

# MORE THAN MONEY

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

Archive Edition

## Lifestyles of the Rich and Simple



Issue 27, Summer & Fall 2001

A Complimentary Giving Resource  
Provided By



## 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)



# Contents | Lifestyles of the Rich and Simple

## features |



### When Money Is No Object

By Anne Slepian and Christopher Mogil . . . . . 10

**Decisions, Decisions** | *How do you decide what's important?* . . . . . 13

### Shift, Shed, and Share the Surplus

*How a nice Jewish girl from Long Island gave away a million dollars to 800 organizations while living on \$10,000 a year*

By Vicki Robin. . . . . 14

## Personal Stories

### Creating Balance

Betsy L. . . . . 16

### Navigating the Complexity of Simplicity

Jeff W. . . . . 17

### Simple Living in a Not-So-Simple Relationship

Michael G. . . . . 18

### Plane and Simple

By Ruth Ann H. . . . . 20

### Consumption Country | *Breaking Out of the Mold*

A Conversation with Alexandra Paul . . . . . 21

### Starting a New Legacy

A Conversation with John Robbins . . . . . 22

### Living the Legacy

A Conversation with Ocean Robbins . . . . . 23

### The Gift of Time

An Interview with Ed Begley, Jr. . . . . 24

### Change of Course | *One Moment of Decision*

A Conversation with Linda Fuller . . . . . 26

## departments |

**From the Editor** . . . . . 3

**More Than Money in Real Life** | *Letters to the Editor* . . . . . 4

**More Than Money Online** | *Coming Out As Wealthy*. . . . . 5

### Dialogues & Controversies

*Fair or Foul? The Estate Tax Debate*

More Than Money members share their views . . . . . 7

**Bang for the Buck** | *From the Founders*. . . . . 27

### Culture | *Book Review*

The Cultural Creatives *by Paul H. Ray and Sherry Anderson* . . . . . 28

**Resources** . . . . . 30

**Loose Change** . . . . . 31

Departments allow us to address a wide range of topics of interest to our readers, and are not necessarily on the theme of the issue.

Cover photograph © Graham French/Masterfile  
Back Cover photograph © G. Biss/Masterfile

# MoreThanMoney

exploring the impact of  
wealth in our lives

## Editor

Pamela Gerloff

## Production Assistance

Nikolena Moysich

Nancy Pagan

## Design

T. G. Design

## Editorial Advisory Board

Ruth Ann Harnisch

Christopher Mogil

Anne Slepian

## Advisors to this Issue

(affiliations for identification purposes only)

Ruth Ann Harnisch / *The Harnisch Family Foundation*

Carol Holst / *Seeds of Simplicity*

Christopher Mogil / *More Than Money*

Vicki Robin / *The New Road Map Foundation*

Anne Slepian / *More Than Money*

Andrew Wolk / *SPARK Magazine*

## With Assistance From

(affiliations for identification purposes only)

Ingrid Bredenberg

*Human Resource Innovations*

Laura Hartman

*Center for a New American Dream*

Jennifer McCullough

*Co-op America*

Mark McDonough

*AstroDatabank.com*

## Co-Founders

Allen Hancock

Christopher Mogil

Anne Slepian

Printed with soy-based inks on recycled paper.

ISSN 1081-2598

© 2001 by More Than Money

All rights reserved.

*"In anything at all, perfection is finally attained not when there is no longer anything to add, but when there is no longer anything to take away."*

—Antoine de St. Exupéry

**Y**EARS AGO, I had a dream in which someone said to me, "Something *perfect* will happen to you." It was both a prediction and a promise. It was about what remains when there is no longer anything to take away.

Since that time I've been stripping down. I've found there really is a lot we can let fall away—things, yes; but also ideas, beliefs, opinions, reading lists, appointments, activities. So much of what we fill up our lives with is merely clutter obscuring the essence of what we most want to experience in life—like love, fulfillment, happiness, joy, purpose. When we finally take the last clutterly thing away, what remains is the perfection of what is.

And that's the trick of simplicity. How do we know when—and what—to stop taking away? How did Michelangelo know when his sculpting of David was done? How does an editor know when there are no more words to remove? How do we know when our lives are pared to a level that will allow us to be who we are most fully and do what we must most freely?

While preparing this issue, I noticed that many people have some area of their lives they have simplified well; most also have areas they wish to simplify more. They may not consciously notice either of these. For example, a person with three houses, who travels frequently among them, has simplified her packing and preparations to enable her to go anywhere on a moment's notice. That's one way of simplifying, and if your life mission needs you to be available to others in that way, then you may wish to simplify your life accordingly.

Yet that sort of "simplifying" would horrify someone else. The idea of more than one house makes some people gag. The voices in this issue speak eloquently to these very controversies. What is simple? Why simplify? What's easy about it, what's hard? Is it for me or not? What is my relationship to simplicity as a person with wealth? What is my role in relation to others?

These questions are extraordinarily complex—and I am not claiming to know or prescribe "the answers." This issue presents a wide range of perspectives. I cannot predict what you will take away from any of them. I cannot know whether or how they will instruct you, inspire you, change you. I suggest only that this issue is about choices. As a wealth holder, you have an array of choices not available to everyone. You also have the ability to affect both perception and behavior in a culture that calls us constantly toward more. Spend more, buy more, earn more, learn more, do more, be more. Being able to choose both more *and* less is one of the privileges and responsibilities of wealth.

So I invite you to be attentive to your own inner wisdom. Where is your life calling you to live more simply? Where might it be calling you to live less so? What does "rich and simple" mean to *you*?

This is the true adventure of awareness. On this adventure, we never know when a new insight will come or where it will lead. We can only be open, and willing . . . to be surprised.



Pamela Gerloff, Ed.D.  
Editor



FRANK MONKIEWICZ

**Dear Editor:**

I enjoyed the last issue of *More Than Money Journal*. As always, I found I disagreed vehemently with some of the perspectives, while agreeing with many others. Usually it is when I am disagreeing with someone's opinion that I learn the most about myself and my own attitudes regarding wealth.

I recently read an article ("Rich Man's Burden," *The Economist*, June 16, 2001) that touched on a number of points I'd love to see covered in *More Than Money Journal*. One of these is the issue of my own heirs. As an inheritor of wealth myself, I now find myself struggling with how to raise my own children to be worthwhile and productive members of society. My father, a successful entrepreneur, showed me, through his example, the value of hard work. I consider myself hard-working and I strive to be a productive member of society, but my work is often unpaid and is hardly the clean-cut example my father set for me. I'd like to know how other inheritors plan to pass on their values and inheritance to their children.

I'd like to see more quantitative information and analysis in your magazine. The US Trust Survey (2000), which showed that heirs lose their motivation to work at around \$3.4 million, intrigued me, as that was roughly the point at which I decided to slow down my work enough for me to find someone special, get married, and raise a family. I would like to see some of that data published in your journal sometime.

Steve  
Santa Barbara, California

**Editor's Note:**

Questions about how to pass on values and inheritance to children are explored in *More Than Money Journal* Issue #9, *Money and Children*; #13, *Provocative Dialogues*; and #22, *Money and Death*. These may be ordered through our office or website. (See below.) The More Than Money email discussion group is also a wonderful forum for discussing these kinds of issues with others who are personally exploring the impact of wealth in their lives.

We are always on the lookout for sources of useful information and quantitative data, as well as suggestions and ideas that may be relevant to our readers.

**Who Is Wealthy?**

Among U.S. residents, if you have

- ◆ \$127,000 or more household income or \$897,000 household net worth you are among the wealthiest 5% of the wealthiest country on Earth.
- ◆ The U.S. median household income is \$33,000.
- ◆ One-half of the world's people live on \$2 a day.

—From the Federal Reserve Survey of Consumer Finances, 1998  
(considered to be the most reliable and current source for these statistics)

—From the UN Human Development Report, 1998

**More Than Money Staff**

**Interim Executive Director**  
Bart Wendell, Ph.D.

**External Relations and Program Development**  
Christopher Mogil, Anne Slepian

**Program Directors**

**Coaching:** Jane Midgley  
**More Than Money Journal,**  
**Email Discussion Group Moderator**  
Pamela Gerloff, Ed.D.

**Resource Link:** Gretchen Kinder  
**Web and IT:** Eli Pariser

**Department Coordinators**

**Donor Relations:** Michelle Holcomb  
**Member Services:** Matthew J. Burke

**Office Manager:** Stacey Dasovich

**Publications Assistant:** Nikolena Moysich

**Board of Directors**

Ruth Ann Harnisch, Chair  
*The Harnisch Family Foundation*

Anne Slepian, President  
*More Than Money*

Elizabeth D. Glenshaw, Treasurer  
*Calvert Foundation*

Christopher Mogil, Clerk  
*More Than Money*

John Arkin  
*Living Roots*

James Babson  
*The Paul and Edith Babson Foundation*

Gregory L.Q. Garvan  
*Money with a Mission/FAFN*

Jonathan Lever  
*Choate, Hall, & Stewart*

Susan Master-Karnik  
*Center For Effective Philanthropy*

Jeff Weissglass  
*Project Unity*

More Than Money is a nonprofit, peer education network for people exploring the personal, political, and spiritual impact of wealth in their lives. Membership benefits include a quarterly journal, an extensive resource guide, and access to personal and group coaching, member events, an email discussion group, and a resource clearinghouse. Through these programs, members help each other further their dreams for creating a more joyful, just, and sustainable world.

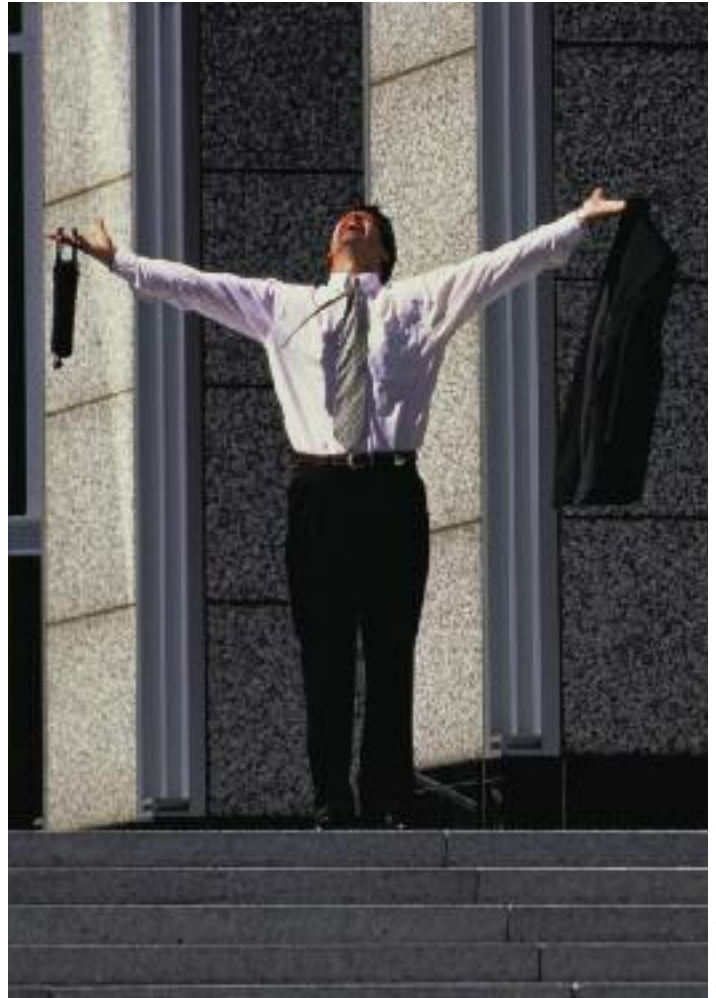
**Please Help Us Spread the Word!**

More Than Money grows through word of mouth. Please share a copy of *More Than Money Journal* with a friend, family member, colleague, or client.

# "COMING OUT"

## As Wealthy

**What happens when others find out you're rich? Here's what some *More Than Money* members had to say. These excerpts from our email discussion group offer a glimpse into the theme of our next issue, entitled, *Who Knows You're Rich?***



© MTPA Stock/Masterfile

**S**EVERAL YEARS AGO, I was told by many friends not to “come out” in a major *Newsweek* piece about philanthropy in Silicon Valley. They predicted that I would be besieged with requests for grants and regret giving up my privacy. The result of going public: I received a huge number of laudatory notes from all over the world, reconnected with some long-lost friends, and, oh yes, there were a mere few requests for funding. It was a very positive experience, despite the worries of many concerned friends and family. Most importantly, becoming a role model did have a positive impact on others, which was the major objective of giving up lots of valuable time to be interviewed and photographed.

