Spiritual Capitalism
What The FDNY Taught Wall Street About Money

Part Two

by Peter Ressler and Monika Mitchell Ressler

Lesson One:
The Pursuit of Money Without Love is Meaningless
Editor's Note: Academy Member Peter Ressler is a Wall St. headhunter who, working with his wife Monika, over the past two decades put a lot of people to work in the Twin Towers and its environs. On the side for many years he has renovated properties on Long Island, hiring crews of off-duty firefighters who would live together on-site to do the construction. They brought the same fraternal, care-driven ethic to the building trades that they lived in the firehouse. He has countless friends in the NYFD.

The murderers who destroyed the World Trade Center pulverized two pillars of Peter's life: he lost 95% of his business on September 12 and, more importantly, dozens of beloved friends among the firemen and financiers who perished that morning.

What if one fallen tower represented money and the other one symbolized friendship and love? Save for the time a French tightrope walker connected the Twin Towers and fascinated the city, these two passions had at best a passing acquaintance in downtown Manhattan. People made their money on Wall St. and saved their love for their families...if they had time.

"He who dies with most toys wins," they used to say. This banal mantra of the '80s was given the lie on September 12.

Fireman and financiers, the saviors and the saved, could not have lived by more different creeds. Firemen work to lay down their own lives for strangers. Too many of those strangers on Wall Street worked only for themselves. The power of that ironic paradox was latent, like the potential energy of a boulder on a hill until September 11. Investment bankers had $500 a plate deal-closing dinners at Fraunces Tavern while a few doors down, firemen cooked dinner for their brothers. The two organizations had no reason to break bread. Surely few people like Peter Ressler worked in both worlds.

September 11 changed that, as we so often now say.

Among the greatest lessons of that day, Peter's wife Monika believes, is that business is personal. The industrial age, the interspersing of labor with interchangeable parts, the command-and-control tactics that won two world wars, and the retired generals who taught retired soldiers in business schools stressed that business was not and could not be personal. Chainsaw Al Dunlap, Ken Lay, Bernie Ebbers, Robert Maxwell, and countless other soulless men de-personalized business in order to work their self-centered schemes. By September 12 business became very personal, and for many people forever more it will remain personal.

This is one of the lessons that inspired Peter and Monika to publish a wonderful book entitled Spiritual Capitalism: What the FDNY Taught Wall Street About Money. We cannot teach the firefighters much, but we have much to learn from them. The book contains precisely seven lessons, beautifully explicated in philosophy, examples, and affirmations.

Spiritual Capitalism's back cover carries many endorsements. The endorsers appear actually to have read the book, a true rarity these days. Among them is Chaplain Father Chris Keenan, the successor to the Resslers' friend Mychal Judge, who called the book a "must-read for anyone in the working world. This firefighter-priest made
an observation so wonderful that it should resonate with all members of the World Business Academy:

"The world of capitalism is being called to protect the life and property of the global community."

In that sense, let us hope that when middle-aged business executives truly grow up,

About the authors: Academy Member Peter Ressler and his wife Monika Mitchell Ressler have been life and business partners for the past twelve years. Together they founded one of Wall Street's premier executive search firms specializing in institutional debt and equity, sales, trading and research. Their clients represent the top tier investment banking firms, global money management firms and commercial banks worldwide. Their firm specializes in fixed-income securities including corporate, government, high yield, mortgage, derivative, asset-backed and distressed debt. In addition, their equity division focuses on global and domestic sales, trading and research in the Listed and OTC markets.

Cornell University graduate and 24-year Wall Street veteran, Peter serves as partner in charge of the Institutional Sales and Trading Division. SUNY graduate and former theatrical producer Monika serves as partner in charge of the firm's Real Estate Investment and Development Division.

The Resslers have been on a 20-year spiritual odyssey both together and apart. Their search culminated in a profound spiritual awakening that changed the course of their lives. Since then, they have become dynamic inspirational speakers. When not busy in their Wall Street search business, they lecture and conduct workshops on Ethics in Business, Money & Spirituality and Spiritual Capitalism.

After September 11, 2001, Peter fulfilled a lifelong dream by becoming a member of his local volunteer fire department. Monika began her work with the terminally ill as a hospice care volunteer. The Resslers reside on the south shore of Long Island with their three children and two small dogs.

