

# Tending Your Accounts

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Stephen R. Covey introduced the concept of the emotional bank account. Since deposits evaporate over time, you need to keep your accounts current with continuing deposits. His son, Stephen M. R. Covey, proposed the concept of the trust bank account, the level of trust you have with another person. Both are immensely important.

There is also a merit bank account; actually, there are many. First, there's your merit account with the universe. I cannot prove this in a scientific or metaphysical way, but I believe it exists. Biblical wisdom states: "You reap what you sow." This is self-evidently true in all spheres of life. The Buddhist concept of karma, in this life and future lives, also supports the concept of merit. Buddhists even have a concept known as the field of merit (not that they are talking about the same thing as I am here). There are merit fellowships at universities, merit scholarships, merit raises. You have a merit bank account with the universe--you reap what you sow.

The fact that bad things sometimes happen--undeserved--to good people seems to contradict this "law of compensation" (as Emerson put it). This is an aberration of the order of the universe that does not necessarily negate the concept of merit. People have free will, and many of them are evil. Unfortunately, unfair things happen. Natural disasters happen. But if we look long term, good prevails. People get what's coming to them, in this life, the next, and often both.

It has been said that "to give is more blessed than to receive." But there are times when it is as blessed to gracefully receive as to give. We receive blessings from the universe and from others. That said, there is a way to make sure your merit bank account with the universe is in good order: give more than you receive. You can give time, money, resources, love, emotional/moral support, teachings, assistance--the list is endless. When you give, it is you who receives most. One can find peace knowing that there is, ultimately, justice in the universe.

In relationships, we have emotional, trust, and merit accounts. Whether we keep track of them consciously or subconsciously, with thoughts or with feelings, they exist--an account for everyone we know, just as others keep track of our accounts. Sounds brutal, but if you've ever unwittingly found your accounts in a relationship overdrawn, you'll realize the truth in this. Sometimes, being overdrawn results in the bank account being closed forever, but a healthy account stays open. Of course, you don't want to open an account in a bank that is insolvent.

Napoleon Hill, in his Law of Success courses, taught many factors that are necessary for success. One of them is the Habit of Doing More than Paid For. Why do more? Hitting the exact point is sometimes hard: this is what I was paid to do. You'll usually be either over or under. Better to be at least a little over, in all your accounts, as well as your work.

We have other conceptual bank accounts in our lives/worlds. All we have some control over, some more than others. Tending to your accounts is good business. Balancing them is a perpetual challenge.

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