

# Money

*from Heart to Heart by Christine Robinson & Alicia Hawkins*

Sorting out the place of money in your life is the soul's work

-Stephen Jenkinson

Money often costs too much.

-Ralph Waldo Emerson

It's not what you earn, it's what you spend.

-Paul Clitheroe

## Consider This

"Your money or your life," says the outlaw in the old joke. When there is no answer, he prods the rich man with his gun and yells, "Your money or your life! Are you deaf?" "No!" cries the rich man. "I just can't decide!"

The odd thing about money is that it is our lives in such deep ways. Our money represents the fruits of our labors, the years of our lives we have spent at work, the value others have placed on our efforts. If we have inherited money, that money represents a gift of the self of another person, their labor and creativity. Money is shorthand for time and talent, and our time and our talents are who we deeply are. Money plays an important part in the comforts we have in our lives and the security we enjoy about the future. We pursue happiness, in part, with money. For all that we intuit that the love of money can be the root of all evil, we want it. "I've been rich and I've been poor, " said Mae West, "and rich is better."

Money is our life in a deep way, but it's not our only life. Having money is better than not having money only if the acquisition of that money has not eclipsed other important values, like family, creativity, spiritual life, and friendships. Acquiring riches often separates a person from family and friends, if only because it takes time and focus. It's easy to develop a suspicious attitude toward one's neighbors when one has considerably more material wealth than they do. Sometimes the wealthy ask themselves, "Do they really love me, or do they just love my money?" Further, the acquisition of money has an addictive potential. The desire for money can overcome love, common sense, health, and all the other values that make life good. In the end,

of course, money cannot buy us health, friendship, family, or even security, helpful as it can be in all of these areas.

Poverty is just as injurious to the whole of our life as addiction to wealth. Real poverty, like wealth, can separate one from one's fellows. Poverty can keep people from being creative or furthering their educational or spiritual goals. It can thrust a person into a frantic and single-minded focus on earning money or using dubious means to earn money. Sometimes monastics of various faiths practice poverty as a spiritual discipline. However, this would better be called simplicity, since these persons, even if they own very little, usually have enough security as a group to keep the damages of true poverty at bay. Real poverty is rarely good for the spirit. Great wealth is dangerous to the spirit. Between poverty and wealth is a point of balance for every person-that point of "just enough."

Wealth and Riches. In pursuit of a balanced attitude toward money, perhaps our goal in life should be to live richly rather than to be wealthy. Here's the distinction.

"Wealthy" is a social lifestyle of those who have the most in a society, whether that's the one woman in the village who has a goat and a few chickens or the multibillionaire of our society.

Wealthy" is not measured in any way except by comparison with "hers. That's one reason the pursuit of wealth is addictive. It is a nebulous goal. The grass is always greener somewhere else, and one never can quite say, 'I've achieved wealth and can now turn to " her things."

"Rich" is a broader and deeper word than "wealthy." You can be rich with friends or enjoy something richly. A color is rich if it is deep and well pigmented. A rich dessert has a certain depth and complexity of taste that a Popsicle or donut just doesn't have. In music, a rich tone is one that has a full range of overtones just under the surface. Thoreau believed he was rich because he knew the trees and animals around his hut at Walden Pond.

Most of us will never be wealthy, but many of us could be rich. Being rich involves having enough money to meet our needs without worry and living a life that involves many values and pleasures.

Having enough is a two-sided prescription. It means both that one has income and that one's wants do not exceed that income . To become rich, one can either find a large source of income or one contain one's desires and enjoy life as it is. Thoreau said, "A man is rich in proportion to the number of things which he can afford to let alone." Lao Tzu came to this by another route: "He who is contented is rich."

When our pleasures have depth, it is much easier to be content with fewer of them. Like the rich dessert that satisfies in just a few bites, deep pleasures keep on giving. Cultivating deep

pleasures helps us keep our wants small enough that our income becomes "enough." One trip abroad with a dear friend can be enjoyed for years of anticipating and remembering. Money given to a grand project of some kind brings the quiet pleasures of generosity. Money spent on purchased baubles would have faded. Using our life's energy to provide for ourselves and our families is deeply satisfying. These are all good things.

**Balancing Life and Money.** There are basically three things we do with money: share it, save it, and spend it. It is good to be intentional about what these proportions will be and disciplined about carrying them out. The biblical tithe (10 percent) is a standard of sharing that many people adopt. We should be saving at least that much; in some periods of our life we should be saving more. If we cannot do these things, our spending is out of balance. We are encouraged in this society to spend as a cure for all that troubles us, but this is a false road. Overspending is an out-of-balance reaction to an out-of-balance life.

On the other side, if earning money has begun to take up so much of our life that our friends, family, and hobbies must be put aside; if we hate going to work; if work is making us ill or forcing us to go against our values; then we have to make some serious decisions. Money is an important part of life, but it is not the whole of it. When the whole is seriously suffering, it may be time to simplify our desires and make some changes so that the whole of our life can be in balance. Your money or your life? Let's strive to keep both-in balance.

### **Activities**

Before the gathering, reflect on money by doing one or more of the following activities.

**Checkbook Theology.** Look through your checkbook register or credit card bills. If you had just arrived from Mars and were given these documents as representative of the values of an Earthling, what would you conclude about their owner? What does he or she care about?

*Journaling Suggestions.* Think about the last few times you spent money on luxuries or "frills." What motivated that spending? How did you feel?

Think about the last few times you gave money away. Why did you do it? How did you feel? What do you want to do that you can't do because you don't have enough money?

## Questions

1. What does "living richly" mean for you?
2. How is money one or more of the following things in your life: power, freedom, a cushion, the root of all evil, the sum of blessings?
3. What did money represent in your family when you were growing up, and what were you taught about its use?
4. What was the most important message your parents sent to you about money?
5. What is your most significant memory about money?
6. Think about the percentage of your income you share, save, and spend. Are you satisfied with the balance between these uses? What other choices would you consider making?
7. Respond to something you read, do you agree or disagree? Why?

Meeting Date: April 11th