

Money and My Relationship with It by Richard Whittaker

On the evening of June 21, two years ago, the upstairs room at Awakin CircleTeance in Berkeley was jammed full of people with a long waiting list of those not able to fit in. They were tuned in, however, for the live-stream of the evening program: a Service Space Awakin Circle being held on the topic of our individual relationship with money. I was lucky enough to have squeezed in. There was a palpable feeling of anticipation in the air. Birju Pandya got things going... Richard Whittaker

Birju Pandya: Good evening. My name is Birju. Looking at you all, the image I have is of an Indian rickshaw where you look in there and say, "How did they fit 12 people into that thing?" [laughter]. It's not surprising we're crowded into this beautiful space. In fact, there's a large waiting list of people who wanted to take part in this conversation, so it's actually being live-streamed, as well.

The conversation is something we think of as a first step. As far as today is concerned, we'd like to invite people to share something personal and perhaps even be vulnerable about their relationship with money. We'll start with a few friends who have been looking at these questions for a long time to help seed the conversation, and then we'll go around and share our reflections.

To add some context, first, we'll have Jacob Needleman who is an author, a philosopher, a professor. He's written a couple dozen books on the inner life, including one called *Money and the Meaning of Life*. We'll also have Min Xuan Lee who has been asking these questions from the perspective of being a social entrepreneur. She will be followed by Mark Finser of RSF Finance who has been embedding these questions into organizations that deal with the intersection of money and value. Then we'll have Barbara Sargent from the Kalliopeia Foundation, who has not only been embodying these questions, but also helping dozens of organizations into the inquiry.

To illustrate a bit about my own edge, I'll share a personal story. A few years ago, I was working at a company and was pulled in for my year-end review. My boss, who is part of an investment firm said, "I'd love to reward you for your good performance this year, so what would you like?"

I'm sure a certain kind of answer was expected, but what I asked for was a moment of silence before our company meetings.

He was quite incredulous. I think he actually laughed—one of those nervous laughs. Eventually, he came back and said, "Okay, let's try it out."

We started with a minute of silence and, over the course of years—as a result of this process—a kind of non-financial wealth was created that was radically different. So that's the kind of reflection that we'd love to invite you all to share as we go around. And let's get started with Jerry.

Jacob Needleman: Thank you. I feel I'm uniquely qualified to share since I don't really understand this question of money—which is why I wrote a whole book

about it. [laughter]

I'm a philosopher—or a professor of philosophy—and that means I've made my life, my career, trying to contemplate and penetrate what I've come to call the great questions of the heart—questions that are ultimate and that define us as human beings; questions that are not answerable by science, or even by many of the religions; questions such as, "Who am I? What am I? Why do we suffer? What can we know? Why is there evil?"

I've come to the sense that we human beings have two fundamental currents or forces within us. One is to function well and honorably in this life, in this material world of spending, family, success, health, community. And another current, another part of our human nature, is our quest for what we call the inner: faith, transformation or transcendence—or openness to a higher reality within us and the universe.

These two natures define us. And we're here on earth to come to a balance between the two, each in its proper role. That's where meaning comes in. The meaning of our life seems to be, putting it very briefly, when we can stand in between those two fundamentally, seemingly contradictory, elements of our human nature and allow them to be balanced in some way such that the lower, outward, and external forces serves the inner and the higher. And that's a third reality where a human being is fully human.

That is the inquiry I considered to be ultimate in my books, my teachings as a professor, and in my personal life.

I'd like to tell a couple stories to illustrate my search for that transformation across the great spiritual teachings of the world, and my exploration of what's possible for a human being.

I was from a standard Jewish family, not very religious, but very traditional, which meant that I was obliged to become a doctor, metaphysically and socially. When I started studying philosophy and came back home in the first year of college, although I loved science and biology, I had to risk telling my parents—especially my father—that I had decided to become a professor of philosophy.

Neither of my parents went to college, but my father—a very strong physical man—heard, and his eyes went slightly crossed. He wanted to know what a philosopher does for a living. I told him we tried to contemplate the ultimate questions of why we're here on earth, what our life is for, does God exist? And his eyes got closer and closer. He said, "Can't you do that and also be a banker?" [Laughs]

My mother, later on, when I got my PhD at the university—and there was a party for a "Dr. Needleman"—she called out to the crowd, "Oh, he's not the kind of the doctor that does anybody any good!" She was a very loving person, by the way. But everybody laughed. I didn't, but I loved her anyway.

