

Profit Seeks Purpose

How to Make Money Without Losing Your Soul

A Modern Business Fable

HARLAND MERRIAM

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Any resemblance to real persons, living or dead, is coincidental. The characters are composite creations inspired by the author's experiences and conversations.

First edition, 2026

DEDICATION

For anyone who has ever wondered
if there might be more,
not instead of success, but within it.

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The story that follows grew out of a retreat with the current mastermind I facilitate. The vision and voice are my own. I'm grateful for the editors, peers, and tools that helped refine the manuscript through feedback and careful revision.

Finally, to **you, the reader**. Thank you for taking the time to read these pages. My prayer is that you will not only find encouragement but also discover the joy of seeking and living your God-given purpose.

With gratitude,

Harland Merriam

INTRODUCTION

***"You can't go back and change the beginning,
but you can start where you are and change the ending."***
— often attributed to C.S. Lewis

Many successful business leaders can point to moments when the world applauded, yet they felt empty.

Perhaps you are one of us, a successful but restless leader.

The numbers work. The projects succeed. The dreams come together. Yet something inside us whispers, *Is this all there is?*

This story is about Caleb, a business leader, who is running fast but can't shake the sense that something deeper is calling. He asks how you can build something meaningful without losing yourself.

What follows isn't a roadmap for you to copy, but a story to wrestle with.

You won't leave with a system. You'll receive an invitation to:

- Ask better questions.
- Pay attention to people and important things.
- Explore if faith might play a part in your journey.
- Choose a better path.

Turn the page...

Harland Merriam

P.S. Check out a couple of questions for each chapter in the Appendix. I invite you to join the Profit Seeks Purpose Community at www.ProfitSeeksPurpose.com/community

THE VICTORY THAT DIDN'T SATISFY

Beneath the glow of a single lamp on Caleb's desk lay the unopened folder labeled "*Echelon 417*." Victory wasn't supposed to feel like this.

Caleb's biggest purchase ever closed yesterday. He'd been watching this apartment complex for three years and had jumped when his broker called. This was the complex that other investors would point to and say, "He's at the top of his game."

The lamp cast long shadows across the office. His team had descended on the property yesterday as soon as he signed the last document. They were working through a comprehensive takeover checklist, celebrating the achievement.

He'd read the texts with photos and updates from his team, but he hadn't responded.

This wasn't new. For almost a year, moments like this had come with applause, only to leave the room quiet again.

He reached for his notebook, the one he carried everywhere. He held the pen for a moment, then wrote:

What now?

He picked up his coffee mug. It felt cold. He sipped anyway.

Bitter. Fitting.

He'd spent months poring over spreadsheets to achieve his victory.

But the coffee's lingering bitterness told a different story.

Ping.

A text from his good friend, Nathan.

It read: *Let's connect this morning. I have something for you—something important.*

Caleb and Nathan were both attending Ezra Collins' Apartment Investing Conference in Orlando. A similar conference, held seven years earlier, had lit an entrepreneurial spark in him.

But he couldn't find the fire this morning.

He picked up his pen and wrote one more line beneath the first:

There's got to be more.

He underlined it twice.

Caleb put the pen down, closed the notebook, and went back upstairs to shower and get dressed. He tried not to wake his wife, Sarah, or his daughter, Sophia.

The Orange County Convention Center was about ninety minutes away, depending on traffic. It was in

the heart of Orlando's attractions. Caleb poured fresh coffee into his travel mug and left a note for Sarah.

Then he stepped into the dawn.

The sky behind him was glowing orange as the sun promised to rise over the Atlantic Ocean. He climbed into his truck and drove west on State Road 44 in silence. No radio. No news. Just the sound of the tires on the road.

The quiet couldn't compete with the thoughts in his head.

Nathan's question, asked over coffee a few weeks earlier: "Why do you do what you do?"

Sarah's voice: "Sophia was looking for you at the piano recital." And, "You haven't been home for dinner all week."

Memories surfaced of that first Ezra Collins conference years ago and of his first eight-unit apartment complex off US-1 in Daytona, resigning from his day job as a financial advisor and going all in on real estate investments.

Caleb turned off State Road 44 onto Interstate 4. With each passing mile on the highway, an ache tightened within him.

Between Sanford and Maitland, Caleb noted a string of billboards along I-4, personal injury law firms. Dark suits, smiles, promises of big money.

Caleb noticed traffic slowing down ahead, so he pulled left into the express lane.

By the time he arrived at the Convention Center, the sun was up.

Caleb pulled into the parking garage, found a space, and stepped out of his truck. He made his way to the entrance, stopping to open the door for an older gentleman and his wife.

Inside, the lobby was noisy, with people laughing and coffee cups clinking. Caleb used to burst into a room like this, meeting new people, jumping into conversations about the market, seeking potential investors. Not today.

He spotted Nathan, waved, and closed the distance.

Wasting no time, Nathan said, "Caleb, I want you to join the mastermind I lead."

Caleb took a step back.

Caleb had tried one of the big national masterminds, the ones that gather for a weekend once a quarter, hear from business leaders, and help each other achieve their goals.

He almost asked, "What do you mean, a mastermind?" Then stopped himself.

Instead, he said, "Thanks, Nathan, I am grateful for you thinking of me, but I'm jammed right now."

Before Nathan could speak again, the ballroom doors opened. Investors surged from the lobby into the ballroom, pulling Caleb and Nathan inside. They found seats together. Caleb pulled out his notebook and pen.

A deep, unseen voice boomed through the speakers. "Ladies and gentlemen... please welcome your leader in multifamily investing, Ezra Collins." Everyone in the ballroom rose to their feet and applauded.

Collins took the stage, acknowledged the crowd, and said, "Thank you. Please take your seat."

When the room settled down, Collins opened with pictures of tenants. He told stories. The screens showed children receiving new backpacks at a back-to-school event, families playing games on the grass at a Fourth of July party, and picnic tables filled with smiling people. In every picture, Collins' staff were interacting with residents, smiles on their faces, too.

He didn't start with how to make money in apartments, but with how lives can be touched.

Caleb sat up.

Collins transitioned into his own story—the crash of 2008, his personal bankruptcy, losing everything, and rebuilding from scratch.

Caleb leaned forward and jotted notes.

When the lights came up at the end of the morning session, Nathan nudged him. "Lunch plans?"

Caleb nodded. "What do you have in mind?"

"The sandwich shop next door."

They stepped out of the convention center into the bright Florida sun. Caleb took a deep breath of the fresh air. The tension he'd held since dawn wasn't gone—but he was able to shake most of it out as he rolled his shoulders.

Oak pollen dusted the patio of the sandwich shop. Caleb and Nathan found a metal table and chairs beneath a sprawling live oak.

Nathan noticed someone scanning the area.

Liz Hernandez appeared in the lunch line.

"Liz!" Nathan called, inviting her over.

She pulled up a chair.

Liz was the founder of a significant property management firm. The people in the Orlando market listened when Liz spoke, not because she was loud, but because she kept her word. Caleb and Liz had worked together several times.

Their server arrived, took their orders, and left three glasses of ice water behind.

As they waited for the orders to arrive, Nathan repeated his invitation for Caleb to join his mastermind.

"As I said before, I am really busy right now," Caleb said. "We just closed on a large complex on the 417 in Sanford."

"I heard about that. Congratulations. How is it going?"

"It put us over two thousand doors, the goal I set for myself seven years ago. But I'm feeling flat today. I thought I would be celebrating. I don't get it."

Nathan nodded. A smile grew on his face. "Perfect."

"What?" Caleb asked.

"This mastermind might be perfect for you. I've been noticing in you something that happened to me years ago. Remember my asking you about your 'why'?"

Caleb lifted his shoulders. "I don't have time for anything else."

Liz jumped in. "Yeah. I didn't think I had time either before I joined."

"What? You're in the mastermind, too?"

"Yes. I wouldn't be where I am today without it." Liz answered.

She took a sip of water. "And we start with prayer."

Caleb's face tightened.

"Prayer?" he barked. "Seriously?"

"Is that a problem?" Liz asked.

Caleb's face turned red. "Yeah, it's a problem. I walked away from religion years ago. I have no place for it."

Liz didn't flinch. She said, "Three years ago, if someone had invited me to a group that prayed, I

would've run the other way, too. I didn't have room for religious stuff in my life. It was all work, work, work."

Caleb's gaze dropped to his sandwich, then raised it toward Liz. "And this group helped?"

"It gave me a place to ask questions and open up about what was really going on," Liz said. "I'm rediscovering who I've always wanted to be. Would that interest you?"

Nathan added, "We toss our business and personal mess onto the table every week, don't we, Liz? There's nowhere else in my life I can do that."

An alarm went off on Liz's phone. Their conversation stopped. They paid their bills and returned to the convention center.

Back inside the ballroom after the lunch break, Ezra Collins launched into the nuts and bolts of apartment investing and trends in the current market. Numbers and graphs filled the screens. People scribbled notes.

Caleb kept thinking about what Liz had said. He wasn't sure whether he was more repelled or drawn to the idea.

As the conference ended, Nathan caught up to him and said, "Let's talk." He handed Caleb a folded note and walked on to his car.

When Caleb reached his truck in the parking garage, he didn't start the engine right away.

He called Sarah. Three rings later, she picked up. "Hey. How was the conference?" she asked.

"Fine," he said. "I'll be home at about 6:45."

Caleb could hear Sophia practicing the piano in the background. "Tell Sophia I'll make it up to her for missing her recital."

Sarah asked, "Caleb... what's going on?"

"Nothing. Let's talk after supper."

He hung up before she could ask anything else.

Caleb pulled into the driveway at 6:50.

He sat with his wife and daughter for dinner and even laughed at a few of Sophia's jokes. But his eyes kept looking out the window.

As soon as they finished dinner, Sarah said to Sophia, "We got started late tonight. Head upstairs for your bath."

Caleb and Sarah slid into their normal routine. Sarah washed the dishes at the sink. Caleb dried them and put them away. Both were silent.

He dried one plate three times.

Sarah set down the sponge. "What's going on?"

Caleb hesitated. "Nathan asked me to join a mastermind group."

"A what?"

"It's a group that gets together every week. Nathan leads it."

Sarah tensed. "Another meeting. That sounds like less time for us. You may have made it home for dinner tonight, but you might as well not have been here."

Caleb started to react. Then stopped. The kitchen grew quiet again.

Then he said, "I expected to be on top of the world with this property, but now that it's mine... Something's off."

"So are we, Caleb," Sarah said. "Something is off between us, too."

Their voices grew louder.

Caleb eventually said, "Okay. I'll try harder. I just need a couple of weeks."

Sarah's voice trembled. "You've said that before. You've said it after every deal. But you never change. I need you to actually change, not just say you will. I can't believe you are considering adding something else."

Color rose in her cheeks.

Caleb opened his mouth, but nothing came out.

Sarah sighed, "I'm worried about you... about us. Work takes up so much of you. There's not enough left for us."

His shoulder started aching again.

Sophia came bounding down the stairs and into the kitchen.

"Story time!" she announced as she held out a handful of books.

Caleb seized the interruption. "I think it's my night." He gathered the books with one arm and her with the other. As he and Sophia headed upstairs, Caleb felt Sarah's eyes on him.

Sophia and Caleb went up to her room to read stories and think of ideas for what to do over the weekend. Her eyes became heavy, so he tucked her in, turned out the light, and stood at the door, continuing to look at her until she nodded off to sleep.

Caleb retreated to his downstairs office.

He walked to the window, opened it, looked out toward the ocean, and breathed in the fresh salt air.

Sarah's words returned: "I'm worried about you... about us?"