You may purchase copies of this book from [www.spiritualcapitalism.com](http://www.spiritualcapitalism.com) or from [www.amazon.com](http://www.amazon.com)
Chapter One  
What The FDNY Taught Wall Street About Money

The whole world changed for us on September 11, 2001. For twenty-one years before that, we had been working relatively peacefully on Wall Street, eleven of those years together. We broke off from a larger firm in the mid-1990s and opened our own executive search firm, specializing in institutional debt and equity, sales and trading. In layman’s terms, this translates to headhunters for the bond and equity markets. For example, if an investment bank needs to find a new head for its corporate bond desk, we look for someone to fill the position who is currently employed at another firm. In a sense, what we do is a type of high-finance espionage. Our main clients retain our services and include the top investment banking firms, commercial banks and hedge funds.

As time passed, we hired more people and expanded our business into two areas. The first area was generating income through Wall Street search. The second was investing that income in real estate development. We would take the profits from Wall Street and buy renovation properties in New York City, the Hamptons and other waterfront communities on Long Island. We had been lucky enough along the way to develop a friend who was a seasoned veteran of the Fire Department of the City of New York and a building contractor as well. For us, this worked to our advantage. We found a one-man dynamo in our friend, Mike. When we were considering a real estate investment, Mike would discuss the reconstruction possibilities with us before any contract was signed. Upon his structural approval, we would purchase the property. Then we designed and supervised the renovation. Mike would act as foreman and contract out the specialty work to other firefighters. Some of the firefighters were active members of the FDNY who helped us when they could. Others were volunteer or retired firemen with contracting businesses. Whether volunteer, active or retired, they worked in the same way. The firefighters immediately formed a cohesive team. No one competed with anyone else. There was immediate respect between them. The goal of the firefighters was to get the job done as quickly and efficiently as possible. There wasn’t anything they couldn’t do and do well. From working with these firemen we realized that firefighters don’t know how to say, "No, I can’t do it." They think only in terms of, "We’ll figure it out." Nothing was ever sloppy or half-finished. They were perfectionists.

The first property we renovated with Mike and our firefighter crew was in East Hampton. What normally would have taken six months to complete took these men two and a half. At any given point, the house was filled with four to eight firefighters. Having been used to a firehouse schedule, they used the same work pattern with us. They worked for sixteen hours, slept four, woke up and worked again. Mike had things organized like a firehouse. Everyone knew their job and executed it. These were the hardest working people we had ever met. There were none of the usual problems that can occur in construction, where the job takes twice as long and the workers don’t
show up. These men moved into the empty house and basically camped out for two months. The work force we developed with Mike's assistance was extraordinary. No employer could have imagined a better work ethic. We had never seen anything like it before, except on Wall Street.

Successful Wall Streeters eat, drink and sleep their business. They work 24/7, twenty-four hours a day, seven days a week. It is how they make money and keep their edge. We received many e-mails on a weeknight written at 1:30 in the morning from clients who, after finishing their workday, finally had time to reply. For years, we ran our business this way. Through this level of commitment, we developed and expanded quickly.

A client who was about to receive an enormous promotion at a large investment bank retired abruptly. He based his decision on the fact that after putting calls into the firm heads in London, Tokyo and the U.S., he received responses from each of them at the same time. They were truly on call twenty-four hours a day. He knew his promotion meant he would see his family even less than he did already and decide it wasn't worth it. We understood his dilemma. Yet this is what it took to be successful on Wall Street.

A New World
But for us on September 11th, all that changed. As the Twin Towers fell on that tragic day, our two worlds, Wall Street and the Fire Department of the City of New York, collided. As members of the Wall Street community with close connections to many New York City firefighters, we were immediately plunged into a life-and-death struggle of mammoth proportions. Father Mychal Judge, the New York City Fire Department Chaplain and a personal friend, was the first official casualty of the attack on the World Trade Center. On September 11th, Wall Street, the New York City Fire Department and all the other victims of the catastrophe became one. Politicians, the medical community, iron, steel, construction and sanitation workers worked day and night with the EMS, police and fire departments in the rescue and recovery efforts. Suddenly, Peter and I had the unique vantage point of seeing the tragedy from both sides: the rescued and the rescuers, the money-obsessed world of Wall Street and the life-saving world of the New York City Fire Department. As the months passed, we heard daily reports from colleagues and friends in the financial industry of their miraculous escapes, as well as the latest counts of those missing. Simultaneously, our firemen friends came to our home after a tour at Ground Zero and filled us in on the horrors of their digging. We listened to the heartache of the firemen who attended no less than forty-seven funerals in two months. Their anguish was matched by their Wall Street counterparts. An investment banker colleague of ours said, "I lost twenty-seven people in the Towers. I don't know what to think anymore."

