

# MORE THAN MONEY

Timeless themes & personal stories | Exploring the impact of money in our lives

Archive Edition

## Exploring the Personal, Political, and Spiritual Impact of Wealth in Our Lives

### *More than Money*

Exploring the personal, political, and spiritual impact of wealth in our lives

ISSUE NUMBER 7

MONEY AND SPIRIT



#### INSIDE:

- \*Personal Stories
- \*Two Spiritual Leaders
- \*Heeding the Voices of Our Faith
- \*Steps for Spiritual Grounding
- \*Resources



#### Coming in the Next Issues:

To Spend or Not to Spend  
Summer '95  
Submissions welcome by  
June 1, 1995

Money and Children  
Fall '95  
Submissions welcome by  
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### Seeking a Spiritual Compass

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people practicing that faith.

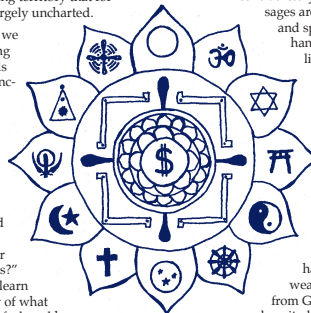
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As we delved into the literature, we were struck by how judgmental and contradictory the cultural messages are about money and spirit. On the one hand, Biblical sayings like, "It is easier for a camel to pass through the eye of a needle than for a rich man to enter the kingdom of heaven" and "Love of money is the root of all evil" permeate society.

On the other hand, notions that wealth is a reward from God or that spiritual purity leads to riches are also bandied about, by televangelists and "prosperity consciousness" leaders alike. We asked ourselves, "What elements of truth do we see in each? How might we reconcile seemingly opposite views?" We decided not to include organized religion's relationship to money (a huge subject in itself), but to focus on inspirational models, practical guidance, and useful resources for people with wealth struggling to align their money with spiritual values.

Putting together this issue has been a

*continued on page 2*



Issue 7, Spring 1995

A Complimentary Giving Resource  
Provided By

**BOLDER  
GIVING**  
Give more. Risk more. Inspire more.

# Welcome

## Welcome to More than Money Journal

More Than Money Journal, published quarterly from 1993-2006, was one of the first public forums where people shared personal stories about the impact of wealth on their lives. Groundbreaking for its time, each issue is filled with examples of ordinary people struggling to align their money and values in their spending, investing, giving, legacy, and relationships. The themes and stories in these journals are timeless and ring as true today as when they were first published.

More than Money Journal was a project of More Than Money Institute, a nonprofit peer educational network that touched thousands of people through its publications, presentations, gatherings, journal discussion groups and individual coaching. When More than Money Institute closed in 2006, its founders Anne and Christopher Ellinger (whom you'll see in More Than Money as Anne Slepian and Christopher Mogil) went on to launch another initiative called Bolder Giving. Individual articles from the journal were archived online with the Project on Civic Reflection.

Today, Bolder Giving is thrilled to be able to offer full back issues of More than Money Journal as a resource for families with wealth, philanthropic advisors, and all those exploring the impact of money in their lives. On the Bolder Giving website you can download issues individually.

Online, you can also order beautiful bound copies where 6-10 issues of the journal are compiled by theme:

- Giving
- Lifestyle, Spending & Investing
- Money and Values
- Children and Inheritance
- Money and Identity

*(See full listing on back page of this journal)*

We hope that More than Money Journal brings you fresh ideas for aligning your money and values, and that you use the stories to start conversations with your own clients, family members, and friends. (Note: We have removed many last names from the personal stories in the journals, to protect the privacy of those who gave us permission before the days of internet).

## About

**BOLDER  
GIVING**  
Give more. Risk more. Inspire more.

More Than Money Journal roams the full territory of money and values. Bolder Giving has a more pointed mission: to inspire and support people to give at their full lifetime potential. A national, non-profit educational initiative, Bolder Giving invites you to help create a culture of greater generosity and to take your next step in becoming a bold giver.

At [www.boldergiving.org](http://www.boldergiving.org) you will find interactive tools and resources to help you explore three ways of being bold:

**Give More:** explore your lifetime giving capacity.

**Risk More:** step beyond your giving habits.

**Inspire More:** spark conversations about bold giving.

Bolder Giving's resources include:

**Stories of Inspiration-** The Bolder Giving website features stories of over 100 remarkable givers who have given at least 20% of their income, assets, or business profits. We host monthly teleconferences and web chats for informal conversations with these bold givers. Bolder Giving's stories have been featured widely in the press - on CBS and ABC evening news, in People and Inc. Magazines, The Chronicle of Philanthropy and elsewhere - and speakers are available for presentations and media interviews.

**Support for Donors-** Bolder Giving provides giving tools such as personal coaching, referrals to donor networks, workshops, the Bolder Giving Workbook and other publications, and a content-rich website. Please see the list of publications in the back of this magazine.

**Resources for Advisors-** Bolder Giving offers presentations, workshops, and publications for fundraisers, financial professionals and philanthropic advisors.

We invite your participation and support.

Thanks to the financial support of a few foundations and many individuals, Bolder Giving is able to offer free downloads of More Than Money Journal on our site. If you receive value from this publication, we invite you to donate online or contact us to explore ways of being involved as a donor, partner, or volunteer. Bolder Giving is a 501(c)3 tax-exempt organization, so all contribution are fully tax-deductible.

### Contact Us

#### **Bolder Giving**

330 West 38th Street, Suite 505 New York, NY 10018

Telephone: 646.678.4394

[info@boldergiving.org](mailto:info@boldergiving.org) / [www.boldergiving.org](http://www.boldergiving.org)



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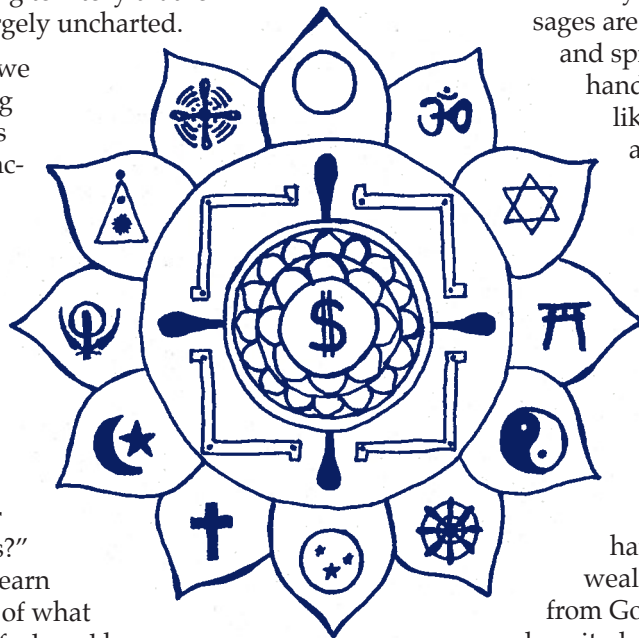
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*continued on page 2*



## More than Money

is a quarterly publication written for people questioning society's assumptions about money, and particularly for those with inherited or earned wealth seeking a more just and sustainable world.

### Rates:

Individuals	\$35/year
Low-income	contribution
Organizations	\$70/year
Back issues	\$5 for mbrs.

For subscriptions, to send letters to the editor, or for information about this publication, contact:

More than Money  
2244 Alder Street  
Eugene, OR 97405  
(503) 343-2420

Mailing lists remain  
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All subscriptions to *More than Money* include membership in the Impact Project, a non-profit organization assisting people with financial surplus to take charge of their money and their lives.

