

MORE THAN MONEY

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

Archive Edition

Outrageous Acts With Money

More than Money

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

ISSUE NUMBER 6

OUTRAGEOUS ACTS WITH MONEY

INSIDE

Outrageous Stories of:

*People Breaking Convention

*Ingenuity, Generosity, and Endurance

*Flair

*Delight and Indulgence

*Visionaries

Coming in the Next Issue:

"Money and Spirit"

Submissions welcome by February 1, 1995

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Both Sides of the Coin

...Money Can be Used for Laudable or Offensive Purposes

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Yes, you'll find some stories like these within this issue—tales of outrageous greed, defiance, playfulness, and generosity. However, we chose this topic for *More than Money* not to be sensationalist, but to encourage all of us to defy the limits of how we relate to money, when doing so brings greater integrity and freedom into our lives.

After all, what is outrageous? It's something that steps beyond the commonplace or violates the acceptable. While outrageousness is obviously in the eye of the beholder (for example, what seems like an absurdly vast amount to one person seems piddling to another) most of us were taught certain norms about "correct" dealings with money. The stories that follow offer colorful examples of people taking risks to break through their own normal behavior.

The dictionary defines outrageous as

"offending our moral sensibilities", and we include a few examples of this, too. When outrageous acts are motivated by greed, addiction, or a dehumanizing loss of perspective, they help us remember that social norms sometimes set useful standards for decency and caring. Although the stories are about individuals, they illustrate how larger social and economic systems have gone awry.

We also highlight stories of some outrageous pioneers that are innovating healthier economic institutions. When norm-breaking acts are motivated by courage, delight, and love, they remind us that our constraints are more often imagined than real, bred of unnecessary fear and habit. When we act in consonance with our values we will undoubtedly appear outrageous to many. However, if we persist, what started off as strange and new can become integrated into our own lives and profoundly affect others.

We offer this issue of *More than Money* as encouragement to use money more creatively as a tool to express your love—of those you are closest to and of the greater human family. •

Issue 6, Winter 1994-1995

A Complimentary Giving Resource
Provided By

**BOLDER
GIVING**
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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



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 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 contributions are fully tax-deductible.

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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.

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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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We give permission for our readers to make copies of individual articles for friends or for distribution at workshops. Credit and information about how to order More than Money must be conspicuously included.

Letters to the Editor

I recently ordered ten copies of your issue "Money and Work" to *More than Money Inspires Readers Across the Country*

give to my clients. As a tax lawyer, I am startled to observe some of my clients working themselves to death to make more money when they already have way more than they can ever spend. The silent message from parents and siblings they heard was to acquire, with little other guidance. I help my clients make good estate plans, but clearly people need other help to become more pro-active with their money.

I am moved by how *More than Money* raises personal money issues and find the stories to be inspirational and empowering.

— David G.
 San Francisco, CA

Yours is a gentle, stimulating and challenging publication. I am a social worker from a middle-class background, married to a formerly wealthy guy and working daily with people who have next to nothing in economic security. Each of your issues teaches me something about the complexities of life in the monied class, and helps me navigate more thoughtfully my relationships with my partner and his family.

I am especially appreciative that *More than Money* does not neglect to place money issues in the context of broader justice. For example, the past issue on "Money and Couples" gave lots of great ideas on how couples can skillfully and lovingly explore differences in class, status and economics, but it didn't stop there! It encouraged readers to take the next step and use the skills

they have gained from being in cross-class relationships to contribute to the process of social equality. I'm inspired by that idea and look forward to putting it into practice.

— Tricia B.
 Jamaica Plain, MA

I always knew my family had "old money," but nobody ever talked about it while I was growing up. After college I began receiving statements of my portfolio, but I ignored them.

Not until I used some inheritance to buy a home did it strike me how much I avoided dealing with money and how much I expected my husband to do the thinking for me. With my sister and *More than Money* as inspiration, I have stopped waiting for my husband to lead the way and am now starting to explore how to take control of my money.

More than Money helps me feel that I'm not alone. Until recently I was very guarded with my friends who have less. Now I am learning to open the subject of money with my friends to build enough trust that we can talk about our differences.

I feel hopeful after reading stories in *More than Money* about ways to give that aren't about getting a plaque on the wall (as it was in my family). I feel encouraged that there are ways for me to help others so they don't have to struggle so much.

—Polly
 Boulder, CO



More than Money uses Old Money!

Each issue of More than Money is printed on recycled paper. But this issue is a little greener than the rest because it's printed on recycled U.S. currency made by Crane & Co. It may sound outrageous, but your copy of More than Money could be printed on your first dollar bill! For information about "Old Money," contact Crane & Co. at 413-684-2600.

Thumbing Their Noses at False Gods

Stories of People Breaking Convention

So often we live within walls of propriety. "You must always...!" "You should never...!" Whether you're afraid the IRS will throw you in jail, or that daddy will disapprove, or that you just might look stupid, fears often hold people back from using money with joy, creativity, and power. We hope you'll feel excited reading stories of people who thumbed their noses at convention, even if their choices aren't ones you would make. In each of following vignettes someone challenged an accepted norm or an inner fear, and followed his or her heart instead.

A Fool for Money

Wearing a fool's cap, I walked to the center of the fund-raising circle at a wealth conference. "I am holding 5 crisp \$20 bills," I said. "Does someone have a \$100 bill?" Eagerly, 6 or 7 hands went up. Trading the twenties for a Big One, I took a tiny pair of scissors from my pocket. The bells on my cap jingled as I cut the bill into long strips.

"Money is strange and mysterious and full of secrets. People make fools of themselves over money - or monsters, or heroes," I mused.

I turned the green fringe sideways and cut horizontally, creating tiny squares of green confetti. "Do you suppose they're each worth a dollar?"