On the bookcase was a photo of Sarah and Sophia. It caught his eye. He had taken the picture on the beach several summers before. Sarah had that smile on her face, a special smile she reserved for him, a smile he hadn't seen in a long time. Sophia's blue eyes sparkled. Her braids flew in the wind.

Just then, Sarah stepped into the room. "Can we pick up where we left off?"

He jumped slightly. "Yeah. Sure."

She stepped toward him. "I apologize for raising my voice earlier. I'd like us to work on some things that are bothering me. They've been building up lately. But right now, I'm interested in what's bothering you. Is it this new complex or something else?"

Caleb reached back and rubbed his shoulder. "It's not just work. It is, but it's more than that. It's this mastermind that Nathan invited me to join. It would mean another hour during the week."

"You mentioned that earlier. Something about business leaders getting together."

"Yeah...and they pray."

"Oh." A small smile formed on Sarah's lips. "So... it's not just spreadsheets and strategy?"

"It's the prayer stuff, it's not for me. You know that. And I don't really have time right now."

"I realize you don't care much for church talk," Sarah said as she took another step towards him. "If your friend Nathan thinks this might help, try it."

She moved closer to him. " Maybe the group is just what you need."

"I love you, Caleb. I just miss the man I married, who used to laugh more."

Her words landed.

Sarah waited in the doorway for a moment, looking back at him, then slipped away upstairs.

Caleb sank into his reading chair.

He reached into his pocket and pulled out Nathan's folded note:

It read: **Tuesday, 6:00 a.m. Are you in?**

He reread it. Sat with it.

A small voice came from the doorway: "Dad?"

Sophia stood in the pajamas her grandparents had given her for Christmas. Tropical colors, dolphins, and starfish were printed all over them.

"I couldn't sleep."

"Do you want a drink of water or something?"

"You're crying!"

He wiped a tear away and opened his arms. Sophia climbed onto his lap, her hair smelling of strawberry shampoo.

"Sometimes I get sad," he said. "I'm realizing I have been missing so much of you and Mom."

Sophia reached up, hugged her dad, both hands around his neck, then leaned back and said, "Like when I play all the right piano notes but forget to hear the music?"

He let out a laugh as he squeezed her. "Where'd you get that?"

"My piano teacher, Mrs. Chen. She said it to me last week."

They went into the kitchen for a glass of water. Then he carried her upstairs and tucked her back in.

On the way down the stairs, he thought about replying to Nathan's recent text.

He heard Sarah's voice, felt Sophia's warmth.

He opened his schedule for the next week, stretched his arms out in front of him, and blew out a breath.

He typed: **Yes.**

After a few seconds, he pressed **Send**.

Sarah was likely reading in bed upstairs. Sophia would be asleep, with her stuffed bear beside her.

All the right notes were there. But where was the music?

When had that become his life?

His eyes returned to the Echelon 417 folder.

Earlier, the question had been: *What now?*

He pulled out his notebook and wrote:

Who now?

THE WHISPER OF SOMETHING MORE

Monday night, the house slept. Caleb didn't. Finally, before the first hint of dawn, Caleb slipped out of bed quietly. The mastermind would start at 6:00. He pulled on his shorts and hoodie and headed to the garage. He grabbed his beach bike and rode toward the inlet.

The tide was low. The beach was empty. A near-full moon lit the hard-packed sand. He gripped the handlebars and stood on the pedals until his legs ached. The thoughts that had troubled him all night kept pace with him down the beach. He rode hard but couldn't shake them.

The beam from the lighthouse north of the inlet swept over his head.

When he reached the granite jetties at the inlet, he slowed down, stopped, and took out his phone. He started a text to Nathan to let him know he couldn't make it. But Sarah would find out. He deleted the message and put his phone away.

Caleb headed home, leaving the jetties and lighthouse behind. With the wind at his back, he finished the ride, rinsed off his bike, put it away, and made coffee.

By the time he reached his desk, the clock read 5:58.

Caleb exhaled, braced himself, and clicked the **Join** button.

The Zoom window opened. Half a dozen faces already filled the screen.

"Hey, Caleb, glad you're here," Nathan said, his smile wide and genuine. "Meet the group."

Nathan pointed out Grace. A woman with a cluttered desk waved. "She runs an aerospace engineering firm at the Cape and is new to real estate."

"That's Tim," Nathan said, "the younger guy in the wrinkled polo shirt. He has a new baby."

Tim raised his huge coffee mug.

"You know Liz with the cat crossing her screen."

Caleb heard chuckles. Liz waved.

"That's Pete with the gray hair."

"I know Pete already, too," Caleb said. Pete was a successful cabinet shop owner.

Pete unmuted and said, "Good morning, Caleb."

"Hi Pete."

"Alright," Nathan said. "Let's begin with prayer."

The other heads bowed on the screen, with eyes closed. Caleb watched.

Nathan prayed, "Gracious God, thank you for bringing us together again this week. Be with us. Help us

encourage, challenge, and support one another. Amen."

Caleb blinked.

"On to wins and struggles," Nathan said.

Pete jumped in. "I made it to my son's soccer game on Friday night. He scored a goal, his first of the spring season, and looked right at me as he made his way back to midfield. Best moment of my week."

"Sounds like you scored big, too, Pete," Tim said.

"Struggle?" Nathan prompted.

"I was outbid on a site near downtown Orlando. Someone with deeper pockets got it."

"Let's come back to that, Pete," Nathan said. "Who's next?"

"I'll go," said Grace. "We won a bid on a huge project with NASA. I have not seen much of my family for weeks."

Liz went next. "I'm glad my mom's home after her surgery. My challenge, barking at my staff."

Tim shared, "My wife and I haven't slept through the night in weeks. I guess that goes with having a baby in the house. But we're still talking. That's a win, isn't it?"

"I'd call that a win," Grace said. "Brings back memories."

Nathan suggested Tim take the deep seat next week, then shared his own wins and struggles.

He called out to Caleb, "What are your wins and struggles?"

Caleb said, "I closed on the biggest apartment complex ever last week. That's my win."

"And your struggle?" Nathan asked.

Caleb breathed out. "I can't think of any actual struggles this week." His knee started bouncing.

He could see Nathan's and Liz's eyes on him.

Caleb put a hand on his knee and remained silent.

After a moment, Nathan said, "Thank you, everyone, for sharing. Grace has our lesson."

Grace opened a Bible and read Philippians 2:3-4. "Do nothing out of selfish ambition...in humility value others above yourselves."

Caleb swallowed.

Grace continued, "I hate this verse sometimes. It messes with how I want to lead. I want to win. I enjoy winning. The verse keeps asking me who I'm stepping on while I do."

Tim interjected, "Paul can't mean we aren't supposed to make a profit or increase our return on investment, does he? How do we stay in business with that attitude?"

Grace smiled. "I'm still trying to learn what Paul means here."

Nathan joined the conversation. "I ran across an idea years ago from a guy named John Elkington. He talked about measuring success with three things: profit, people, and purpose. Profit's the easy one to see. The other two tend to show up later, usually when they've been ignored."

Caleb's eyes widened.

Nathan thanked Grace for the teaching moment and said to Pete, "Why don't you take the deep seat today? Explain the challenge you're facing and let us know how we can help you."

Pete nodded. "Okay. I've been looking for large tracts in neighborhoods near downtown Orlando. We found one several months ago. It was perfect. I ran the numbers and made a reasonable offer. But someone outbid me. All cash. I couldn't match it."

"I can see from your face that this really upsets you. What's going on, Pete?" Nathan asked.

"I so want to help a neighborhood like that one. It reminds me of the neighborhood I grew up in. Closed storefronts. Run-down apartments. Not a good place for kids to hang out. Lost hope. I want kids to call where they live—home. I want stores to open back up, and people to stop feeling stuck."

Liz leaned in. "So, this is not just another property to add to your portfolio. It is about what you want to build."

"Yeah," Pete responded. "I want to invest in a neighborhood, show you can build something profitable and purposeful."

The group went quiet again.

Tim spoke, "That is not losing Pete. You have a clear vision of what you want. The right property will come."

"He's right, Pete," Liz added. "This one didn't work out. I salute you for wanting to build something more important, something significant. That matters."

"Thanks," Pete said, "I needed to hear that. And Tim, I am looking at other parcels."

Nathan noted the time again. "We have two minutes. Pete, I imagine some might want to get with you to explore how they can help. Now it is time for our closing prayer. Tim, I think it is yours."

"Yes, it is," Tim said. "We have really connected this morning. I'm so glad you joined us, Caleb. I hope to see you next week. Liz, keep us informed about your mother's recovery. And Pete, let's get a cup of coffee and talk. I might know someone who can help."

"Let's pray."

"Thank you, God, for being with us today. As we leave, remind us to look out for the best interests of the others you put in our path. Amen."

Everyone waved as they signed off.

Caleb closed his laptop.

He scribbled in his notebook: ***"Count others more significant than yourselves."***

Just then, Sarah called upstairs, "Sophia, time for breakfast." She stuck her head into Caleb's office and said, "Ready?" The smell of bacon drew everyone to the kitchen.

As they finished breakfast, Caleb said, "I can take Sophia to school today. Then I'll swing by Echelon 417 to check on things."

Sophia ran upstairs to get ready. Sarah stayed in the kitchen and asked Caleb, "What are you chasing?" Before he could answer, she held up a hand. "Please think about it."

His shoulder twitched.

Sophia bounded down the stairs, schoolbag in hand. Caleb made sure she was buckled into her seat in the truck. They pulled out of the garage.

Sarah could see Caleb's truck turn down the street. She reached for her cell and called her sister.

"Hey Emily, how are you doing?"

"Fine. And you."

"Okay, I guess."

Emily waited a moment, then asked, "What's up?"

"Caleb joined a group on Zoom this morning."

"Sounds a little strange. He's not much of a joiner."

"I know." Sarah sighed. "He hardly slept last night and went for a bike ride before dawn. Something's happening. He just closed on a huge, new complex and hasn't been home much for weeks. We've been yelling at each other."

"I'll pray for all three of you."

"Prayer is the strange part of this, actually, Sis. He says the group prays."

"That's definitely not Caleb."

"I know. Maybe this group is what Caleb needs, but..." Her voice cracked. "I'm afraid to hope."

She glanced at the clock on the microwave. "Sorry—I've gotta run. Love you. Talk later."

After hanging up, Sarah sat at the counter for a moment.

She finished cleaning up the kitchen, grabbed her work bag, and headed out the door.

Sarah was an interior designer, serving a steady stream of clients who wanted help renovating their high-end beachfront condos.

At Coronado Elementary, Caleb watched Sophia run up the sidewalk and disappear through the school's doors.

Sarah's question still echoed about what he was chasing.

Grace's verse spoke to him again: ***Count others more significant than yourselves.***

He dialed Matt, his project manager. "I can meet you at Echelon 417 fifteen minutes early. Does that work?"

"Sure, Boss. I'm already here. Building L. Unit 105."

Caleb's phone rang just as he crossed the St. Johns River Bridge. It was Pete.

"Could we meet for lunch today?" Pete asked. "I need your help."

"How about Panera Bread near the I-4 exit at Lake Mary, at 11:00?" Caleb answered.

"That will work."

As Caleb drove into the complex, two crews were visible trimming the shrubs and mowing the grass. An "Under New Management" sign was visible at the entrance. The scent of jasmine added a sweet aroma to the much-improved property.

Matt and Miguel, the supervisor of the renovation crews, met Caleb. They walked through all the vacant units. Members of Miguel's team were busy painting and installing new fixtures.

In one, paint roller lines had spilled onto the ceiling. Caleb snapped when he saw it. "Miguel, this is unacceptable."

The workers in the apartment stopped what they were doing and looked at Miguel.

Noticing something in Miguel's face, Caleb backed up and said, "Miguel, if you lived in this apartment, would you want to look up at that seam every night?"