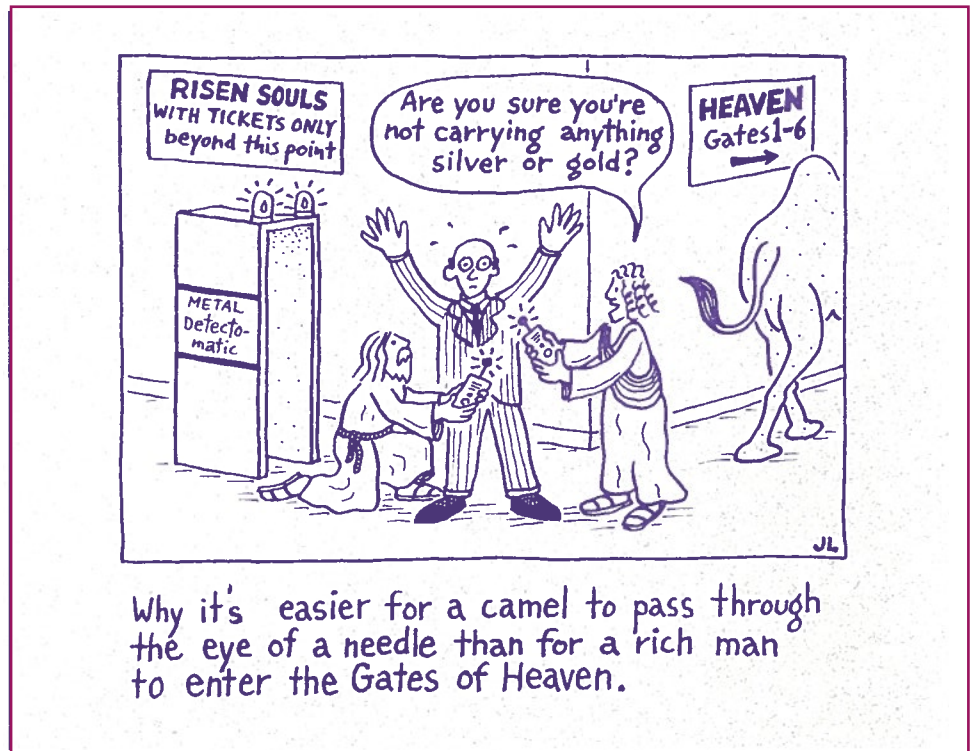
For information about the Impact Project, write or call:

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profound education for us. Our eyes have been opened to how faith is a fundamental force in many people's financial lives; our hearts have been moved by learning how many people use their wealth to serve spiritual values. We hope this issue of *More than Money* will affirm your own spiritual journey, and help us all take a next step towards living with greater integrity and conviction. •

— Christopher Mogil and Anne Slepian



## Letters to the Editor:

it to be both excellent and insightful. Indeed, I have recommended it to clients and others during the course of my practice, my work with the Institute of Certified Financial Planners, and a class I have taught entitled "Money and the Human Experience." I have also publicized the Impact Project's bibliography within the financial planning profession.

I strongly believe the future of the financial planning profession is grounded in its abilities to understand and fully address the sorts of issues raised by *More than Money*. Personally, I am immensely strengthened by the knowledge that others are working on these issues from vantages different but complementary to our own as practicing financial planners.

— Richard B. W., JD, CFP  
Denver, CO

I'd like to respond to a Letter to the Editor back in Issue #4 from another financial professional, Mr. Alan E. Petsche, who accurately criticizes your publication for lacking the hard data and analysis of a traditional money magazine.

As professionals, there are endless places to read about ROI, yields, and rates, but few which explore the guiding principles behind what we do. *More than Money's* gift to us professionals is in reminding us of the philosophical and human side to personal finance.

— Ted B.  
Assistant Director  
Social Investment Forum  
Washington, DC

I have been a subscriber to *More than Money* for some time and have found





# The Relationship Between Money and Spirit

*Money and spirit seem to have a tumultuous relationship, sometimes going hand-in-hand, other times appearing fiercely at odds or in painful separation. The following sampling of voices, personal and cultural, reveal some of the range of feelings and positions people hold about the relationship of money to the spiritual life. Some clearly feel their wealth is a barrier to God; others experience their use of wealth as God's love in action. All the people we interviewed are searching to find a relationship to money that honors their spiritual beliefs.*

## Finally Walking My Talk

I have been blessed with a potent way for my wealth to serve the spiritual world. It started four years ago at Sotheby's auction house. I bid \$39,050 for three ceremonial "masks." I knew these were sacred objects to the Hopi and Navajo nations, and I returned them to their home.

"I feel called to transform money into the currency of spirit."

The outpouring of support for this action led to my founding the American Indian Ritual Object Repatriation Foundation, a public foundation which, by facilitating the return of spiritual objects, enables American Indians to continue or reactivate their spiritual ceremonies. The Foundation also gives non-natives a powerful way to connect to the spiritual lives and powers of indigenous people. That one act set people and events into motion which have transformed my life. To be "walking my talk"—that is, taking what I have felt in my heart for years and turning it into actions in the world, is fulfilling beyond measure.

I am aware of the contrast between my material world and the Native world, and I grapple with my own addictions—to comfort, to jewelry or a weekly manicure... I have learned to live with and sometimes laugh at all my anxieties and internal contradictions. ("Oh no, what if my money someday disappears? Will my life be ruined? or will I be freed to be more spiritual?")

Now that I have a vehicle to serve the world, I feel more relaxed. In the

larger scheme of things, money—or pain and guilt about it—is not that important. I also recognize these feelings as part of who I am—I don't need to get rid of them or be "pure" in order to serve. I am thankful to have money to do the work I feel called to do: transforming money into the currency of spirit.

— Elizabeth Sackler

*The American Indian Ritual Object Repatriation Foundation, 463 E. 57 St., NY, NY 10022, (212) 980-9441.*

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## More than Money

Issue # 7  
Spring 1995

Editors-in-Chief:  
Christopher Mogil  
Anne Slepian

### Consultants for this Issue

Miven Booth  
Dakota Butterfield  
Cindy Kartch  
Ariel Lublin  
Betsy Wright

With Assistance from  
Deb and Peter Bermudes

Anne Breyer  
Ellen Deacon  
Helena Halperin  
Rob Wessel

### Production Manager

Allen Hancock

Distribution  
Tom Berg

Illustrations  
Donna Cohn  
John Lapham

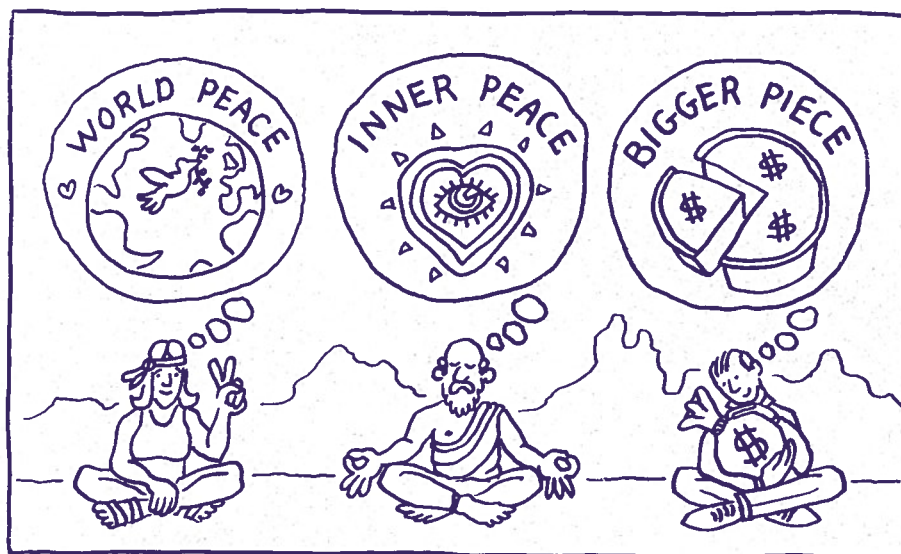
## Gathering Stories

*Because people rarely share their personal money stories, it can be quite an adventure to gather the vignettes for More than Money. We often interview several dozen people for each issue, as we don't know in advance whose stories will be most potent. We synthesize a 30-60 minute discussion into a vignette, review it word-by-word with the interviewee, and revise it until he or she gives approval. We do the same for submissions.*

*Even with this careful process many people feel keenly vulnerable sharing their stories. Compared to the fluid process of living, words are stark and static; a vignette is like cutting out a single frame from a motion picture. "Is this really me? Will others judge me? Can I change my mind and feelings even if this is in print?" Even under complete anonymity, some people cannot shake these feelings and they decide not to print their story. Those who go ahead often feel strengthened by having a chance to reflect on their experience, by making their personal struggles and insights useful to others, and by the very act of breaking the silence about money.*

*We don't expect you to like or agree with all the viewpoints here—we don't—but we ask you to treat each story tenderly as a gift from the heart, sometimes offered with trepidation, and always with courage. •*

"I long for our culture to bring our material existence and our spiritual quest into the same dimension."