"Oh, my goodness! What am I doing? Isn't this my father's worst nightmare?" The room filled with nervous laughter. "Am I destroying, wasting, dishonoring money? Don't I know the value of a dollar? Who does know its value, or how many people die for lack of a few dollars? What can money buy, anyway? A woman? A seat in the Senate? A soul?"

"Thank you. This \$100 bill purchased one minute of your valuable undivided attention." Handing out little green squares as I circled the room, I invited each person to send theirs in along with a donation signifying that a special moment had been shared, in which value was redefined and money was the language of community and of bold, creative risk, in which generosity was not foolish. "Think of it as an investment," I concluded, "time and money well spent."

— Evi S.

Pay Up or Else!

When New Society Publishers, a small publishing house in Philadelphia, didn't receive payments for books already sent, we suffered frequent and severe cash flow problems. After trying several approaches, finally we wrote stern letters to the non-payers: "We've sent you two invoices and still haven't received payment. This is your last chance to pay up. If you don't pay your bill by Sept. 4 we are going to cancel your invoice. Please contact us if you need to work out a payment plan. Additional contributions are also welcome." We enjoyed sending these letters out and were delighted and surprised at how effective they were. A high percentage of debtors paid us, and a few sent in contributions.

— David A.

Unloading Money for Old Age

After inheriting \$153,000 from Amy aunt, I decided to give away most of it. My wife Terry thought we should keep \$30,000 because she thought it was nice to have money to give to friends who need it.

Our children are worried by our lack of health insurance even though my wife and I signed a statement taking full responsibility for our health and lives. But I feel strongly that I don't want tens of thousands of dollars put into keeping us alive. With me at age 71 and Terry at 81, we imagine growing older may bring infirmity and sickness. Nevertheless we don't want our money eaten up by the medical system.

— Joe H.

Adapted from We Gave Away a Fortune by Christopher Mogil and Anne Slepian. (New Society Publishers, 1992, p.67.)

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More than Money

Issue # 6
Winter 1994-1995

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Together the stories for this issue we delved through numerous books and interviewed many people. All of the stories are allegedly true. Here, as in each issue, we include stories that some people may find distasteful. We hope that including such perspectives can, by contrast, help readers more clearly discern their own beliefs. We do not necessarily endorse any of the views.

For their helpful feedback,
thanks to:

Dakota Butterfield
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We greatly appreciate the many people who contributed vignettes to this issue, including those we decided not to print. All your submissions helped deepen our understanding of this topic. Please write to us again!

Winter 1994-1995

“I think the people at the IRS would be very disappointed if I ever started filing taxes.”

Editors Note: At age 83, Terry Havens was diagnosed with a heart condition. She refused heart bypass surgery and died peacefully with her family around her a few months later. Joe died two years later in the company of friends, after struggling with Parkinson's disease, declining care at a nursing home, and deliberately refusing food.

Oops!

Margaret Alexander, heiress of a sewing machine magnate Isaac Singer, died in 1939. Before her death, she placed her will in a bottle and cast it out to sea in England.

In 1949 Jack J. Wurm, a jobless ex-restaurant employee, found the bottle on a San Francisco beach. The will read: “I leave my entire estate to the lucky person who finds this bottle and to my attorney, Barry Cohen, share and share alike.” Wurm and Cohen stood to split a \$12 million estate and \$160,000 annual income from Singer stock. The Singer Co. has yet to pay out any funds because the will was not witnessed.

From The People's Almanac #3 by David Wallechinsky and Irving Wallace. (Morrow & Co, 1981, p. 614.)

Cabbages Not Bombs

I've been a war-tax resister for 35 years. If I give \$1,000 to the government, only a few cents of it goes toward people's real needs. But if I give \$100 to, say, a homeless shelter, they add \$1,000 to it in the form of volunteer labor. So why should I pay taxes?

I've only filed tax returns when I wanted to publicly confront the IRS about the wars in Viet Nam, El Salvador, or Nicaragua. In 1970, for example, I filed a return saying, “WE WON'T PAY! WE WON'T GO! STOP THE WAR! STOP THE DRAFT!”, with \$0 under tax due.

In 1984, as part of an attempt to create a protest movement, I divided my annual income into 365 and sent 365 dated daily income-tax returns to 365 different IRS offices. To create an educational series, I attached to each one information about poverty, or military spending, or the wars in El Salvador and Nicaragua.

The IRS tracked 280 of the returns back to my regional IRS office and levied me with a \$500 frivolous tax return penalty for each one, for a total of \$140,000. By early 1985, I had a file drawer full of their certified letters and demands for payment.

One day they came to my house at 6 a.m. and seized my station wagon and trailer (with its huge educational displays about the war in El Salvador on the side). The Chicago Tribune, the Wall St. Journal, and the Washington Post all carried the story. The IRS sold the station wagon for \$1,000 and put a lien on me and never bothered me again.

I once served 9 months of a 2-year jail sentence for avoiding tax-withholding by claiming 12 dependents when I really only had 4, but jail didn't deter my tax refusal. Now the IRS people know me personally. Once I gave their press agent a bag of cabbages and told him I was giving him cabbages instead of bombs. He laughed and accepted. I think they'd be very disappointed if I ever started filing taxes.

— Karl M.

Editor's note: Karl Meyer is one of a total of about twenty people jailed for war-tax resistance since World War II. He believes that he was jailed not for refusing taxes (which thousands of people have done), but for how very publicly and persistently he flaunted so many IRS rules.

Touché

My father still manages the trust funds for his five kids, even though most of us are in our thirties. I don't think he consciously means to be controlling, but when I write checks on that account, it feels a bit infantilizing to know my dad has a record of how the money was spent. For fun, my sister and I started fantasizing about writing checks to create “the bank statement from hell” for him: perhaps \$600 to “Dildos of San Francisco,” or a \$2000 contribution to the “Marxist-Leninist Revolutionary Party...”