—Harry

**B**ESIDES THE EXCELLENT reasons already mentioned for “coming out,” others include:

- Living honestly in the world has its own advantages, both emotionally and morally.

- Coming out is an excellent mechanism for sorting the wheat from the chaff, in terms of friends, acquaintances, and colleagues.

- It's a reality check—we find out we're not nearly so deep in the closet as we think we are. It's a humbling and excellent experience for the wealthy to realize we're not controlling the environment.

- Bad experiences. Although infrequent, they do happen—and they're leveling. It provides the opportunity to build empathy, understanding, and

compassion for all people who are targets of prejudice.

- It annoys the right wing. It's fun to watch them foam at the mouth about “limousine liberals.”

- Money is power. The wielding of power should be done in the open, not in secret.

—Nancy

**I**HAVE BEEN STRUGGLING all my life with the question of how public to be about wealth. I am a second-generation inheritor (my grandfather created our family's wealth) and my father's views on wealth colored my own. The legacy he passed along to us children was a discomfort with the subject and feelings of shame and obligation. On the positive side, we



were raised to believe that ostentation was a bad thing (I still agree with that); that we should all work, despite the fact that we could afford not to; and that we should become active philanthropists. On the down side, we were taught to apologize for our wealth, to worry about how others thought of us and our wealth, and to fear that many would take advantage of us if they knew of our wealth.

Now, at age 34, I am finally coming to terms with my wealth, recognizing that it has helped to shape who I am. I am now purchasing things that reflect

■ those who know me

■ anyone who asks (and they do—because when asked what I do, I say I’m currently on unpaid leave from teaching and exploring who I am without it. The next question is nearly always, “How do you not need to work, if you don’t mind me asking?”)

■ women who seem to be in a similar situation

■ the men I date, since it will impact them if they choose to build a relationship with me, much as my having an illness or a child still at home would.

I think of myself as pretty much

One last thing: I took a class at our local church. It is an alternative church based on many religious philosophies. I was in a small-group discussion and when we were talking about abundance, I “came out” about our wealth to the group. The group was extremely supportive and my coming out didn’t change either the relationships or the tone of the group. I was quite nervous talking about it, so I added some humor to the situation. I said, “This is what a millionaire looks like.” The others in the group just said, “It’s okay,” and that they were pleased to be with someone who had so much integrity and willingness to give back. They were very glad that we were using our money responsibly to help others. Now when I see those people, they treat me just like regular folk, which I really am.

—Kathryn

“Coming out is an excellent mechanism for sorting the wheat from the chaff, in terms of friends, acquaintances, and colleagues.”

my net worth (such as a large Park Avenue apartment and a luxury car) because I can have them, and I no longer worry about what others might think of me. I also recently pledged half a million dollars to my former boarding school for a scholarship. The school is thrilled because I am the youngest board member and they believe my gift will inspire others to give. They asked if they could issue a press release and publish an article about my donation in their bulletin. At first I was concerned because I did not want it to seem as if I made the gift for the publicity; I didn’t want to be viewed as “showy.” However, I came to realize that the school wanted to use me as an example and the attention generated by my gift would likely bring more funding to the school.

—Sally

TALK OPENLY ABOUT MY financial situation with:

“out.” I’m sure, for instance, that most of the parents at the school where I taught knew, and my neighbors certainly do. But I’m not given to just bringing it up for no apparent reason . . . or to “model” anything.

—Jody

IT’S TAKEN ME A WHILE to feel comfortable with our unexpected wealth (stock options that we saved and that have increased in value). We don’t talk about our wealth directly. We sometimes just say that it is incredible to have this opportunity. Some things that I do (and probably I would do them even if I didn’t have wealth) are:

■ I pay people fairly, responsibly, and above the table.

■ We put our names on donations that we give. We have made several matching grants and have had total strangers come up to us and say thank you. (It feels good.) My husband has said we need to stand up and be counted, so we are.

BEING WEALTHY IS BOTH worshipped and denigrated in our society. Coming out exposes one to adulation and envy, as well as to the snide comments. You have to be prepared for either reaction from friends and acquaintances. It is only a third reaction that feels good—the pleasant support of people who understand and accept whatever you have done in disclosing wealth. Those reactions are less common, but can make it worthwhile.

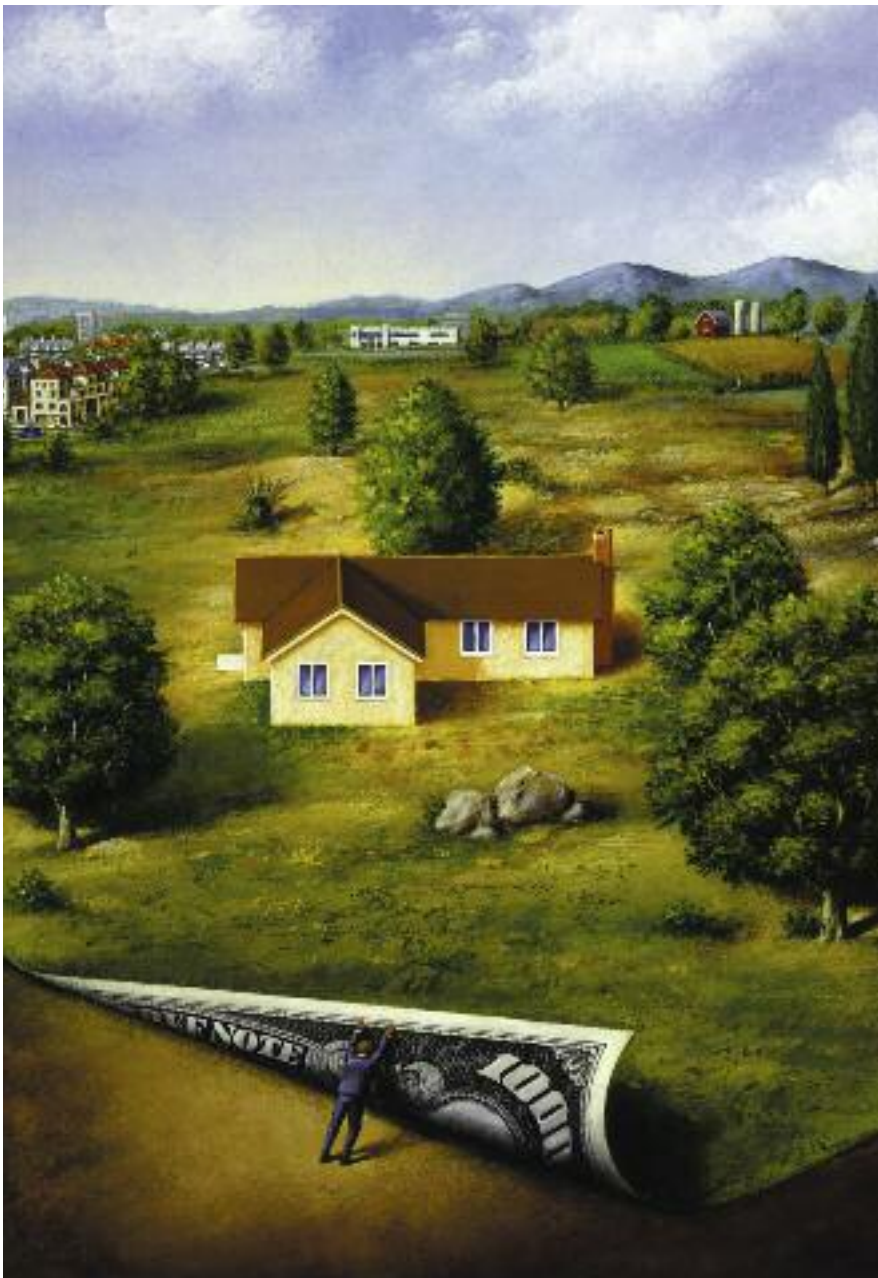
—Jim

To join More Than Money’s online discussion group, where members of the MTM community explore the impact of wealth in their own lives, please contact our office at 781-648-0776 or visit our website at [www.morethanmoney.org](http://www.morethanmoney.org). Participation is open to More Than Money members only. (See p. 4 for membership information.)

# Fair or Foul?

## The Estate Tax Debate

**Tax policy is a recurring issue of controversy in democratic society. Here, three More Than Money members offer their views on some of the fundamental issues involved.**



### Better Off Without Them

**P**ERSONALLY, I DON'T particularly mind taxes. I am not inclined either to quarrel with or to try to avoid them. I recognize the blessings in my life and the substantial benefits of government-based protections, structures, and safety nets. I even accept the notion that some of those benefits include some degree of pure wealth transfer. I am not ranting against taxes.

At the same time, I do mind violence, I resent stupidity, and I detest waste—and taxes involve all three. So I believe we must ask: What are we doing when we tax and why are we doing it?

Taxing authority is ultimately coercive authority at the highest level. Tax enforcement necessarily implies an awesome exercise of governmental powers fraught with extraordinary potential for abuse—this means guns, prisons, armies, police, confiscation, and destruction. The exercise of such authority requires compelling and justified reasons for it. Those reasons, ideally, should be based on well-developed philosophies of government, not just on temporary political advantage or perspective. Over the past 3,000 years we have seen more than a fair measure of governments I would be loath to trust. This has more than occasionally included the government of the United States of America and its governmental subdivisions.



“Progressive” taxes are morally grounded in these beliefs: (1) numerical equality (i.e. everyone having the same amount) is socially superior/desirable, and (2) government is both peerless steward of resources and ultimate lawful owner. In contrast, free markets presuppose the integrity of property rights, honor individual decision-making, and are relatively blind to human tragedies or needs. These twentieth-century presumptions, applied inconsistently to estate taxes, lead to the conclusion that property rights are malleable based on quantity alone. Yet, individuals frequently prove to be superb stewards.

Is it not ludicrous to conceive of the government as the object of effective philanthropy? Moreover, government confiscation, in my view, is always scary. I ask: Are heavy estate taxes the best use of collective capital (a scarce resource)? Is government dominion

property is transmitted from one generation to the next. What was already built is destroyed. What could build even more is diverted for other purposes. Would society as a whole be better off cultivating in its citizens a solid sense of stewardship and an expectation that wealth can serve as a creative resource—a source of answers and solutions, not just of problems? Or are we better off forcing sales, liquidations, and the break-up of functional concentrations of capital? I would argue that, from the point of view of the collective good, the energies wasted and the wealth not generated as a result of estate taxes is huge.

—Dick W.

---

**“Estate taxes gut private capital, forcing strange and difficult decisions, as property is transmitted from one generation to the next.”**

---

the best social policy? Are personal rights at all meaningful? Are individual property rights important? Can we encourage and anticipate effective private stewardship? Can government itself be trusted as an effective steward? Why? Can we build from this obsolete dialectic (capitalist/communist) into integrated money discussions serving twenty-first-century needs?

One consequence of estate taxes is that estate planning becomes entirely focused on tax avoidance, consuming enormous amounts of financial and intellectual energy, with little worthy discussion of either the benefits or responsibilities of capital.

Estate taxes gut private capital, forcing strange and difficult decisions, as

### Protection from Plutocracy

**I**F IT'S TRUE—as libertarians like to remind us—that all taxes are collected at the point of a gun, let us also note that the finger on that trigger is our own—the collective will of the American people, as enacted through the democratic process. Of course, this is ultimately the case with all our laws, enforced by the sovereign power of the state, which is likewise a creation of the people of the United States. Some two centuries ago, a constitutional convention was convened in order to “form a more perfect union, establish justice, insure domestic tranquillity, provide for the common defense, promote the

general welfare, and secure the blessings of liberty to ourselves and our posterity . . .”

Of course, conditions change over time, and U.S. revenue collection—originally based on land ownership, tariffs, and excise fees—eventually gave way, at the beginning of the twentieth century, to a more uniform and democratic tax code based on personal income. From its inception in 1913, the federal income tax has been structured progressively, where those who can afford to pay more do so. Spurred on by the work of muckrakers like Ida Tarbell and Upton Sinclair, who exposed the ruthless effects of unchecked capitalism in the boardroom and on the factory floor, Congress and the courts woke up to the danger of entrenched wealth and power in the modern age.

On its ratification at the end of the eighteenth century, the American Constitution explicitly forbade the conferring of titles of nobility on its citizens. By the end of the next century, it had become clear that this country's democratic experiment could be jeopardized not simply by the increasingly archaic institutions of monarchy and aristocracy, but from the quintessentially modern development of plutocracy—government by the wealthy. Not for nothing was the late nineteenth century remembered as the age of industrial revolution, as technological advances fostered quantum leaps in productivity—and with it, the creation of unprecedented private fortunes.