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### The Marriage of Spirit and Matter

For twenty years I have worked and taught classes in the mystical realm. About a year ago, midway through teaching a nine-month course about chakras (energy centers in the body), one of my student teachers came to the class in tears because her spiritual group now forbade her to assist anyone who took money for their spiritual teaching. As I was unwilling to stop charging fees (which were needed for rent, advertising, photocopying, etc.) she was lost from the course—another victim of the division between spirit and matter.

As I see it, we are all children of the divorce between spirit and matter that happened long ago when the archetypes of the Great Mother and the Great Father were split apart. The Mother Goddess, worshipped for 30,000 years, represented the living spirit within the flesh as seen through the cycle of birth, death and rebirth. In a gradual process that took place roughly 4000 to 1500 B.C., she was taken over by a thundering Father God, who denied connection with the physical and with the Mother archetype.

Over time, the Goddess was completely overthrown and her worshippers killed, enslaved and burned. Spirit and matter became separated, each one seen as devoid of the other. Spirit became completely immaterial, while matter (and the Earth itself) became seen as a mindless inert mass with no spiritual value.

When my friend dropped out of

the class, I asked her (hypothetically) whether she could stay if we cut out the meditation, ritual, and yoga. Her answer was yes, I could have charged money for a marketing seminar or a cooking class, but not for anything that had spiritual value. (As if even these things were devoid of spirit, which as any cook or salesperson can tell you, they are not.)

This society is so convinced that money corrupts the purity of spiritual pursuits, many small churches and spiritual organizations suffer and die from a frayed shoestring budget, while more mercantile industries take over the planet. I long for our culture to bring our material existence and our spiritual quest into the same dimension; to reclaim our right to prosperity, and to use that prosperity to steer the world to a healthier place.

— Anodea J.

### Healing the Division

For most of my life, I have viewed money and Spirit as existing on opposite ends of a spectrum. Either one is supposed to make you "happy" or "successful", but not both together. In addition, money and love got twisted deep inside me at an early age, when I lost my mother and was handed an insurance settlement. That money came to represent the love I didn't have and I hated it.





Although my financial worth is nearly half a million dollars, I have treated myself as worthy of zero. Although for six years I have been touching Spirit daily through meditation, the idea of Spirit loving, touching, and caring for me has felt incomprehensible and foreign.

In meditation this December I realized I needed to stop giving money to others until I could say no to requests as clearly as yes, and until I can offer gifts to myself as lovingly as I do to others. I remember sitting there in tears, deciding yes, I will listen to my inner guidance, and for once money and spirit didn't feel so far apart.

— Maya K.

### The Tiger Teacher

As a young person I yearned to emulate the great spiritual teachers who spurned money and embraced poverty—St. Francis of Assisi, Jesus, Krishna... “How can I ever be pure like them,” I thought with pain, “If I have to join the crass world of money?” In my early twenties I sat in the fields and meditated and prayed for 4-6 hours a day.

But money is like air: even if you dislike it, you still have to breathe. So I began working on an investment scheme of my dad's, hoping it would eventually buy me freedom to follow artistic and spiritual pursuits.

To my great surprise I began to see that money could have a nature that was healthy and vigorous. This was contrary not only to my spiritual readings but also to the '60s notion that money was intrinsically evil, part of a

capitalist system taking advantage of poor people. I dove into learning all I could about money, got degrees in financial planning, money management and accounting, and started a small business doing tax returns. Again I was shocked that my experience contradicted “spiritual” assumptions: what motivated my work was not greed, but the opportunity to give of myself.

I began to use meditation to observe my moment-by-moment experience with money rather than just be caught up in my belief system about it. I unpeeled the layers of my feelings about money. I saw, for instance, that underneath “envy” was actually grief: that I never had the financial freedom to write, that my parents hadn't given me more monetary support...and under that, more basic sorrows about the human condition, about the fact that everything I loved would inevitably pass away.

Slowly I began to see that these were only thoughts, and I didn't need to project them onto money. Money was simply a window to deeper experience.

Now I work as both a financial advisor and a teacher of Buddhism. I consider money a powerful spiritual teacher, because it so frequently calls up people's demons: desire, fear, guilt, greed, jealousy. In every contact with our demons is an opportunity to practice quietly noticing what is going on inside. In Burma, novice monks are sent out into the jungle to meditate where tigers roam; in our culture, money takes the place of tigers.

— George K.

For several more stories about money from Jewish, Hindu, Christian, and Buddhist perspectives, see Issue #2 of *More than Money*, “What Makes Giving Satisfying?” available for \$5 ea.



“In Burma, novice monks are sent out into the jungle to meditate where tigers roam; in our culture, money takes the place of tigers.”

## Powerful Position of Leadership

*How religious and spiritual leaders relate to money can significantly contribute to their spiritual power. We are struck by how some have done this through harnessing great wealth, while others have moved millions of people by offering their teachings while modeling lives of great simplicity. Two such contrasting figures are touched on below—the Aga Khan and the Peace Pilgrim.*

In 1993, nearly half the charitable contributions in the United States—\$57 billion—went to churches, synagogues, and mosques.

— From "Giving USA, 1994", AAFRC Trust for Philanthropy.



### The Aga Khan

The Aga Khan, who traces his ancestry 49 generations back to the Prophet Mohammed, is the spiritual leader, or Imam, for about twenty million Shia Muslims. Tradition invests the office of Imam with a significance beyond anything the Western mind can easily accept. To millions, he is king, high priest, and supreme judge. The Aga Khan's followers pay a tithe (zakat, which is 2.5% of income, and khums, 10% of income) voluntarily and directly to him. In 1970 the Aga Khan's fortune was estimated to be over \$300 million.

Because of his many industrial interests, the Aga Khan sometimes seems more like a business tycoon than a religious leader. He is aware of this, but explains that Islam is concerned with the whole life of the faithful, not only their religion. The Prophet, too, he adds, was a businessman. The Aga Khan primarily concerns himself with enterprises that have social purpose (including education, housing, and health) and from which the Ismaili community benefits either directly or indirectly.

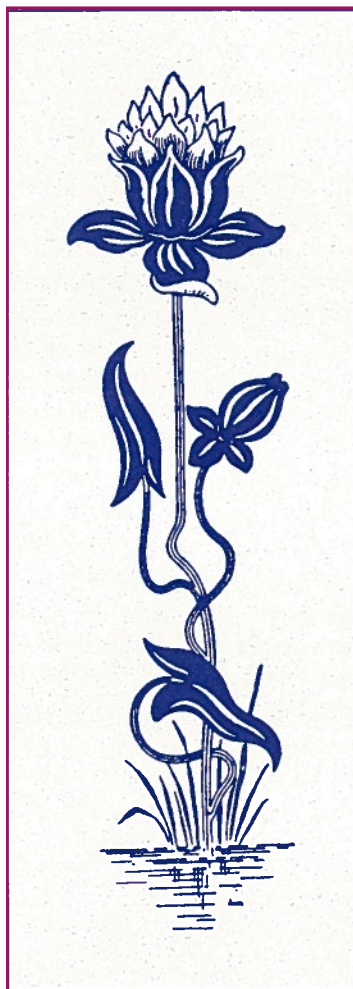
— Adapted from *The Aga Khans* by Willi Frischauer. Hawthorn Books, New York, 1971.

### Peace Pilgrim

Peace Pilgrim was a living example of the notion that wealth is not required for happiness or spiritual fulfillment—she owned nothing and was supremely happy. Following a vision of herself walking while wearing a tunic inscribed with "Peace Pilgrim," she walked for 28 years, from 1953 through 1981, inspiring many thousands with her message. She clocked 25,000 miles in 11 years, and then stopped counting. She vowed to "walk until given shelter and fast until given food, remaining a wanderer until mankind has learned the way of peace."