— Katherine

Dorothy Day Didn't Dally

In the 60's, I lived at the Catholic Worker house, an organization working for social justice. It was founded by a determined and gutsy activist named Dorothy Day. The Catholic Worker struggled for funding and mostly received small contributions, but this one time we received a bequest of \$30,000. So what did Dorothy do with it? She sat down the next morning and wrote three checks and gave the money all away. She believed all resources should serve immediate needs, not sit around for the future.

Another time somebody donated a diamond ring to the Catholic Worker, and the young people were quite excited. "Just imagine how many bags of beans and rice this will buy!" Workers were aghast when Dorothy gave the ring to a tiny old Italian woman who came every night for the house meal.

"Do you know how much that ring would have bought?!" they cried. Dorothy calmly replied, "Even the poor deserve beauty. And this woman can always sell it if she wants to and buy lots of rice and beans.""

— Chuck M.

She's Not Interested

I believe that receiving interest is a form of theft, so I refuse to take it. When I opened a bank account one day and told the clerk I didn't care to receive interest, he was aghast. "I don't think you understand.... This is a good deal! We're paying you money simply for keeping your money with us. We give interest on all our accounts. You have to take it."

"No, I don't!" I replied. "I think interest is a terrible thing! You make it sound like money just magically 'grows,' but most interest comes from people barely scraping by, paying back other people who already have surplus. If someone is lucky enough to afford a house they end up paying several times its price in interest to the bank. It makes no moral sense to me."

"But, Mrs. Nelson," he said, "we are going to make money on your account."

"That's your problem!" I retorted.

The clerk claimed he couldn't stop my account from accruing interest, so I went to see the bank president and we had a similar conversation:

Send our new Sampler to family, friends, and clients.

To introduce people to More than Money, we have compiled a free 12-page Sampler containing excerpts from each of our first five issues. We're happy to send you as many as you like to pass on to others.

We also have back issues available. To order, send \$5 for each to MtM, 2244 Alder St., Eugene, OR 97405

Issue #1 Money Between Friends
Issue #2 What Makes Giving Satisfying
Issue #3 Money, Work, and Self-Esteem
Issue #4 How Much is Enough?
Issue #5 Money and Couples

"You have got to acknowledge that interest comes from somewhere—it doesn't just appear. Some city children still think milk comes from the supermarket; they've never seen a cow. Many people don't know any better when it comes to interest, but you should. Most often it's from people who don't have enough, paying debts piled with interest for years and years. I think interest is immoral and I refuse to accept any...." By the end of the interview I got the "right" to an interest-free account.

Every time I went to the bank to make any transaction, the manager had to get a special key so the computer could bypass its program and determine my balance without adding on interest. I mused, "How gloriously disruptive it would be if enough other people were doing this at their banks." •

— Juanita N.

"I believe that receiving interest is theft, so I refuse to take it."

Playing With Capitalism

Stories of Outrageous Ingenuity, Generosity, and Endurance

Our free enterprise system has considerable appeal to those seeking to get rich quick. Here are some stories of money makers who have been outrageous in their ingenuity, generosity, or endurance. We also include stories of people who found outrageous ways to show that our society's preoccupation with money has gone too far.

Working on Wall Street

"I made my first million dollars as a...trader on the floor of the... Stock Exchange before I was legally old enough to buy, sell, or own a single share of stock."

I made my first million dollars as an Options trader on the floor of the American Stock Exchange before I was legally old enough to buy, sell, or own a single share of stock.... At twenty I got my own seat on the Exchange—that is to say, my employer rented it for me—becoming the youngest person in Wall Street history up to that time to have done so.

In the beginning, whenever people asked what I did for a living, I would tell them, "Buy and sell options at risk," which of course meant nothing to people.... I often resisted the temptation of saying something glib like, "Oh, you know, it's sort of like crossing a six-lane freeway on foot at rush hour." Actually, the freeway simile is not all that outlandish...as an options trader juggling millions of dollars in nanoseconds, I would often double as ringmaster over an unruly mob of bawling, often brawling human animals....

I was expected to think and act and anticipate all at once, employing all my wiles, all my senses—especially my sixth sense. If I so much as hesitated, showed an iota of indecision, I'd risk financial obliteration....

The only cup of coffee I got while waiting for the next trade came flying through the air. I was pummeled, stepped and spat on, jostled, hassled, and grabbed. At the end of some of the wilder trading sessions, after I'd moved a couple of million dollars in a single hour, I'd drag myself home wearing clothes encrusted with dried ketchup, my panty hose shredded. Some days the damage would have been done after the first mad hour of trading...My working outfits would often have to be discarded after only one wearing....

I am sure that one hundred years from now, when the hapless American taxpayer has finally paid for the unregu-

lated sins of the junk bond-financed yuppie years, scholars will treat this period about as kindly as today's historians view the Great Dutch Tulip Mania of 1636-1637. But for us traders down on the floor of the Exchange, it was anything but a delusion. It was all so very real. If something was amiss, if capitalism was running amok, we didn't want to hear it. We were having too much fun.

Excerpts from Play Money: My Brief But Brilliant Career on Wall Street by Laura Pedersen. (Crown Pub., 1991, chapter one.)

The Stroke of a Pen

Once, representatives of two failing banks sat in J.P. Morgan's office asking for a guarantee for their banks. "Who are the main depositors here?" he asked the drooping bank representatives. "Mostly working class people from the East Side, about 30,000 of them. If those banks went under most of those people would lose all their savings."

There was deep silence amongst the cigar smoke as Morgan's vice presidents waited, confident that he wouldn't jeopardize millions in such a foolhardy manner. "What is the most we could lose?" Morgan asked. "Six million dollars." "Is that all?!" said Morgan. "Done." Morgan whipped out his fountain pen and signed the guarantees.