At the end of both the nineteenth and twentieth centuries, the world experienced technological explosions, powered largely by American ingenuity, which increased material productivity so quickly that its effects were experienced nearly universally in less than a generation. For those who were talented, shrewd, or fortuitously located enough to participate in this explosion, unimaginable personal wealth has resulted. But, as in the heyday of the Robber Barons, this past century has also witnessed the dangers of

---

**“Clearly, tax policies over the last two decades have been increasing—not decreasing—our country’s income gap.”**

---

unchecked monopolistic power resulting from such vast accumulations of wealth. “Unchecked” is a misnomer, since the most egregious case of monopolistic power in our time—that of Bill Gates and Microsoft, Inc.—was indeed finally checked by federal intervention.

We can be thankful that our democratically-elected government expresses the will of the people and the vision of its founders by reigning in the excesses of accumulated wealth. Just as anti-trust legislation has provided a curb to corporate rule, so the income and estate taxes have provided a modern mechanism with which to help prevent rule by the rich. While mainstream economists, politicians, and pundits proclaim the last decade the greatest period of economic expansion in history, the majority of Americans who did not significantly participate in the expansion are left to wonder: economic boom for whom?

Democracy means one person, one vote. As wealth at the top further accumulates and our electoral process descends into a morass of soft money, it is clear that the greatest thing that stands between the people of the United States and their being ground beneath the well-heeled shoe of the affluent elite is their electoral rights. If they are foolish enough to have voted for politicians who have sold their votes to the highest bidder, the people will learn soon enough, as the infrastructure of the social contract dissolves beneath them. As America crumbles into a divided nation, a coterie of the super-rich may well have constructed for themselves a gated enclave in which to play out a fantasy in which they can control all the players to flatter their

interests for a while. But if the vision of the Founding Fathers has lasting merit in the history of human liberation, it won’t be long before true democracy rears its beautiful head again.

Meantime, I would suggest that the estate tax continues to serve as an admirably progressive and eminently prudent check on the insidious encroachment of plutocracy.

—Aaron E.

*Aaron E. is a documentary filmmaker, currently working on a film about growing up with privilege. He serves on the steering committee of United for a Fair Economy’s Responsible Wealth project.*

### Rights and Responsibilities

**W**HAT IS A “FAIR” tax rate, and how do we measure it? One could argue that the federal government is becoming increasingly reliant on taxation of America’s wealthiest earners. In 1979, the richest ten percent of Americans paid 41 percent of the federal income taxes, but now their share is more than half. Meanwhile, the share of taxes of the lowest 60 percent dropped from 21.7 percent to 16.5 percent.<sup>1</sup>

But we also know that the U.S. is currently experiencing wealth disparities of historic proportions. The average after-tax income of the richest one percent of Americans surged 157 percent from 1979 to 1997, but for Americans in the middle of the economic spectrum, it rose only ten percent; for those in the bottom fifth, it actually declined slightly.<sup>2</sup> The wealthiest one percent now possess as much

wealth as the lower 94 percent.<sup>3</sup> Clearly, tax policies over the last two decades have been increasing—not decreasing—our country’s income gap.

Tax reduction is often posited in terms of individual rights and self-interest. The money belongs to the taxpayers, not the government, the argument goes, and individuals should have the right to dispose of their money as they please. The assumption is that given the choice, all Americans, especially the wealthiest, would choose to have the lowest possible taxes.

However, those Americans who have more than enough resources to make themselves and their families comfortable might well view tax policy less in terms of rights than responsibilities—the responsibility of the government to ensure basic economic and social justice to all Americans; the responsibility of a tax system to impose its burdens equitably and not privilege unearned income over working income, as it currently does; the responsibility of the affluent to use some of their resources to aid those less advantaged. If we believe that the government has abandoned some of its core responsibilities by passing tax policies that favor the wealthy, then it is up to us to pick up the slack, to act in ways that we wish our government would act. It is up to us to take personal responsibility to try to “even the balance” with our own wealth.

—Susan W.

*Susan W. is the foundation relations and advocacy associate at Pathfinder International, an international family planning organization. She serves on More Than Money’s outreach committee.* ■

<sup>1</sup>, <sup>2</sup> Congressional Budget Office, *Historical Effective Tax Rates, 1979-1997*, Preliminary ed., May 2001, presented in Center on Budget and Policy Priorities, “Pathbreaking CBO Study Shows Dramatic Increases in Both 1980s and 1990s in Income Gaps Between the Very Wealthy and Other Americans,” May 31, 2001.

<sup>3</sup> United For a Fair Economy, [www.ufenet.org](http://www.ufenet.org)

# When MONEY Is No Object

By Anne Slepian and Christopher Mogil

## Fabulous Temptation

**T**HE TWO OF US BROWSE the gourmet market aisles—past the 400 choices of cheese, the gorgeously-packaged varieties of non-alcoholic champagne, the exotic meats. An unbelievable cornucopia beckons to us, far beyond what kings enjoyed in ages past. We are hungry. We want it all. And we could have it all. We could load our cart to brimming with no dent in our budget!

What guides our choices when price is no object? This question has been our daily mantra since wealth landed in our laps twenty years ago. The culture around us seems to say that buying as much pleasure and convenience as one can afford is the “natural” goal. As television viewers who have watched *Lifestyles of the Rich and Famous* know, lavish personal spending represents fun, freedom, comfort, power, and importance. It’s sexy. Why hold back?

## A Different Dream

Of course, that question is rhetorical. We hold back because our lives already feel stressed and cluttered, and we have the rare good fortune to truly know that more stuff won’t bring happiness. We know that money spent on ourselves often could be better spent for others. And we are painfully aware that our consumption as a society is poisoning the planet and creating markets for near-slave wages around the globe. If only our daily spending could mirror our deepest values, instead of constantly contradicting them! This is our dream.

How can we actually live this different dream, choice by mun-

dane choice, without withdrawing from urban life or driving ourselves crazy? As we have followed with interest the voluntary simplicity movement, we’ve come to understand that “simplicity” is a complex term. For some people, it means spending less; for others, it means creating a more peaceful and centered life; for still others, it means being guided by environmental, social justice, or spiritual concerns. But for any given spending choice, these disparate values can be at war. Buying cheap clothes saves money, but supports sweat shops; hiring a housekeeper makes life saner, but decidedly less frugal; shopping for environmentally sound products can seem a lot more complicated than just stopping by Walgreens. What’s a consumer to do?

## Four Qualities to Guide Us

To cut through this complexity, we identified four qualities to guide our spending choices: satisfaction, sustainability, sharing, and spirit. (*See sidebar, p. 11.*) When we use this model to shape our spending, sometimes we spend more than we otherwise would have, sometimes less. Our life goals have

---

“What guides our choices when price is no object?”

---



© THE NEW YORKER COLLECTION 2001. Ed Koren. From cartoonbank.com. All rights reserved.



# “What would happen if all of us simple-living millionaires went public about our finances and our lifestyle?”

become our guideposts, with thrift applied only selectively, as a means to certain ends. As people with plenty of money, we have the rare freedom to do this.

Both the good news and the bad news is that using this model compels us to grow ever clearer, not only about our current life goals, but about our core purpose here on the planet. People can address the fourth guidepost, which we labeled “spirit,” in different ways: What am I here for? What is most important in my life? What is God calling me to do? Although we cannot claim always to find clear answers, it feels vital to ask the questions. Spending choices then become like a daily spiritual practice, moment by moment, choice by choice.

## Joyful Response-Ability

Sometimes people who know we’re rich (such as our ten-year-old son!) judge our careful consumption as stingy, eccentric, or holier-than-thou. Going against the culture of consumer frenzy is challenging for anyone; being wealthy can make it even harder, with temptations at every turn and few role models. We sometimes envy people who spend with abandon, apparently oblivious to the deeper implications.

Our goal is not purity. Our goal is to become fully aware of the impact our lifestyle choices have on our lives and on the wider systems of which we are a part, and to embrace response-ability in a joyful way. We aim to dance gaily through the contradictions, experimenting and revising in the spirit of adventure, not with a tone of guilt, restriction, or harsh judgment.

Here’s what has helped this become a more fun and creative endeavor for us:

- a) delighting in our abundance, material and not;
- b) finding others, wealthy and not, who share our values;
- c) deciding on one aspect of consumption in which to take leadership (This means accepting that in

other areas we might lag behind. For example, building community has been a much more important motivation for our choices than, say, environmental factors.);

- d) learning not to sweat the small stuff; developing a relaxed and forgiving attitude toward ourselves and others, knowing that wise spending is a lifetime project.

Of course, addressing the negative affects of global consumption will take far more than personal efforts. We need to throw our weight behind organizations and movements that are working on related economic, political, and cultural changes. Still, individual action is worthwhile: It can energize us and bring our lives greater integrity; it can remind us daily of our interconnection with larger systems; and if sufficient

## Four S’s for Sensational Spending

### Satisfaction

**How can our spending best support our personal goals?**

- Spend more to increase effectiveness and decrease stress.
- Spend less to decrease clutter and busyness, and to savor more what we already have.

### Sustainability

**How can our spending promote environmental balance?**

- Spend more to support environmentally sound goods and services.
- Spend less to use fewer resources, share, re-use, and recycle.

### Sharing

**How can our spending further the well-being of our global family?**

- Spend more to support goods and services made under fair conditions.
- Spend less so more money can go toward those who need it.

### Spirit

**How can our spending energize our core purpose?**

- Spend more to better fulfill those purposes.
- Spend less to more clearly see and hear our inner wisdom.

### Good Times to Use These Questions

- When we face difficult spending decisions
- When we evaluate our expenditures for the year
- When we face a big question about how to “spend” our time

individuals are inspired to action, eventually the aggregate results will influence the larger systems.

### A Vision for People with Wealth

Face it. This culture admires, even adulates, wealth; and people with wealth are looked to as trendsetters. What would happen if all of us simple-living millionaires went public about our finances and our lifestyle? For example, The Simple Living Company is producing a thirteen-part documentary about voluntary simplicity for public television; what if one segment were to highlight people with one, ten, or a hundred million dollars in assets who then would articulate why living simply is fulfilling to them? Or, what if we were to join together with the handful of groups funding sustainable consumption? Those of us with wealth could have tremendous potential influence. Just think how surprised the public would be!

We don't have to go on television to be role models. We can inspire people around us just by opening respectful discussion of these issues with our friends and family, by being honest about our questions and confusion, and by daring to be different. We can let others know of our vibrant and unfolding dream: living lives of deep satisfaction and integration, and contributing to cultural changes that will make life better for all. ■

*Christopher Mogil and Anne Slepian are the founders of More Than Money. They are award-winning writers, presenters, and organizers on issues of wealth stewardship. Their books include Taking Charge of Our Money, Our Values, and Our Lives; Welcome to Philanthropy; and We Gave Away a Fortune.*

## Wealth—Simple and Complex

### In what ways can wealth simplify life? (The list is long and obvious.)

- Less financial worry
- Cars that work
- Childcare when you need it
- Ability to buy what's convenient; no need to shop around for what's cheap
- More control over time
- *Add your own.*

### In what ways can wealth make life *less simple*? (The list is long and less obvious.)

- Endless papers, lawyers, trusts
- Too many choices and options
- Pressure to be ultra-purposeful
- Intense social obligations
- Others' stereotypes, projections, and expectations
- *Add your own.*



## How Spending Affects Other Stewardship Areas

### Enjoying a *more frugal life* can . . .

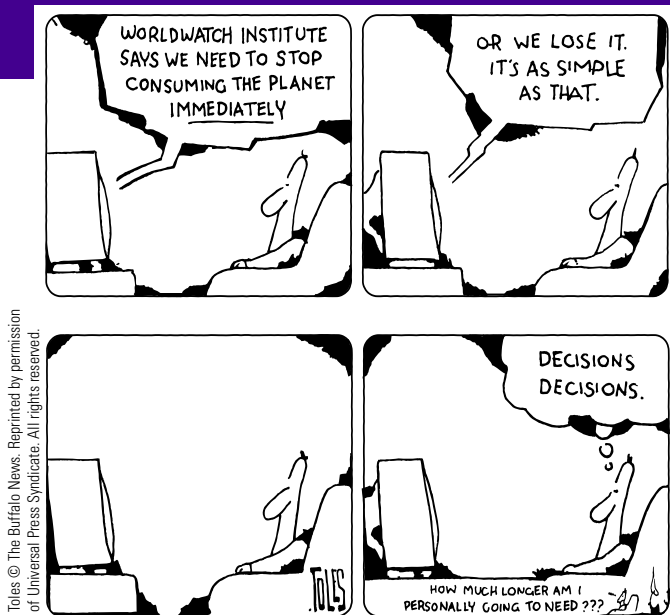
- **(giving)** free up money to give to causes (because you don't need it for personal well-being);
- **(investing)** enable you to invest in more socially-responsible ways (because you don't need the higher financial return);
- **(earning)** release you from pressure to earn (so you can use your time in more socially-beneficial ways, including parenting);
- **(legacy)** help you leave more money to your children (because you haven't spent it on yourself) or less to your children (because it takes less for them to continue the lifestyle they grew up in);
- **(community involvement)** fit in more with people of all class backgrounds (thereby widening your exposure to humanity, often leading to greater community service).