"After I dedicated my life to service, I felt that I could no longer accept more than I need while others in the world had less than they need. As soon as I brought myself down to need level, I began to feel a wonderful harmony between my inner and outer well-being, between spiritual and material well-being. Now that I own only what I wear and what I carry in my pockets, I don't feel deprived of anything. For me, what I want and what I need are exactly the same." •

—From a review by Beverly Rich of Peace Pilgrim's book *Steps Towards Inner Peace: Harmonious Principles for Human Living*.



### The Global Village

If the world were a village of 1,000 people, there would be:

- 335 Christians
- 182 Moslems
- 164 Non-religious
- 135 Hindus
- 60 Buddhists
- 43 Atheists
- 3 Jews
- 78 All other religions

—From the 1994 Britannica Book of the Year



# Opposing Directions on the Spiritual Compass

## Turning Away From Wealth

Jesus' concern with the dangers of affluence was not a casual, occasional remark, but a major emphasis in his teaching. Yet even the most biblically committed of us often carry three common but false assumptions that remove us from the biblical indictment on the rich: (1) "Others might be rich, but not me—I'm just an average American"; (2) "It's my attitude towards possessions and not the number of them that is the most important"; and (3) "The Old Testament teaches that wealth is a blessing from God; God has simply been good to me." Here's a response to each of these:

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*"...live close enough to the edge of your resources so that you must trust in God to meet your needs."*

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(1) In the eyes of most of the world, average middle-class Americans with a "just comfortable" standard of living are not only the rich of the world, but the super-rich. (For instance, the average American kid's yearly pocket money—\$230—is more than the annual income of half a billion poor people around the globe.)

(2) While many wealthy Christians believe that giving away large proportions of their income shows they are not too attached to possessions, the mark of sacrificial giving in the New Testament is not how much is given, but how much is left over after the giving is finished. In the Bible's view, wealth is always gathered at the expense of the poor (and thus is oppressive even if the means of accumulating wealth are "legal"), and maintained at the expense of charity.

(3) While community wealth in the Old Testament is regarded as a blessing of God, individual accumulation of wealth is seen as a spiritual danger which twists people's priorities and distorts their sensitivity to God, others, and themselves.

The ideal of prosperity is an ideal for the people of God as a whole, not for isolated individuals; a life of relative ease in the midst of the suffering of others is never seen as good. Thus, biblical lifestyle is one in which needs are met, but in which one lives close enough to the edge of one's resources to have to trust in God to meet his or her needs.

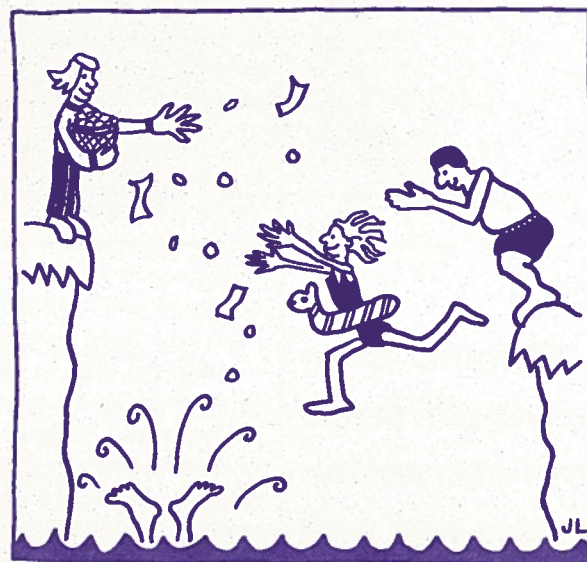
— Adapted and combined from the articles "God and Mammon" by Peter H. Davids and "The Bible and the Poor" by Bob Sabath. From the study guide "Who is My Neighbor? Economics as if Values Matter" by Sojourners magazine, a ministry of the Sojourners Community, 2401 15th St. NW, Washington DC 20009, 1-800-714-7474.

## Embracing Wealth

Throughout history the church has promoted poverty as a path to holiness. This teaching has been a powerful weapon for keeping power over the faithful... Voluntary poverty is a valid spiritual path. Renunciates like Gandhi and Mother Teresa have inspired millions. Celibacy, as practiced by certain religious disciplines, is also a spiritual path, but most of us don't believe that being celibate is the only spiritual path. Likewise, renouncing wealth is not the only spiritual path. We can choose to be stewards of wealth to serve the planet. If all spiritual people rejected wealth, then by default they would give the power to others who would spend it quite differently.

The real solution to the problem of lack of money comes from a change in our fundamental attitudes toward, and hence our relationship with, power and wealth. You can personally redefine money in your mind to be an extension of the universe or God-energy flowing through you. Your job is to channel money into the physical plane to use in a way that supports you and others. •

— Adapted from *Money Freedom: Finding Your Inner Source of Wealth and Power*, by Patricia Remele. ARE Press, Virginia Beach, Virginia, 1995.



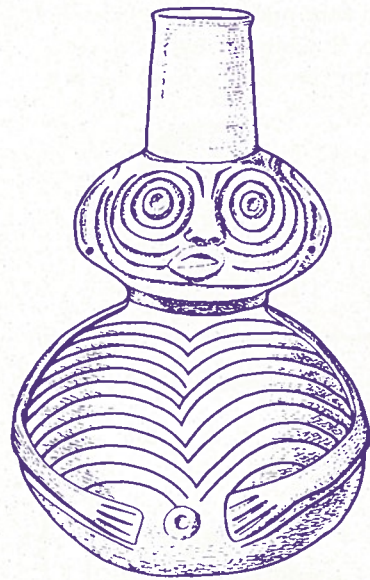
**"Money is worthless unless it's in motion. Throw it in the air or off of piers for girls and boys to dive for."**

**—Zen Sage Tofu Roshi☺**

## Does Money Follow Spirit?

I am often asked if I believe the maxim, “Do what you love and the money will follow.” There is a tantalizing kernel of possibility in this idea, whose ideal I do not want to tarnish. With my reality cap on, however, I believe there are some more specific requirements: doing something you love, doing it well and often, making your talents and enthusiasms widely known to those who might benefit, and the last—a crucial one—doing something other people want, need, and are willing to pay for. These elements create a cycle of energy, spirit, and money, that can stay in motion for mutual benefit.

— From a paper on “Work Spirit” by Sherrie Connelly of The Strategy Foundation, Washington D.C.



“Renunciation was no different from attraction—money still had a hold on me.”

### Personal Stories

continued from page 5

#### Becoming a Clear Vessel of Spirit

I used to earn my living guiding sessions for wealthy people. Secretly I was a prostitute to wealth, changing my attitudes, opinions—everything—to be valued by people with money. Later, I went through a phase of renouncing wealth. When I walked into a room with five people, one of whom was wealthy, I would see four spiritual people and a rich person! Renunciation was no different from attraction—money still had a hold on me.

Very gradually, through meditation and by being with people of extremely varying means, I cultivated my equanimity. Now I can listen to a person with great wealth and simply hear her or him as one human being to another. I can look poor people in the eyes without the urge to give them everything, to relieve their situation if just for the moment. Accepting each person’s unique karmic predicament about money, I can start to serve as an instrument for healing, helping people free themselves from addictions or pathology about money.

— Ram D.

#### Life, Love, and Money

When I was a young man, I thought it absurd to believe in a God who knew or cared about me personally. But then in 1969 I had a near-death experience that shook my beliefs to their core. Some

spiritual force had tapped me on the shoulder—me!—and said “Ed, I need to talk to you!” I was told that what matters in my life is how I have loved. Period. This love wasn’t about feeling a certain way, but rather, about action. Did I smile at the person who walked up the sidewalk? Was I mindful in my speech so as to avoid hurting others unnecessarily? I was told my job in life was to be helpful, but I wasn’t told in what way, or to whom.

For the ten years following this experience, I suffered with my own inability to live day to day in line with the directives I had been given. Before, I thought it fine to yell at my children if they annoyed me, or to hurt someone’s feelings by trying to be clever. Afterwards, I couldn’t. I had to painstakingly unlearn habits I had practiced all my life.

Over time, I did manage to create a fulfilling vehicle for my love: ironically, through a commodity so often viewed as contrary to spirituality—money. I founded a financial planning and investment company which helps clients use their assets “in ways appropriate to their life path.” We ask clients the deeper questions: “What’s important to you? What does it mean to be a shepherd to money? Just like intelligence or stamina, a talent or great beauty, wealth is a gift you can choose to use or not—so what will you do with it?” We talk about security, obligation, commitment... not in quantitative terms, but in the underlying meanings. We are dedicated to treating clients the same whether their assets are fifty thousand or ten million.