Now I'd like to skip to something that's very intimate—somehow I find myself becoming trusting in this environment.

Money in our modern world, I still fundamentally believe, is the principle technology for organizing our outer life, our life in the world. And it's startling that no one has really helped many of us to understand the actual role of money in the search for transformation, for contact with God—or whatever language you want to use to refer to the divine.

That question gave a definite orientation toward my own spiritual practice, which meant that I would try to start observing how I actually am with money before I started to try to change my way of dealing with money.

I came from a family where my father and his parents were tremendously frightened and concerned about money—having come over from Russia, the Ukraine, and being here in this new world. There was fear about money in my father's bones, and I grew up surrounded by that fear. When I told them I was becoming a philosopher—and every time I would come back and talk about philosophy, and especially when I finally became a

professor of philosophy, I came home very proud of myself; and when I'd written a book about philosophy and various things—my father's response was almost always: "How much do you earn?"

It shook me.

I was discovering meaning, opening ideas, facing great ideas from ancient men, ancient traditions in the East and West, but no matter what I would do and no matter how well my career went, every time I came back home, my father's first question was, "How much do you earn?"

It really annoyed the hell out of me, and it hurt me.

Time went on, lots of time, almost 50 years or more, and he was lonely, living alone with severe diabetes. My mother had died; he had finally gone to an elder care home, and his illness was getting bad. Around the age of 87, he was in the hospital, and my brother and I went to visit him. The doctors told us, "Looks like we're going to have to amputate."

He had been through so much. My brother and I talked to each other, we went outside for a long time, and we decided it's unbearable for him to have to face this. We were going to have to let him go because he was very, very weak.

As I was about to leave, as he was in the hospital bed in pain, I whispered in his ear, something I have never been able to say: "I love you, Dad." I never had been able to say that to him.

He looked at me very quietly and said, "How much do you earn?"

I was so shaken by that. I couldn't believe it.

I kissed him and I left. As I was going back home, I realized that was his way of loving. All the posture he had for expressing love was around money; that was part of his life. And that realization washed everything clean.

Now I tell that story, which I've never told in public before, but I tell it today because I wanted to raise a deeper question. When we are faced with uncertainty, we can respond in two ways—one, in terms of a problem to be solved, and the other as a question to be lived. We sometimes short circuit that great distinction; our problem requires our functions, our thinking, our physical actions, our organizational ability, our emotional sensitivity, but a question is something that draws us inward, something we need to draw us inward to open us to the truth of ourselves—to true impressions of ourselves, so that eventually the questions become mysteries.

A mystery is an unknown that attracts another energy into us if we can live with it. There's a deeper mystery with money, that centers around our fundamental human nature. It has to do with desire in this world and culture.

Money was a particular system here in the Western world, especially in America, which was created largely by men and women, by certain men, to find some problem and to solve that problem.

In Europe, for example, the concern was murder and warfare and brutal life. Many wondered if there was something that could counter what they call "passions"—the attachments and craziness, and ego, really—that they understood were causing the wars. And they created a system that involved wealth, money, possessions, status—what they called "interests" as opposed to "passions."

The passions were destroying people. Was there something in human nature, without trying to make everybody into a saint, that could counter the force of the passions? The "interests" became what we call capitalism. Capitalism was originated to counter the destructive passions.

Is there another, better way, to counter the passions? I'm opening this question that I hope contributes to our circle, and also because it certainly needs an answer.

Birju: Thank you. I'd like to turn this over to Min, then to Mark and to Barbara who can

share different perspectives on this question for a few minutes each.

Min Lee: Hi, everyone. I'm really humbled to be here because I'm seeing people who have gone ahead on the path, and it's a reminder that no matter how far along the path we're on, money is still a mystery, and money is still a work in progress.

I get very inspired by kids; kids have a fantastic relationship to money. There's the story about a father who asked his little kid, "It's mom's birthday, what should I buy for her?" More often than not the kid was like, "If you love someone, just play with her."

Very simple, but somehow as we grow up, there's something that society does to us—we get socialized into this world. This topic means so much to me personally because today, one in five young people are diagnosed with depression, and they attribute money as being the biggest source of stress in their lives.