"Of course not," Miguel said. "We'll correct that and do better."

Both men smiled.

Matt and Caleb headed toward the leasing office. A woman approached them.

"Are you the head guy?" she asked Caleb.

"Yes, ma'am," Caleb said, bracing for a complaint.

"Your people are actually doing things. My neighbors and I noticed. We're not used to that."

She hesitated, then smiled. "It means more than you probably realize. Bless you."

Caleb couldn't think of what to say.

Inside the leasing office, the team greeted him and Matt with coffee and donuts. They handed him rent rolls and a late fee collection report. They showed him the ads they were running on Apartments.com.

Before leaving, Caleb said to his team members, "Thank you for what you do. Each of you."

They stared at him.

He walked back to his truck and headed to Panera Bread to meet Pete.

Pete had found a booth and was waiting when Caleb arrived. A folder sat on the table in front of him.

While they waited for their orders, Pete pulled a map out of the folder and pointed to an area in Orlando.

"I grew up in this neighborhood twenty years ago. It was not a pleasant place to live, as I said in the mastermind this morning."

"And here's the location of the property I was outbid on."

He pointed to a third neighborhood on the map. "And here is another potential set of properties I could buy. With the right plan, I think we can turn that neighborhood around."

"With a reasonable return?" Caleb asked.

Pete slid the folder across to Caleb. "Tell me what you think."

"You might not like my answer."

Pete grinned.

Caleb said, "Can I ask you something, Pete?"

"Sure. Shoot," Pete replied.

"The prayers. The Bible verses. Is that always part of this group?"

Pete took a moment to study him. "I thought I could see how that bothered you this morning."

Caleb nodded.

Pete shrugged. "I tried to control my life for the longest time. Kept a tight grip. It worked." He let out a breath. "Until it didn't anymore."

"I don't see any value in this religious stuff," Caleb said.

Pete nodded once. "I've been there." Then, more quietly, "And then I gave it a try."

After lunch, Caleb returned to his downtown New Smyrna office. He made phone calls to check on properties, then opened Pete's folder. He put Pete's numbers into his spreadsheet.

He texted Pete: "I have a few questions. Let's talk."

That evening, Caleb pulled into the driveway as the sunset behind him glowed red.

He found Sarah stirring a pot with one hand and reading on her Kindle with the other. Sophia was sitting at the kitchen table, drawing with colored pencils.

She ran to him, waving a drawing.

"Daddy, look!"

He kneeled down beside her. "That looks like Mom's garden, with the flowers and butterflies," he said.

"Yes, it is."

His eyes lingered on the picture. He pointed to one image. "And who is the little girl behind the flowers?"

"It's me, of course."

Sarah leaned over and said, "Let's clear the table for supper. Everything is ready."

After supper, Caleb asked if he could read to Sophia again. "I've got the perfect story."

Caleb found a worn copy of *The Secret Garden* on Sophia's bookcase.

At one point in the story, Sophia said, "Dad. The garden wasn't dead, was it? It was just waiting for someone to take care of it. Like Mom's garden."

Caleb smiled. "Exactly." He pulled her close.

"I love you, Daddy."

"I love you too, Sophia."

As she drifted off, Caleb looked at the worn cover of *The Secret Garden*, and somehow the promise of spring felt bigger than the fatigue in his bones.

THE SHIFT HE COULDN'T IGNORE

The phone rang before dawn on Monday morning.

Caleb fumbled around in the dark, found it, and held it to his ear.

"Mr. Anderson, I apologize for the early call." It was Ann, the new Property Manager at Echelon 417. "We have a serious problem. The main sewer line between several buildings has ruptured. Water service is off, too."

Caleb remained in bed. "Take care of it, Ann."

Silence.

"Matt told me to call you. It's a mess, sir. The line collapsed by the big oak outside Building E. The tenants are angry."

He heard the strain in her voice and sat up. "Okay, Ann. I'll be there in fifty minutes."

Sarah turned over. "What now?"

"A sewer line crisis at Echelon 417 in Sanford. Go back to sleep. I'll call you later."

Caleb dressed quickly, no shower, no coffee, heading straight to his truck.

On the way, he voice-dialed Matt. "Fill me in."

"It's bad, Boss. We've called Phil's Plumbing. Woke Phil up. He's on his way now."

"I'm about 45 minutes out," Caleb said and hung up.

Caleb turned the radio to his favorite station. It was playing jazzy gospel classics. The unexpected mix strangely settled him.

When he pulled into Echelon 417, the early morning light revealed a crowd. He opened the door. The smell of raw sewage hit him.

Matt and Ann spotted Caleb and walked to meet him. Matt thrust his hands into the air. "It's bigger than anything I've seen. We've shut off service to four buildings. It's in the roots of that big oak."

A man in scrubs slammed the door of his car and took off in a huff. Residents were looking on, many in robes, others in work clothes, most with arms crossed.

Caleb spotted the older woman he'd met a few days before. She gave him a small nod.

Just then, one of Phil's Plumbing trucks pulled into the parking lot. A man in a long-sleeved blue work shirt and coveralls emerged from his truck. He shook Caleb's and Matt's hands and walked over to scope out the problem, then returned.

"The main line for these buildings must have collapsed, an old clay pipe. It appears to have burst in several places. We're talking deep excavation. We'll need special equipment if you want to save the oak. Two days. Maybe three. Not cheap."

"Thanks a lot, Phil," Caleb replied.

He looked over the mess and back at the residents who had gathered in the early morning darkness, with no water or sewer to their apartments. He noticed an older man with a walker, a young mom bouncing a fussy toddler on her hip, and a college-aged girl on her phone.

The costs would sting. Caleb was used to keeping expenses down, and speed meant bigger crews and more money.

He walked over to the muddy hole and came back.

He wasn't sure how he would explain himself to his investors. He studied the residents again, then made his decision.

"Matt, let's get portable toilets and shower trailers here. Now."

He turned to Phil. "Bring in extra hands. Get the water flowing for these people today. Just make it happen."

"And Ann, use any vacant units we can for showers immediately. Add coffee and donuts, whatever helps."

Matt, Ann, and Phil looked at each other and back at Caleb. They pulled out their cell phones and began making calls.

Caleb stood alone, looking out over the crisis.

He walked toward the older woman he had recognized.

"Good morning, ma'am. I'm Caleb Anderson. We met last week."

"Yes, we did. My name is Lois Spencer. D-226 up there." She pointed to her apartment. Her voice was steady.

"Sorry for all this, Mrs. Spencer."

"Call me Lois."

"Okay, Lois. We have a real mess here, don't we?"

"You've got that right, Mr. Anderson. But I've been watching you."

Caleb wasn't sure what to say next. He hesitated.

"Could I call you tomorrow, Lois? I want you to let me know how we did with this crisis."

Her eyebrows lifted. "You want my opinion."

Caleb nodded. "I do. You're living this."

They shook hands. Her grip was firm.

Back at his truck, Caleb sat for a moment, fingers resting on the steering wheel. He knew some of his investors would call him when they heard of the decision he had just made, especially Marcus, his biggest investor. It could mean a delayed distribution for them.

He was about to shift into reverse and back out when his phone rang. He accepted the call.

The voice on the other end of the call said, "It's Grace from Tuesday's mastermind. I'm looking at a 32-unit deal near the Cape. Solid bones. Strong upside. I trust your eye. Can you meet me on Friday at nine?"

"I always like to look at properties. I'd love to get to know you better, too."

"See you Friday. Starbucks on US-1 at State Road 518 in Melbourne. 8:00 a.m."

"Wouldn't miss it."

When the call ended, he sat for a moment longer, the engine idling.

His mind replayed the conversation with Lois.

Caleb logged into the Zoom meeting the next morning. His shoulders were looser as he joined the second meeting of the mastermind.

After a few minutes of chatter, Nathan said, "Let's do a gratitude check-in."

Liz started, "Thank you for praying for my mom. She's recovering at home."

Others shared their own examples of gratitude.

Caleb told the group about the sewer line crisis. "I'm not grateful for the sewer break, but I am glad for what it brought out in me."

"Tell us more, Caleb," Grace said. "What happened?"

He told them the story and what he had done about it.

Nathan cut the follow-up discussion short, said a quick prayer, and turned the meeting over to Tim, who had the lesson for the day.

Tim read a quote from Mother Teresa. ***"Not all of us can do great things. But we can do small things with great love."***

"At our house, small things really do matter," Tim added. "For example, changing a diaper."

Liz remarked. "A client smiled at me yesterday. That one thing put a smile on my face that lasted all day long."

Nathan interrupted the flow. "I want to steal the deep seat this morning." His voice was wavering.

"Tim, we'll still have time for your deep seat, too."

"Pete, set a timer, twenty minutes each."

"When my son came home Friday night, I smelled alcohol. It got loud. I have slept little since."

Caleb sat up.

All the eyes on the screen stood still, focused on Nathan.

Liz asked, "How are you handling this, Nathan?"

Nathan said he had tried journaling. He'd also talked with his pastor.

Tim asked Nathan if Friday night's argument was part of a pattern. Nathan didn't really answer.

The group's members didn't try to solve the problem for him. They listened, asked questions, told stories, and shared a few ideas.

As he talked, Nathan's face relaxed, and his voice grew steadier.

Nathan thanked everyone.

Pete asked, "What will you do next?"

"I'll make time today to find my son and tell him I love him. One small step. Of course, there will still be a lot more I need to do."

Pete's timer buzzed.

Nathan inhaled and said, "Alright. Tim, you're up."

Tim stepped into the second deep seat. "I've been flipping houses, but the numbers don't work anymore. My question to you is, 'What is the market saying now?' I think I need a new focus."

Pete suggested the group brainstorm. "Short ideas," he said. "As many as we can generate in the time we have."

Liz shared statistics about the recent fluctuations in occupancy rates.

Pete said he could connect Tim with a friend who had moved into manufactured housing.

Like keeping a balloon in the air, others stepped in and played off a previous comment. The approach produced a flow of ideas.

Some were crazy. Some turned into short back-and-forth threads.

When the timer buzzed at twenty minutes, Tim said, "Thanks, everyone. I needed to get out of my own head. I've made three pages of notes. I'll take it from here and report back what I'm leaning toward."

Nathan closed the meeting.

Replaying his second mastermind meeting, Caleb heard Nathan's trembling voice again. A shiver zig-zagged down his back.

He walked to the window as sunlight crept into his study. The morning sea fog was burning off over the ocean. He smiled as he opened his notebook and wrote a few lines he wanted to remember, then picked up his phone. He knew exactly who he needed to call.

But it was still too early, so he put the phone down.

Later that morning, Caleb called Ann at Echelon 417. "Hi Ann. It's Caleb. Matt filled me in on everything your team did with the sewer crisis. Nicely done. Thank you."

"Thank you, sir."

"Could you find the phone number of one of your residents, Lois Spencer, D-226?"

"Sure, here it is."

"And, Ann, please write up an after-action report to document what happened and what we did in our response yesterday. Include any takeaways."

"Will do."

When he hung up, he didn't call Lois right away. It was as if he were back in high school, about to call up a girl to ask her out on a date. He dialed the number anyway.

"Lois. This is Caleb. We spoke yesterday. Do you have a minute?"

"Oh, yes, Mr. Anderson. I was hoping you'd call. Your people outdid themselves. Everyone was so upset yesterday morning, of course. Roy threatened to sue you. But by early afternoon, folks were laughing."

"Laughing?"

"Oh, yes. Ann brought coffee and pastries in the morning. It was almost like a party. We watched the crews dig up the old lines and install the new ones. When the water came back on, people cheered."

Caleb sat up a little taller. "They cheered?"