My observation over two decades of this work is that people who think of the money as security are never satisfied with it. Those who think of it as a responsibility to retain in a manner appropriate to their ancestors suffer greatly, always trying to live up to a spoken or unspoken ideal. The people with wealth who are most happy and energized are people who have clarity about their larger purpose and use their assets in ways that are consistent with it.

— Ed C. •



## If it's God's Money...

We have been fascinated by two seemingly contradictory ways in which religious people bring together money and spirit: through "radical simplicity" (turning away from wealth, to serve justice and be reliant on God) and through "stewardship of abundance" (gathering wealth and using it to express spiritual values). Each approach has drawbacks and benefits, both for a spiritual life and for the wider world.

If you believe that in God's eyes all humanity is as connected as one body, then holding on to wealth is as absurd as building a wardrobe of shoes for your right foot while your left foot trudges bare in the snow. Those practicing "radical simplicity" (not to be confused with involuntary destitution!) live in this reality, and express it with powerful integrity. Their lifestyle frees them to focus on community, love, service, and to experience daily their dependence on God.

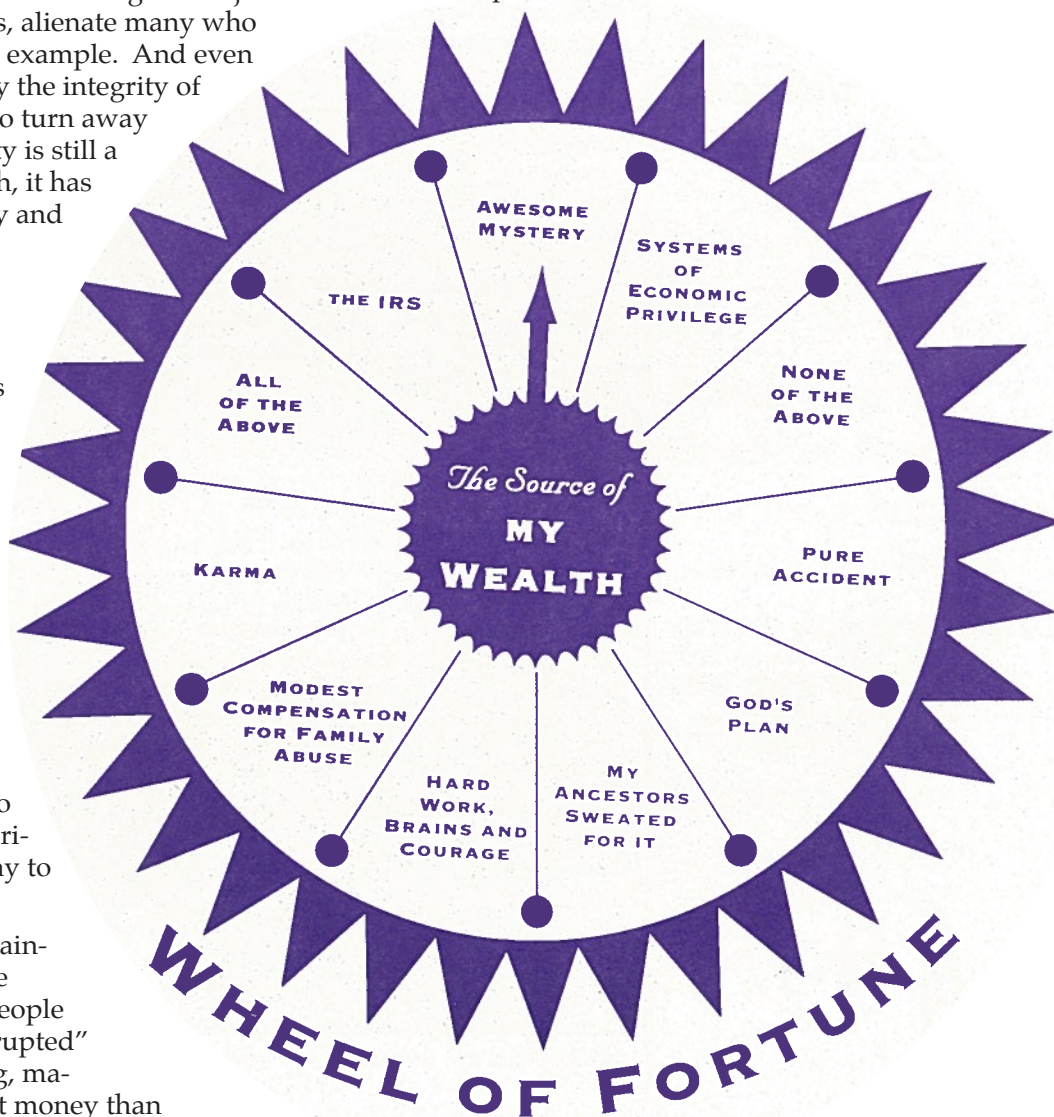
Its drawbacks? Some adherents of radical simplicity, by self-righteously dismissing the majority who protect their comforts, alienate many who might otherwise admire their example. And even though people are inspired by the integrity of Mother Teresa and others who turn away from wealth, radical simplicity is still a path that few choose. As such, it has a limited effect on the poverty and injustice of the world.

What about those who are drawn to be "stewards of abundance"—to use their wealth to develop themselves spiritually, and to further love, healing and justice on the planet? Freedom from financial pressure allows them to engage in spiritual growth, to travel and visit with spiritual masters, to connect deeply with nature, and to pursue meaningful work and service regardless of remuneration. Actively using their wealth—to create jobs, to fund programs, and to build community—they experience money as a powerful way to express spirit in the world.

Yet the choice to gather, maintain, and use wealth has some spiritual difficulties. Many people who never get blatantly "corrupted" by money (e.g., lying, stealing, manipulating, caring more about money than

people, etc.) still become spiritually undermined in subtle ways. Our interviewees named some of these pitfalls: developing an inflated sense of their own importance; expecting to always be in control; losing perspective about what's "normal" or "needed" because everyone around them also lives with oodles of comforts and conveniences; living as if unconnected to the bulk of humanity and the systems of life on the planet.

We believe that followers of each path might learn a great deal from the other, if they could step beyond judgment and defense and engage in open-hearted dialogue. The "simple lovers" might examine whether they are depriving themselves of tools and resources that could enhance their work for social justice. Wealth stewards might question to what extent individual ownership of wealth enhances their good stewardship or gets in the way. And so through greater understanding, they might help each other reach their common goal: to live with integrity and enact their spiritual values in the world. •



## Heeding the Voices of our Faith

*Religions tell the faithful: trust in God before all (including your insurance agent), love your neighbors as yourself, and give unstintingly to those in need. Are these bed-time fairy tales to tell our children or do we truly believe these traditional religious tenets? Despite a study on how ambivalently Americans relate religion and money, here are a few stories from people who are earnestly seeking to live out the fundamental principles of their faiths.*



“It is not that Christianity has been tried and found wanting, but rather that it has been found difficult and left untried.”

— G.K. Chesterton



More than Money

### A Steward's Questioning

After seventeen years working in commercial banking, I noticed I felt uncomfortable around people in my Mennonite congregation who had less money. For instance, I was concerned that if fellow church-goers knew I flew to New York for the weekend to see some plays they would be very judgmental.

Then I noticed that others were affected similarly: I saw wealthy church members clustering together; business people (who believed their work was ethically sound) being criticized morally, and so wounded spiritually; people with wealth pulling back from the church and leaving for congregations where they felt less tension. So I began working to promote more open and constructive dialogue in Mennonite churches—to get beyond judging and defensiveness and instead to explore together how each of us, whatever our means, can act more consciously with what we have. As all our resources are but gifts entrusted to us from God, then how can we develop as better stewards?

Personally, I think a lot about finding appropriate balance. Am I saving enough for retirement—and giving enough money today? Am I balancing spending for my own pleasure with helping others? (I match what I spend on myself with charity: if I go on a ski vacation, I give an equal amount away.)