Miraculously, Mike and all of our firefighting crew made it through that day. Our brother, who worked near One World Trade Center, and most of our closest associates in the financial community made it through too. But each had a tragic tale to tell. In the months to come, Wall Street put its faith and trust in the fire department. The entire Wall Street community held the New York City Fire Department (and all the other uniformed service personnel) in reverence. We were awed by their extraordinary bravery in the face of such
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shocking brutality. Their suffering mirrored ours. They were our inspiration to go on, to contribute in whatever way we could. For all of us in the financial community, it was hard to believe in our work anymore.

For the first time ever, Wall Street stopped and questioned itself. "Was it all worth it?" we asked. In the words of one investment banker, "Next to the rescue workers, anything we do seems unimportant." For an unprecedented moment in history, Wall Street took its eyes off money. Instead, life and love became our priority. Many of us on Wall Street forgot about ourselves. We didn't think about the deals, the markets, the trades or outdoing each other. We thought only about reaching out and helping the person next to us. Wall Street had always been about money. For us personally it was a privilege to be a part of the community and to have that opportunity. Only now this seemed frivolous. Watching people jump out of buildings, knowing some of those were our friends, was hard to forget. Their senseless agony and loss made everything else seem futile.

For the next year, it was tough finding passion for our ordinary jobs. Making money had lost its appeal. Many of us on Wall Street thought that maybe it was too much of a sacrifice.

We questioned our vocation and thought of getting out. It isn't supposed to be like this. Some, who could afford to, quit and got out. Others stayed in. For the sake of our colleagues, our city and our country, we had to push on and rebuild the economy. It was our duty.

For the first time ever, the Fire Department of the City of New York stopped and questioned itself. "Was it all worth it?" they asked. Firefighting had never been about money. For them, preserving life had always been the priority. Only now they weren't fighting fires. They were cleaning up the battlefield of an unprovoked war. A member of Engine 14 echoed the thoughts of many, "This isn't what we signed on for."

Theirs was a select group. For some it was an inherited privilege, the skills handed down over generations. Others, who yearned to be part of this great tradition, worked hard to pass the tests and get the call, "You're in." It was an honor to be chosen, a privilege to be among them. Now, watching their brethren fall to their doom and terror grip the streets, they thought that maybe it was too much of a sacrifice. They questioned their vocation and thought of getting out. It isn't supposed to be like this. For the sake of their brothers, their city, their country, they stayed in and searched among the ruins for nothing but peace. They had to push on and rebuild the city. It was their duty.

What became crystal clear to us in that year as we confronted so much suffering was that all we really had in the end was each other. In those days, weeks and months, the kindness and caring of others to us and us to them gave meaning to our existence. A multimillionaire financial advisor sat down with the widows of the Windows of the World waiters and busboys, mostly minimum wage earners with no insurance at all, and asked, "How can I help you manage through the coming months?" People of all economic backgrounds volunteered every resource they had to help ease the suffering of others. Our hearts were broken for those faces of the missing plastered on every avail-
People by the millions were so moved by the suffering of strangers that for a brief period of time, they put aside their own needs and thought only about others. Surely in this we saw grace.

Many people were asking where in all this horror was God. But our faith in a greater purpose to our lives carried us through these painful days. We hoped eventually to find some meaning in this, some positive lessons to be learned.

**Business As Usual**

In the immediate aftermath, the love and support that New Yorkers received from all over the country and the world was gratifying. We felt the genuine concern of people everywhere.

It uplifted us in our sorrow. Then slowly, as is to be expected, people resumed their lives. Even New Yorkers who were removed from Wall Street, downtown New York and the task of rebuilding Ground Zero lost their focus on the tragedy. After just three months, it became time to move on. Suddenly, it was "business as usual" again.

For those of us who had our lives and businesses paralyzed by the attack, this wasn't easy to do. For the next year, we lost ninety-five percent of our income and business. We considered ourselves lucky. We had been much more fortunate than many others we knew. We were alive, so were our families and most of our friends. Our survival was priceless.