### Choosing a *less frugal life* can . . .

enable you to become more powerful in any of the other stewardship areas by investing in your personal freedom and effectiveness. You might spend more on:

- getting help (anything from hiring a personal philanthropic advisor to obtaining help with housecleaning or childcare);
- having tools to increase your efficiency (e.g. excellent computer, a more comfortable car);
- increasing your skill, knowledge, and connection in the areas of your stewardship (e.g. traveling to do site visits, attending conferences, taking courses).

# Decisions, Decisions



Toles © The Buffalo News. Reprinted by permission of Universal Press Syndicate. All rights reserved.

"We've got a form of brainwashing going on in our country," Morrie sighed. "Do you know how they brainwash people? They repeat something over and over. And that's what we do in this country. Owning things is good. More money is good. More property is good. More commercialism is good. *More is good. More is good.* We repeat it—and have it repeated to us—over and over until nobody bothers to even think otherwise. The average person is so fogged up by all this, he has no perspective on what's really important anymore."

—From *Tuesdays with Morrie* by Mitch Albom.  
Doubleday (New York). 1997.

## How Earth-Friendly Are You?

The New Road Map Foundation's self-assessment questionnaire can help you determine how earth-friendly you are. Questions focus in eleven areas, from energy consumption to community participation. They address how your behavior affects others and how your choices impact the economy and connect to your values. Contact The New Road Map Foundation, 206-527-0437, [www.newroadmap.org](http://www.newroadmap.org).

## How do ΩΩΩ decide what's important?

"My buying decisions are not based solely on money. I do consider cost as a factor, but I also consider whether something is environmentally sound. I think about trade-offs. For example, I bought a very expensive heater, which I got half-price on eBay. Although it is more expensive than what I had before, it is much better environmentally. I know many people who go farther in their environmentalism than I do. I would aspire, as a culture, to build the full environmental cost of products into them, so that we are all paying the real cost. I believe this would force the availability of more ecologically sound choices and I wouldn't have to weigh the trade-offs. They would already be built in."

—Stef F.

"When I have the impulse to buy something that I know I don't truly want, I get creative about it. For instance, when I want to try a new snack food, I think of a lot of reasons not to get it, not just one or two, e.g. *The money could be better spent elsewhere. It's not good for me. The packaging is bad for the environment. I don't like this company anyway.* That puts things in perspective. I ask myself, 'Is it really that important?'

"If I really think I want something, I'll put it off for two weeks. I often find I don't need it; or, by then, I've found an alternative. For example, I needed something for my garden and all of a sudden my neighbor had one. Things like that happen almost magically. My needs are supplied in weird ways. Something I'd been wanting seems to appear out of nowhere, or I find it at a garage sale."

—Michael G. (See his interview, p. 18.)



# Shift, Shed, and Share the Surplus

How a nice Jewish girl from Long Island gave away a million dollars to 800 organizations while living on \$10,000 a year

By Vicki Robin

In 1969, as I was spending my first small inheritance of \$20,000, I had the good fortune of meeting Joe Dominguez (now deceased), who would later become my friend, mentor, and co-author of *Your Money or Your Life*. Not only did he help me invest, rather than spend, that boon, he taught me everything he knew about thrift from having grown up on welfare. I took to the frugality challenge with gusto; I have loved meeting my needs amply on very little throughput of money or stuff. It has increased my creativity, my sociability and generosity (living and sharing with others), my honesty about my real needs, and my contact with the marrow of life. And, as I've learned about the link between overconsumption and ecological collapse, this care with money has eased my soul as well. Through work, thrift, and another small inheritance, I now have an income of \$1,000 a month from conservative investments—and rarely spend that much. Okay, I admit it. I am a bit of a frugality show-off. I love telling people how little it takes me to look good, feel good, and even be good.

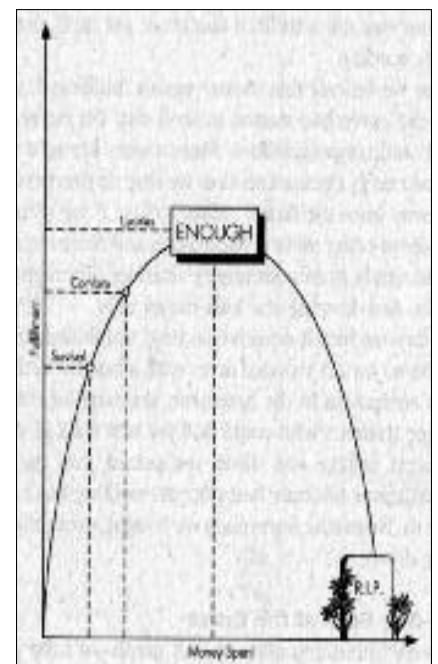
One key to this “high joy to stuff ratio” is what Joe and I came to call The Fulfillment Curve. The Fulfillment Curve (*see illustration*) shows the relationship between the experience of fulfillment (vertical axis) and the amount of money we spend—usually for more stuff (horizontal axis). When we were babies, more stuff did indeed mean more fulfillment. We were fed, warmed, and sheltered. When we were uncomfortable, when we cried, something came from the outside to take care of us. Our needs were filled. At the same time, we learned a powerful lesson: Look outside yourself and you will be fulfilled.

We then went from bare necessities (food, clothing, shelter) to some amenities (toys, a wardrobe, a bicycle) and the positive relationship between money and fulfillment got even more embedded. Remember your excitement when you got your baseball mitt or Barbie doll? We got an allowance to learn the value of money. We could select and purchase happiness ourselves! And so it went, year after year. Eventually, we slipped beyond amenities to outright luxuries—and

---

“Enough is dynamic—a daily mindfulness of our deep purposes and what we need materially to achieve them.”

---



The Fulfillment Curve

Used with permission of the author.

hardly registered the change. Our first car may have been a Wow! for months, but the fourth (probably newer and more expensive) quickly became transportation and another bill to pay. And so it went, with each new acquisition being a thrill, but a more expensive thrill—and the “high” wore off quicker.

Eventually, one day we find ourselves with the best that money can buy, but with less happiness than when we got

once The New Road Map Foundation started doing public education about the nine-step program in *Your Money or Your Life*. It was a pop quiz from the Universe: Is \$1,000 a month really enough? Here are thousands more dollars. Indeed, hundreds of thousands. We found that we truly wanted for nothing, and our greatest pleasure was to dedicate this money to bringing forth the most beautiful world we

“Through knowing how much was enough, I had created a vast domain called surplus that I could spend on making life better for everyone.”

our first bicycle at age seven. A process—buying stuff—that worked for survival, comforts, and some luxuries, now seems to lead directly to more responsibilities, more worries, more commitments, more to lose if robbed, more taxes and accountants and financial managers and therapists and . . .

Whether our money comes from employment or inheritance, we all hit fulfillment ceilings in terms of cars, houses, vacations, clothes, conferences, workshops, et cetera, and never recognize when the formula of *money = fulfillment* not only stopped working, but started to work against us.

The point, it seems, is the peak of that Fulfillment Curve: *Enough*. Enough for our survival. Enough comforts. And even enough for true “luxuries.” Enough is appreciating and fully enjoying what money brings into our lives. It’s not buying what doesn’t add to quality of life. Enough is dynamic—a daily mindfulness of our deep purposes and what we need materially to achieve them. For me, enough has proven to be under \$10,000 a year, but that’s not a target for anyone else. Each of us must weigh purchase against purpose, again and again.

The irony, of course, is that a new gusher of money opened up in my life

could imagine. I’d done what I call Shift, Shed, and Share the Surplus. I had shifted my thinking about the relationship between money and happiness. I had shed so much excess baggage and accumulation (mentally and materially) and, through knowing how much was enough, I had created a vast domain called surplus that I could spend on making life better for everyone.

After more than 30 years of living simply and giving away a million dollars to more than 800 organizations, here’s my short statement of what simplicity means: It refers to a quality of relationship with self, money, things, people and the Earth. It’s a quality of attentiveness, responsiveness, directness, honesty, and respect. It is unmediated living that includes both pleasure and service. It is the confluence where sustainability (enough for all) and spirituality (wholeness and oneness) meet. And it is a gift! ■

*Vicki Robin is a writer, activist, and networker. Her book, Your Money or Your Life, has sold 750,000 copies in seven languages and will soon be released in Chinese. She is president of the New Road Map Foundation ([www.newroadmap.org](http://www.newroadmap.org)).*

## Simplify with Others

Simplicity Circles can be an enjoyable and rewarding way to connect with others who want to simplify their lives. Simplicity Circles are small groups of people who come together in community to:

- clarify their deepest values
- see if their actions reflect those values
- realize how their lifestyles impact the environment
- simplify their lives at many levels
- live a purposeful life

For more on Simplicity Circles or to find one near you, visit [www.simplicitycircles.com](http://www.simplicitycircles.com).

## Increase Your Happiness

- Make a list of major things you own. Now list the things you need. Make another list of things you want. How do you distinguish between them? Write definitions of each. Will you ever have all you ever need? All you want? When will you have enough?
- Do the things you buy contribute measurably to your happiness? By how much? How do you judge this?
- Are you satisfied with the amount you consume? If not, choose some things you won’t buy, or a category of things to cut back on.

—From the Center for a New American Dream,  
[www.newdream.org](http://www.newdream.org)

# PERSONAL

**“Simple living” means different things to different people. The questions we wrestle with and the choices we make are highly dependent on the context in which we live.**

## Creating Balance

Betsy L.

**M**y life is incredibly full and rich and I love it, but it doesn't have a lot of extra slack in it. I'm going to change my life. I'm going to get greedier. I don't use the term in reference to money—I mean that I'm going to become more protective of my time. I'm greedy for my sanity; I hunger for less stress and more peace of mind. That's where I'm simplifying my life.

Twenty-five years ago I was a painter. I was good at it, but I stopped. I see now that I was depriving myself of something that gave me incredible joy, because I was uncomfortable with the privilege and freedom of wealth. I call it “survivor guilt.” I thought I had to do things for others instead of for myself. Once I realized my survivor guilt was keeping me from painting, I started it up again. I now schedule two sessions a week. When I'm painting I'm not answering the phone, not running a function, not doing anything for anyone else. I'm just painting—because it gives me a sense of inner peace.

I have always given abundantly to others—to my family, friends, organizations, the world. I needed to learn to balance that by giving equally as abundantly to myself. I now live in a beautiful home. I take exorbitant trips, long and luscious vacations. This is quite a change from my earlier hippie days. My sister and I both inherited money. She lives a simpler life and considers my lifestyle bourgeois, decadent, and extravagant. When I moved from a small house to a much larger one, her reaction was disgust—envy, too, I think. She looked down on my choices. They felt too much like my parents' for her taste.

I am still over-committed and work more than I want, giving so much to my psychotherapy patients and to organizations. I have a ten-year-old daughter and she'll be gone in a blink. This is especially troublesome when I find myself donating my time to help other people's kids while my own kid has to be without her mom. That's

commonly done in the donor world I live in. People neglect their own children in the service of giving to those less fortunate. A trite example is that a board I'm on scheduled a meeting on my daughter's birthday. When I said I couldn't go to the meeting, I was looked at askance. “Why couldn't you postpone celebrating her birthday?” was the unspoken question. I believe that's a message that a lot of people with wealth grow up with. They watch their own families giving to others, but not to themselves. I want my kid to know she comes first.

I view making lifestyle choices as an evolving process. I am careful about taking dogmatic or rigid perspectives or believing that there's only one right way to be wealthy or to be a good person. I've found I need to allow myself to evolve to wherever I end up, knowing that it might not be where I would have predicted. ■

— Based on an interview with Pamela Gerloff



# STORIES

## Navigating the Complexity of Simplicity

Jeff W.

There is a common belief in our society that says, *If I only had enough money that I didn't have to work, everything would be so simple.* In my experience, that's not the case. While having abundance is, as many say, "a nice problem to have," living a full, meaningful life with wealth has presented its own challenges.

I grew up in a family with a private dairy business that was financially successful. I married a woman in similar circumstances and we both received financial resources from our families. Working first as a lawyer and later in community development, I experimented with working for less and less pay until I was almost 40. After much grappling, I decided to stop working for pay after my wife and I both received significant inheritances.

