both books. Which one do you think your family needs most right now — the seed, or the root?

🌱 Try This Together

Turn your own family's Seed Box into a tool box. Choose one root from this book — one coin in ten, the gap in the fence, checking the fences, resting on purpose — and put it into practice together for the next thirty days.

Together with Book One, The Seed Box, this companion covers every major principle explored in full in Money While You Sleep: A Guide to Financial Freedom by Eugene Han — the real math, the real accounts, and the real road map, for the grown-ups doing the digging alongside their children.

A Companion Guide for the Grown-Ups

You already know these principles. This section connects each story to the real mechanics underneath it — actual numbers, actual accounts, and the points where reasonable financial voices genuinely disagree.

What Was Under the Seeds

The principle. Starting a financial habit and sustaining it under real pressure are two different skills. Most financial education teaches the first and assumes the second follows automatically.

What this looks like with real numbers. This shows up starkly in retirement account data — a large share of people who open a 401(k) or IRA make an initial contribution and never increase it, even as income rises. The account exists; the habit never matured past its starting point.

Where this gets contested. None substantial — this is a framing chapter. Worth noting: "tending" rarely looks dramatic. The failure mode is usually quiet neglect, like never rebalancing or never raising a contribution rate, rather than a dramatic reversal.

The conversation worth having. Which of your own financial habits started strong and then quietly stalled? When did you last actually increase a savings rate, rather than just maintain one?

One — One Coin in Ten

The principle. Pay yourself first, even while carrying debt — don't wait until you're debt-free to start the saving habit.

What this looks like with real numbers. Say you bring home $4,200 a month after tax and carry $8,000 in credit card debt at 24% APR — a minimum payment around $200/month would take over six years and cost nearly $6,500 in interest. Tobias's split, adapted: roughly $420/month (10%) into savings, untouched; $840/month (20%) at the debt, clearing it in about nine months instead of six years; the rest to live on. You pay down debt faster than a minimums-only approach, without waiting until debt-free to have anything working for you.

Where this gets contested. Dave Ramsey's Baby Steps would say skip the 10% entirely — every spare dollar at the debt until it's gone. That's a defensible position, especially at 24% APR with no employer match at stake, since nothing legitimately earns 24% risk-free. The case for the blended method is behavioral, not mathematical: people who build the saving habit while paying off debt are more likely to keep it once the debt is gone. And if there's a 401(k) match available, skipping it to pay debt faster is almost never the right trade — that's a guaranteed return no debt interest rate beats.

The conversation worth having. What's your actual debt APR — not roughly, but exactly? That number should drive which approach fits your situation.

Two — The Peddler's Promise

The principle. Any offer promising fast, guaranteed, above-market returns is mathematically suspicious before it's anything else. Legitimate investing accepts uncertainty in exchange for growth; guarantees of "no risk, high reward" invert that trade in a way real markets don't allow.

What this looks like with real numbers. This is the exact shape of most investment fraud, from classic Ponzi schemes to modern cryptocurrency "guaranteed return" pitches. Across decades of enforcement actions, regulators' most consistent warning sign is any promise of consistent, above-market returns with little or no risk.

Where this gets contested. The line between patient investing and missing real opportunity isn't always obvious in the moment — early investors in genuinely transformative companies looked like Josef to onlookers right up until they were proven right. The distinguishing question isn't excitement level. It's whether you understand what you'd actually own and why it would be worth more later.

The conversation worth having. Has anyone in your family been pitched an investment that promised guaranteed high returns? What happened, and what would you tell a younger version of yourself?

Three — The Gap in the Fence

The principle. Two people can earn identical amounts for decades and end up in completely different financial positions, almost entirely because of the gap between what they earned and what they spent, not because one earned more.

What this looks like with real numbers. This is sometimes called the savings rate curve, and the math is dramatic: someone saving 10% of income needs roughly 51 working years to reach financial independence at typical market returns; someone saving 50% needs about 17 years. Small changes in the gap produce disproportionate changes in the timeline.

Where this gets contested. This framing can undersell how much income itself matters, especially at the lower end — someone earning near minimum wage may already be maximizing their gap and still be years from any meaningful cushion. The principle holds directionally at every income level; the specific numbers assume a level of income most households don't have.

The conversation worth having. Do you know your family's actual savings rate — not what you intend to save, but what you kept last year as a percentage of what came in?

Four — The Boy Who Waited for the Perfect Wind

The principle. Waiting for certainty before acting on a financial decision often costs more than an imperfect decision made now, because the cost of waiting compounds just like the cost of a mistake does.

What this looks like with real numbers. This shows up starkly in retirement contributions — someone who delays starting an account for five years while "figuring out the right approach" typically loses more to the delay than they'd ever lose to a mediocre initial fund choice. Direction (invested versus not invested) matters far more than precision (which specific fund).

Where this gets contested. There's a real difference between healthy caution and Aram's paralysis. Some decisions — a first home, a major debt strategy — genuinely benefit from research most people skip. The line is whether you're gathering information that will actually change the decision, or just delaying discomfort.

The conversation worth having. What's a financial decision you've been "researching" for over six months without acting on — and what would it take to just start, imperfectly?

Five — The Guildmaster's Match

The principle. An employer 401(k) match is one of the only guaranteed, immediate, risk-free returns available in personal finance. Turning it down is turning down part of your own compensation.