"Your team treated us like neighbors," she said. "That means something these days. Thank you."

"Thank you, Lois."

Three days later, Caleb headed down I-95 and over to US-1 along the coast to Melbourne to meet with Grace at Starbucks. She arrived in black jeans and trail shoes, sleeves rolled up, iPad in hand, a mix of engineer and entrepreneur.

"Tell me about yourself," she asked as they stood in line and placed their orders.

He did.

She listened. She leaned in and asked pointed follow-up questions.

Then she shared her own story. Teaching at Caltech, patents that had made her rich, TrustPoint Aerospace, the startup she founded, and her growing family.

When they left, they knew more about each other than most of their friends.

At the property with the 32 units, she warned, "It's pretty rough."

Caleb scanned the roofline and the seams on the concrete block wall. "I've seen rough before. There is a lot of cosmetic work and a few capital infusions needed. But, as you said, this one has good bones."

Grace said, "Our contract engineers drive forty-five minutes just to find decent housing. We need someone with your skills to renovate the place for people like them."

"And you think this could be profitable?" Caleb asked.

"My underwriting shows steady returns for investors if bought at the right price and renovated right," she replied. "Not flashy. But the investors I know are not just chasing ROI. We want to create impact."

They watched a young couple walk in with groceries.

"I build rockets to reach the stars," Grace said. "But I'm beginning to see the real mission is the people right in front of me."

She paused. "Honestly, Caleb...I haven't done this real mission as well as I should have."

Caleb nodded.

"Tell me about your investors," he said.

"I can raise two million easily." She turned to him, "But I need a hands-on general partner. Are you interested?"

Caleb thought for a moment. He'd never partnered with someone like her. She was in a different league.

Grace tapped her iPad. "I just sent you my proposed deal package."

"Okay. I'll run the numbers as soon as I can. Mind if I get back to you Monday afternoon?"

On the drive home, as he drove by the Cape Canaveral launch complex, Grace's words played in his head: Rockets to the stars. People right here.

Impact wasn't an afterthought.

Caleb pulled into the garage and picked up a baseball and two gloves. He walked into the house looking for Sophia. Sarah set her phone down on the counter harder than she meant to.

"Is everything okay?" Caleb asked.

"They called just as I was preparing the salad." She picked up a knife and held it in midair with a sigh, then pulled a bowl out of the cabinet and started cutting a tomato. "It's a new client who thinks they own me."

Caleb put the gloves and ball on the counter, reached for her phone, and put it in a drawer. They both laughed.

"Where's Sophia?" he asked.

"In the living room, playing with Legos."

Caleb walked in, caught his daughter's eye, and held up the ball and gloves.

She jumped up, almost knocking over a Lego tower. They went out to the front yard and played catch.

At dinner, Sophia launched into a winding, imaginative retelling of her day. Her story meandered all over the place. Caleb stayed with her the whole way.

Sarah watched.

Later that night, after Sophia was asleep, Caleb and Sarah sat on the couch together. Sarah spread out pictures and fabric samples, selecting some for a new client.

Caleb just sat.

"You're quiet tonight," she said.

"Good quiet or bad quiet?" he asked.

Sarah studied him for a few moments and then said, "Just a different quiet."

A few weeks later, on the Saturday morning of Easter weekend, Sarah awoke to find Caleb on the balcony outside their bedroom. He was facing the ocean, hands resting on the railing.

Sarah went downstairs, poured two cups of coffee, brought them back upstairs, and joined him.

Caleb reached for Sarah's hand. They watched the sun rise and talked.

At one point, Sarah took his hand and said, "There's a Sunrise Service on the beach tomorrow."

They stood together in silence for a moment. He squeezed her hand.

"Let's go," he said.

On Easter Sunday morning, before dawn, all three put on hoodies and shorts. Sarah brought a couple of throw blankets. In bare feet, they walked together along the beach toward Flagler Avenue in the dark.

They joined several hundred other people for the annual Easter morning New Smyrna Beach tradition.

Caleb's feet sank into the dry sand. Sophia grabbed one of his hands; Sarah took the other.

As the sun rose over the ocean, the preacher spoke of light pushing back the darkness. Guitars strummed gently. Waves rolled in. Voices rose. Caleb took it in.

After the service, Sophia, Caleb, and Sarah walked to a small diner a block up Flagler Avenue. The red awning drew them, as did the smell of bacon.

Blueberry pancakes. Syrup. Coffee and orange juice.

The dining room was packed. Laughter and smiles filled the room.

Caleb caught Sarah's smile across the table.

At one point, Sophia slid her pancakes toward Caleb. "Dad, do you want some? I'm full."

He laughed. "I do."

As he reached for his fork, his phone buzzed against the table.

Caleb turned it face down.

THE RHYTHM THAT REWRITES HIS STORY

The azaleas put on quite a show throughout Central Florida that spring.

One Tuesday morning, Caleb woke up a few minutes before the Fitbit alarm on his wrist started vibrating.

Sarah turned over, a smile on her face. "You seem more and more energized by this mastermind."

"Yes. I am," he said as he leaned over to kiss her, then stood up, padded downstairs, made a fresh pot of coffee, poured a mug, and felt the warmth as he held it in both hands.

He stepped out onto the back deck, stretched from side to side, dropped to the brick pavers, and knocked out twenty pushups.

He walked into his office, turned on the light, settled into the stuffed chair, picked up a dog-eared copy of *The 7 Habits of Highly Effective People*, and re-read a chapter.

At 5:55, he picked up his laptop from his desk and joined the group. Faces popped up on the screen. Nathan was already there. Grace joined next, her hair pulled back. Pete waved from his woodworking shop.

Andre appeared on the screen, a new member of the group. He introduced himself. "I'm single and live near Disney Springs. I manage homes as short-term rentals for families vacationing in Orlando."

Tim and Liz joined, Liz already in her downtown Orlando office, Tim with his normal sleep-deprived eyes.

Caleb and the others chuckled.

Nathan nodded toward Grace. "Would you lead us in prayer?"

Caleb's lips formed a silent "Amen" when she concluded.

Nathan smiled. "Alright. Let's start with 'Wins' today."

Andre jumped in first. "We've gained two new homes and are within a few days of listing them on Airbnb."

Caleb unmuted himself. "I've been using check-ins at our team meetings. My project manager, Matt, told me he enjoyed getting to know the others on the team better."

Grace said she had welcomed a new member to her senior staff.

Andre raised an eyebrow. "Must be nice having a large team. Some of us are doing everything alone."

After a pause, Liz leaned in. "I get it, Andre. When I started, it was just me and my laptop working out of our spare bedroom."

Andre looked away for a moment.

Caleb watched the interaction.

Nathan noted Pete had the deep seat again today.

Pete started explaining a situation he was facing and then stopped. "That didn't come out right," he said.

"Try again," Liz offered.

Pete exhaled. His face filled his square as he leaned in closer to his camera. He started over. His challenge was red tape from the city related to the properties he was developing in Orlando.

Liz asked Pete a question. Pete clarified.

Grace pushed Pete pretty hard on one of his ideas.

Andre mentioned a book he was reading, which he thought might help.

Grace asked Pete, "What's really going on?"

"I just thought this would be easier. The city has all these requirements, interest rates are rising, and I had to fire someone on my team. It's overwhelming."

The screen grew silent for a moment.

No one rushed in.

Nathan finally said, "That is a lot of weight to carry, Pete."

Pete didn't answer right away, but his shoulders dropped slightly for the moment.

Caleb remembered telling Sarah about masterminding. "It's like a group of jazz musicians jamming. No one rushes. Each one adds their own unique voice, adjusting to the others. Often in a minor key."

Nathan brought the deep seat to a close. Pete thanked everyone for being there for him. Liz closed with a prayer.

When the call ended, Caleb didn't close the laptop right away. He stepped onto the deck and watched as a couple of surfers navigated a wave.

Later that week, one early morning, Caleb downloaded a Bible app Liz had recommended. A 'verse of the day' appeared: "***Seek first the kingdom of God and His righteousness, and all these things will be given to you as well.***" Matthew 6:33.

Caleb stared at the verse glowing on his screen.

His phone rang. It was Marcus. The knot returned in Caleb's shoulder. He remembered the meeting he had with Marcus a week earlier.

Marcus had said, "I have more money to invest. But I need you to move fast, or I'll put it elsewhere."

Marcus had invested in three of Caleb's last five deals. And he was able to bring other investors with him when he thought it would produce a big enough return on investment.

After the fifth ring, Caleb answered. Marcus said, "About time you picked up. I've found a property. Distressed. A great buy. Take a look. We have to move fast."

"Send it over, Marcus. I'll call you back, and we can talk it through."

Caleb hung up.

In his notebook, he wrote:

Seek first.

Below the two words, he wrote:

This is going to cost me.

His phone buzzed. It was Marcus again. Caleb picked up the phone, then set it back down. The buzzing stopped. He exhaled, realizing he had been holding his breath.

Caleb closed his notebook. He stood, a little unsteady on his legs at first.

He made a note to call Marcus back later.

Caleb grabbed his keys and jumped into his truck to visit Echelon 417. The early light was soft as he drove.

He pulled onto the property an hour later. Unannounced. He parked away from the leasing office and started walking the property alone. A couple of younger women were jogging together, deep in conversation.

He pulled out his notebook to write down what he saw: an overflowing trash bin, clutter in front of ground-floor apartments, a leaking faucet, ...

The lawn where the sewer line broke had new sod and fresh concrete sidewalks, but no shrubs had been planted to match the rest of the landscaping.

Caleb walked into the leasing office. Everyone inside jumped.

Ann stood up. "Mr. Anderson, we weren't expecting you."

"Ann," Caleb said. "Come and walk with me."

She grabbed her clipboard and followed him outside. They crossed the parking lot and turned toward Building C. Caleb let a few steps pass before speaking.

Caleb opened his notebook. "Ann, how do you think things are going?"

Ann slowed.

He saw worry in her expression. A month ago, he would have launched into his list. This time, he checked himself.

She glanced back toward the leasing office. "Leah, the new leasing agent, is catching on quickly. The unit turns are ahead of schedule. And seven residents in the buildings affected by the sewer crisis have renewed."

Caleb nodded.

She continued, "That faucet is dripping. The trash bin we walked by shouldn't be that full." She wrote a few notes on her clipboard as she spoke.

They stopped near the old oak, where the sewer line had exploded.

Caleb pointed at his notebook. "I have a list of things I noticed as I walked around earlier. You've identified most of what's on it. I'll send you a full list in an email when I get back to the office."

Her shoulders relaxed slightly.

"Please thank your team for me," Caleb said. "All of you are doing a great job."

Ann nodded, a small smile forming. "Thank you, Mr. Anderson. I will tell them."

On the way back to the office, they found Joseph kneeling beside an HVAC unit, toolbox open.

"Joseph. Good to see you. How's it going?" Caleb asked.

He stood, greeted Caleb and Ann, and said, "Just finishing here, Boss. Should have it running again soon."

"Why did it fail?" Caleb asked.

"The coil was frozen. When I checked inside, the air filter was completely blocked, probably hadn't been changed in a year. Could I suggest something?"

"Of course."

Joseph continued, "Let's schedule an inspection of every unit, including replacing all air filters and talking with the tenants about the need to replace them themselves every three months. It would save us more expensive maintenance calls and unhappy tenants."

"Good idea, Joseph," Caleb noted. "Ann, do you think you could arrange this?"

Ann agreed. Joseph grinned, made one last adjustment, and asked, "Can I walk back to the office with you?"

Near the playground, a young mother pushed her toddler on a swing. The child laughed with each push.

Caleb walked toward her. "I'm Caleb Anderson, the new owner. How are things going?"

She blinked in surprise. "I'm Maria. Things are good."