Five years later, I still devote considerable time to unpaid work. This includes community organizing focused on diversity and race relations, serving as a board member of More Than Money, public policy work, managing assets, and philanthropy. I also spend time taking care of my three young children, preparing meals, and doing other household chores. Clearly, my family's financial situation, which allows us to live off investment income, gives me a broader range of lifestyle choices than are generally available to others.

Compared to the fast-paced life I once led as a lawyer in New York (which included the thrills of "competitive dining") my life now feels quite modest. I ride my bike and walk around town. The main things I do for leisure are hiking, running, reading, and visiting friends and family. My

friendships are not primarily with people who have a lot of money; we enjoy conversation and simple meals together. I live a home-based lifestyle.

Yet we are very comfortable. Our assets put us into the threshold level of the very wealthy. We could have two or three homes and drive very expensive cars, but we choose not to. We live in an economically diverse community and our house is bigger than most of the others, but not the biggest. We hire people to help us with the children, clean the house, and do lawn work, but we also do a lot of that work ourselves. Money provides an ease about spending, but we don't choose a lot of luxuries that others do.

The greatest complexities in my life derive from my "simplicity" choice to not work for pay. The question "What do you do for a living?" always makes me nervous. I don't have an easy label for my work, and our culture conditions us to believe that we are defined by the work we do. I have a strong internalized critic about my own not working for pay, having received messages growing up that men's value is based on their work and ability to provide for their families. My inner critic tells me that I need to earn money, even though I know my family is well provided for. However, I know I can be both happier and make a better contribution to society by forging a new path.

So my challenges with this lifestyle have to do, first, with figuring out how we as a society can move beyond the pervasive concept that the work ethic is the major motivating force in human life. I think more in terms of service and giving. My personal exploration is about what I do with my abundance in

terms of time, talent, and money.

Secondly, being able to do whatever I want means I have to figure out what that is. Who am I? What are my passions? What is my calling? My search for answers takes many paths and drives my effort to simplify other parts of my life. It is hard enough to answer these questions without extraneous distractions.

Thirdly, I am devoted to helping raise my children. I am proud of this work, but having chosen not to work for pay, I am constantly struggling with how to model what is a productive and socially constructive life.

Finally, being aware of the world's environmental needs, I want to decrease my environmental impact; yet, I also have a strong desire for comfort and often find joy in material and technological products. I constantly try to balance my sometimes contradictory desires to live more simply and to enjoy comforts, even luxuries.

I have learned that even simplicity can be complicated. Oliver Wendell Holmes said, "I wouldn't give a fig for simplicity this side of complexity, but I'd give my right arm for simplicity the far side of complexity." Simplicity that is accomplished by merely dropping difficult things from my life is failing to live fully. It's a turning away from life, as opposed to embracing life. The lifestyle choices I've made have resulted in a complex mix of both greater simplicity and greater complexity. Ultimately, my best choices, whichever direction they have led, have been ones made from a core of self-knowledge. ■

—Based on an interview with Pamela Gerloff

## Simple Living in a Not-So-Simple Relationship

---

Michael G.

**S**implified living for me is political. I read an article by Peter Singer on famine, affluence, and morality<sup>1</sup> and it changed my life. Singer argued that it was unjustifiable to purchase luxuries in a world in which a billion people live in poverty, especially because those few dollars, if given instead to a famine relief organization, could literally save lives. I also read Peter Unger's *Living High, Letting Die*. He calculated how much a person would have to give to save a life; he came up with a figure of \$200 to get a child from birth to age five, past the danger years.

---

**"To me, living simply means living true to my deepest values."**

---

After that, every consumer purchase became an ethical decision for me. I knew that whenever I bought a CD, a shirt, a soda, anything, I was making an ethical choice. My goal was to make this ethic real, to have it affect my life.

It was a gradual process that took several years, but now when I think about making purchases, I challenge myself: How is this going to affect my life? If there really were a starving child standing next to a soda machine, I wouldn't buy the soda. But for me, there *is* a starving child standing next to the soda machine, because I can involve myself in a starving child's life through international aid.

I live on investment income from a trust fund my grandfather left me. Even after paying for tuition at Cornell University and Tufts Medical School, I still have \$300,000 left over, which gives me about \$24,000 a year to live on.

A few years ago, I began donating money, gradually decreasing my expenses so I could donate more. Eventually, I was donating the entire difference between my income and expenses, but until I wrote a check every month, it wasn't real to me. Once I started writing a monthly check, I knew that whenever I didn't buy a soda, there was going to be one dollar more to give away at the end of the month. Eventually, I was living off \$2,000 a month; I gradually decreased that to \$1,000 a month, and for the past year, I've been living on about \$766 a month.

# STORIES

By living on \$9,000 a year, I can give away more than half my income. Because I feel a responsibility and I am opening my heart to the suffering of the world, I challenge myself to give away more and more money, and to make conscious spending choices every day.

The toughest part of this is doing it in relationship. I met my partner four years ago; we got married two years ago. Even then, she did not exactly share my level of enthusiasm for this joyful dedication to service. Now that I've begun living on considerably less than I was when I met her, we have some real challenges.

We have had to decide what to do about joint expenses—not just entertainment, but basic costs of living, like groceries and where we're going to live. You can imagine how difficult it would be to live with someone who is always feeling as if it's a choice between you and starving kids somewhere!

We found a wonderful couples counselor and were able to work out a system for us. We created a pool of money to handle our joint expenses. As long as my share of the joint expenses won't go above \$9,000 a year, I feel fine, because it allows me to donate what I want to charities and social justice organizations. My wife can do her own thing with what she makes beyond her contribution to the joint expenses. Instead of me saying, "I won't buy this," she can buy a pair of shoes on her own. I'm happy; I can give my chunk away. She feels included because she has choice. This approach is working very well. Our next big questions are where to live

and what to do about having or adopting children.

My life may seem restrictive, but I feel liberated by it. I don't see it as passive self-denial. On the contrary, I see it as a vibrant striving for the highest ideal and living true to my values. I'm not yet

chips fulfilling that couldn't be fulfilled in other ways, better ways, healthier ways?" Simplified living is narrowing some parts of my life, but it's doing so to enlarge others that are more important to me. ■

—Based on an interview with Pamela Gerloff

---

## "My life may seem restrictive, but I feel liberated by it."

---

happy with the amount I live on—I still strive toward Gray's World Equity Budget.<sup>2</sup>

Even at the amount of money I live on, my life is wealthy by any world standard. It's painful for me to think about world hunger while we have a society that thrives on consumer values. Charles Gray, in his book *Toward a Nonviolent Economics*,<sup>3</sup> reminds us that we may not need things as much as we think. He suggests giving away our favorite high-cost item, like a car or house, as an exercise in non-attachment. People say to him, "Well, maybe you can do it, but I certainly can't. I could never give up my car . . ." Charles says, "Would you give it up if your children were dying? Well, your children *are* dying."<sup>4</sup>

To me, living simply means living true to my deepest values. My life is so filled with joy that I think, "When my life is happy, what need is that bag of

<sup>1</sup> To read the article by Peter Singer that changed Michael's life, please visit our website.

<sup>2</sup> Gray, not wanting to own, control, or consume more than his "fair share" of the world's wealth, calculated what he calls the World Equity Budget—each person's equal share of the world's resources. For more than 20 years, Gray has lived on this budget of less than \$150 a month.

<sup>3</sup> Gray's book, *Toward a Nonviolent Economics* is available from him at 260 N. Grand, Eugene, OR 97402 (telephone: 541-342-4086) at a cost of \$8.50, plus \$1.50 for postage.

<sup>4</sup> For More Than Money interviews with Charles Gray, see *More Than Money Journal* Issue #1, *Money Between Friends*, pp. 9-10; Issue #4, *How Much Is Enough?*, p.3; and *We Gave Away a Fortune* by Christopher Mogil and Anne Slepian.





**B**EFORE I MARRIED a rich guy, I worked my tail off. As a television newscaster, radio talk-show host, and newspaper columnist, I was a voyeur in the world of the rich and famous. I saw their homes, their wardrobes, their jewels. I interviewed them, and I judged them. How could they possibly justify spending what they spent on the things they spent it on? Now I live in that world of so much stuff that screams of wealth: stuff to wear and stuff to drive, stuff to sleep in and under, stuff to hang on your neck and on your walls, stuff to look at, listen to; so much stuff you can't even remember what you own. Funny, living in the Land of the Rich isn't as easy on the conscience as it was going in on a day pass. Now I am the rich woman dashing out the door of one of her several houses, joining her husband in the back of the sedan headed for General Aviation. Oh, you don't know General Aviation? That's where the private planes are. If you're driving (and you're probably not, because NetJets provides a car and driver), you stop at the gate and speak the tail number of your aircraft into the intercom. The gates part dramatically and you're in, driving right up to the Gulfstream. Every time I do it I feel like Cinderella. I spent most of my life doing the bidding of the figurative ugly stepsisters, and now

# Plane and Simple

By Ruth Ann Harnisch

I'm at the ball. My handsome prince is an investment manager with an international clientele and holdings all over the world. He and his partners could have afforded this luxury years ago, but they couldn't bear to "waste" so much money. Finally, they faced the fact that the jaw-dropping cost wasn't even a blip on their financial radar screen and the advantages were priceless. At first, I groaned. More wretched excess! But the lifestyle of the rich and simple is a challenge if you adore the lifestyle of the simply rich, and I cannot deny that I do. That private plane is a little fantasyland with wings. I still jump up and down like a five-year-old when I get out of the long black car and walk up the magic stairway into the cabin of that luscious private plane. I get a

**"Now I live in that world of so much stuff that screams of wealth."**

tingly feeling like a kid going to the Ice Capades at night. Onboard amusements abound, and if you're trying to get your work done, there's plenty of privacy and connectivity. Here's the fax, here's where you plug in your computer, here's the phone. Hungry? You tell them in advance what you want to eat—ask for anything!—and then your dream meal is served at a real table with linens and crystal and china and silver. But I never forget that someone else's deprivation subsidizes the luxury of the rich, and that's the very high price of

my enjoyment. It's why I'm trying to stay on the low end of the ridiculously high end of the consumer culture, while my husband leans hard in the other direction.

There are thousands of reasons I could feel guilty for savoring the decadent pleasures of the rich life. I could protest the waste and elitist privilege by refusing to participate. But what purpose would that serve? The plane would still take off. My husband would still be on it. I'd cheat us both out of the fun of being together, our number one priority. As a journalist, my mission was to report information that would inspire others to help ease the suffering in the world. I'm still in the same game—I've just got more chips. The big money I give away now comes from my husband's job, the same job that gives us access to a private jet. I knew full well when I married that I was riding off with the handsome prince to his kingdom, operative word "his." I could be equally happy in modest circumstances. (Our circumstances are modest, compared to what we could spend.) I choose to enjoy the perks that come with being a rich man's rich wife. I live as simply as I can in a life that's anything but simple. I talked him out of buying an apartment in Paris and a house on Paradise Island. Right now, that's the best I can do in the Simplicity Department. ■

*Ruth Ann Harnisch is chair of the board of More Than Money and president of the Harnisch Family Foundation.*



Actress Alexandra Paul, known for her role in the television shows *Baywatch* and *Melrose Place*, has long been active in environmental causes. She is currently creating a video for teens about consumerism and serves on the board of the non-profit Seeds of Simplicity ([www.seedsofsimplicity.org](http://www.seedsofsimplicity.org)), which educates and organizes for voluntary simplicity.

*'It's not about talking about how you live; it's just doing it.'*

# Consumption Country

## Breaking Out of the Mold

A Conversation with Alexandra Paul

**I** LIVE IN THE HEART of Consumption Country. I live more simply than everybody in my Los Angeles neighborhood, but I am measuring myself against a distorted standard.

Several years ago, I went to a premiere where there were a lot of *paparazzi*. One said to me, "Oh, Alexandra, you wore that dress the last time I saw you!" My first reaction was to feel busted. But then I said the truth: "I don't own a lot of dresses, and I don't own a lot of stuff." I felt pride instead of shame. When I go to those kinds of events, I have five dresses I wear that I've rotated for the last ten years. I don't go out that much, and it's just fine.

When my husband and I moved into our house, we got used furniture instead of buying it new. It took more effort to read the want ads than to just go to a store and buy new furniture, but it was much better for the environment. My father, who is in his seventies, also gave me some things. He was downsizing and had so much stuff we couldn't even take it all. What was the point of having all that stuff in the first place? Last month, I tried an experiment. I bought only necessities, like food and soap; no dresses, magazines, or cosmetics—nothing I simply wanted. When I first made this decision, I panicked. "What if I need something, like a new pair of shoes?" Then I thought, "I already have enough," and I felt relieved. That's indicative of the culture I live in. I have 23 pairs of shoes and if most women looked in their closets, they would find the same thing. It's ridiculous that I feel I need

them all—different-colored shoes to match different dress colors. I'm trying to get out of that pattern, but it's not easy.