From Tales of the Super Rich by Dexter Yager and Doug Wead. (Restoration Fellowship, 1980. p.116.)



A Proud Tribute to Freedom?

Within three weeks of East Germany's November 1989 opening of the Berlin Wall, a Missouri-based gift company was selling "authentic cuts" from the wall in stores across the United States. By year's end, 750,000 cuts—neatly boxed and costing up to \$14.95—had been sold.

From Culture in an Age of Money by Nicolaus Mills. (Ivan Dee, Publisher, 1990. p.26.)

How American Express Makes Out (Completely Legally) Like Bandits

I think traveler's checks are one of the most outrageous making-money scams. Think about it: you give the company your money interest-free, for an indefinite amount of time. They invest your money for their own profit. And in return, they give you pieces of paper, worth nothing until you cash them in.

"I think traveler's checks are one of the most outrageous money-making scams."

Banks and the government will gladly give you interest if you lend them money, whereas American Express charges you 1% for the favor. Meanwhile people come home with checks unspent, keep them in a drawer for years until the next trip or even lose them.

The beauty of this incredible money-making scam is that customers perceive traveler's checks as a valuable service offered at a reasonable price.

— Howard

How to Get Busy Brokers to Take a Break

It was August 1967. I had just flown in from California on the overnight special and was staying with my friend Jerry Rubin. He said, "Don't go to bed yet, you have to come to this event and meet my friend Abby Hoffman." So we met him and some of his friends in front of the New York Stock Exchange. The press had been alerted that something was up; they followed us on the late morning tour, taking pictures.

We got up to the third floor gallery which looks out over the Stock Exchange. Security guards blocked the entrance. "Yes, it's usually open to the public, but we know you're here to make trouble. We're not letting you in!"

Abby replied, "The reason you're not letting us in is because we're Jewish!" They didn't know how to deal with this, especially with all the press standing there, so they finally let us in. We went out on the balcony and looked below at that big floor of stockbrokers. Everybody looked up at us, aware that something was going to happen, but they didn't know what. For that short while, the whole Stock Exchange came to a halt. It was incredibly exhilarating.

Then we let loose a bag of one dollar bills—about two hundred of them. There was a resounding cheer, and the next moment these millionaire brokers were lunging over each other to grab the dollar bills. The security guards ushered us away. When we got downstairs we held a little more Yippy festivity—a little dancing, a little burning of money—and then we broke up.

The audacity of the event immediately captured world media attention and made a big impact on people. We playfully communicated the message that mainstream society worships money to an absurd degree. Naturally, the stockbrokers had a glass wall built across the balcony so it could not happen again. •

— Stew A.



Having Money to Burn

Stories of Outrageous Fragrance

Why do so many of us love to hear stories about the super-rich and their excesses? It seems there's something exhilarating about flagrant disregard for the concerns which so engross most people's lives. It sets the imagination on fire: "If I were so rich that nobody could push me around..." "If I were totally free...." Our fascination with billionaires' lives reflects our longing to escape the restrictions of the everyday world.

On closer examination, most of these stories are unattractive. They depict people as self-centered and insensitive, consumed with their own desires, and with no perspective about what a dollar means to a fellow human being. With a sigh of a relief, we are reminded that great wealth in no way guarantees a satisfying or exemplary life.

Not In the Mood

When a wad of money caused an uncomfortable lump in his chair, James Gordon Bennett (owner of the New York Herald) pitched it into the flaming fireplace.

On another day, Bennett was aggrieved to arrive at his favorite restaurant for lunch and discover other patrons were sitting at his customary patio table. After the restaurant owner refused Bennett's suggestion that he move the offending diners inside, Bennett whispered, "Might the restaurant be for sale? The offer is good for this moment only." A few minutes later, having bought the place, Bennett was seated at his favorite table—the incredulous diners suddenly booted out.

After the meal, having enjoyed every bite, feeling in a more expansive mood, Bennett rose to leave. "Excellent," he is reported to have murmured as he dropped the keys to the restaurant into the astonished waiter's palm as a gratuity. Bennett never had to worry about getting his seat taken again.

There Goes the Neighborhood

After John M. Longyear, iron magnate, built himself a home of impeccable taste, his peace was shattered when the railroad tracks slithered by. In a fury, he fought the railroad clear to the Michigan Supreme Court, but futilely.

Finally, he sent in an army of photographers who got a picture of every room, fountain, tree and bush, down to the last greenhouse. Workers then began dismantling the mansion piece by piece. Before long, the entire estate was loaded onto the offending railroad cars and whisked off to a quieter neighborhood. Workmen soon had reconstructed everything—the house, greenhouse, fountains and all.

The two stories above were adapted from Tales of the Super Rich by Dexter Yager and Doug Wead, (Restoration Fellowship, 1980. pp. 25, 35, & 40.)

After the restaurant owner refused to move the... diners at his customary table... Bennett whispered, "Might the restaurant be for sale?"

Rich or Poor?

Back in the mid-1800's, Hetty Green inherited a million dollars before marrying a man who had made a million in the China trade. After she had continued to amass her fortune when many others' fortunes foundered (including her husband's), she said that the secret of her success was simply to buy cheap and sell dear. But Hetty also ate the cheapest foods in the cheapest restaurants and left no tips.

At a time when her money was earning about five hundred dollars an hour, she haggled over a ten cent bottle of medicine. When the druggist pointed out that half of the cost was the bottle, she went home to get a bottle of her own. She wore, year in and year out, the same voluminous dress, discolored with age. Sewn inside her petticoat were many pockets, each large enough to hold the contents of a safe-deposit box—which on occasions they did.

