
Repentance: a New Beginning

*“God grant me the serenity to accept
the things I cannot change,
the courage to change the things I can,
and the wisdom to know the difference.”*

- Reinhold Niebuhr

One of the many challenges for Christians is to decipher what is really discernment from the Holy Spirit and what is the voice of our flawed human nature. For me, that's been especially difficult. But thankfully, the good Lord has sent holy Christian men and women into my life who have helped greatly in this area.

One is Jo Schloeder, the friend and writer who helped me author Confessions. When we met over lunch and I shared with her the tug on my heart to do a third edition, she got it. She had lived through the ups and downs (and ups again) of my life since the new millennium, and she had witnessed firsthand how much of my 31st year in and around Wall Street was spent going through a sort of financial conversion, only to conclude that much of what Wall Street preaches to the masses is flawed, sinful and downright sacrilegious. Jo confirmed my desire to contemplate the things of God, which allows me to get ever closer to the core of my faith.

Another “discerner” for me was George McGovern, New York Metro Area Director and Chapel Coordinator for the New York Football Giants and the New York Yankees, whom I talked about previously. Perhaps no one better understands or has personally witnessed my journey more than George (who is, in my opinion, a near-perfect example of how a Christian man is to live his life). I so appreciate George's friendship, wisdom and Christian example. He was front and center in 2008 when my battle with depression hit me harder than any defensive player he ever knew. And though it was truly touch-and-go for a while, with the help of people like George, I eventually received what God promises us in Romans 8:28, “...all things work together for good to them that love God, to them who are called according to his purpose.” Through the many gifts of the Holy Spirit that I have witnessed in George, I have gradually come to see the mission of Peter Grandich clearly ahead of me. It is one that is bringing me closer to God; one that is far away from the “old fashioned” way of Wall Street.

For the past 15 years, my companies have had offices within the headquarters of C & A Financial Group, the business of my financial mentor, Frank Congolise, about whom I wrote in previous chapters. He has come to be another of the people whom I believe God placed in my path to help me distinguish between what is truly God and what is my dumb self. Frank's company helps people live a life of financial balance and fulfillment. They provide a holistic view of a client's financial life through a process that Frank developed and calls the “Responsible Wealth Architect Process.” This approach teaches clients how to improve their cash flow now and at retirement so they can enjoy an improved quality of life. Keeping that perspective, Frank's objective is to coach people on how

to build a life of “responsible wealth.” Frank believes people are on two parallel paths financially: wealth protection and wealth building. His process assists people in navigating through these paths as efficiently and effectively as possible. In order to achieve a life of responsible wealth, both paths must be aligned.

While 2014 into 2015 posed challenges and continuous demonstrations of how my sinful human nature will always want to resist my Christian walk, Dave Suckey proved to be something I didn’t think anyone other than Frank could be: both highly intelligent in matters of finance but also immensely honest. Though I call him a “young man,” Dave’s got a family of his own and is 40, so it’s all relative. Roughly 20 years separate us in age, so I can’t quite figure out if he is the son I never had or a long-lost brother. Maybe he’s a little bit of both. Whichever the case, he’s one of those God-placed people who has helped me to keep the spiritual ship righted. He aids in discerning which voices in my life come from the imperfect and broken me, and which are sent by My Maker.

*“Three conditions are necessary for Penance:
contrition, which is sorrow for sin,
together with a purpose of amendment;
confession of sins without any omission;
and satisfaction by means of good works.”
- Saint Thomas Aquinas*

When we first published Confessions of a Wall Street Whiz Kid in 2011, I never envisioned a second edition, let alone a third. But four years later, the third edition is here. I would like to say it’s the final edition, but I’ll borrow from the old adage “never say never” and just note that I don’t foresee a number four any time soon.

As previously noted, I ended Grandich Publications and virtually all involvement with the metals and mining industry at the end of 2013, continuing to write only for my long-time friend and one of Canada’s most recognized financial journalists, Mr. Michael Campbell of MoneyTalks.net.

For the first time since it was founded 12 years earlier, in 2013 Trinity Financial Sports & Entertainment Management Company became my main livelihood. As 2014 unfolded, the good Lord would pour out many blessings, including not only greatly increased interest in my services by professional athletes, teams and agencies, but from the general public, too. Becoming a regular weekly commentator on Relevant Radio’s number-one-most-listened-to program, The Drew Mariani Show, not only led to interest from around the country, but it also brought to light some unforeseen confusion that helped lead to an important business restructuring and the creation of my newest venture.

Though I had noted in all my marketing that Trinity Financial worked with the general public—not just professional athletes and entertainers, I found that many assumed because of the company name that I devoted my professional work exclusively to the rich and famous. As a result, in early 2015 I made the decision to form a new parent company, Peter Grandich & Company, and made Trinity Financial a division of PG&C so the members of the general public would be clear that they were every bit as important to me and my business as professional athletes. Around the same time, two factors became evident to me.

First, I came to know that writing and publishing Confessions of a Wall Street Whiz Kid was part of

my penance for the way I had lived some of my business and personal life through 2013. For non-Catholic readers, the sacrament of penance is a self-imposed repentance where one confesses his or her sins and repents—really has a conversion of spirit—for the sins he or she has committed. It comes from the same root word as penitentiary; think of it as a way to help free ourselves from the prison of sin. Penance assists us in overcoming obstacles and temptations which are particularly troubling, and is one of the Seven Sacraments. Of all the sacraments, it is the most personal because it is between us and God. Ultimately, it is Jesus' sacrifice that frees us from sin—He paid the price for our sins. But by accepting His sacrifice and repenting there is forgiveness and absolution of sins, and ultimately it restores us to a place where we can experience God's grace, which I need today more than ever.

While some of the details of my sinful life have been published herein, the rest shall remain between me and God. In the end, however, I've been led to share the financial revelations that have been shown to me during my penance. These divulgements don't make me mightier than my peers, nor do they show me to be financially superior. In fact, it took multiple servings of humble pie before I could dish out these truths. What's important is that I believe God not only wants me to share these truths, but He expects me to share them as a way to help others become free of the trappings of the accumulation of wealth and everything the lifestyle brings.

The other fact that became painfully obvious to me was that as much as I personally enjoyed working with Michael Campbell, I needed to once-and-for-all end my ties to Canada and the mining industry. The Land of the Loonie would need to return to a place from whence comes refreshing chilled air masses to cool hot summer days; not a place where any of my day-to-day business life was focused. So with a heavy heart, I resigned as Senior Commentator for MoneyTalks and focused 100 percent of my efforts south of the border that separates two of the greatest countries in the world.

With a new parent company to act as the umbrella for all my business dealings (including a new Registered Investment Advisory company I just formed, Sageness Advisors), a final severing of business ties to Canada and the mining industry, and a life filled with Godly people, it seems that I'm on track to live my life to its fullest. As someone who once hid under the covers in fear of even getting out of bed, I know that being able to recognize God's voice is the key to that fullness and joy. Sadly, many of us hear His voice regularly but fail to listen. Not me—not any more. The people He has placed in my life—my wife Mary, Bill Wegner, George McGovern, Frank Congilose, and the rest—are tools given to me by a loving Father, for which I am grateful. I have never looked forward to each new day as I do now that I am in my last year before being officially old. Here's hoping 60 is the new 50.