"How could we make things better?"

She pointed to the playground. "Shade would help. The afternoons get pretty hot."

Caleb wrote it down. "Ann will make sure that happens."

They walked back toward the office.

"What would help you serve our residents better?" Caleb asked.

She didn't hesitate this time. "I've been thinking about doing something for the residents."

"What kind of thing?"

"Maybe a picnic. Hot dogs. Hamburgers. Something simple,"

Caleb smiled. "Let's try it."

By the time he reached his truck, Ann and Joseph were whispering about Caleb.

Caleb sat for a moment in his truck. Same property. Same problems. But something was different.

Caleb called Grace before he pulled out onto 417.

"Hey, Grace. I sent over a due diligence checklist yesterday. Did you look at it?"

"I did. I never thought of some items on the checklist. I'm sure glad we've partnered on this deal."

"And how is the fundraising going?" he asked.

"We are already oversubscribed. A few of my investors are on a waiting list."

"Great. Start working through the checklist. I'll plan a morning to walk through the property with you."

"Sounds good. Thanks for calling, Caleb."

As soon as he hung up, Marcus called. "Have you looked at the new property I sent you? We need to move fast. A few cosmetic touches, raise the rents, and the cash flow will be sweet."

"I haven't been able to take a look yet," Caleb said. "And I've made a few changes in my investment criteria. Can we grab a cup of coffee and talk? How does tomorrow morning sound, say 9:30 at Boston Coffee in DeLand?"

"Okay. Sure. I can do that. But Caleb, we've got to jump on this one. The sellers, I hear, are motivated."

"See you tomorrow."

The next morning, Caleb found a table in the back corner of Boston Coffee. He arrived early and kept an eye on the front door. His server brought him a black coffee.

Marcus arrived with a folder of notes on properties he had been researching.

"Thanks for coming, Marcus," Caleb said. "I drove by Ridgewood Flats yesterday afternoon and ran it through my underwriting spreadsheet. Good find. I think we can make it work. In fact, I talked with the broker and sent her a letter of intent."

"Great. I knew you would like it."

Caleb closed his notebook. He set it aside.

"Before we run the numbers, tell me what you saw there," Caleb said.

Marcus thought for a moment, then said, "It's an older building, of course."

"And what do you know about the residents?" Caleb asked next.

Marcus leaned back, his face twisted.

Caleb took a sip of his coffee. "What do you think will happen to them if we raise the rents?"

Marcus studied Caleb. "That's...new."

Caleb added, "I know."

Later that afternoon, Caleb pulled into the garage. Piano sounds spilled out of the living room. Sarah had sketches, a paint color fan, and swatches of fabric spread out on the kitchen table.

"Long day?" Sarah asked.

"Busy. Good."

He hung his keys on the rack and sat down beside her.

Sophia played through a passage on the piano in the living room, stopped, and then started over.

Caleb's phone vibrated in his pocket. He didn't check it.

He already knew who it was.

THE CONVERSATION THAT CHANGES EVERYTHING

Caleb learned that the owners of Ridgewood Flats were worn out, even more than the buildings. By early March, he was able to negotiate a purchase price that would allow him to renovate and not have to raise rents.

Marcus and Caleb met at Boston Coffee again. Caleb explained his new approach and showed Marcus his deal package, laying out his plan with five-year projections of distributions to investors. The returns were less than Echelon 417, but still appropriate for the risk. Marcus eventually agreed to invest and to invite some friends to join him.

Thirty-two older apartments were added to Caleb's portfolio in mid-April. It would serve a different demographic compared with Echelon 417.

His team recently completed the first phase of their renovation plan. He joined them for a progress report. They were waiting for Caleb near the southwest corner of the property. The air held the scent of mulch and fresh paint. The place had improved on the outside with the first phase of renovations completed.

Caleb and his team walked the property together. Matt pointed out the visible upgrades. Ann shared stories about rent collection and occupancy. Miguel walked through the completed maintenance issues.

They finished their on-site review and headed toward breakfast at Betty's Diner to decide the next steps. Caleb pulled Matt aside, noting the uneven sidewalk and potholes in the parking area. Matt made a note.

As they made their way to their trucks, Caleb spotted a woman sitting at the picnic table near the small playground.

"Go ahead," Caleb told the team. "I'll be there shortly."

He walked toward a young woman, a laundry bag at her feet, and a tired look in her eyes.

"Good morning," Caleb said. "I'm Caleb Anderson, the new owner."

She drew the laundry bag closer. "I paid my rent."

"I'm not here about that," he said. "I'm curious. How have we done with the renovations? And your name is...?"

"Abby," she said. "It was chaos for a while. Your crews stirred up a lot of dust."

An older man approached, a cane in one hand. Behind him came a woman in scrubs.

"This is Mr. Rodriguez," Abby said. "And Mary—she's a nurse at Halifax."

"Who are you?" Mary asked.

"My name is Caleb Anderson. I am the new owner." He reached out a hand.

Mary crossed her arms. "You're here about complaints?"

"No. I wanted to get to know those of you who live here. I want to know what you think." Mary said, "I think you will raise the rent soon. It happens every time someone takes over." The three tenants exchanged glances.

Caleb pointed to the empty seat at the table. "May I sit?"

Abby nodded.

"Our team just completed some improvements. What else could we do that we haven't?"

Mary spoke up. "The laundry room. Half the lights are out. I'm afraid to do laundry at night."

Abby agreed.

Caleb pulled out his notebook. "Thank you, Mary. We should have caught that. Consider it done."

Her eyes grew large. "Seriously?"

"Seriously. What else?"

Mr. Rodriguez asked for a fence along the back of the property to reduce trespassers. "I'm concerned for my granddaughters," he added.

Caleb kept writing.

"I can't promise speed on everything," Caleb said, "but I am listening."

"Most owners don't even come around," Mr. Rodriguez said.

"Well," Caleb replied quietly, "I'm here now. And I'll be back."

As he walked away, he heard Mary ask, "Do you think he meant that?"

"Guess we'll find out," Mr. Rodriguez said.

Betty's Diner was a couple of blocks away on US-1. The team sat around a faded Formica tabletop in a corner, coffee mugs scattered.

"How'd it go with the tenants?" Matt asked as Caleb took a seat.

"They added a few things to our list—better lighting in the laundry room and a security fence," Caleb said.

He said to Matt, "Can we get temporary lights tonight? And full replacement by Friday."

"I can do that, but it might delay the other item you mentioned," Matt said.

Ann pointed to a budget on her clipboard. "That puts us over what we planned to spend, Caleb. If we miss a distribution to investors at the end of the quarter, they'll say we're not making good calls."

He felt a shudder in his gut.

"If we take on all this extra expense, something slips," she added.

Caleb turned his notebook around in his hands. The team waited. He said, "Then we slip."

Matt's eyes grew large. As did Ann's.

Caleb continued, "Think of Mary, the nurse I met today. She comes home exhausted from her night shift at Halifax Hospital. If we fix the lights, she will be able to do her laundry safely. She stays. She refers friends. Occupancy goes up. More than that, though, it's the right thing to do."

Matt set his mug down. "You are changing the playbook, Caleb. That's not bad. It's just confusing. We need to know what you're thinking."

He paused and then continued, "Can you share your ideas with the entire team next week?"

Caleb's eyes brightened. "Thanks, Matt. I'll do that. We all do need to be on the same page."

"Thank you. Each of you. You did great with this first phase. I appreciate you."

Matt smiled.

As the others exited the parking lot, Caleb pulled out his phone and stood beside his truck.

"Hey Siri...call Sarah."

"Hi," she said. "Is everything okay?"

"Do you want to have lunch today?"

"What's up?" she asked.

"Nothing urgent," Caleb said. "I just wanted to thank you for something you said."

Sarah exhaled. "Thank me. For what?"

"I'll tell you at lunch."

"How about the Tide Table Restaurant at eleven?" she offered.

"Perfect. See you there."

When the call ended, Caleb lingered beside his truck before heading out.

He drove to a quiet park overlooking the Intracoastal Waterway. He sat down on a bench shaded by a buttonwood tree.

Two sailboats made their way up the waterway and under the drawbridge.

A thought arrived: Sarah's question about what he was chasing.

Another followed close behind; I should pray.

Caleb almost laughed.

His friends in the mastermind prayed. Sarah did too.

He glanced around. No one was nearby. He closed his eyes, but they snapped right back open. He rubbed his forehead, pursed his lips, blew out a breath, and tried again.

Not out loud, but words nonetheless.

"Okay, God. If you're there."

He opened his eyes and thought, *"This feels stupid."*

A breeze moved through a nearby live oak. No booming voice.

"I've been running. Toward money. Away from You. I'm sorry. Show me how to do better."

Silence again.

"I don't even know what I'm asking for."

He remained in the silence. No lightning. No vision. Just there.

Something stirred inside him, like slack leaving a fishing line.

He opened his eyes. The drawbridge was up, letting a sailing yacht through; the bright late-morning sun glowed through the massive white sail.

Caleb sat still.

The Tide Table Restaurant was quiet when he walked in at eleven. Sarah sat at a small table by the window. She waved. He entered, kissed her on the cheek, and slid into the chair opposite her.

"Thanks for meeting me, Sarah."

He took a breath. "I was at Ridgewood Flats this morning and then at the park."

He met her eyes.

"Sarah... I prayed today. Not out loud. I'm not very good at it. I wasn't even sure God was listening, but I talked anyway."

"I've been running so fast, chasing something. You knew, didn't you? That's why you asked me the question."

Sarah didn't look away. "I don't need you to figure everything out. As I said the other day, I just need you." Her voice quivered.

Caleb nodded. "That's fair."

"I've been noticing changes recently. Thank you. Should I believe you'll keep them up this time?"

Caleb took a breath. Then answered, "I think so. At least more than before."

"Then I'm with you."

They both sat for a moment.

"And one more thing. You're helping with the laundry."

Caleb laughed. "Deal."

Caleb arrived home early that night.

"Dad!" Sophia shouted from the living room and ran into his office.

Caleb swept her up in his arms and said, "What if we go swimming in the ocean? Right now."

"Don't you have work?"

"Not tonight. We'll have to ask Mom if it's okay with her."

He found Sarah in the kitchen working on a project and said, "I'll help you fix supper. But first, Sophia and I are going to run down to the beach."

"Go. Have fun."

Before Caleb could say, "Grab your swimsuit," Sophia was running up the stairs, headed to her room.

Minutes later, they raced down the dune trail. Two splashes. Two whoops. For half an hour, they played. They body surfed. They dove under the waves. He tossed her over the bigger ones.

Wet, salty, and out of breath, Sophia said, "Dad, remember when you used to tell me stories? About the apartments you own?"

He smiled. "Let me tell you about a lady named Abby."

When he finished, he added, "Sophia, I want to say thanks before we eat tonight. Would that be okay?"

"Like Gramma does?"

"Kinda like that."

"Okay."

After returning to the house and toweling off, Caleb shooed Sarah out of the kitchen and made hot dogs and baked beans all by himself.

They ate on the porch, overlooking the ocean.

Caleb bowed his head. "Thank you for our home, for these two beautiful women in my life, and for the

chance to do better. Amen."

A small head bowed beside him and added, "And for the hot dogs and baked beans. Amen."

All three of them laughed.

THE PRESSURE THAT REVEALS
HIS PURPOSE

Spring turned into summer.

One Tuesday morning, Caleb sat in an outdoor lounge chair on the deck, coffee in hand, looking out at the storm clouds on the horizon, blocking the sunrise. The surf was rough.

At 6:00, familiar faces appeared on the screen of his laptop.

Nathan said, "Caleb? You look like you want to say something."

Caleb shrugged, took a breath, and said, "I prayed."