When she died in 1916 she left to her two children about a \$100 million.

[Adjusting for inflation, Hetty's stash would be worth over a billion in today's dollars.]

Adapted from The Very Rich by Joseph J. Thorndike, Jr. (American Heritage Books, 1976. p.177.)

Coming to Dinner?

One of the first pet parties on record was the canine dinner given by turn-of-the-century hostess Mrs. Stuyvesant Fish. The affair featured 100 dogs owned by Mrs. Fish's best friends. The canines were seated at Mrs. Fish's baronial banquet table while their owners stood behind the chairs and served. The menu consisted of stewed liver and rice, fricassee of bones, and shredded dog biscuits. •

From The Very Rich Book by Jacqueline Thompson. (William Morrow, 1981. p.256.)

Money Magic

Stories of Outrageous Generosity and Indulgence

There are so many easy ways to cause delight with money, from treating yourself to something you never let yourself have, to surprising a stranger with an unexpected gift. Sometimes your outrageous acts may fall flat, but other times you may discover that what happens far exceeds any expectations...

My First Contribution

In 1969, as a student at Yale, I decided to contribute some money to support the Black Panther Party. I didn't know what to do—I had never made a contribution before except into a bucket for the Salvation Army.

So I just put some cash, maybe \$250, in a brown paper bag and walked into a black neighborhood in New Haven to the heavily guarded Panther headquarters. This was the time of the big trial of Bobby Seale and the New Haven Nine, and everyone was pretty tense. One of them came up to me on their front porch and asked me what I wanted. I just handed him the bag and left.

I got involved with the Panthers and their school breakfast program for low-income kids. The work was quite satisfying, but I learned that the FBI and New Haven police were tapping

my phone because of my involvement. Several years later, I was invited to join several hundred others in a class action suit against the government for their wire-tapping. To our amazement, we won. I got a check for \$1000—quadruple my initial investment!

— George P.

One Way to Be Happy

I was waiting for lunch to be prepared at a local restaurant, feeling irritated at how long it was taking for the food to arrive. I strolled outside in the sunshine for a few minutes. Two doors down was a drugstore and the title of a calendar in the window caught my eye. It was called 14,000 Ways to Be Happy. I smiled to myself and walked in the store.

continued on page 10

Where to Get Help

Unfortunately, compulsive and addictive behavior patterns often motivate outrageous acts with money.(e.g., excessive gambling, spending, or as here, financial accumulation).

For assistance with compulsive money behaviors, contact:

- The Financial Recovery Center at (415) 457-7019.
- Alcoholics Anonymous at (212) 870-3400. Ask about their financial recovery programs.

“...I just put some cash, maybe \$250, in a brown paper bag...and walked to the heavily guarded Black Panther headquarters...”

Resources

Announcing *The Legacy of Inherited Wealth*. Edited by Barbara Blouin with Katherine Gibson and Margaret Kiersted. A collection of interviews with seventeen women and men who have inherited enough money to make paid work a matter of choice. Resource directory includes wealth conferences, support networks, wealth counselors, books and newsletters.

Available for \$14 ppd. through the Inheritance Project, 3291 Deer Run Road, Blacksburg, VA 24060.

continued from page 9

I saw a clerk stocking a shelf who appeared tense and upset. I walked over to her and said, “Do have 14,000 Ways to Be Happy?” She looked up, puzzled, “Excuse me?!” “Do you have 14,000 Ways to Be Happy? It’s a calendar in your window,” I explained. “Oh!” she said, with a little laugh. After much searching she finally found it in the back of the store.

My smile returned to me as we got to the cash register. “This is for you,” I said. At first she tried to refuse my gift, but her smile got bigger and bigger, and she accepted it and gave me a hug. She gave me the change, and as I was leaving she said to me, “Every time I look at it I’ll think of you.”

— Rob K.

Some People Have Better Credit than Others

Ginger Calvert, an 8-year old Spaniel, lived with a house mate named Harold Calvert, a 70-year old human who liked to subscribe to various magazines. Harold cleverly put the subscriptions in Ginger’s name, and before long the dog was receiving her very own junk mail.

When a pre-approved application for a Mastercard gold card arrived in the mail Harold sent it back (unsigned). Sure enough, three weeks later Ginger’s gold card arrived. Harold was insulted—Ginger’s credit line was better than his, and he’d been working on it for decades longer!

To give Ginger control over her card, Harold punched a hole in the corner and strung it around her neck. Now when Ginger goes shopping, she pays for her own food with plastic—patting an inked paw on the dotted line.

Adapted from the “Joy Gazette,” Summer 1994 issue. For a subscription (12 issues for \$15) call: 1-800-MORE-JOY.

Surprise Party

When the Whole Earth Catalog was closing up shop, founder Stewart Brand decided the publication had served its purpose of providing tools to communities, so he invited 1500 employees, contributors, and reviewers to a celebration. Included in the party was a surprise educational event: every-

one present was invited to help decide what to do with \$20,000 in hundred dollar bills, roughly the amount he had used to start the publication.

By the next morning, 20 people remained after a night of furious debate. They adjourned with no decision.

Adapted from Thomas Albright and Charles Perry’s story, “The Last Twelve Hours of the Whole Earth” in The Seven Laws of Money by Michael Phillips. (Random House, 1974, pp. 121)

Just Desserts

One evening in Rio de Janeiro, I walked into a restaurant for dinner with a local business associate. We sat down to study the menu but were distracted spying this truly enormous dessert cart. “We are such creatures of habit,” I said, teasing him. “First the salad and an appetizer, then the entree. We have to go through all that before we can finally get to dessert. What a pity.”

He called my bluff. We asked the waiter to take away our menus and bring over the sumptuous cart. It was loaded with all manner of chocolates, tarts, cakes. “Which shall we pick?” I asked. He said, “Why not all of them?” Other waiters and waitresses came up and ogled, and diners got up and stood around us as we dug in.

