

PROSPERITY

Wealth is a Measurement, Prosperity is a Condition

Defining the Goal

Most people think financial conversations begin and end with account balances. How much you have. How fast it's growing. Whether it's "enough."

That framing is far too small.

At our firm, we focus on prosperity, not just wealth. And the difference matters more than most people realize. Wealth is a measurement. Prosperity is a condition. Wealth tells you what's on paper. Prosperity shows up in how you live.

Prosperity is the ability to live with margin; financial, emotional, relational, and spiritual. It's waking up without the constant pressure that every decision must be optimized for short-term cash flow. It's having the freedom to say yes to the right opportunities and no to the wrong ones. It's resilience in uncertainty, clarity in complexity, and peace that doesn't rise and fall with account statements.

Prosperity creates space. Space to think clearly. Space to make wise decisions. Space to respond instead of react.

It looks different for every family, but over time, I've noticed some common threads. Prosperity often includes:

- **Ownership:** Ownership creates purpose. When you have a stake in what you're building, effort means something. Work becomes stewardship, not just labor
- **Passive income:** What some clients refer to as "mailbox money" that creates stability instead of stress and reduces dependence on constant effort just to maintain your lifestyle.
- **Generosity:** The ability to give generously, not just through planned philanthropy, but in real time, when a need shows up unexpectedly and you're able to respond without fear.

- **Confidence:** Confidence in your financial plan, that your family will be okay, not only today, but years from now, and even after you're gone.

Too many clients and even other advisors are trained to manage money in isolation, as if life were a spreadsheet and the goal were simply to maximize the bottom line. But a growing account balance without alignment, purpose, or stewardship can still leave a family anxious, fractured, or stuck.



I've seen families with impressive net worths who feel trapped by their finances. And I've seen others with far less on paper who live with confidence, generosity, and peace. The difference is rarely the rate of return. It's whether the plan is creating freedom, or subtly becoming another source of pressure.

Planning for Prosperity

Our work starts with a longer view. We don't just ask what prosperity looks like this year or next. We ask what it looks like 20 years from now. Or 50 years from now. Or two generations from now. Will this family still have options? Will their children be prepared to steward what they inherit? Will the wealth amplify what matters most or quietly erode it?

That long-term perspective changes everything. It shifts the focus from accumulation to intention. From optimization to wisdom. From money as an end to money as a tool. It reframes decisions around ownership, income, protection, investing, and giving. Not as isolated tactics, but as part of a coherent, values-driven strategy designed to endure.

And that's why this work is personal for me.

I pray every day for the prosperity of our clients. Not just for financial success, but true prosperity, the kind that brings peace, clarity, generosity, and endurance to the forefront. I pray that their work would be meaningful, their families strong, their decisions wise, and their resources used well. I pray that what they build today would bless others tomorrow and still matter long after they're gone. Because prosperity isn't about how much you have.

Prosperity is about how well you live, how wisely you steward, and what remains when the numbers no longer tell the full story.

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