I come from Singapore; it's a place with wealth, but if you look below the surface, there's a lot of burnout, there's a lot of insecurity. We did a recent research study there with young people, a financial health check, and there's a scale to measure emotions. We asked, "How do you feel when you use money?" We collated the results and a few things popped up. Across the personas, across income levels and across how you spend your money the one emotion that came up was discontent. Everybody.

In the top 1/3, it was, "How do I stay at the top?" For those in the middle, it was, "How do I compete to be at the top?" And for those at the bottom, it was "How do I even hope to compete with the middle?"

When we look into the nuance of all the other emotions, we found that very much that how we use our money is actually our way of acting out a struggle that we have not resolved. I see that in my own healing. Spending is sometimes tied to loneliness, where hoarding is tied to the lack of inner security; money avoidance is tied to fear; workaholism is tied to escaping everything. All these inner struggles manifest through money.

That brings me back to my own practice. I've been thinking a lot about how the deepest problem is that everybody seems like they're okay; everybody is coping and no one's talking about it.

I think our generation needs a new story. I've been growing up with a friend for 20 years and we've never been able to talk about money. Could I look her in the eye and offer a space of non-judgement so that she could be vulnerable? The moment I did that, for the first time in 20 years, she told me that she's in therapy. I never knew.

How do I open that space for everyone I know?

I've also been thinking about that little boy. As children we have that healthy relationship to money; we trust that with every fall, every stumble, we will have our parents behind us. My own personal edge is, "Do I have the courage to trust that when I stumble, there will be something out there?" We turn to laws of nature. In this monetized world, we actually need the truth that we need other people. Thank you.

Mark Finser: The stories are already so full that one could just focus on those. I'm reminded that today is Fathers' Day and there has been some mention of fathers already in these stories. I'm incredibly grateful to my father who was the inspiration of the organization I founded called RSF Social Finance.

Our parents' stories really play themselves out in our lives, as well. My father had a lot of ambivalence around money. So throughout his career, he would make money and then he would stop making money—and do what he really wanted to do. In my experience as a child, houses would get sold, cars would get sold, and we'd start sharing with other people —sharing cars, and sharing washing machines. Then there was another phase where my father would go back to work doing something that maybe he didn't want

to do. So there was that up and down cycle, and it's there with my own issues around security.

The journey around working with a theme of how to transform the way the world works with money has really been a lifelong journey and, after 31 years of being part of RSF Social Finance I feel like I'm just at the beginning. RSF's beginnings go back to when I was 24, and there are so many stories I could share about how others brought their money through RSF.

RSF, as some of you know, has tried to be a different kind of a bank. So in some ways, I would have loved to have told your father, Jacob, that yes, you can be a philosopher and a banker—a different kind of banker. And it really is a different kind of banker.

Really, that's been the journey, ultimately—trying to look at the qualities of money that show up around buying and selling, around lending and borrowing, and around giving and receiving, and how each one can give us the opportunity actually to bring those two forces that Jacob described, in some ways, into harmony with each other.

There are glimmers that each of us can experience in our lives where those qualities can actually form themselves and really enhance what, in my view, is our main human mission in life, which is to continue to grow in the capacity for love, and that can actually show itself in all those qualities. I've seen it, not only externally and in the work that I've been involved, but I've also seen it in my own life.

The more recent journey for me these last eight years has been around care-giving for my wife who was diagnosed with dementia eight years ago. One of the first manifestations of her dementia was that she somehow felt that we didn't have any money anymore. So wherever she went she would take things. She would just take things in stores or wherever she was, and that was even before the diagnosis. That was hard for, not only me, but for my children who were teenagers at the time. Yet, as she became more and more like a child, we realized there actually had been a journey there for her, and for the family. The most amazing game that our children loved was giving and receiving, giving, giving and then receiving—giving and receiving. And that was her.

It's not like she kept or hoarded things. She would just pass them along. Now she lives in a place of complete gift, and for me, the journey has been around the question of security, of giving her the sense of security, but also recognizing her transcendence into another form of consciousness. Because I have watched her evolve to another place where it is absolutely pure love.

Her language went first; she hasn't spoken in four years. One of the last things she would say before she could no longer talk at all was, "Feel my love." It's one of the last things that she would say. I must say, I can't tell you how many times a day I say that to her now. Not only do I say that to her now, but I also say, "I feel your love."

Even though she hasn't spoken, there's something that transmits between us. And it's like her condition has manifested an abundance of love coming towards us, the two of us. I'm just surrounded by love by so many who bring their love towards the two of us. Maybe it's because she's in another dimension, and she brings it, she's helping to manifest it.