All I remember after that is getting deathly ill that night.

— Richie B.

Learning Anew the Value of Money

You probably won’t believe this story, but it’s true. Once I got this terrible swelling in my groin from a running accident. The doctor ordered ten days of bed rest with alternating hot-and-cold compresses. I did this faithfully, but it wasn’t working to relieve the inflammation. Finally, as a joke, a friend and I applied a compress made of \$100 bills. By morning the swelling was gone.

— Margie

continued

The Money Drop

My friend Don often finds himself wandering around school playgrounds. As he wanders around he drops the nickels, dimes, and quarters from his pockets. He occasionally spots a child secreting a found dime, then checking every few moments to make sure it's still there. The more gregarious children run to tell their friends, holding their treasures in outstretched palms.

The Money Drop can be practiced in any child's play area. It has the additional benefit of disposing of burdensome change accumulations. And it can be engaged in for less than a dollar. Where else can you put the smile of discovery on a child's face for less than a buck?

From Computer Cleanout by Tom Stoddard. (self-published, 1993. p. 59. Available for \$5 by writing P.O. Box 71, Petaluma, CA 94953)

What If You Discover Somebody Cares?

The family of a classmate had a lot of financial problems—they were low-income working people to begin with, then the father had health setbacks, winter was coming in New Hampshire, and they were living in an uninsulated summer house with eight children. Without ever meeting them, I bought the family a house.

My friend told me years later that his father had been profoundly transformed by the gift. His wife, children and friends experienced him as a much nicer person. He just couldn't fathom that somebody whom he didn't know, just out of the blue, took care of his problem and bought them a house! My friend told me that the gift brought a spiritual effect much more profound than just providing an adequate roof over their heads. •

From We Gave Away a Fortune by Christopher Mogil and Anne Slepian. (New Society Publishers, 1992, pp. 21-22.)

We Dare You...

Have you ever tried any of these "random acts of kindness?"

- * Paid the toll for a carload of strangers behind you.
- * Left a tip greater than the cost of your meal.
- * Taken a street person to dinner.
- * Slipped folded dollar bills into the change returns of pay phones for the street people who regularly check them for forgotten dimes.

Have you ever tried these acts of unusual directness?

- * Asked people you know what they are paid.
- * Ask professionals to whom you pay a lot of money what they do with the money.
- * Told a merchant whose goods you judge as overpriced that you think he or she is charging too much.
- * Told someone whose services you appreciate how delighted you are to support their work as you wrote the check for more than the amount billed.

Write and tell us what you've tried!

Movie Reviews

Two Entertaining Money Fairy Tales

Twenty Bucks

With insight and whimsy, *Twenty Bucks* follows the life of a twenty dollar bill from its spanking-clean birth from an ATM to its rumpled return for incineration. While the bill passes hands from a bag lady to a bubble gum tycoon, from a stripper to a homeless family, we glimpse the greed, deception, insecurity, and generosity surrounding money in our society. It's not often that the main character in a movie is a twenty dollar bill.

Blank Check

A silly but at times delightful movie about a boy who gets handed a blank check by a driver who nearly ran over him, and how the boy decides to spend it. The fairy tale leads to the boy discovering his dream beyond the power of money, but the zing in the movie comes from how unabashedly extravagantly he indulges his fantasies.

Pioneers

Stories of Outrageous Visionaries

Some people consciously act outrageously to help society break out of skewed values and unhealthy patterns. While folks like these are often regarded as eccentric—noble, perhaps, but still bizarre—years later people may point to them as pioneers of healthier economic institutions. We highlight a few examples of these below.

Breaking the Normal Rules of Business

In Brazil, where paternalism and the family business fiefdom still flourish, I am president of a manufacturing company that treats its 800 employees like responsible adults.... One of my first moves when I took control of Semco was to abolish norms, manuals, rules, and regulations.

Everyone knows you can't run a large organization without regulations, but everyone also knows that most regulations are poppycock.... So we replaced all the nit-picking regulations with the rule of common sense and put our employees in the demanding position of using their own judgment.... Most of them—including factory workers—set their own working hours. All have access to the company books. The vast majority vote on many important corporate decisions....

A lot of our people belong to unions, and they negotiate their salaries collectively. Everyone else's salary involves an element of self-determination. Once or twice a year we order salary market surveys and pass them out. We say to people, "Figure out where you stand on

this thing. You know what you do; you know what everyone else in the company makes; you know what your friends in other companies make; you know what you need; you know what's fair. Come back on Monday and tell us what to pay you." Our people often make higher salaries than their bosses.

This may sound like an unconventional way to run a business, but it seems to work. Close to financial disaster in 1980, Semco is now one of Brazil's fastest growing companies, with a profit margin in 1988 of 10% on sales of \$37 million.

Excerpted from "Managing without Managers" in Harvard Business Review by Ricardo Semler, Sept.-Oct. 1989.

Lending to Those with Nothing

One day on his way to work, economist Muhammad Yunus stopped to talk to a woman selling her wares. Struck by the realization that, despite her hard work and great determination, she would never get out of poverty without some capital to work with, he went to a bank to get a loan on her behalf. He was turned down, so

continued

"Once or twice a year...we ask our employees to tell us what to pay them."

Yunus himself loaned her \$6 to buy supplies. She quickly increased her income from two cents to \$1.25 a day, and now she earns three times the national average income. [The average per capita income in Bangladesh in 1988 was \$179].

Eventually, Yunus gained the support of the Bangladesh government to start the Grameen Bank to serve those in greatest need. Since its inception the Grameen Bank has made loans to nearly two million poor Bangladeshis ranging from one dollar to several hundred dollars. In 1993, the bank lent about \$25 million a month at rates far lower than the 10-20% a day charged by local money-lenders.