Rather than settling for the norm of tithing, am I helping my church community set active giving guidelines? (For example, the standard for someone like myself who is single and a strong wage-earner might be between 10-40%) Rather than just building up money for its own sake, am I creating assets (such as jobs) that are useful for my wider community? Although I don't think there are any “correct answers” to ques-

tions of balance, I believe that we, as individuals and as a church community, can design some overarching principals.

— J.B. M.

### All One Body

Trying to look at one's wealth through the lens of faith is a challenge. I think faith by necessity is a challenge, leading us to examine things we would rather not examine, to take actions we would rather not take. When I lived and worked with homeless people in the New York Catholic Worker House, I realized daily that they had much more immediate need for the wealth I had inherited than I ever would.

I identified deeply with the Gospel story of the rich young man (Mark 10:17-27) whom Jesus told to sell all his riches to the poor in order to then come and follow him. This story became alive for me, challenged me, and I wrestled with it for years. In time, my wife and I came to see clearly through our faith that justice demanded that we divest ourselves. We gave away most of the inherited wealth I had control over (about \$2.5 million) to projects working for grassroots economic development and social justice.

Wealthy people are used to being able to create the structures they want around them through monetary control. I have seen wealthy people trying to do the same thing spiritually; create something in which they can feel comfortable, but doing it on their own, in a vacuum.

Initially they may find comfort in isolation, but when crises come, there is no one to turn to for support; no one from whom to receive challenge or constructive criticism that leads to real growth. Being outside of a community



of people struggling with faith makes it easier to gloss over questions that might be difficult.

I'm not a particularly driven or disciplined person, and being part of a church, a faith community, a tradition larger than myself, keeps pushing me to look at the world I live in with a little more sense of justice and outrage and compassion, and to take actions I wouldn't naturally be drawn to do.

An important and beautiful image in Roman Catholic Church tradition is the image of the Mystical Body of Christ, a body made up of all people, all equally necessary in order for the body to function. We all need each other and we are all responsible for one another. It has taken me a long time to learn this—it continues to challenge me.

— Robbie G.

### The Pleasure of Being Guided

As an adult, Judaism has been my guiding touchstone in relation to money. I strive to practice "tzedakah" ("righteousness" or justice) which includes thinking about how to use money. Some guidelines are giving away 10% of my income as well as giving something whenever somebody asks for money. With the help of three very close friends I have given away substantial portions of my inheritance. I view this as part of the process of "tikkun olam" ("the healing of the world") I've focused on projects enabling people to help themselves. Letting go of my ego and trusting others has been a vital part of the process.

Judaism helps me both engage my money in the world and consciously disengage. Every Friday sundown till Saturday sundown I observe Shabbat (the

### Without a Rudder

There is a vast chasm today between the once-potent forces of religion and faith on the one hand and the day-to-day details of work life and personal finance on the other, according to a new cultural critique. In *God and Mammon in America*, Princeton sociologist Robert Wuthnow argues that this severed connection is wreaking psychological havoc for millions of Americans struggling to lead honorable financial lives but seeing no clear signposts to guide them in matters of money.

The core of Wuthnow's analysis is a survey of more than 2,000 working Americans on the relationship between spirituality and such matters as career choice, workplace commitment, consumerism and charity. The study reveals that Americans are spiritually adrift when it comes to making decisions in the realm of personal econom-

ics. Once stern and prescriptive in worldly matters, religion has become nothing more than a source of psychological uplifting, a tool of therapy that buttresses individual choice and lets people feel good about whatever code of conduct they choose. Consequently, the faithful go about their lives "pretty much the same as those who have no faith at all."

Wuthnow holds that religious leaders have taken the path of least resistance in staying silent on the delicate issues of workplace zealotry and material self-interest. He urges voiceless American ministers to reclaim their traditional responsibility for financial as well as spiritual guidance to the flock.

-Excerpted from "The Coin and the Spirit" by Wray Herbert in US News & World Report, Sept. 26, 1994, p.82.

Sabbath). I refrain from using electricity, a car, and, yes, money. Instead I experience the beauty of nature and focus on my community—eating, laughing and talking with friends.

I become an outsider to most of society, walking down the street observing the rat race and addiction to materialism in our world. Shabbat forces me to take a break from the relentless pressure to get more done and to experience great powers that are not related to money and accomplishment.

— Felicia M.



"Observing Shabbat forces me to take a break...and experience great powers that are not related to money and accomplishment."



“What the eye  
does not see  
cannot move  
the heart”

— Haitian proverb



Better stop short than to fill  
to the brim.

Oversharpen the blade, and  
the edge will soon blunt.

Amass a store of gold and  
jade, and no one can protect it.

Claim wealth and titles, and  
disaster will follow.

Retire when the work is done.

This is the way of heaven.

— Lao Tzu, Tao Te Ching



## A Sharing State of Mind

My family was from the Caribbean islands. Our concept of charitable giving was not separate from our world view but part and parcel of it: we had seen the needy, and they were us. Saving and giving were inter-linked efforts while growing up; my parents and their cohorts set aside money for relatives to travel, for children to attend special schools and events, and to advance “the race,” as it was then known. Wealth, in our view, was a sharing state of mind.

Against this background I embraced the religion of Islam in 1978. A standard Islamic practice is to give Zakat, or “obligatory charity”, each year after the fast of Ramadan. After taking care of your own basic needs, 2.5% of what one has left is required to be paid, usually to a mosque or other organization serving the Muslim community. I always thought 2.5% was embarrassingly small, especially when compared with the tithe of Christianity or Judaism.

But over the years I learned that the Quran’s injunction to believers is to give whenever you harvest or earn money—to relatives, orphans, travelers, the needy, and “those who ask” (in that order). This injunction helps ensure that the less fortunate are taken care of and cultivates giving as an ongoing expression of gratitude to the Creator, rather than a once-a-year religious tax.

Now, in my work as Development and Communications Director of the National Black United Fund, I draw from Islam to stress this point: it is honorable and simple to indulge the inclination to give, yes, every time you get.

— Niamo M.

## When My Eyes See

*“Pilgrimages of Reverse Mission” are sacred journeys, conceived in the spirit of Christian pilgrimages throughout history, offering affluent Christians a way to experience hands-on communion with destitute people in Calcutta, Nairobi, Kingston and Port-au-Prince. Pilgrimages are guided by leaders who provide cultural orientation, worship leadership, emotional support, theological reflection and spiritual grounding. (Offered through Journey Into Freedom and the*

*Ministry of Money described on page 15.) Below are reflections from a participant’s trip to Haiti and Jamaica.*

Come, lift a plastic cup to Marguerite’s lips, so ill with AIDs she is too weak to drink without help. When she closes her eyes, move quietly to Caroline, dying of uterine cancer in her metal cot just eight inches away. Gently rub lotion into her dry skin as she suffers quietly in the bare ward. These are two of the seventy women cared for by the Missionaries of Charity in Port-au-Prince, Haiti. “What the eye does not see cannot move the heart” says the old Haitian proverb.

Come see Miss Harriet, blind from glaucoma, unable to read her Bible. Simple surgery is not available to poor people in Jamaica, for the government must pay sixty percent of its gross



national product to the World Bank. In Miss Harriet’s clouded eyes I see how third-world elders suffer from such debt while first-world stockholders prosper.

Come and see the sores around the mouths of the children at Primrose Gardens Orphanage in Kingston, caused by enzymes in green mangos. The children shake the unripe fruit down from the tree because they are hungry. Hear terms like “the widening gap between the rich and poor” and see eighteen little children at one table, taking turns sipping porridge from eight plastic cups.

Such sights move the heart. I am moved to lobby my legislators to advocate for forgiveness of Jamaica’s debt load. I am inspired to change my own relationship with money, to spend less so I can give more to those who need it

most, and at least once a year to go out of the country on a spiritual pilgrimage with other people of faith. Out of my own context, dependent on the hospitality of those who own very little, I become more permeable to God's grace.

— Judith F.