What this looks like with real numbers. A typical match — 50% of contributions up to 6% of salary, for example — is an instant 50% return on that portion before any market growth happens at all. No investment vehicle reliably promises that. On a $60,000 salary, failing to capture a 3%-of-salary match walks away from roughly $1,800 a year, plus everything it would have grown into.

Where this gets contested. Dave Ramsey's own program is a notable exception — his Baby Steps have people skip even the match while paying off consumer debt, arguing the behavioral focus of doing one thing at a time outweighs the lost match. Most other financial advisors disagree with him specifically on this point.

The conversation worth having. If your workplace offers a match, are you currently contributing enough to capture the full amount — and if you don't know, when could you check?

Six — The Well She Was Building

The principle. Without a specific, named answer to "how much is enough," the pursuit of more has no natural stopping point, which means the goalpost keeps moving regardless of how much is actually accumulated.

What this looks like with real numbers. Financial planners sometimes call this "knowing your number" — a calculated figure for what would fund the life you actually want, as distinct from an open-ended goal of "more." Research on wealth and wellbeing generally finds additional income keeps improving day-to-day emotional wellbeing up to a point, after which the returns flatten — though the exact point is debated and varies by cost of living and family size.

Where this gets contested. "Enough" can be used to justify complacency as easily as contentment — the same phrase covers both a wise stopping point and an excuse to stop trying before genuine security is reached. The difference is usually whether the number was actually calculated or just felt.

The conversation worth having. Has your family ever calculated an actual number for "enough," or is it still undefined?

Seven — The Baker Who Gave Away Bread

The principle. Consistent, genuine generosity tends to build trust and loyalty that compounds in ways that are hard to predict or plan for — though it's not a guaranteed transaction, and shouldn't be treated as one.

What this looks like with real numbers. Research on generosity and wellbeing, notably work by Harvard's Michael Norton and colleagues, has found that spending money on others tends to produce more measurable happiness than spending the same amount on oneself — a counterintuitive but well-replicated finding across income levels and countries.

Where this gets contested. Miriam's story risks implying generosity is a savvy business strategy in disguise. Real generosity that's secretly transactional tends to be sensed and resented rather than rewarded — the story is explicit that Miriam wasn't giving bread away as a growth tactic, and that distinction is worth preserving in conversation.

The conversation worth having. What's something your family gives away consistently — and does it feel like a strategy, an obligation, or something closer to what Miriam was doing?

Eight — The Shepherd Who Stopped Watching

The principle. Success creates its own blind spot. The more stable things seem, the easier it is to stop checking the fences, and the more expensive that neglect becomes when something finally goes wrong.

What this looks like with real numbers. This maps directly onto insurance and estate planning, two of the most commonly neglected areas even among otherwise disciplined households. Life insurance, disability insurance, a will, and beneficiary designations are all "fences" that cost little to maintain and are catastrophic to discover unchecked after the fact.

Where this gets contested. Over-insurance is a real problem in the other direction — insurance salespeople have obvious incentive to recommend more coverage than a family needs. The right amount of protection is calculable, typically tied to income replacement and dependents, not a feeling.

The conversation worth having. When did you last actually check your beneficiary designations, insurance coverage, or whether you have a will at all? For most families, the honest answer is years ago, or never.

Nine — The Man Who Forgot to Rest

The principle. A financial plan that consumes all of your time and attention indefinitely isn't actually a well-built plan. The whole point of a financial system is that it should eventually require less of you, not more.

What this looks like with real numbers. Burnout research consistently links chronic overwork to measurable declines in decision-making quality, including financial decision-making — tired, depleted people make worse choices, meaning relentless work can actually undermine the wealth-building it's meant to serve.

Where this gets contested. This is easy to hear as permission to under-save or under-work when discipline is what's actually needed. Grandpa Eli's own story is explicit that the work itself wasn't the problem — the absence of any boundary around it was. The principle isn't "work less." It's "build something that doesn't require all of you, all the time."

The conversation worth having. What would genuinely restful, unscheduled time look like in your family's week right now — and when did you last actually have it?

The Digging Begins

The principle. At some point the specific tools matter less than whether the habit of using them has actually taken root. The measure of these stories isn't whether they were understood, but whether anything changed.

What this looks like with real numbers. This closes the loop on the literacy-versus-behavior gap noted throughout this guide. Jonah's small, concrete actions — splitting his summer earnings, volunteering skill and labor, giving without being asked — are a better predictor of long-term outcomes than how well he could explain the underlying principles.

Where this gets contested. None substantial.

The conversation worth having. If a young person in your life had to summarize what they've actually put into practice from this book, not just what they remember, what would they say?

Also Available

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Money While You Sleep: The Seed Box

Book One in the Seed Box Series

Every summer, Mia, Theo, and Jonah gather on Grandpa Eli's porch as he opens an old cedar box and tells them nine stories — a boy who chases a coin down a hillside, a farmer who plants seven fields instead of one, a broken house on Maple Street that quietly changes everything. Nine parables on money, patience, and faith, written to be read aloud together, one story a night.

Money While You Sleep: The Harvest

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The trilogy's final volume takes the family to Ruth's orchard — grown from the single apple seed planted back in Book One — for nine last stories on inflation, taxes, timing, and knowing when to stop building and start giving it away.

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