Instead of requiring collateral, the bank requires borrowers, often women who have never even touched money before, to meet weekly in small groups to support each other in paying the loans back, thus gaining access to greater credit, which Yunus views as a human right.

Struck that the bank's default rate is no worse than that of U.S. commercial banks (about 2%), other banks around the world are emulating the model in other desperately poor communities, giving people who start with nothing a chance to develop businesses essential to their survival.

From the Giraffe Project, a nonprofit organization publicizing the work of ordinary people who "stick their necks out" for the common good. For information about their newsletter or organization call: 206-221-7989.

The Most Expensive Service in America

In 1971, I started a free medical practice at home with a few friends. Our ideal patient was one who wanted a deep friendship for life. We refused to charge our patients or to accept third-party payments. We wouldn't carry malpractice insurance, and we emphasized preventive medicine and alternative therapies. Some people would try to pay by leaving money in books or under my pillow. But I don't want a relationship of indebtedness between me and my patients—if I knew who it was from, I returned it.

After a few years, twenty of us moved into a six bedroom house. We had up to fifty overnight guests every night, camped on the floors, in our bedrooms, in our hallways. Patients came from forty states and eighteen countries. It was chaotic. We had to have fun, or the staff would have left in a week. We were constantly celebrating, and we held dances twice a week. Not only was fun a glue for our community, it had overwhelmingly beneficial effects on our patients, who needed fewer pain medications. With a mixture of compassion and humor, we ran a Monty Python medical facility.

Those of us on staff worked outside jobs so we could practice free health care—for eight years I worked the overnight shift several times a month at an emergency room. In a sense we paid to see patients.

For the last twenty years we have been raising funds to build a 40-bed hospital that charges absolutely nothing. I'm confident in time we'll raise the \$14 million we need. Then we can throw a pie in the face of greed by taking the most expensive service in America—medicine—and giving it away for free.

— Dr. Patch Adams

(portions of this were excerpted from his book Gesundheit). For more information about Patch Adams' work and the Gesundheit Institute contact: 6887 Washington Blvd., Arlington, VA 22213. (703) 525-8169.

A Mothering Economy

For years I was outraged because I was reaping the benefits of a destructive culture which I could not change. It seemed that I could spend it on myself, "opt out" by pretending I did not have money, or I could give it to charity, which would only mitigate an extremely exploitative system—not change it.

I realized that I had to understand things better if I wanted to change them, so I devoted a lot of time trying to figure out what was wrong. (This in itself was a privilege because women have not traditionally had time to think.) Eventually I developed the idea of a "mothering economy" in which the other-oriented perspective necessary for nurturing a child would be extended to the society at large. With this vision in mind, I felt I finally had reasons to give my resources and a good direction in which to give them. Funding is another way of nurturing—with money— instead of with food or clothes or love.

I began donating to projects where women and men were affirming the caretaking of Mother Earth and each other. In time I started The Foundation for a Com-

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Inheriting the Future

Help spread the word about the first-ever national conference for people with earned or inherited wealth primarily in their 20's. "Inheriting the Future: Money, Social Change, and the Next Generation" will be held June 15-18, 1995 in Marin County, California. For more information (and brochures to pass on to friends and relatives) contact The Next Generation at 2504 Webster St, Berkeley, CA 94705. (510) 548-2235.

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passionate Society, in Austin, Texas, through which I now employ 25 feminist activists.

The Foundation nurtures social change groups by providing and managing free or low-cost spaces—offices, retreat centers, and a media training facility. While we deal with many immediate problems (nuclear dumping in West Texas, issues of sexism, racism, etc.) we also promote women's perspectives through radio and TV.

Recently we held a national conference on the connection between breast cancer and nuclear radiation, and purchased land in Nevada which we returned to the Shoshone Nation. In all that we do, we promote the humane values that must be developed for the culture to shift towards a mothering economy.

Over the last thirteen years, I've given away most of the \$20 million I inherited. I am grateful to have had the chance to be useful, and believe that by using my resources to protect the earth and her children, I'm giving my daughters a powerful inheritance: a better world and a legacy of ideals.

— Genevieve Vaughan

For more information about The Foundation for a Compassionate Society, contact: PO Box 868, Kyle Texas, 78640. (512)268-1415.

May I Please Have Some of Your Property?

In the 1950's, a successor of Mahatma Gandhi named Vinoba Bhave had the nerve to go from village to village in India, asking wealthy landlords to open their hearts and make gifts of land to the poor. Over the years this voluntary "land gift movement" redistributed over a million acres.

Can the outrageous idea of voluntary redistribution be applied to the United States? Chuck Matthei, an experienced community land trust and affordable housing activist, believes it can. He and his colleagues are creating an "Equity Trust," inviting homeowners to pledge a portion of their profits to be paid if and when they ever sell their homes. This money will then be used to assist com-

munity development and conservation projects for the most disadvantaged.

The way Chuck sees it, sometimes only a portion of a house's value is rightfully earned by homeowners through their invested capital and labor for improvements. Increases in property value may also come from larger forces which owners have nothing to do with such as market speculation or a sudden growth in population. Chuck invites property owners to give back some of a serendipitous windfall by pledging a percentage of this "social appreciation" to the Equity Trust.

Less than a year old, the Equity Trust has already received several pledges, cash contributions, and outright property gifts. Some people may think it is outrageous to challenge the assumption that property owners deserve whatever profits they can get. However, most contributors to the Equity Trust view their pledges not simply as charity, but as something more complex and profound: an act of justice.

For more information, contact: The Equity Trust Fund, 539 Beach Pond Road, Voluntown, CT 06384, (203) 376-6174. Note: The Equity Trust welcomes low-interest investments as well as pledges.