*Judith is forming "Spirited Women," an educational ministry for women of all financial backgrounds who want "to bless and restore creation by practicing money mindfulness, simplicity and generosity." Contact: Spirited Women c/o Pilgrim Congregational Church, 509 10th Ave, East, Seattle WA 98102. (206) 322-3114.*

### Loaves and Fishes

My spiritual journey began while growing up during the Depression in an upper class home, and feeling deeply uncomfortable with how my wealth isolated me from the mainstream of life. For decades I pushed aside the tensions I felt between my money and my faith. Then, in my mid-fifties, while at a Quaker center for study and contemplation, I experienced a dramatic spiritual awakening. My issues around money rose to the fore, and I began to work on them in earnest. I felt like I was standing all alone on a trap door which might any moment drop me into the unknown—a recurring, anxiety-filled image that I sketched in my journal.

Slowly, the life-long isolation I felt about money began to dissolve. At workshops for inheritors, I met people who were using their wealth in powerful and positive ways. Traveling to Third World countries, I met people who were rich in faith, love and joy even while struggling under poverty and oppression. My sense of "family" began expanding—from my blood family, to Quakers and other people on the spiritual path, and eventually to all people, animals, and life on this planet. In time my journal sketch showed me falling through the trap door... not into the unknown, but into "the everlasting tender arms of the Living God."

Throughout this journey, I became increasingly open to the "leadings" of God, the inner nudges that showed me what I was called to do. Trying to discern this call was like walking through a fog in which I could not see very far ahead; only as I completed one task would the next one appear. I became fascinated by this process, and interviewed many others trying to follow inner leadings. Over and over, I heard that after one hears God's call, there's a fleeting time when receiving encouragement, affirmation, and financial support can make all the difference in whether the call is followed. A dream began to grow in me. Could my wealth, which sparked my own difficult journey, provide a vital boost to other people's spiritual paths?

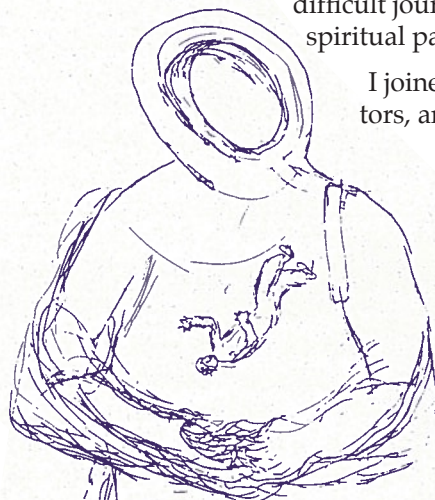
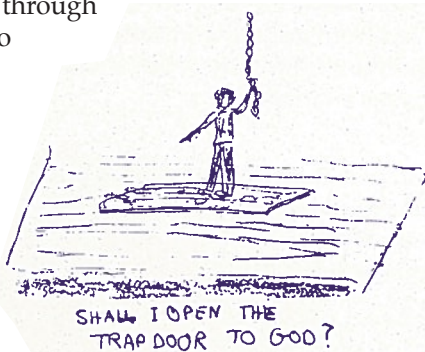
I joined forces with two Quaker friends, also inheritors, and together we started the Lyman Fund. Over the past seven years, we have given more than a hundred grants (between \$500 and \$3000 each) to Quakers and others seeking to follow their divine leadings. We have been awed by the grantees' work: writing books, massaging torture victims, bridging chasms between people of different cultures, creating songs, teaching disturbed inner city children, sitting with dying patients, and so much more. Throughout the period of each grant, we pray that the grantees and their work may be blessed, and some say this is as powerful

continued on page 14

In Hindu tradition, which is still practiced in the villages of India, you are expected to make as much money as possible from age twenty to forty. You are responsible for supporting the children, the elderly, the sick, and the holy people. At age forty you turn your family responsibilities over to your grown children and perform spiritual practices.

In India, some people look at North Americans' wealth as karmic evidence of a "high birth,"—allowing for a purely spiritual life path. It's bewildering for them that we do not pursue spiritual work, but instead choose to focus our lives on making more money.

—Ram Dass



FALLING INTO THE EVERLASTING TENDER ARMS OF THE LIVING GOD





"I have been led  
from guilt to  
gratitude, from  
helplessness to  
empowerment, and  
from isolation to  
community."



"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment."

— 1 Timothy 6:17-19

continued from page 13

for them as the money.

Last year I wrestled with whether to give the Fund a substantial gift of principal. A mentor suggested I visualize myself in a Bible story, and "The Loaves and the Fishes" came to mind. I imagined myself as a little girl whose mother gave her money to buy bread. I bought five loaves at the store, caught two fish in a creek, and on my way home came upon a huge crowd of people at the foot of a mountain. A man with a deep, resonant voice was speaking—Jesus—and I went and sat next to him. When he was done talking, the man said, "Maybe someone here has food." I thought about giving him my bread, but feared my mother's wrath if I came home empty handed.

Then Jesus looked at me, and his bright eyes carried a depth I had not seen before in anyone. "TRUST ME," his eyes said, "this is going to be wonderful." As Jesus broke my bread and fish into tiny chunks, each piece expanded to a whole loaf and a whole fish, which were again broken up, and so on until there was enough for everyone, with plenty to bring home to my mother as well. I came out of this visualization filled with Jesus' invitation to participate in a miracle—and I gave my gift of principal.

It has now been ten years since I started to work on my money issues. I have been led from guilt to gratitude, from helplessness to empowerment, and from isolation to community. I have felt the blessings go on and on, as miraculously as the loaves and fishes.

— Charlotte F. •

*Adapted and excerpted from "Create in Me a Clean Heart, O God" by Charlotte Lyman Fardelmann, a booklet which includes 17 full color journal drawings. Available for \$19 postpaid, Little Harbor Road, Portsmouth, NH 03801. (Note: the Lyman Fund reviews applications only from Quakers or people recommended by former grantees.)*

## Resources

### Ministry of Money

The Ministry of Money helps people "wrestle through to an authentically Christian perspective on money within the context of modern society." Since 1977, more than 6,000 people have participated in the Ministry's weekend workshops, womens programs, and "pilgrimages of reverse mission" (see page 12); 16,000 receive their newsletter.

Ministry of Money  
2 Professional Dr. #220  
Gaithersburg, MD 20879  
(301) 670-9606.

### For Love or Money

For Love or Money: "Financial Planning for Persons of Faith" is a seminar course "for people who are seeing meaning, value and worth in life through faith; who are wondering about the relationship of God and money in today's culture of affluence; and who need practical guidance in personal financial planning."

Bill Davidson, Director  
Wesley-Westminster House  
1338 W. 49th St.  
Norfolk, VA 23508  
(804) 440-1424.

# Steps for Spiritual Grounding

If you are seeking practical ideas for approaching money with greater spiritual awareness, here are a few suggestions, distilled from themes that crossed different faiths:

(1) Find people to talk with about money and spirit: With peers and mentors, you can mull over challenging questions, get fresh ideas, and celebrate progress. Without them, it can be hard to face issues at all. If you don't have compatriots with whom you talk about money and spirituality, how might you develop them?

(2) Learn from your spiritual heritage: How did the religion you grew up with use money to express such values as generosity, devotion, and detachment from money? Even if you have moved away from this tradition, are there any elements that touch and inspire you?

(3) Imagine your connection to the greater human family: Religions teach

that we are all brothers and sisters, connected to each other in a larger and timeless whole. When you make significant decisions about money, can you imagine the ripples of impact they might have in the lives of your global "family" across the globe and into upcoming generations?

(4) Keep your eyes on the prize: Most religions teach that money per se is of relatively little importance. What counts is right relationship to self, others, and God. You might find it useful to watch where you have discomfort towards money as it arises and to reflect calmly on the judgments in your mind. Many find it useful to meditate or pray for guidance at times of confusion.

We hope this issue of *More than Money* has stimulated you to look at the deeper meanings of money in your life. In the months and years to come, may you find ways to use your money more fully to express your spiritual beliefs and values. •

.....

"Money is a meeting ground of the sacred and the secular. It provides an exquisite daily practice for choosing generosity over greed, balance over excess, and service over self-interest. Money functions as a teacher, a mirror, an adversary and, for many, a thief—robbing them of time for friends, service, celebration, and prayer."

—Vicki Robin, co-author of *Your Money or Your Life*,  
.....