"At least I think I did."

The group fell silent.

"I was in a park down by the water," Caleb said.

Pete leaned forward. "How did it go?"

Caleb laughed. "Uncomfortable at first. Clumsy for sure."

Grace asked, "What led you there?"

"I had been at Ridgewood Flats, talking with three residents. I saw them. We talked. I listened. They had some good ideas."

"I've been running so hard after money that I've missed seeing people. Even those on my team. Even Sarah and Sophia."

"While I sat in the park, I asked God to help me."

A quiet discussion unfolded and used up the entire hour.

Liz closed the mastermind meeting with prayer.

When the call ended, Caleb took the stairs two at a time, wrapped Sarah in a hug, and told her he was heading in early and planned to be home early too.

The week felt open. Full of possibility.

Caleb shared his changing approach to buying and owning properties with his staff at their weekly meeting. He asked each team member to get back to him as they implemented this fresh approach so they could learn how to do it together.

At 3:15 on Thursday afternoon, his phone buzzed.

Eli Brenner's name appeared. Eli was Caleb's attorney at Brenner, Cole & Stanton.

"Caleb, it's Eli. We've been served. Come by the office. I'll fill you in on the details. Will tomorrow at 10:00 a.m. work?"

When Eli hung up, Caleb stared out the window onto Canal Street in downtown New Smyrna Beach. The billboards on I-4 reappeared—smiles, suits, promises of big bucks for personal injury cases. Caleb and Eli had fought several of them.

Lawsuits were a battle. Caleb's instincts resurfaced. Victory, no matter what.

He remembered the two words he had written in his notebook: *Who now?*

Friday morning came too fast.

Caleb sat down across from Eli, who handed him a folder. "Your tenant claims he tripped in the parking lot at Ridgewood Flats."

Caleb opened the folder. A picture of a man with his arm in a sling and his face cut and bruised stared back at him.

He recognized the man. It was Mr. Rodriguez—the older man with the cane—who spoke about his granddaughters.

"Hammer and Cruz took the case," Eli announced. "They think they can make some money on this one."

Eli outlined the path forward—motions, defenses—and said, "We'll find a way to win."

Caleb heard the familiar words. He picked up the picture of Mr. Rodriguez and sighed.

"I need the weekend. Let me come back on Monday."

Caleb was late getting home Friday night. He stormed in from the garage, straight to his office, and closed the door.

Nathan texted him: "Turn on the news. It's not good."

Sarah had the evening news on in the kitchen, where she was working. Sophia sat at the table, drawing with her colored pencils. Caleb walked out of his office to join them.

"Breaking tonight: Slumlord Caleb Anderson sued by injured tenant."

"Dad?" Sophia asked. "What's a slumlord?"

"It's not true," he said as he turned off the television.

Sarah was standing behind Sophia, eyes moving from husband to child.

Caleb exhaled.

Nathan texted: "We'll be there in the morning."

Nathan, Liz, and Pete knocked at the door around nine. They brought coffee and donuts from Dunkin'. After hugs, Caleb and Sarah sat with them at the kitchen table.

"What do you need right now?" Liz asked.

"I don't know," Caleb said. "Am I supposed to fight? I'm used to winning. But Mr. Rodriguez is a grandfather with two granddaughters."

Nathan met his eyes. "What would winning at all costs look like? And what would being humble look like? It's difficult, isn't it?"

"Mr. Rodriguez isn't the enemy," Caleb said. "But those attorneys!"

They stayed for a while. Prayed together. But the pain remained.

The tension throughout his body continued all morning.

He told Sarah he would see her later, strapped on his bicycle helmet, and climbed onto his road bike.

He pedaled hard down A1A, all the way to the end of Canaveral National Seashore. He rode until his lungs burned.

After about an hour, his thoughts finally went quiet. When he turned back toward home, he knew he couldn't return to running the old way.

That night, he said to Sarah, "Let's go to church tomorrow."

She smiled. "I'd like that."

On Sunday morning, they slipped into a pew near the back of the big beachside Methodist church. Caleb hadn't been in a church for years, except for a funeral or wedding. Sarah and Sophia sang during the hymns, the words on big screens up at the front. Caleb stood with them.

Midway through the service, Pastor Mary read Micah 6:8:

"He has told you, O man, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?"

When he was back home, Caleb looked up the text in Micah on his Bible app and wrote the words in his notebook.

He barely slept on Sunday night.

On Monday morning, Caleb gathered with his team. He had texted them on Friday after meeting with his attorney, asking for an all-hands-on-deck meeting on Monday at 9:00 a.m.

With everyone in the conference room, Caleb asked, "How are you all doing?"

Ann spoke first. "Channel 2 is calling us slumlords."

Matt stood at the back of the room. "We can't look weak."

"Tell Eli to crush them," Isaiah said, his face red. "You go soft on this, and we're all out of our jobs."

Caleb's phone buzzed. It was Marcus. He slipped the phone back into his pocket. He already knew the tone Marcus would take.

He drew a breath.

"I will not destroy him," Caleb said. "I'm going to meet with him, even though I'm afraid of what could happen."

The room fell still.

Isaiah's face darkened. "Caleb, that's reckless."

Matt glanced at Caleb and then at Isaiah. "I don't think Caleb's talking about recklessness, are you, Caleb? He's talking about being human. Smart—but human."

"My first instinct was to fight," Caleb said. "But I can't lead the old way. I expect a financial hit. When it comes, and it will, Sarah and I will cover it personally."

No one spoke.

Then Matt nodded. "It's risky. But right."

Silence again. Then Ann stood up and said, "We're with you."

Caleb gathered his notebook. "Thank you."

He walked across the street to Brenner, Cole & Stanton to meet with Eli.

Eli stiffened when he heard Caleb's idea.

"I strongly advise you not to meet with Mr. Rodriguez. Your insurance won't cover you if you do."

"I thought that might be the case."

Eli called in his assistant, who brought a document into the room.

"Sign this," Eli said. "It says you know you're acting against counsel."

Caleb signed.

"You're about to do something brave," Eli said. "Or expensive."

"Maybe both," Caleb said.

Caleb walked back to his downtown office and called Mr. Rodriguez.

"Could I come by this afternoon?"

"My attorneys told me not to talk to anyone."

"So did mine. How about 1:00 p.m. at the picnic table?"

There was no firm commitment.

As Caleb walked up later, Mr. Rodriguez was waiting on a bench, arm in a sling. His cane leaned against his knee.

He narrowed his eyes as Caleb approached. "I didn't expect you to show up."

Caleb took in the bruising and the cast on Mr. Rodriguez's arm. "I'm sorry you were hurt," he said.

"That crack in the pavement—that's on me."

Mr. Rodriguez looked away. "I didn't want to sue. I just needed help. My daughter called the lawyers. We can't afford the hospital bills."

"I believe you, Mr. Rodriguez."

Mr. Rodriguez studied Caleb. "Please call me Mateo."

"Thank you...Mateo," Caleb said. "I will cover your medical costs. And I'll fix what tripped you up. Would you be willing to walk the property with me? Help me see what else I've missed?"

Mateo squinted. "So... I drop the suit?"

"That's your decision. You do what you think is right. I hope we can settle this between us."

Mateo studied him. "You're not what I expected."

"I used to be," Caleb said. "I'm trying to be better."

Mateo shared a bit of his wisdom, "This place shapes you, doesn't it? Sometimes it wears you down. Sometimes it wakes you up."

"I'm feeling both right now," Caleb said.

Mateo extended his good hand. "I'll talk to my daughter. I don't know what we'll decide."

"Take the time you need."

In his apartment, Mateo found his daughter, Rebeca, waiting—arms crossed, jaw tight.

"So?"

"He's going to pay the medical bills. All of them. And fix the property."

"That's it? Papa, Hammer, and Cruz said we could get fifty, maybe a hundred thousand. Maybe more."

"He remembered our conversation from weeks ago," Mateo said quietly. "Most landlords don't even look you in the eye."

"So, he's charming. That doesn't change the pavement that hurt you."

Mateo sank into a chair. "When he saw my face today... he looked hurt. Like he'd failed someone."

"Papa, he's playing you. Men like that smile, make promises, then forget your name."

"Maybe," Mateo said. "You could be right."

The sound of his granddaughters' laughter spilled from the bedroom.

Rebeca pointed toward it. "What about *them*? Their college funds?"

Mateo's voice softened. "I want them to be proud—not just of what we got, but of how we got it."

Rebeca's shoulders fell. "I'm scared, Papa."

"Me too. But I'm tired of being angry all the time."

"So... do you trust him?"

"I trust the way he looked me in the eye."

Later that night, Rebeca's voice rose again. "A hundred thousand, Papa. Maybe more. And you just—let that go?"

Mateo shook his head. "I'm not letting it go. I'm choosing what kind of man I want to be remembered as."

Tuesday morning's mastermind was a blur for Caleb. He remembered talking about the lawsuit, but not much more. Several members of the group did call or text him with their support.

The following two days dragged on. No news from Mateo. No news from the attorneys. Every buzz of his phone sent a bolt of fear through his stomach.

Thursday night, Nathan texted: *Praying for you tonight—no reply needed.*

The simple kindness nearly undid him. When had he become someone people prayed for?

Sarah appeared with tea. "How are you holding up?"

"I'm afraid I made the wrong choice. That I'm letting everyone down."

"What if you aren't?" she asked gently.

He rubbed his eyes. "I used to know exactly who I was. Now I'm... stumbling in the dark."

"Maybe stumbling in the dark," Sarah said, "is the only way you'll ever learn to trust something bigger than yourself."

That night, Caleb lay awake, staring at the ceiling fan. He could have won this lawsuit. He had the tools,

the lawyers, the instincts.

But the thought left a sour taste.

By Friday morning, there was still nothing.

Caleb called Eli. "Can I come in?"

Eli leaned forward and greeted him with, "So, you actually met with him."

"I offered to pay his medical bills."

"And?"

"I haven't heard."

Eli asked his assistant to take notes. "Okay, Caleb. Tell me what you did and what you said. Everything."

As Caleb finished recounting the meeting with Mateo, a junior attorney knocked and stepped in with a letter. He whispered something in Eli's ear.

Eli opened the envelope. Read it. Then leaned back.

"Well, I'll be. Hammer and Cruz have agreed to mediation."

Caleb tilted his head. "Is that good?"

"Better than I expected. And there's a note addressed to you."

Caleb unfolded the paper.

You treated me like a person. —Mateo

Mediation stretched on for six weeks. Numbers rose. Pressure mounted.

Mateo refused to chase the payout his attorneys wanted.

Eli brought a slim folder with a written timeline including photos and repair documentation. This included a report of a third-party inspection by an engineering safety firm, recommending no further action on the property.

Eli said, "Our goal isn't to win. It's to finish in a way everyone can live with."

Caleb surprised everyone at one meeting. "Let me do something for your granddaughters." He offered to fund college accounts for them.

Mateo's eyes filled. "Gracias."

Agreements were soon reached. Legal documents were signed. Caleb wrote a check.

Outside the office, Eli shook his head. "Don't do this again."

He was smiling.

Caleb wasn't.

That night, Caleb lay awake, staring at the ceiling. Tomorrow, the calls would start—investors, attorneys, reporters.

There was no scoreboard for what he had just done. Only consequences.

THE RETREAT THAT RESETS HIS LIFE

The calls came about the lawsuit settlement, just not all at once.

Investors asked questions. Marcus the most. A reporter emailed, then followed up.

Caleb addressed what he could and deferred the rest.

He was no longer trying to manage the story. Whatever he was building now, he was sure it wouldn't look like what came before.

Two members of his team resigned. Most stayed. Many with larger smiles on their faces at team meetings.

Early fall. Thursday evening.