Although changing the norms in society takes concerted action over decades or generations, there is much that can be done within the confines of an already-busy life. For over 100 intelligent, quick-and-easy actions you can take to effect positive social change on a wide range of issues, read *How to Make the World a Better Place*, by Jeffrey Hollender. (William Morrow and Company, 1990.)

Personal Norms

Who Decides What's Acceptable?

Every day, as we earn and spend, invest and give, we swim through an ocean of messages about the acceptable uses of money. Some of these strictures are general—the unspoken norms of our given historical time, place, and sub-culture. Others are deeply personal—the internalized commandments of our families. “Go ahead and indulge. Enjoy life!” a mother whispers from inside her daughter’s head. “Try the next store—perhaps underwear will be on sale,” suggests a long-dead grandfather.

To discern which attitudes serve us and which we want to step beyond, we first need to notice whatever messages

we have unwittingly (as well as consciously) absorbed. We invite you to reflect on the following questions and to talk about them with your friends and loved ones:

What messages about money did you grow up with? What voices and phrases do you hear when you think about “appropriate” behavior? What behaviors and attitudes about earning, spending, saving, and giving are considered normal in your social class or your current social circle?

Heightening your awareness of these money messages is a vital step towards crafting a more life-supporting relationship to money in your life. •

Good and Outraged

Anger Can be Motivating

As president of the Philippines, Ferdinand Marcos' salary was fixed at \$4700. But it was estimated that the total he had privately stashed away was in the order of \$5 to \$10 billion, figures which represented several times the Philippine national budget. At the time when he and his wife fled the country, about 70% of Filipinos were living below the poverty standard.

While the Marcoses might have gotten away with a little more loot than was customary, many other dictators and their wealthy hench-friends got away not only with their heinous acts, but also with outrageous nest eggs stolen from their poor countries' desperately needed funds.

[Adapted from The Guinness Book of Money by Leslie Dunling & Adrian Room. (Facts on File, 1990. p.164)]

Practices which run counter to human decency have become so normal in our world that they barely raise eyebrows: from being robbed in public to the U.S. minimum wage being so low that few households can afford to live on it. Quietly watching the evening news, we see outrageous acts of selfishness, stupidity and cruelty—many of them related to money—being repeatedly performed without adequate response or outcry.

No wonder so many of us get demoralized. In self-protection, our hearts crust over. Not only do we feel powerless against larger social forces, but often in our personal lives we feel we have no choice but to accom-

modate to social norms, even if they offend our deeper moral sensibilities. (Have you ever brushed past homeless people pretending not to see them?)

This week, why not try something different? Instead of operating within business-as-usual acceptance (to whatever extent you do that), let yourself feel outrage when money-related norms violate your sense of human decency. For example, some top executives have been paid tens of millions while deciding to cut corners by laying off thousands of their workers. What do you feel as you read this? Indignant? Resigned?

Why bother to feel incensed when there are far more indignities in this world than you can do anything about? Compared to going numb, sharing outrage with others is likely to help you feel more alive, more authentically yourself, and more connected to your deeper values. If you allow your true feelings to percolate, in time you will discover which problems are most important to you and how to take action on them. Anger can energize you to stand up against the forces squashing the human spirit.

What do you fantasize the money-related norms might be in a more just future? At one time some children worked in factories without ever seeing the light of day. Then outraged people fought for child labor laws. Similarly, people fought for a minimum wage, for an eight hour work day, and for countless other laws that once seemed beyond possibility. Now these rights seem normal. You, too, can be an “outrageous” visionary if you so desire...and feeling outraged may be an important step along the way. •

Aspiring to be Outrageous

Learning from the Struggles of Others

Immersed in our own cultural milieu, we often forget how malleable are the money “norms” that we live by. What seems ordinary to us may seem completely absurd to someone from a different culture, continent, or time in history.

Nowadays few people question the legitimacy of charging interest for money loaned. However, during most of the Roman Empire, the Christian church condemned it as sinful, and bankers were driven underground or out of business. U.S. laws now protect the right to private property, but to the native people who were here before Europeans, the concept of buying land was preposterous, beyond comprehension.

In our time and place, people work hard to accumulate wealth and possessions, but a friend of ours who spends time with an Aboriginal tribe describes the opposite behavior: “When one of them catches a kangaroo, they roast it and everyone eats. On the rare occasions I’ve seen any of them get some money, in five minutes it is distributed among everyone.”

Making money by selling human beings used to be commonplace in this country. John Newton was a slave-ship captain who one day had an epiphany; he turned his boat around and returned to Africa, freeing his captives. Certainly, for his times, this was an outrageous act with money, but eventually enough people found slavery abhorrent and it was abolished. Person by person, widely-held social standards change; individual outrageous acts, when liberating, can help lead the way to more systemic change. Even today, Captain Newton’s song “Amazing Grace” inspires people to believe in the possibility of transforming their lives.

We, the editors, believe it should not be “normal” for some people to live in enormous wealth while others, sometimes living just minutes away, suffer grinding poverty; for some people to have two or three, or even a dozen homes while others have none.

While we sometimes feel hopeless about these norms ever changing, we remind ourselves that what’s normal now often required individuals to take a stand for what they believed in.

“The power of a bold idea uttered publicly in defiance of dominant opinion cannot be easily measured. Those special people who speak out in such a way as to shake up not only the self-assurance of their enemies, but the complacency of their friends, are precious catalysts for change.”

— Howard Zinn, *You Can’t be Neutral on a Moving Train*, p.33

We hope this issue of *More than Money* inspires you to examine what is “normal” about money—in your life and in society at large. May you fire up your outrage at norms that belittle the human spirit, and boldly burst through restrictive norms, when doing so, to a more just and joyful world. •

Why a Publication 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 use 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

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

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- # 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

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