## Journey Into Freedom

Journey Into Freedom is a non-profit, ecumenical ministry "seeking to walk with people who have a hunger and a thirst for a deeper relationship with God." JIF offers a newsletter, retreats, and workshops. Recent retreats included: "money and spirituality," and "the call of freedom." JIF leads trips to the "Third World" countries such as Haiti and India.

Journey Into Freedom  
PO Box 12626  
Portland, OR 97212  
(503) 281-4461.

## Money and Spirit

Money and Spirit offers workshops, consultations and classes for individuals and groups. They assist people to experience money as part of their spiritual journey and to become more conscious of the ways money impacts self-image, work, relationships, and the planet. The leaders are Quakers who have been influenced by many different spiritual traditions.

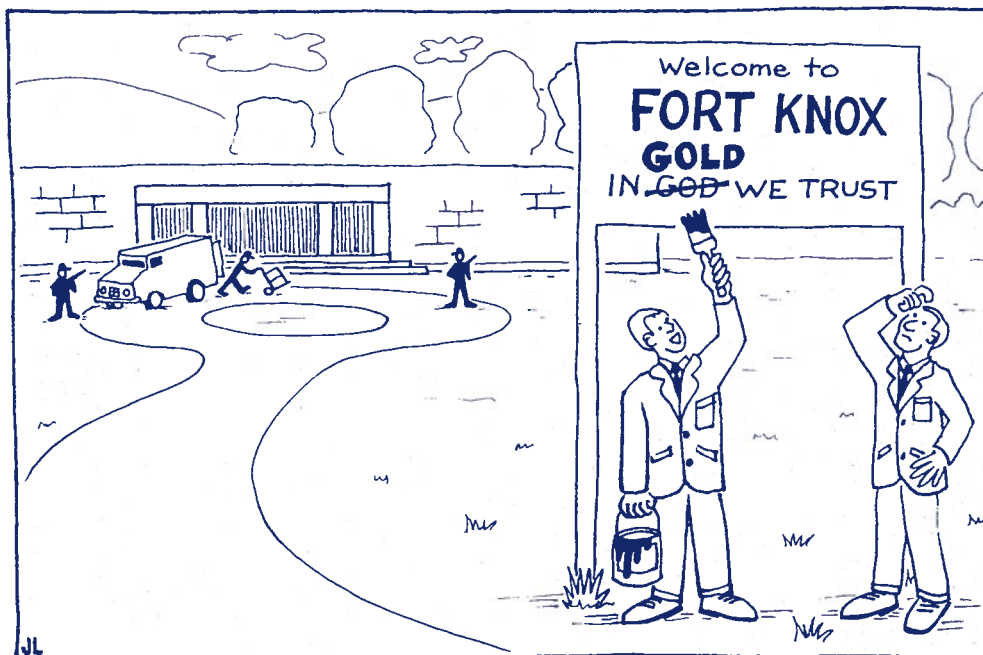
Money and Spirit  
RR2, Box 395  
West Buxton, ME 04093  
(207) 642-3117.

## The Shefa Fund

The Shefa Fund hosts forums for donors to explore the relationship between Judaism, wealth, and social concerns. TSF stimulates Jewish social responsibility through its grant-making program and by supporting investment in low-income communities. TSF has a newsletter and two publications (see Book List).

The Shefa Fund  
7318 Germantown Ave.  
Philadelphia, PA 19119  
(215) 247-9704.





"I couldn't find that other word listed anywhere on the commodities exchange!"

## Selected Readings

*Jews, Money and Social Responsibility: Developing a "Torah of Money" for Contemporary Life* by Lawrence Bush and Jeffrey Dekro. Philadelphia, PA: The Shefa Fund, 1993. Explores Judaism's teachings on economics, wealth, individual responsibility and communitarian values in order to fashion a contemporary Jewish ethic of money and society. Available for \$21 ppd. from The Shefa Fund (see page 15).

*The Soul of Economics: Spiritual Evolution Goes to the Marketplace* by Denise Breton and Christopher Largent. Wilmington, DE: Idea House Publishing Company, 1991. Combines philosophical, spiritual and economic theories to examine the roots of economics and the deeper questions of life.

*Money and the Meaning of Life* by Jacob Needleman. New York: Doubleday, 1991. A philosophical and historical exploration of the relationship between money and the search for spiritual understanding.

*Rich Christians in an Age of Hunger* by Ronald J. Sider. Downers Grove, IL: Inter-Varsity Press, 1984. From a Christian perspective, an analysis of global inequality and a case for social and personal action.

*The Way of Real Wealth* by Mark Waldman. Center City, MN: 1993. A guide to personal and spiritual growth through exploring how we relate to money. Chock full of stories and useful exercises.

## Why a Publication by and for the Rich?...The Aims of *More than Money*

People with wealth supposedly have it all. Targets of envy and resentment, we rarely have a safe forum for addressing the unique challenges that come with having surplus while deeply caring about others who have too little.

*More than Money* creates a network of kindred spirits across North America (and overseas) who don't always share the same views, but grapple with some of the same essential questions. By sharing a wide range of personal experiences, the publication explores how

money is linked to virtually every other aspect of our lives—from how we get along in our closest relationships, to how we feel about work, to how we define and pursue our purpose in life.

*More than Money* informs its readers about inspirational models of people and organizations using their financial resources with unusual integrity and power. It encourages all of us to pursue our dreams and to contribute our money, time, and talents towards creating a more just and sustainable world. •

-from the editors



## BolderGiving Resources

Available at [www.boldergiving.org](http://www.boldergiving.org)

### Story and Video Library

Over 100 brief vignettes of extraordinary givers from across the economic spectrum. These Bold Givers have committed at least 20% of their net worth, income, or business profits toward making a better world.

### Bold Conversation Series

Monthly teleconferences and online chats offer an informal chance to interact and learn from Bold Givers.

### Explore Your Giving Potential

An invitation to explore in the coming year ways to become more bold in your own giving, and to take the next step that's right for you.

### Give Half Pledge

Bold Givers, be counted! This pledge is for people of all financial levels who commit to giving 50% -- of income for three years or more, of business profits, or of net worth.

### Bolder Giving Workbook

Through articles, exercises, and stories from outstanding givers, this workbook offers step-by-step guidance for people exploring their lifetime giving potential.

### We Gave Away a Fortune

This award-winning book features stories of sixteen people who gave 20% or more of their wealth and highlights common themes among them.

### More Than Money Journals

Explorations of the impact of money in our lives. Each 16-32 page issue includes personal stories, articles, and resources. Available in three different formats: free pdfs of each issue, print-on-demand books that compile 5-7 issues by theme, or separate articles you can browse online. (*See list of 40 back issues in right column.*)

## More Than Money Journals

Order at [www.boldergiving.org](http://www.boldergiving.org)

### Giving

- # 2 What Makes Giving Satisfying?
- #12 Creative Giving
- #16 Family Foundations
- #20 How Much to Give?
- #23 Partners in Community Change
- #26 Effective Giving
- #34 The Art of Giving

### Lifestyle, Spending & Investing

- # 4 How Much is Enough?
- # 8 To Spend or Not to Spend
- #15 The Human Side of Investing
- #25 Working with Financial Professionals
- #27 Lifestyles of the Rich and Simple

### Children and Inheritance

- # 9 Money and Children
- #24 What Are We Teaching our Children?
- #32 The Great Wealth Transfer
- #33 Embracing the Gift
- #39 Money and Children

### Relationships

- # 1 Money Between Friends
- # 5 Money and Couples
- #17 Cross-Class Relationships
- #30 When Differences Divide
- #37 Money and Community
- #40 Money and Relationships

### Money and Identity

- # 3 Money, Work, and Self-Esteem
- # 7 Money and Spirit
- #14 Young and Wealthy
- #18 Art and Money
- #19 Women, Money, and Power
- #22 Money and Death
- #36 Money and Work

### Money and Values

- # 6 Outrageous Acts with Money
- #11 Embracing our Power
- #28 Who Knows You're Rich?
- #29 Money Changes Everything
- #31 The Everyday Ethics of Wealth
- #35 Money and Leadership
- #38 Money and Happiness

# **BOLDER GIVING**

**Give** more. **Risk** more. **Inspire** more.

330 West 38th Street, Suite 505  
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