In the next few months, we went through the motions of business. It seemed empty to us now. The death of Father Mike, a wise and gentle Franciscan priest, had been a jarring reality for us. He represented the loss of innocence in the face of absolute cruelty. We watched as the landscape of our city and our work was irrevocably changed. We stood by, feeling helpless, as our city's bravest rebuilt our world. How could we go back to business as usual? This was just not possible anymore.

**The Sins of the City**

There were some who thought this tremendous tragedy was God's justice, punishment for the Wall Street wicked. A few otherwise thoughtful Americans viewed our city as a modern day Sodom and Gomorrah and decided we got what we deserved. New York includes everything human, good and bad. Every state in the country, every country and culture in the world is represented in New York. Yet no one looking around at New York that day would claim our suffering was justified.

The great majority of the free world felt our sorrow and suffered with us. Together we formed a loud and unified voice and agreed we would not stand idly by and let hatred triumph over goodness. It woke us out of our sleepy comfort and electrified us as a people. We heard the courageous last words of the victims on their deadly flights and the heart-wrenching voice mail messages of those who fell with the Towers; we saw the frightened eyes of Father Mike, captured on video as he stood in the lobby of One World Trade.
The outpouring of love was phenomenal. It took this monumental tragedy for us to see the inherent goodness in people everywhere. It would be our challenge, as a people, not to forget what we learned in those moments about the possibilities for the future: a future where the concerns of the individual alone are not the only things that matter.

The Harsh Reality of Money

As partners, Peter and I had to put our business back together as quickly as possible. We needed to make money, even if it seemed insignificant to us now. This was a cold, harsh reality. We owed it to our children, our staff, our community and ourselves. In those first few months, we resisted an overwhelming urge to move to New England and put our feet in the sand. Anywhere but here, we thought. This is just too ugly to bear. We dreamed of a simpler life: an eight-hour workday, time to rest, relax, read and write. But our friends and our city needed our commitment. We could not just walk out on them. We asked Firefighter Mike, now a rescue worker at Ground Zero, what we could do to help. He said, "Go hug your children. You never know how much time you have left."

We began by changing our work patterns. In all the years we had been in business together, we waited for the day we could take time off. Someday, we thought, when the kids are finished with college and we have everything paid for, we will relax. All of a sudden, we realized we couldn't wait for someday. The time to do the things we wanted to do was now. We began sharing the driving of our six-year-old to school. We opened an office near our Long Island home and shared family dinners again. We reclaimed Sunday as our day of rest. We no longer put off visiting relatives and friends. We had more patience for their idiosyncrasies and our own. In the next year, from our tremendous sadness, there emerged a deeper level of living. There had to be lessons learned from this horrible event, or we would have suffered it all in vain.

The Brave Face of Love

The dedication and commitment of the FDNY to the city of New York remained our daily inspiration. By their example, the firefighters were the very definition of courage. Each day they put aside their grief to search through the rubble in order to lessen the hurt of the living. At Ground Zero, Peter met a rescue worker fireman who was looking through binoculars at a pile of debris seven stories high. Peter asked, "How are you holding up?" The fireman pointed to the pile and said, "Eighteen of my friends are in there." The enormity of his suffering was beyond comprehension. We were worried about the degree of stress the digging efforts were putting on Mike and our other firefighter friends and asked him why he had to be there. He said, "I want to be there. I requested it."

What the world may not have realized was that our Wall Street community was doing the same. Inspired by our firefighter colleagues, Wall Street put on a brave face. While still mourning themselves, many Wall Streeters marched to work each day through the hideous smell of rotting flesh. All of us worked
to put the pieces of the puzzle back together.

While the Wall Street community felt grateful for the rescue workers surrounding us, we realized something remarkable. These firefighters were doing the impossible, methodically digging through the wreckage every day searching for the remains of loved ones to give closure to themselves and the families of those lost. Suddenly we understood. It was all about love. Everything firefighters did was for love: the love of their colleagues, their families, their friends, their community, their country. The entire financial community realized that the brave FDNY was the very face of love. On that tragic day and in the months that followed, Wall Street learned the meaning of love from the Fire Department of New York.