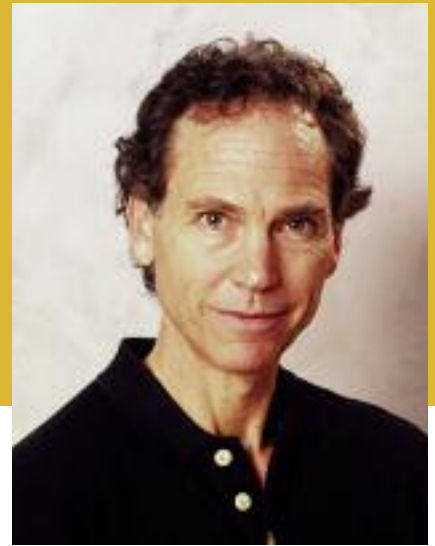
I've noticed that it takes more effort to keep stuff from coming in than to keep it from going out. My husband and I don't give material things much any more, because most people don't need more stuff. Instead, we'll give a massage or yoga classes, or maybe we'll dedicate a tree to someone. Rather than having gifts at our wedding, we asked people to donate to a charity.

I don't tell anyone else how to live. For example, two of my friends recently bought SUVs. I don't say to them, "You shouldn't have done that." They have different ethics than I do. Everyone has their own lines they draw. My brother's an environmentalist. When he started out, he was preaching all over the place. I got defensive and didn't want to hear it. When he became softer and more open about it, I started listening. I do a lot of things to protect the environment, like driving an electric car, composting, and recycling plastic, but I also do wasteful things. I still use those styrofoam containers when I have frozen yogurt (though I do bring my own spoon). I do the best I can. I've found that the most effective way to create change is to start with yourself and really make a change. Other people see it. It's not about talking about how you live; it's just doing it. ■

—Based on an interview with Pamela Gerloff

# Starting a New Legacy

A Conversation with John Robbins



*John Robbins is the author of several books, including the 1987 bestseller, *Diet for a New America*, and the recently published, *The Food Revolution*. Here, he gives his own account of the family legacy he left behind and the new one he began for the next generation.*

**M**Y FATHER AND UNCLE were the founders and owners of Baskin-Robbins, which became the largest ice cream retailer in the world. As the only son, I was expected to follow in my father's footsteps. I was groomed for it, working in the factory, the office, in merchandising, even inventing ice cream flavors. I loved it. I ate more ice cream than any kid could ever hope to eat. We even had an ice cream cone-shaped swimming pool at home.

I wasn't very healthy, though, and neither was most of my family. My uncle died of a heart attack and my father developed serious diabetes and high blood pressure. All of those correlate medically with a lot of cholesterol, fat, and sugar in the diet, which, of course, ice cream has.

**"I am not a fan of poverty, but I am a big fan of clarity."**

I had grown up in a value system that was oriented around making money and I felt the emptiness of that, and of the environmental destruction that would ensue if we continued with the kind of consumption such a value system fostered. I also didn't want my work to be undermining health; I wanted to contribute to the well being of people's lives and hearts and souls. So when I was 21, I decided not to accept my father's generous offer to take over the business with him. I didn't want any of his money; I didn't want to depend on his achievements and his fortune. I wanted to have my own values. So I chose to be true to myself.

I walked away from an enormous amount of money (it was a billion dollar company at the time) and then lived a polar opposite life. My wife and I lived on less than \$1,000 a year in a one-room log cabin on an island off British Columbia. We grew our own food, did yoga, meditated. We attuned our lives to the deeper rhythms of the planet, and tried to find that place where our joy and the world's needs meet.

We found we were much happier living simply. We had more time with each other and our son; our creativity blossomed; we were able to follow the call of our own inner voice with less encumbrance. It was a huge pendulum swing away from the way I had grown up.

Now I'm older, I have grandchildren, my books have been successful, and I have some money and security. I am not a fan of poverty, but I am a big fan of clarity.

I still live fairly simply. I own some land with a little house on it, a big orchard, and a garden. We use solar-generated power and we do a lot of things to simplify our lives. For example, we live with my son, his wife, and their two children. We share two cars among us, minimizing the mileage we put on them. We make an effort not to drive unnecessarily, because it's polluting, it's expensive, and it's a drag. I would rather spend time singing, dancing, and working in the garden than driving on asphalt highways. I choose to spend as much time with my family as I can and not get lost in doing things just for money.

Those of us with money are in a unique situation because we have choices that others may not have. How we make those choices defines us as people and

determines the nature of our impact on our environment. Our responsibility in this area and our ability to impact the future are greatly multiplied by the resources we have. This greater responsibility is a privilege, not something to feel guilty about. We have the opportunity to use our resources to further the things we believe in and that are in alignment with our dreams for the world.

Early on, I saw that the people who are truly rich are those who are in touch with their spirits. Seeing this, I made life choices that would allow me to express my spirit and values. Living in a sick culture, you have to work to know what you're really hungry for, what you crave, what your urges are, and what feeds you. When you do that work, you start with small steps. Eventually, you're running, leaping, dancing, flying. ■

—Based on an interview with Pamela Gerloff



*Ocean Robbins is the son of John Robbins. At age sixteen, he co-founded Youth for Environmental Sanity (YES!), to help youth say yes to living with meaning, purpose, integrity, and commitment. Now 27, he is director of YES! ([www.yesworld.org](http://www.yesworld.org)), which runs programs for young people—including young philanthropists—in 40 countries, empowering them to be leaders of the future.*

**I** WAS BORN IN a one-room log cabin, where we lived three miles from our nearest neighbor. During my first years of life, I was monetarily poor, yet I grew up feeling rich. I had clean air and water, deer around me, and time with my mom and dad.

When I was five, we moved into a more suburban area, so I could go to school and have other friends to be with. I felt a loneliness with that move. My life became a lot more complicated when we had more things. There had been very little fear in my first five years. Now we had doors to lock, and many things to be afraid of. I realized not everyone had opportunities and blessings I had taken for granted. So, at the tender age of five, I began to learn about the injustices of the world and, internally, I became an activist. I resolved to do something to make this

# Living the Legacy

A Conversation with Ocean Robbins

world a better place. I knew something else was possible, and I became committed to bringing that possibility to life for more people.

When I was thirteen, my father's book, *Diet for a New America*, was published. Until that point, we had lived simply. We always felt we would have enough. My mom and dad worked hard to be sure we were taken care of. Their first value was love. Money was a vehicle to support love and life. It was a means to an end, not an end in itself. I knew that money was not the key to happiness. It could affirm and support life, if that's how we used it, but we were not dependent on it.

The book was an international best-seller and my dad was elevated to a position of prominence. Resources flowed in on a new level. For many years, however, we still lived the lifestyle of a very low-income family.

**"We need a lot of people setting an example that great wealth and great consumption don't necessarily go together."**

Despite the books selling very well, letters pouring in from enthusiastic readers, and my dad speaking all over the country, we all felt unified in our choice to live simply. We wanted to feel that time and life were our focus, rather than things.

When I married, I moved with my wife and parents to a larger home that enabled us to stay together and become an extended family. This is rare in our

culture. We now have a three-generation household; my mom and dad have the joy of being grandparents and supporting us in being parents.

## Using Our Wealth to Serve

I've found an underlying principle around money that remains consistent: Instead of having stuff, a lot of people are had by stuff. I've seen that people who attain greater wealth don't spend less time thinking about or worrying about money. What could be our greatest freedom can become our greatest chain. The question is, how to keep that from happening? How do we use our resources to serve what we love and cherish? This is not to say that some people don't need beautiful homes and cars for various reasons. But we need to do it consciously—not just think about what our wealth should bring us, but what will it truly serve?

## Wealth and Consumption

We need a lot of people setting an example that great wealth and great consumption don't necessarily go together. What an incredible example it would have been if Bill Gates had built a small home, instead of a huge mansion. What if he had said, "We're just going to create a simple, beautiful home that gives us peace of mind."

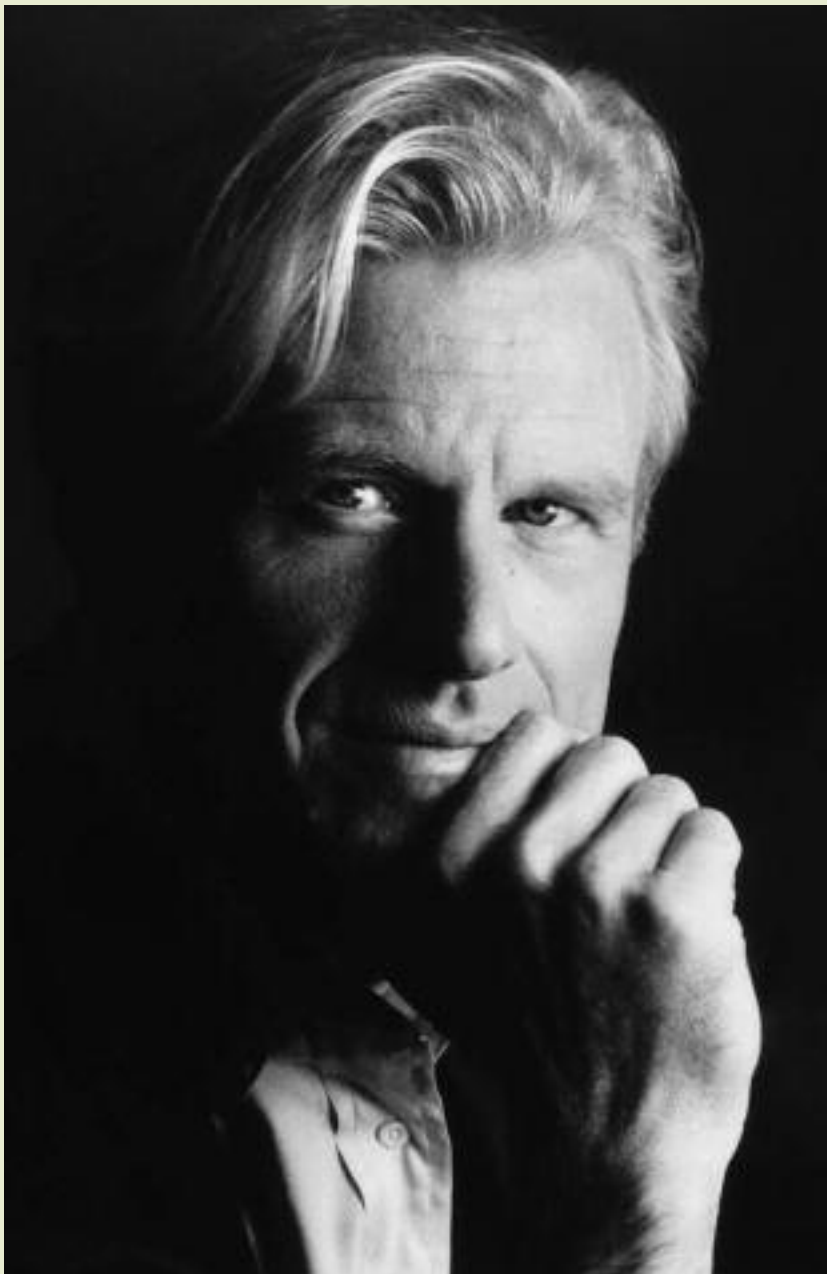
—Based on an interview with Pamela Gerloff



# The Gift of TIME

---

An Interview with Ed Begley, Jr.



*Actor Ed Begley, Jr. is an environmentalist and advocate of sustainable living. His acting career includes theater and movies, but he is best known for his starring role as Dr. Victor Ehrlich on the TV series St. Elsewhere. He currently plays Hiram, the hairdresser on the hit HBO television show, Six Feet Under.*

**MTM:** What is your own relationship to wealth and simplicity?

**BEGLEY:** When I first bought my house back in the 1980s, during a string of particularly successful acting roles, people used to say to me, "What are you doing in this tiny little house? You're making all this money. It looks wrong for a guy of your stature to be in such a little house."

But buying that small house was the smartest thing I've done in my career, because I haven't had to take scripts of lesser quality. I don't have to do a stupid commercial to pay the rent. Because I take on fewer acting jobs, I have no business manager—I do it all myself on Quicken. This one choice has enabled a simplicity in all other aspects of my life. I grow food in my back yard. I get 95 percent of my electricity from my solar panels. Most of my hot water is

heated from the sun. I make my own compost. All these things that I did primarily for environmental reasons also have a great economic incentive; they make my life simpler and less expensive. I can live very cheaply because, well over a decade ago, I decided that rather than accumulate vast amounts of money, I would eliminate the need for much money. It's part of the voluntary simplicity movement and not needing to make money to accumulate more stuff.