Caleb zipped his suitcase closed for an overnight retreat that would begin in the morning. The mastermind group was gathering in person. No big agenda, no screens, no reports, just time together.

Sophia was already in bed. The house was quieter than usual.

When he closed his suitcase, he joined Sarah in bed. She mentioned a design project she had finished that afternoon. Nothing big. Just a renovation for a retired couple in a house off Flagler Avenue. Her eyes lit up as she described how happy they were with the space.

Caleb watched her hands move as she talked.

"You really do make people's lives better, don't you?" he said.

"What do you mean?" she asked.

"In your work. In our home. With Sophia. With me. You see things the rest of us miss. You make spaces—and people—better."

She reached over and gave him a hug. "Thank you."

The next morning, Caleb woke early and stood on the deck to catch the sunrise.

Just as the sun was peeking over the edge of the ocean, he heard footsteps behind him. Sophia approached, rubbing her eyes.

"Are you leaving now, Dad?"

Caleb picked her up. "Yeah. I'll be back tomorrow afternoon."

Sarah watched them through the kitchen window.

Sophia asked, "Work?"

"Sort of. But not about buildings this time. It's about who I'm becoming."

"Like when Peter Parker changes into Spider-Man?"

"No. Not like that. There won't be any webs."

"Come back soon, Daddy." With that, Sophia ran back inside to get dressed for school.

Sarah stepped out onto the porch and leaned against the house, smiling. "She has a point." The sun caught Sarah's face, soft and golden.

"That's why I am going," Caleb said. "So, I can keep growing and be here more." He turned to look at the sunrise.

Sarah put her hands on his shoulders. "Thanks again for what you said last night. That meant a lot. We'll be here when you get back. And we'll be watching."

Caleb turned and pulled her close.

An hour later, on his way out of town, Caleb swung by Ridgewood Flats. The parking lot had been resurfaced and re-striped. Fresh concrete sidewalks were smooth now, free of cracks and bulges.

Mateo stood at the bus stop with his granddaughters and lifted a hand in greeting. Caleb waved back. The girls shouted, "Hi Caleb."

Before heading to the retreat, Caleb drove through a battered stretch of Daytona—vacant land where small stores and homes had once stood. He had purchased an option to buy the tract.

Isaiah, his acquisitions guy, had found it. Caleb and Matt saw the potential for something similar to what Pete had done in Orlando.

They'd run the numbers, sketched possibilities, and hired an architect and engineer to design apartments and small retail spaces to serve the neighborhood.

The numbers made sense. Investors were on board. Even Marcus.

When he was sure his plan would work, Caleb had Eli draw up a contract.

Caleb left Matt in town to meet Eli, walk through the details, and sign the contract.

He smiled as he rolled past the property, then headed west—past the Speedway, through DeLand, and out across the St. John's River. Concrete gave way to pine and oak. With it came the promise of thirty hours without his phone—and without being the point person for every decision.

Jazz played through the truck's speakers.

As Caleb turned north into the Ocala National Forest, an incoming phone call chimed. It was Matt.

"Sorry to bother you, Caleb."

"Matt, you've got this. Just sign the contract. Let's talk tomorrow. Eli will be there with you."

"But what if I screw things up?" Matt said. "What if I let you down?"

"Matt, Matt. Don't overthink it. After Eli approves it, just sign the contract. Easy. Gotta go."

He hung up before he could start second-guessing himself or Matt.

GPS guided him down an oak-lined drive, through a tunnel of bamboo, toward a sprawling farmhouse straight out of Southern Living. Spanish moss draped the massive branches of the live oaks. A wooden dock stretched into a lake, like an invitation to slow down.

Grace waved from the wraparound porch. "Hey, Caleb. Look at this place."

Caleb scanned his body. No aches. No tension. He climbed out of the truck. Maybe Nathan was right. Perhaps he needed this retreat in the woods more than he had imagined.

Inside, he joined the others around a huge wooden table in the great room. Nathan led them through activities, more games than a seminar. Laughter, teasing, and smiles filled the day.

For seven hours, Caleb's phone had stayed silent.

That night, Adirondack chairs circled the firepit. They moved outside and told stories. Tim pulled out his guitar and led the singing of folk tunes they had learned in a life before that night.

Jokes, dreams, and laughter. The time around the firepit bonded them closer together. Sparks lifted into the night air.

At one point, Caleb admitted, "So I told Matt, 'You've got this.' I left it in his hands."

Pete raised his plastic Solo cup. "Well, look at you. Letting go."

His phone buzzed.

He didn't pick up. Then it stopped.

It buzzed again. Caleb didn't pick up.

Andre said, "Back-to-back calls. It doesn't sound good."

The phone buzzed a third time. Caleb answered, "Matt?"

"We're still here," Matt said. "We just returned from a break for supper. And now the seller tells us he has a new cash offer, half a million over what's in the contract. He's giving us until noon tomorrow to match it."

"What did Eli say?" Caleb asked.

"He says we might have grounds to contest. It's been a long day."

Caleb stood. The fire popped. Everyone's eyes were on him.

"If we lose this, Matt, we're back to square one. Give me ten minutes. I'll call you back."

"Walk us through it," Nathan said.

Grace refilled Caleb's mug with more hot apple cider. He took a sip.

"Three months of work. If we walk away, we eat eighty-three thousand we've already paid to architects and engineers. If we pay half a million more to get the property, it won't work."

"What would the old Caleb do?" Grace asked.

"Strong-arm the broker. Threaten a lawsuit. Whatever it took."

"And the new you?" Pete followed up.

Caleb poked at the fire with a stick. "The new me? I'm not sure."

Andre shook his head. "This is business, Caleb. You have a contract. You don't throw away that much money."

Tim asked, "What else besides money is talking to you?"

"My reputation. I'm afraid I'll look soft. Marcus. I can hear him now. The City of Daytona—staff, Council members—they have put a lot of confidence in me."

"And Matt?" Nathan asked.

"He's smart. He knows the project inside out. I trust him."

"But?" Liz asked.

"It's my money. Not Matt's."

Monday was going to be brutal, whichever way this went.

"You have two choices, Caleb, as I see it," Nathan said. "Take the wheel or trust the man you have trained."

Andre leaned forward. "Trust? Romantic. You should be there."

Nathan stood up, walked over, and put an arm on Caleb's shoulder.

Caleb called Matt back.

"Matt, I trust your judgment. You make the call."

Caleb walked away from the fire. Then said, "But before you decide—what are you thinking?"

"I'll hold firm on the contract price. See if he blinks. If he doesn't, we'll walk away and regroup. At that price, our plan doesn't work."

Caleb lowered the phone and took a few more steps around the perimeter of the firepit.

He lifted the phone back to his ear. "If he doesn't budge, we walk then. I hired you for moments like this. Go home and rest. We can talk tomorrow."

Andre threw up his hands. "Your dollars."

"Yes, you're right. My dollars and my people," Caleb replied.

"I'll be back," he told his friends as he stepped down toward the lake. The urge to snap back into control rose—then eased.

He stepped onto the dock and watched the moonlight reflect off the ripples on the water.

Sarah had said she would wait for the man he was becoming. He wondered who that was.

He gazed across the lake and then up and said, "God, I don't know if I am praying right. But I could use a little help right now."

Back inside, he joined the circle for a few minutes, then slipped off to bed.

To his own surprise, he slept well.

After breakfast on Saturday morning, Nathan led the group through more team-building exercises and a few extended deep seats.

Andre volunteered for one of them. He spoke about how lonely his life was, being single and running his business alone.

The group invited him to go deeper. He did—naming fears, frustrations.

They asked questions and gave moments of silence.

Caleb shared the story of his first days in real estate.

Little by little, Andre sat up straighter. At the end of his deep seat, he said, "I know what I need to do."

Caleb's phone vibrated again. He stepped outside.

"We walked," Matt said. "I'm sorry, Boss."

Caleb said. "No. No apologies needed. You did the right thing. Thank you for being there. Now go home. We'll regroup on Monday."

When he rejoined the group in the house, everyone stopped.

"Well?" Liz asked.

"Matt chose to walk," Caleb said. "There goes \$83,000. On Monday, I'll have to face Marcus."

A smile emerged. "But I'm proud of us—Matt and me."

Andre shook his head. "I'll admit it, Caleb. There's a part of me that is impressed."

Grace reached over and squeezed Caleb's arm. "How are you doing?"

"Amazing," Caleb said. He felt lighter than when he had arrived.

Monday would come soon enough.

The group broke for lunch. Cold cuts, slaw, fresh fruit, and potato salad were spread out alongside two large pitchers of iced tea. A boarding-house feast.

Stories, interspersed with laughter, filled the air until Nathan pulled the mastermind back together for their last session.

"Groups of three," he said. "Take a walk around the lake. Talk together about how far you've come since joining this mastermind. Be back in one hour."

Caleb, Grace, and Pete fell into step along the pine-lined shore.

"Ever wonder who you'd be if you hadn't been in this group?" Caleb asked.

Pete spoke first. "Probably divorced. Still thinking I was the boss."

Grace scanned the lake as they walked near the water's edge. "This mastermind has touched my whole life. Work hasn't slowed, but I'm not scrambling anymore. And Caleb, I have learned so much from you through our partnership on the Melbourne project. Thanks."

A blue heron lifted from the reeds and swept across the lake.

Caleb admitted, "I'm not sure what I will do now. I'm not turning back, though. The old me would've fought like crazy. Pulled no punches."

"And now?" Grace asked.

"Now," Caleb said. "Pete, you told me that there are other bottom lines that matter more than money. I'm remembering the 3Ps that Nathan told us months ago: Profit, People, and Purpose."

Grace said, "Did I tell you I have launched a group like ours for female engineers who want to invest in real estate? It's been powerful—being with just women."

Pete smiled. "That's great, Grace."

Through the trees, they could see the retreat house again.

"Ready to head back?" Grace asked.

"Yeah," Caleb said, "Thank you, Grace and Pete, for being there for me this year."

Both groups returned at about the same time. Nathan asked the groups to share briefly what they had discussed on their walks, then closed the retreat with a prayer.

Everyone disappeared into their rooms, packed their things, said goodbyes, and headed back home.

Nathan approached Caleb.

"You heading out?"

"Yeah. Thanks again for inviting me into this group."

Caleb peered out over the lake, then said, "I didn't expect this group to touch me as it did."

Nathan extended his hand. "Keep leading, Caleb. And don't forget you aren't alone anymore."

Caleb pulled Nathan into a hug, then climbed into his truck and pointed it toward home.

He parked in the driveway and spotted Sophia bouncing on the couch. Legos strewn across the floor.

The door flew open before he reached it.

"Daddy!" She landed in his arms.

"How did your retreat go?" she asked as they stepped through the door.

Caleb glanced around the living room.

"It was important. We had a real mess to deal with."

"Like my Legos?"

"Sort of like that."

"Did you get it cleaned up?"

"I didn't. Someone I trained did."

Sarah came in from the kitchen. "And you actually let him?"

"I did."

"That might be the most heroic thing you've done."

Caleb chuckled. "Heroic is a stretch. But thank you."

That night, after Sophia was in pajamas and the last of the dishes were drying on the counter, Sarah and Sophia headed upstairs for stories.

Caleb stepped into his home office, the room where this story had begun.

Upstairs, Sophia giggled. Sarah's voice followed.

Caleb turned toward the sound, as he had turned toward the lake the night before.

Monday was coming.

THE NEXT CHAPTER: JUST GETTING STARTED

Marcus demanded a face-to-face meeting with Caleb when he heard about the Daytona Project falling through. They met in Caleb's office. Marcus paced the whole time.

"You don't hand that kind of decision to an employee," Marcus repeated.