Witnessing these selfless actions changed the way Peter and I thought about our own work. Like the firefighters, we saw that everything we did was for love. Our business endeavors were no exception. Without our loved ones in our lives, no amount of profit made any difference. After this realization, it was not possible for us to go back to simply making money. We knew if we were to continue in business, we must combine making money with a deeper spiritual purpose, a more spiritual capitalism. We had to find a way to replace the survival-of-the-fittest philosophy we were used to with a more inclusive and thoughtful ideology.

For years, we had run our business with integrity. Yet we always viewed our spiritual life and our economic endeavors as two separate realities. Now we saw them as the same. We understood that the freedom to pursue wealth was a basic capitalistic ideal. However, after witnessing the work of the firefighters, we also understood that wealth gained without thought to others was no gain at all. In order to give our work a deeper meaning, we must incorporate our social conscience into our material pursuits. From this day on we could only proceed in business as spiritual capitalists by consciously combining the pursuit of profit with caring for the world around us.

Love doesn’t mean much to us when we think of business. The majority of us follow the flawed mythology that business is not personal. Yet, just like the work of the firefighters, anything we do in life, including the pursuit of profit, is personal. If it derives from human energy and affects human lives, what could be more personal? The word love has many different meanings. It does not refer only to passion or romance. In your family, love might mean loyalty, support and commitment to the welfare of one another. In the bigger picture of the world, it means empathy for each other through our shared human experience. Each of us needs to broaden our understanding of love or empathy to include the experiences of people we know very little or not at all. You have a responsibility first to yourself, then to your dependents or loved ones, and finally to the greater world you live in.

Concern for others is not simply a charitable notion, but a necessary component in our continued existence. If we include a concern for others in all that we do, including our business affairs, the world around us would change. In turn, we would reap the benefits of increased harmony in our surroundings. Indifference leaves us empty. Empathy returns us to love. We are all connected in more ways than we may realize. Each of us is part of one human
experience. We breathe to live, we bleed when we are cut, we grieve when our loved one dies. These simple truths make us more the same than different. It is not us versus them; it is us and them. Therefore, concern for others is also concern for ourselves.

In the survival-of-the-fittest thinking, concern for others does not figure in business or monetary pursuits. However, just as we have progressed in our conscious thought about many other social issues in the last century, it is time for us to shed this limiting belief about the pursuit of profit. The next step in our money evolution is to change our philosophy from survival-of-the-fittest to a more appropriate responsibility-of-the-fittest. The strongest among us, especially those with the means, position and influence, should consider our responsibility to others while in the pursuit of material success.

Key Points

Lesson One:

- Concern for others is also a concern for yourself.
- Responsibility-of-the-fittest must replace survival-of-the-fittest.
- Love in your business life means empathy for the shared human experience of others.

How does Lesson One manifest in your business life?

Examples of Lesson One:

Example #1

**Chief Operating Officer: Wall Street Investment Bank**

Three boys grew up as best friends in a small New Jersey town. Each dreamed of making it "big." They promised each other that whoever made it first would help the others on their way. The three ended up working on Wall Street at the same investment bank. As they climbed their way up the corporate ladder, the easy dynamic they enjoyed as children began to change for one of the three. As his comrades rose through the ranks quickly, feelings of jealousy and competition began to bubble up inside of him. His boyhood friends were appointed President of the investment bank and Head of Fixed Income Global Trading, respectively. Rather than feeling joy at their success, he felt a burning desire to unseat them. As Head of Fixed Income Sales, he enjoyed great status and wealth. But a part of him wanted to be more important than his friends. When the friend who was president began to experience difficulties in his personal life, this man saw his opportunity. He maneuvered a coup to push him out of the firm and quickly rose to the position himself.

When he finally gained the power he strove for, all the years of callous actions
caught up with him. He was feared and hated by his employees. Colleagues knew he could not be trusted or taken at his word. His personal life suffered greatly. As a result of his deception, he lost both boyhood friends. Shortly thereafter, his wife sued for divorce, and an ugly custody battle over their two children followed. She received full custody of their children and a large portion of his wealth. In his lack of concern for others, he achieved great wealth, power and status. Yet he lost everyone around him that he loved. In the end, he had all the outer trappings of great success, but none of the personal support that a different approach might have yielded.