**MTM:** How and why did you begin to live this way?

**BEGLEY:** My journey started in 1970, around the time of the first Earth Day. I got my first electric car, I started recycling, buying biodegradable soaps and cleaners, reading environmental writings, and conserving energy in a big way. I started living more simply because of ecological concerns, but there are so many bonuses I didn't count on. The biggest has to do with my relationship to time. I was a very rush-around guy in the '80s, constantly on the go. When you're taking the bus in L.A. or driving a tiny electric car, believe me, it's mandatory to slow down.

I can't say I'm a totally changed person from what I was before I began slowing down. It's a process. We slow down, then something very important comes up and we backslide a little bit. But the trend is constant, year-to-year improvement. One of the biggest benefits of living this way is I get to spend weeks on end with my one-and-a-half-year-old daughter.

We've gotten busier than ever as a society. Many of us have two jobs, commute long hours to work, spend long hours away from our families—we're just busy busy people. But do we really find it fulfilling? What purpose does it serve? It seems that it's just for more and more stuff. I'm not a Luddite. I have a fax machine and I use the Internet. But I spend only around twenty minutes a day online, and another ten to fifteen minutes offline answering email.

You bottom out on stuff, just as an alcoholic bottoms out on alcohol. If you find more stuff fulfilling, then go for it. But if you don't, you can seek out groups where you can connect with others who are also exploring this route (*see Resources, p.30*), or you can choose to live a different kind of life just on your own, to get away from rampant consumerism.

**MTM:** Have you experienced any drawbacks to living more sustainably?

**BEGLEY:** The drawback I felt at first in 1989 when I stopped driving was, "Oh my God, this is taking so long." But then I thought, "What am I rushing to? What is waiting at the other end that's so wonderful? The journey is part of the experience." Or I would think, "I'm riding my bike, my legs are killing me, it's late at night." But now I'm a 51-year-old guy, in very good shape. I don't need to go to the gym because I bicycle so much.

**MTM:** People sometimes use your name as the punchline in jokes, because of your reputation as an environmentalist. Has this hampered you in any way?

**BEGLEY:** People used to make jokes about me, but not anymore. More than one person has said to me recently with the energy crisis in California, "I used to think you were nutty, but with this energy thing, I sure don't think you're nutty now." It's prudent to save energy for the energy crisis we currently face. More than half the living Nobel laureates issued a warning to humanity on behalf of the Union of Concerned Scientists—a warning about the extreme stress we are causing to many of the ecosystems that support us all.

**MTM:** Do people with wealth have more responsibility in this area than others do?

**BEGLEY:** The Mother Lode I want to keep coming back to is voluntary simplicity, and the wealthy can take more responsibility than others to live simply

and speak out about it. I speak out because I want to teach others what I know. If things made you happy, there would be nothing but happy people living in Bel Air and unhappy people living in the bush, and that is certainly not the case. Stuff does not make you happy. Whatever your financial means, you can live more sustainably, but the wealthy have more choices available for how to do that.

**MTM:** Is there anything else you would say on this topic specifically to people with wealth?

**BEGLEY:** I would say to invest in sustainable technologies, like wind or solar renewable energy or fuel cells. If you had invested in Ballard Fuel Cell in the 1990s, early on, you would have just made a lot of money. There is so much demand now in California for solar panels that there is a wait to get them.

Living more sustainably can save you money, too. In our area, a two-kilowatt solar energy system for your roof would normally cost \$16,000, but with the assistance programs now to help promote it, you pay only \$6,000. And the quality of technology is improving. When electric cars first came out, they did not meet my needs. They didn't go far enough or fast enough. But with the new hybrid gas/electric models, you can go as far as you want; you can drive from California to New York for only \$72 in gas. For \$20,000, you can get a car that gets 68 miles per gallon. These are not some pie-in-the-sky ideas for the future. You can buy these cars today. You can start making a difference right now. ■

—Interviewed by Pamela Gerloff

- To learn more about sustainable living, visit [www.edbegley.com](http://www.edbegley.com).
- For practical tips to simplify your time, and to read *Why Time Is Not Money* by Wayne Muller, visit



*Linda Fuller co-founded Habitat for Humanity International (HFHI) with her husband Millard. HFHI ([www.habitat.org](http://www.habitat.org)) is a nonprofit, non-denominational, Christian organization whose mission is to eliminate poverty housing and homelessness. Volunteers of all backgrounds, races, and religions have built more than 100,000 houses worldwide, providing more than 500,000 people with safe and affordable shelter.*

**I** COME AT THE TOPIC of simple living from a spiritual standpoint. Christianity almost mandates it. Jesus talked a lot about living simply. In fact, there's a conflict between money and God; you have to choose either to follow God or money. They are hard teachings, often overlooked by the organized church.

When I began dating Millard, he was so poor he was known for his beat-up shoes and for the fact that he didn't have a jacket. He ran everywhere so he could stay warm and get more done. He wanted to be a big success; his goal was to become a millionaire by age 30. That was appealing to me. By the time I finished college, I had my own bank account, I was driving a luxury car, and we were making plans to build a huge mansion on choice land. We had become rich monetarily, but our personal lives were falling apart.

I was so lonely and miserable and only 24. I thought, "If this is what making money is all about, maybe this is wrong." I left Millard and counseled

# Change of Course

## One Moment of Decision

### A Conversation with Linda Fuller

*Linda Fuller helping build a Habitat for Humanity house.*

with a minister every day for two weeks. Millard didn't want to lose his family, so we reconciled. Out of that crisis, we felt God calling us to give everything away and be of service to humanity. The moment we made that decision in a taxicab in Manhattan, things started to change. From that moment on, tremendous joy started coming into our lives.

Millard never went back to the office. With our two kids, then ages five and three, we took off to Florida. Millard's business partner bought our half of the business for a million dollars, which we gave away over a ten-year period. We visited friends who had moved to an intentional Christian community in south-west Georgia\*. Our friends and relatives thought we were crazy, giving away all this stuff. The people of that community were the first ones to say, "This is great. This is what Jesus called us to do." And we didn't even give them money. Their affirmation as fellow Christians was very important to us.

We decided to live there. It was during our five years there and then three in Africa that the idea for Habitat for Humanity developed. We officially started Habitat in 1976 and will celebrate its 25th anniversary this year. We have a hectic travel schedule, which is not very simple! This year we were in South America to celebrate Habitat's 35,000th house on that continent and in Africa to celebrate the 20,000th house there. We usually go to milestone events like that. We're one of those couples who really enjoy working together. I guess we've traveled to 60 or 70 different countries.

We've never regretted our decision to give away everything. It was just a has-

sle to have all that stuff. For instance, we had a cabin on a lake. First we got a speedboat so we could water ski. Then we started taking our friends. Soon our friends were taking up all the boat time, which meant that Millard and I didn't get to ski. So we had to get another boat. Then we had to take care of two boats and a cabin on the lake! Now, we try not to clutter up our lives with anything that gets in the way of doing what we really want to do. We live on four acres, mostly woods. We keep our possessions at a minimum. We have no pets. We eat fairly simply.

Millard and I felt called to give away our fortune and free ourselves to do something different with our lives, but not everyone is cut out for that. The important thing is that people with wealth share a significant part of it. So many people buy into the myth that money brings happiness. Maybe it does, short-term, but it also has the potential for bringing a lot of misery, as it did in our situation.

I would like to see people explore their values and what's really important to them. If they're not happy, I'd like them to look at alternatives, to know that it's not mandatory for them to keep being miserable. It's frightening for some people to think about giving up some of their wealth, but once they try it, they find out what a joy it is to give. Scripture rings true: It's more blessed to give than to receive. ■

—Based on an interview with Pamela Gerloff

\* The community, known as Koinonia Farm, was founded by Dr. Clarence Jordan. Koinonia is a Greek word meaning "church gathered."

# Bang for the Buck

## From the Founders



### Successful Sharing

At More Than Money's open house in June, we met a couple who described a dilemma we have heard many times: how to share their good fortune with an extended family in a way that won't make relatives feel resentful, belittled, dependent, or beholden. Stan and Gael's solution? They set up a fund to enable all 39 of their nieces and nephews to attend the state college or university of their choice—something many of their families would have struggled to afford. The young people send their academic plans to the fund administrator. If the plans meet the fund's criteria, the administrator then sends checks for tuition, room, board, and books directly to the schools. "This way, we don't hurt our siblings' pride by giving them money, yet we get to ease their financial strain considerably," say Gael and Stan. "We also know it will make a huge difference to the next generation to graduate without debts."

Gael and Stan's college fund guidelines may be viewed on our website.

### True Treasure

"For my 50th birthday, my husband Paul wanted to throw me a huge bash. The guest list grew and grew. Soon it was looking like a wedding; a 'save the date' card was produced—but all I could think of was how many people could live off the cost of that one party. I felt sick. What good is turning 50 if you can't speak your mind? So, at my insistence, we instead held a wonderful pool party at my parents' house for a few close family members. My sister brought the food, I took action snapshots of each attendee jumping into the air and/or water (in the style of portrait photographer Philippe Halsman), and I asked that instead of giving presents, guests donate to the Education Initiative Fund of the contemporary art museum that my husband directs. We had a simple time, glad that we were alive and well enough to enjoy each other's company.

When my friend Ellie heard what I had done, she donated \$1,000 to the fund in my honor. She was turning 50 the next year and her parents were asking what kind of party she was having. For her 40th, they had rented the Big Apple Circus!

I gave her *Philippe Halsman's Jump Book*, showed her my own jump album of character-exposing family photos, and we talked about being true to ourselves and garnering support for our causes. She consulted many friends about her party dilemma; finally, she invited her family and friends to simply write her a letter, card, or poem, and to donate to her causes. Her 50th birthday became a major boon to eleven nonprofits."

Who knows how many of Ellie's friends will be inspired to do the same?

### "Filanthropic Faylyur"

In the last issue of *More Than Money Journal*, we quoted Melinda Tuan, managing director of the Roberts Enterprise Development Fund, who said that some philanthropic endeavors "will fail rather spectacularly" and that, "being willing to take blame along with success is the mark of a really good philanthropist." (See *Effective Giving: Finding Your Own Path*, Issue # 26, "Venture Philanthropy in a Learning Organization," p. 21.) Here is a great story to that effect about Andrew Carnegie: In 1906, he joined forces with the head of the New York libraries and a Columbia University professor to form the Simplified Spelling Board. Believing that simplifying English spelling could contribute to world peace, the board converted Teddy Roosevelt, who ordered simplified spelling on all U.S. executive branch publications. Roosevelt's order met with derision at home, abroad, and on the congressional floor, and he withdrew his plan. Eventually, Carnegie dropped his financial support for the Simplified Spelling Board, but not before he had spent more than \$200,000 (a whopping sum in 1906).

We confess, we read this cautionary tale in *Uncle John's Third Bathroom Reader*, but we found the gist of it confirmed in *The Mother Tongue: English and How It Got that Way* by Bill Bryson and at [www.aussieinamerica.com](http://www.aussieinamerica.com). Please tell us about your philanthropic failures—and what you learned from them!





# The Cultural Creatives

## *How 50 Million People are Changing the World*

by Paul H. Ray, Ph.D. and Sherry Ruth Anderson, Ph.D.

**T**HE CULTURAL CREATIVES: *How 50 Million People Are Changing the World* describes a new American subculture that has been growing over the past 40 years and quietly revolutionizing American life. The authors assert that this group, too small to measure before the 1960s, is now 50 million strong—a quarter of the adults in the United States. They are called the Cultural Creatives because they are creating new social inventions, worldviews, and ways of life. Their values are environmentally concerned, altruistic, idealistic, and spiritual, focused on relationships and psychological development, emphasizing the worth of the feminine, and longing to create a positive future.

Based on a decade of original research from more than 100,000 respondents, on hundreds of focus groups, and dozens of in-depth interviews, the book tracks the emergence of the Cultural Creatives population. From wide-ranging cultural perspectives and deeply personal stories, we learn how this group has grown out of the twenty kinds of social movements that have appeared over the past several decades. At a time of epochal shift in modern civilization, they have now reached the critical mass that can transform American and global society in significant and beneficial ways. Their inspiring new social inventions are already exerting an influence on many aspects of American society, including health, business, social movements, psychology, and spirituality.