Caleb let Marcus finish a long accusation.

Even though the door was shut, Caleb could see Matt and others pass by the door and look in.

Marcus had lost none of his own money. What he lost was confidence in Caleb.

"I invest in you, not your team," Marcus said as he opened the door and stormed out.

Caleb sat back in his office, wondering how much money just walked out the door with Marcus.

Over the next two months, Caleb and his team regrouped—not with grand plans, but with a common understanding of what was important. They put their plans for new hires on hold.

Matt took the lead on several decisions. The office felt focused. He and Sarah enjoyed two date nights at The Tide Table Restaurant.

The improvements at Ridgewood Flats were completed. Repaired sidewalks, better lighting, ... Small things done carefully. Caleb walked the property a few times. He often sat with residents at the picnic table.

At Echelon 417, occupancy continued to rise. One Saturday afternoon, Ann and her team organized a picnic by the pool. Folding tables. Paper plates. Children and adults playing games. Most of the residents came.

Not everything was fixed. A few investors remained cautious. One deal stalled. Caleb still felt the weight of recent months on his shoulders.

He and Sarah canceled an expensive, planned vacation and had to sell some mutual funds to pay for the settlement with Mateo.

Caleb watched a news clip about Habitat for Humanity helping to build affordable houses for first-time homeowners. He and his family volunteered for the next opportunity to help. A few folks from his team and from the mastermind joined him.

That Saturday, at the Habitat site, Sarah and Grace laughed as they measured and cut siding. A nail gun popped. Sophia poured ice water into cups for the other volunteers.

Caleb's phone chimed in his pocket. He pulled it out. James Connors was calling, a member of the Daytona City Council.

"Still interested in developing affordable housing?" Connors asked.

Caleb set down his hammer.

"Absolutely," he said.

"I just heard the buyer couldn't come up with the money for the property we had been working on. The owner is looking for a new buyer. Still want it?" Connors asked.

"I do," Caleb said, perhaps too quickly.

When he told Sarah, she said, "Oh. I had hoped we'd have more time before you took on another big project."

Caleb noticed that saying yes to the project felt both right and heavy at the same time.

A reopened door, a few calls, and the deal came back to life. This was the deal Matt and Caleb had walked away from. The owner quickly accepted their original offer. Eli drew up a stronger contract.

Caleb and Matt led a video conference call with investors, who quickly wired funds. It closed within forty-five days.

The Daytona Project was the opportunity that reframed everything Caleb was building. What had felt like a dead end in mid-fall now sent a thrill through Caleb's chest.

The week after the closing, back in his office, Caleb called Matt inside and handed him a folder.

"I want you to be my number two at Anderson Properties."

Matt swallowed. "You're sure you want to give me this much rope?"

Caleb didn't answer right away. He glanced at the folder, then back at Matt.

He grinned. "Not rope, Matt. Tools. Big difference. You can do this."

Fall turned to winter, and soon the New Year began.

Survey stakes went into the ground. Renderings were taped to the office walls. Anderson Properties planned to develop 120 affordable apartments, with retail serving as the anchor for the neighborhood's revitalization. The project would be about the same size as Echelon 417, but its impact would reach far beyond the property line. Families would have a place to call home.

By spring, the Daytona Project was humming. And the budgeted costs kept rising. The margins grew thinner, and some of Caleb's investors were asking questions.

When the local paper and TV station caught wind of the old neighborhood's renewal, they ran headline stories.

Caleb read and watched. Gratitude replaced shame as he remembered the previous headlines—when Mateo had fallen, broken his arm, and sued him.

Sophia joined him on the couch to watch one segment. When they went to commercial, she threw her arms around her father and said, "Wow, Dad."

Sarah stood looking over the couch. She put a hand on Caleb's shoulder, her eyes wet.

One evening after work, as life settled back down, Caleb came in to find Sophia wearing one of Sarah's aprons. Flour dusted the counter. Broken eggshells sat beside the mixing bowl filled with cookie dough.

"I'm glad you're home more these days, Dad," she said, glancing up from the dough.

"Do you like being home more, too?" she asked.

Caleb looked at his daughter, her braids dangling, her smile wide.

"I do," he said.

She picked up a spoon. "Do you want to taste the cookie dough?"

Caleb reached over and gently squeezed her shoulder. They both tasted a spoonful of the sweet dough.

Since January, on the third Wednesday of each month, Caleb and his family shared a meal with several others at the church they had attended a year earlier—the one where the pastor spoke about justice, mercy, and walking humbly.

The smell of spicy chili filled the air. Children darted about, laughing. Adults engaged in lively conversations around the tables.

After dinner, Caleb and Sarah joined a small group in a Bible study, reading the parable of the sower and the seeds from Mark's Gospel. Caleb still had a lot of questions about the Bible. That night, he had a hard time sorting out the meaning of the seeds and soils.

Sarah leaned in close to Caleb. The evening ended with prayer.

Meanwhile, beyond church and work, the mastermind continued to meet every Tuesday at 6:00 a.m.

One week, Nathan led with a verse from John 15:16: *"You did not choose me, but I chose you and appointed you so that you might go and bear fruit—fruit that will last."*

At a local real estate networking event in Daytona, a young man named John struck up a conversation with Caleb. He was in his late twenties, managed a solid portfolio of properties, checked his phone too often, and had eyes that showed a tiredness Caleb recognized.

"I'm doing well, better than I expected," John told Caleb. "But something feels off. Have you ever felt that way?"

"Yes. I have," Caleb responded.

John asked, "What changed?"

"I began to discover who I am," Caleb said, and then told John his story of the past year.

"I've been thinking about starting a group, a mastermind, similar to the one I am in, but local, meeting in person."

"If you start it, I'm in," John replied.

One evening, on the balcony with Sarah, Caleb stood watching the beam from the lighthouse pass over the ocean. He took her hand and whispered a prayer of thanks for her and Sophia, for Nathan and the others who had helped him discover a clearer purpose for his life.

Tomorrow would bring another full day. There would be numbers to review, conversations to have, decisions to make, courage to find, and people depending on him for results and more.

Sarah went back downstairs and made two mugs of tea. She brought them upstairs and handed one to Caleb on the balcony. They leaned against the railing and breathed in the night air.

Darkness closed in.

Sarah was by his side.
And the tea was hot.

EPILOGUE: A NOTE TO THE READER

Did you see a bit of yourself in Caleb's story?

You're successful by most measures, but feel incomplete. You've built more than you ever imagined, but aren't sure what it's all for.

Caleb's story isn't about giving up on your dreams. It isn't about being irresponsible. It isn't about not making money. It's about asking better questions, going deeper, listening more closely, and noticing the people in your life.

Profit still matters. Excellence still matters. Leadership still matters.

But there is more.

For Caleb, purpose arrived slowly. He had conversations. He experienced challenges. He joined a group that cared about him and spoke the truth to him. He was open to faith.

This book isn't meant to be a how-to book. See it as an invitation.

Caleb's approach may not be yours. Make your own choices, find your own circle, discover your own purpose, live your own life.

APPENDIX: QUESTIONS FOR EACH CHAPTER

This book isn't meant to be rushed.

After reading each chapter, take a few moments to pause and reflect.

Below are a couple of questions, along with a space for writing your response.

You don't need to answer every question. Write if that helps.

There are no right answers here—only honest ones.

Keep reading and come back to this page as you finish each chapter.

Chapter 1 — The Victory That Didn't Satisfy

1. When have you achieved something you worked hard for, only to feel strangely empty afterward?
2. What does your version of "What now?" sound like in your own life right now?

Chapter 2 — The Whisper of Something More

1. What might you discover if you stayed present instead of withdrawing when discomfort shows up?
2. When have you experienced something like the group Nathan facilitates?

Chapter 3 — The Shift He Couldn't Ignore

1. How do you usually measure "good leadership" when things go wrong?
2. What changes when you see people not as problems to solve, but as neighbors to serve?

Chapter 4 — The Rhythm That Rewrites His Story

1. What rhythms currently shape your days—intentionally or unintentionally?
2. Where are you being invited to listen more than speak right now?

Chapter 5 — *The Conversation That Changes Everything*

1. How do you balance financial responsibility with caring for people affected by your choices?
2. When have you sensed a nudge to change course—but hesitated to act on it?

Chapter 6 — *The Pressure That Reveals His Purpose*

1. Where do justice, kindness, and humility feel hardest to live out in your current season?
2. What would it look like to choose mercy even when it costs you something tangible?

Chapter 7 — *The Retreat That Resets His Life*

1. Who have you trained—or could train—to carry responsibility alongside you?
2. How do silence, rest, or reflection currently fit into your life?

Chapter 8 — *The Next Chapter: Just Getting Started*

1. What feels unfinished—or still forming—in your life or work right now?
2. Where are you sensing movement toward a deeper purpose, even if the outcome isn't clear yet?

A last question: What might God be inviting you to notice, consider, or take a step toward next?

READER RESOURCES

For Those Ready to Keep Growing, Leading, and Living on Purpose

Thank you for reading *Profit Seeks Purpose*.

I hope that Caleb's story stirred something in you—an echo of your own questions, your own longing for deeper alignment between your work, your faith, and the people entrusted to you.

If this book helped you, here are resources to continue the journey.

1. Join the Email Community

I send reflections, Scriptures, stories, and practical tools for integrating faith, work, and purpose.

This list is also where I share updates about new books, events, and resources.

www.ProfitSeeksPurpose.com/community

2. Explore Profit Seeks Purpose: The Conversation

If you're an entrepreneur or leader longing for deeper connection, accountability, and spiritual growth within a trusted community, consider applying for our Profit Seeks Purpose: The Conversation group coaching experience. We meet monthly online. It's the same environment that shaped Caleb's story—and it may be exactly the space you've been praying for. You'll find the application and FAQs at the following link.

www.ProfitSeeksPurpose.com/theconversation

3. Download the Free Devotional Guide to accompany your reading of the book.

It includes Scripture, further questions for reflection, and a prayer for each day.

www.ProfitSeeksPurpose.com/bookdevotional

4. Stay Connected on Social Media.

I'd love to hear from you and learn how this book met you.

LinkedIn: linkedin.com/in/harlandmerriam

Facebook: facebook.com/harlandmerriam

YouTube: [@ProfitSeeksPurpose](https://YouTube.com/@ProfitSeeksPurpose)

Tag me with your thoughts, questions, or highlights.

5. If This Book Helped You...

Your honest review on Amazon or Goodreads helps other readers discover the book.

Here are some ideas for leaving an effective review:

www.ProfitSeeksPurpose.com/review

A Final Word

Wherever you are in your journey...

Keep going.

Show up.

Serve well.

Build wisely.

Walk humbly.

Lead with love.

Grace and peace,

Harland Merriam

ABOUT THE AUTHOR

Harland Merriam is a real estate investor, coach, pastor, and trusted guide for entrepreneurs. With decades of experience in ministry, the military, and business, Harland knows the tension between outward success and inner rest—and the power of walking that journey in community.

He is a graduate of Stetson University, where he studied math and physics, and of Princeton and Union Theological Seminaries. He also completed the Army Reserve Chaplain Command and General Staff Course.

Harland has served as a general partner managing a 129-unit apartment complex and has led monthly meetups for real estate investors.

He has completed four marathons, hybridizes daylilies, is active in Rotary, and has served on various community boards. He has also served as University Chaplain at Stetson University and as a Police Chaplain in Texas.

Through mastermind groups, retreats, and one-on-one coaching, he helps others uncover what truly matters and build lasting impact without losing their souls in the process.

Harland lives in DeLand, Florida, with his wife, Barbara. They have sons and grandchildren in Colorado and New Zealand. He loves to walk and ride his bicycle and believes the best success stories are the ones rooted in purpose.