**Example #2**

**Head of Global Fixed Income: Wall Street Investment Bank**

A young man joined a Wall Street firm fresh with the enthusiasm of a sharp and creative mind. He was extraordinarily resourceful and brilliant. He created new ways to make money that made many people very rich. It also made him very rich. By his early thirties, he was a superstar on Wall Street. His brilliance led him to a top management position at a prestigious investment bank. He became one of the most influential persons in the investment banking world due to the enormous amounts of money he generated for his firm and himself. He created whole new industries with his monetary inventions. On his quick climb up, he brought friends and associates along with him that he respected and loved. He shared his success with whomever he could. If he met someone that showed ability and integrity, he tried to find a place for him or her at his firm. He surrounded himself with people like himself, loyal and ethical. In the world of cutthroat business dealings, he was a man of his word. If he made a commitment, he kept his promise, even if market conditions changed.

Unexpectedly, at the age of 50, he died of a brain aneurysm. His entire firm was devastated and anguished over his loss. At his funeral, more than a thousand people attended and mourned his passing. From janitors to senators, people spoke of him with love and admiration. The story was similar for all of them. Each person expressed how this man had touched his or her life in a profound way. He was described as generous and kind, a great father, husband, son, friend and colleague. He would be missed by so many.

This remarkable man lived his life to the fullest. He achieved extraordinary success and tremendous wealth at a young age. Yet he never forgot about his friends along the way. On the contrary, his concern for others profoundly changed the course of hundreds of people’s lives who were lucky enough to know him.

**Applying Lesson One to Your Life:**

At the end of your life, you are measured by and measure yourself by what and who you are to others. Money and the accumulation of wealth are secondary to our relationships. Will you be remembered as a good father or mother, a good wife or husband, a good son or daughter, a good friend or colleague? As these true stories above reveal, it is possible to pursue profit and achieve great financial success and still remain considerate of others.
Anyone who has achieved material success without spiritual success knows this is a hollow victory. It is a clear choice. At any given point, you can decide to include concern for others in your pursuit of profit.

What can you do to include spiritual success in your material success?

Self-Inquiry:
1) Is my relationship with money more important than my relationship with my loved ones?
2) Do I earn my money without regard to how my actions affect those around me?
3) Do I falsely believe that my business matters are not personal, even though they affect everything I do?

What can you do when you find you are losing sight of what is truly important in your life?

Affirmation:
Today I will remember that love is the most important aspect of my life. I will not forget how important my loved ones are to my happiness. I will include consideration for others in my pursuit of money and all that I do. Today I remember that what makes a life well lived are my actions along the way that make a positive difference in other people’s lives.

Visualize yourself in this reality.
This socially-responsible management style which I call, “Spiritual Capitalism” is not unique to India. However the country’s dramatic social challenges do tend to spur a significant amount of philanthropic action by its countrymen and women. As we celebrate Thanksgiving, SandHill.com spoke with two of IT’s business leaders and active philanthropists Infosys Technologies co-founder Narayana Murthy and Spiritual Capitalism. By Nicholas Capaldi June 1, 2010. Tweet. These sub-enterprise associations provide the spiritual capital especially but not exclusively drawn from the Judeo-Christian heritage that allows a liberal order to work. It is this spiritual capital that nourishes the free and responsible, inner-directed, autonomous individual. It is the smorgasbord of faiths in America, as opposed to state-sponsored religion in Islamic countries or the virulent secularism in Europe, that allows liberalism to flourish.
The Protestant Ethic and the Spirit of Capitalism (German: Die protestantische Ethik und der Geist des Kapitalismus) is a book written by Max Weber, a German sociologist, economist, and politician. Begun as a series of essays, the original German text was composed in 1904 and 1905, and was translated into English for the first time by American sociologist Talcott Parsons in 1930. It is considered a founding text in economic sociology and a milestone contribution to sociological thought in general. Although entrepreneurial success is usually attributed to astute financial management in the growth of economic capital, entrepreneurs may also utilize additional sources of inner guidance, creating both tangible and intangible value. This article framed one such source as spiritual capitalism, the juxtaposition of personal spirituality and marketplace dynamics. Spiritual Capitalism book. Read reviews from worldâ€™s largest community for readers. A stunningly contrarian entry into the business book market, this pow...Â Let us know whatâ€™s wrong with this preview of Spiritual Capitalism by E. Michael Hendren. Problem: Itâ€™s the wrong book Itâ€™s the wrong edition Other.