What the Cultural Creatives lack is self-awareness as a culture. Because they have not guessed how large their numbers are, they have seen themselves as scattered and isolated. They do not yet know the promise they hold as a cohesive new force for change in the new century. *The Cultural Creatives* opens our eyes to a group that is bringing a fundamental transformation in values and behavior to American life.

—Adapted from the Publisher's Annotation for *The Cultural Creatives* by Paul H. Ray, Ph.D. and Sherry Ruth Anderson, Ph.D., copyright © 2000 by Paul H. Ray, Ph.D. and Sherry Ruth Anderson, Ph.D. Used by permission of Harmony Books, a division of Random House, Inc.

## Ask the Authors. . .

What implications does Ray and Anderson's research have for *More Than Money Journal* readers? Here's what the authors told us:

**MTM:** How many Cultural Creatives are there in the wealthiest five percent of the population?

**Sherry:** Based on our data, we would estimate 20-30%, the same as in the general population. Among *More Than Money Journal* readers, the figure would likely be much higher, given your mission.

**Paul:** We can also say that, typically, people who have inherited wealth or who have become wealthy in nontraditional ways are much more open to new possibilities than are those who made their money through Modernist business practices. The LOHAS indus-

tries (Lifestyles Of Health And Sustainability), for example, are based entirely on serving Cultural Creatives; they do \$230 billion worth of business per year in the U.S. and half a trillion around the world. Eighty percent of owners and managers in LOHAS industries are Cultural Creatives. So among that group, you would likely have a high percentage of Cultural Creatives with serious assets.

**MTM:** What would you say specifically to Cultural Creatives with wealth?

**Paul:** One of the main things you can do as a person with wealth is help provide a "container" to assist Cultural Creatives to create change. For example, you can provide back-up funding when they are organizing events, reducing the financial risk in case the event doesn't fully fund itself. Supporting Cultural Creatives is not

just about paying for something. Many Cultural Creatives are not very knowledgeable about money and are not aware of what it is possible to do with it. You can show them how to use it to change the culture.

Also, people with wealth have networks that other Cultural Creatives don't have. There is a huge volume of social inventions being made now, often on a shoestring. You can hold fundraisers and help give other Cultural Creatives with creative ideas access to funding that will support their growth.

People with wealth are often regarded as opinion leaders; they are also frequently hyper-competent people who are asked to do things in a Modernist setting that is reinforcing the world that is going away. You can be aware that there is a new civilization wanting to be born and take leadership to assist it.

—Interviewed by Pamela Gerloff

## Are You a Cultural Creative?

*Check the statements with which you agree.*

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> I love nature and am deeply concerned about its destruction.  | <input type="checkbox"/> I see spirituality or religion as important in my life, but am also concerned about the role of the religious right in politics.   | <input type="checkbox"/> I love nature and am deeply concerned about its destruction.   |
| <input type="checkbox"/> I am strongly aware of the problems of the whole planet (global warming, destruction of rain forests, overpopulation, lack of ecological sustainability, exploitation of people in poorer countries) and want to see more action on them, such as limiting economic growth. | <input type="checkbox"/> I want more equality for women at work, and more women leaders in business and politics.   | <input type="checkbox"/> I want to be involved in creating a new and better way of life in our country.   |
| <input type="checkbox"/> I would pay more taxes or pay more for consumer goods if I knew the money would go to clean up the environment and to stop global warming.  | <input type="checkbox"/> I am concerned about violence and the abuse of women and children around the world.  | <input type="checkbox"/> I am concerned about what large corporations are doing in the name of making more profits: heavily downsizing, creating environmental problems, and exploiting poorer countries. |
| <input type="checkbox"/> I give a lot of importance to developing and maintaining my relationships.  | <input type="checkbox"/> I want my politics and government spending to put more emphasis on children's education and well being, on rebuilding our neighborhoods and communities, and on creating an ecologically sustainable future. | <input type="checkbox"/> I have my finances in order and my spending under control and am not concerned about overspending.   |
| <input type="checkbox"/> I give a lot of importance to helping other people and bringing out their unique gifts.   | <input type="checkbox"/> I am unhappy with both the left and the right in politics and want to find a new way that is not in the mushy middle.  | <input type="checkbox"/> I dislike all the emphasis in modern culture on success and "making it," on getting and spending, and on wealth and luxury goods.  |
| <input type="checkbox"/> I volunteer for one or more good causes.  | <input type="checkbox"/> I tend to be rather optimistic about our species' future and distrust the  | <input type="checkbox"/> I like people and places that are exotic and foreign, and like experiencing and learning about other ways of life.   |
| <input type="checkbox"/> I care intensely about both psychological and spiritual development.  |   |   |

*If you agree with ten or more of the above statements, you are probably a Cultural Creative. A higher score increases the odds.*

© 2000 by Paul H. Ray, Ph.D. and Sherry Anderson, Ph.D. Reprinted from [www.culturalcreatives.org](http://www.culturalcreatives.org), with permission of the authors.

## Editor's Note

The book contrasts Cultural Creatives with what the authors call Moderns and Traditionals. Each subgroup possesses values and worldviews distinctly different from the other groups. Moderns, comprising 48% of the population, dominate mainstream culture; the standards and rules by which our society functions are based on their values and worldviews. Traditionals, comprising 24% of the adult population, display a complex mix of attitudes and behaviors, but tend to focus on traditional family and community values. The authors' main purpose is to increase awareness among Cultural Creatives that they are a significant force for change in the world, so they can join together and increase their effectiveness. The book's companion website, [www.culturalcreatives.org](http://www.culturalcreatives.org), offers a venue and resources for connecting with other Cultural Creatives, as well as insights about how cultural change happens.

As a *More Than Money* member and Cultural Creative, I am always thinking about how I can be more responsible with my wealth. This book has provided me with countless examples of how I can make a difference in the world—and it shows, quite clearly, that I already am, just by living according to my values. Knowing that so many others like me exist gives me greater confidence to take action in alignment with what I believe. The book makes clear how important it can be for Cultural Creatives to connect to a community and have the opportunity to share our personal experience with others who will listen and understand. Story-sharing in community, the authors tell us, is a way of integrating what we have learned from our experience and of allowing the community to revitalize and grow. For *More Than Money* members, the book provides an impetus to reach out and connect to other Cultural Creatives with wealth who may want to spark new ways to contribute to a more just and sustainable world.

—Andrew Wolk, *More Than Money* member and publisher of SPARK magazine, whose intended audience is Cultural Creatives, [www.sparkmag.com](http://www.sparkmag.com)

## Personal Lifestyle

### Center for a New American Dream (CNAD)

Helps Americans change the way they consume to improve quality of life, protect the environment, and promote social justice. Website includes a parenting section, a special site for kids, and CNAD's Turn the Tide program, nine actions people can take to impact the environment. Numerous resources available for free.

877-68-DREAM (683-7326)

[www.newdream.org](http://www.newdream.org)

### Chelsea Green Publishing Company

Publishes books and information for pleasurable and sustainable living.

802-295-6300

[www.chelseagreen.com](http://www.chelseagreen.com)

### Northwest Earth Institute (NWEI)

Offers programs nationwide for living simply and protecting the Earth. Anyone who can get a group of eight people together can start a discussion course on voluntary simplicity and plug into the National Earth Institute Network of additional courses and follow-up programs.

503-227-2807

[www.nwei.org](http://www.nwei.org)

### Seeds of Simplicity

Connects members to local study circles on simplicity, provides educational materials, and hosts the Living Legacy Archive, where people can share online the legacies they plan to leave to others.

877-UNSTUFF (867-8833)

[www.seedsofsimplicity.org](http://www.seedsofsimplicity.org)

### Simple Living Network

Website offers the *Web of Simplicity*, an in-depth guide to simplifying and uncluttering life and developing a healthy relationship with money. Also has a large database of resources and an online newsletter.

1-800-318-5725

[www.simpleliving.net](http://www.simpleliving.net)

### The Simplicity Resource Guide/Linda Breen Pierce

Website of *The Pierce Simplicity Study*, a research project on what simplicity looks like in the modern world; offers resources for simple living, including book reviews, articles, and links to related sites. *Choosing Simplicity*, the research report, features real-life stories of people who have simplified their lives.

[www.gallagherpress.com/pierce](http://www.gallagherpress.com/pierce)

### The New Road Map Foundation

Promotes *Your Money or Your Life*, a step-by-step method for gaining financial freedom; connects readers to others following the steps. Focuses on money, health, and human relationships.

206-527-0437

[www.newroadmap.org](http://www.newroadmap.org)

## Social Action

### Buy Nothing Day (the day after Thanksgiving)

Annual international action raises awareness of consumer culture. Buy Nothing Day toolkits are available through Adbusters Media Foundation.

800-663-1243

[www.adbusters.org/campaigns/bnd](http://www.adbusters.org/campaigns/bnd)

### Co-op America

Features *Green Pages Online*, where visitors may search for socially- and environmentally-responsible products and services. Website links users to consumer action programs.

800-58-GREEN (584-7336)

[www.coopamerica.org](http://www.coopamerica.org)

### Ithaca HOURS

Provides starter kit and information about creating community economics with local currency.

607-272-4330

[www.ithacahours.com](http://www.ithacahours.com)

### Redefining Progress

Website offers online use of the Satisfaction Barometer and Ecological Footprint Calculator, which allow visitors to assess their own levels of personal satisfaction and environmental impact. Also presents the Genuine Progress Indicator, an alternative to the Gross Domestic Product.

510-444-3041

<http://www.rprogress.org>

### Responsible Shopper

Online interactive database allows users to look up companies and industries and see their performance in different categories of social responsibility, such as work environment, pollution, family-friendliness, ethics, and more.

[www.workingforchange.com/shop/responsibleshop.cfm](http://www.workingforchange.com/shop/responsibleshop.cfm)

### Step-by-Step (program of the

Center for a New American Dream) Monthly emails suggest action steps to change the way goods are produced and consumed, and provide resources needed to take them. To subscribe:

[sbs@newdream.org](mailto:sbs@newdream.org) with the word "subscribe" in the subject line.

[www.newdream.org/monthly/index.html](http://www.newdream.org/monthly/index.html)

## Additional Resources

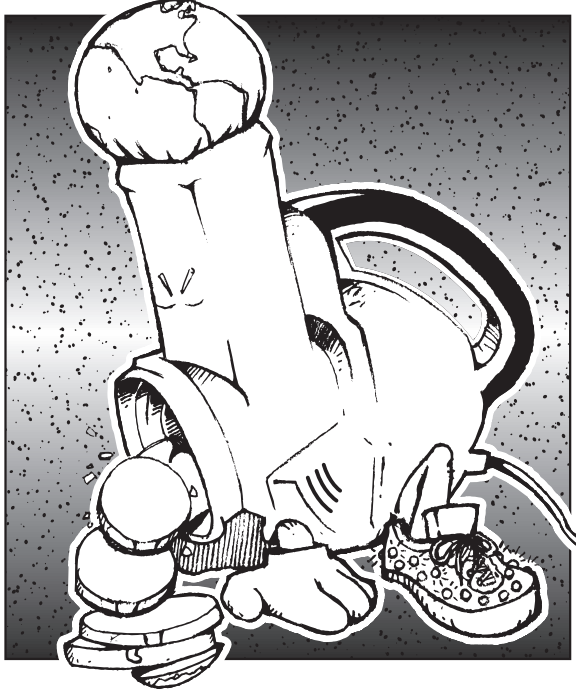
For additional resources on living simply with wealth, please see our publication, *Taking Charge*, or contact our office for suggestions: 781-648-0776, [resource@morethanmoney.org](mailto:resource@morethanmoney.org)

## Advertising

We are currently revising our advertising policies. For rates and guidelines for future issues, please contact our office: 781-648-0776.

"If I had known what it would be like to have it all,  
I might have been willing to settle for less."

—Lily Tomlin



Drawing by David Justice



© THE NEW YORKER COLLECTION 1985. CHARLES SAXON.  
From cartoonbank.com. All rights reserved.

*"More is not necessarily better, Edward,  
but it frequently is."*

*"This species could have been so great,  
and now everybody just wants a new  
Salad Shooter or sneakers with lights  
on them. That's what we've settled for."*

—George Carlin

"All the goods of this world...are  
finite and limited and radically  
incapable of satisfying the desire  
that perpetually burns within us for  
an infinite and perfect good."

—Simone Weil



© THE NEW YORKER COLLECTION 1991. James Stevenson.  
From cartoonbank.com. All rights reserved.

*"Quite frankly, I'm a bit disappointed."*



## 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  
New York, NY 10018  
646.678.4394  
[info@boldergiving.org](mailto:info@boldergiving.org)  
[www.boldergiving.org](http://www.boldergiving.org)