It's also helped in relationship to my practical work. We have the material life that we have to work in, and there are a lot of expenses. For the clients who have shown up that I'm able to work with around money, my only requirement has been that there be a commitment for one year. But I don't set a fee. I don't set a number. I don't say, "This is what it's going to cost you to work with me."

They have to come up with a number. Sometimes we'll meditate together on it, but they have to come up with a number. At the end of the day, it's felt more and more like what is happening is a transmission of gift; and not only that, it's like paying it forward.

Those who have signed up with me this year said the usual thing, "How much do you

charge?" And they've gotten blown away and very angry at first when there isn't some fixed number they can either negotiate, or that they can at least know.

But that's not the way. I feel like I can work right now because of the journey I'm on with my wife. So I say, "Well, actually the work that I'm going to do with you has been paid for already; that's been taken care of."

The main question for you to think about is, how would you like to contribute so that others can benefit maybe down the road?"

And that tends to open a little crack for them to realize that maybe there is another way. It's made me realize that actually more and more of our services could be done that way. And this has taken place in connection with my journey of care-giving, and with the work in partnership with my wife. Thank you.

Barbara Sargeant: I'm going to speak about when I was growing up with my family; we lived comfortably but we didn't have an over amount of money. Unbeknownst to me when I was 22, a small amount of money came to me from my family's business, and then over the years it just grew. I wasn't prepared for it.

My father said, "Just put it in the bank and forget about it. It's trouble. Just forget about it." I did that, but by the time I was mid 30s or so, it really was bothering me. I started asking questions of myself, and I had some very close friends who helped me. Eventually I decided—actually it was during a meditation retreat in which this train came plowing through me, and it said, "Just start a foundation!"

This is exactly the opposite of any message I would ever get from within my family: "It's just trouble; it's exposure, endless requests." But something in me just wanted to do something different to what the conditioning was, and it really was on my edge. I still have such a hard time with exposure.

Anyway, I eventually founded Kalliopeia Foundation. The mission of Kalliopeia is to support the evolution of communities and cultures that honor the unity at the heart of life's diversity.

When I was thinking about it, I thought, "Okay, I'm going to start a foundation. What should it be about?" I looked back and thought, if only in the greater culture that I was part of, and in my community, and in my family, what's sacred had been held in a way that somehow spoke to me? Maybe I wouldn't have gotten into all the different kinds of trouble that I got into, and maybe I would've held on to inner messages that I was getting all along that I ignored. I wanted the foundation to be about our spiritual center, all of us. I wanted somehow to begin to use the language of spirituality in the foundation so that maybe it would be picked, or maybe it would just add to the collective consciousness in some way. It was really uncomfortable to do this, to start the foundation, to be the person who was starting the foundation, to use that language and all those things.

Now, maybe 17 years later, it's an established foundation and it's making a contribution. From this perspective now I can say, I still am a personality born with all kinds of issues around money. I was born into a situation that grew into this abundance of money. Then I took the step and some part of me is happy that that money is behind me in some bank. I feel it's just so important and, even though it still brings me issues, there's joy that it's doing what it's doing, and that it's contributing to such an evening where we're talking about this question. I'm glad, if not comfortable, to be part of the beautiful stories that are being shared and the questions that are being asked.

Birju: Thank you, Barbara, Mark, Min and Jerry. We'd like to go around now and invite your sharing around the question we're sitting with: "What is the practice you have with money that allows you to experience your own boundary of comfort?" Thank you.

Rose: The answer that comes to mind today is I have a practice of trying to simplify my own lifestyle. My children are in school in a community that is an extremely wealthy community. So the practice is to really remember who I am, and what my own relationship with money is, particularly as a spiritual practice—which is how I see it—in a culture that's oriented incredibly differently. So that's the practice, to remember myself in my relationship with money.

Krupa: I just want to thank everyone who has spoken. Professor Needleman, I'm a graduate student in philosophy. Everything you said resonated really well with me, especially because I also come from a family that immigrated here. So there's a special relationship with money in terms of showing care through money, oftentimes, but also a responsibility. I struggle with that, and hope I can continue to do philosophy and be more comfortable with my experiences with money.

Thuy: I also grew up in a childhood with mixed messages of money. We came from very little, and were very religious, Catholic, so there was the message of money being the root of all evil. But at the same time you've got to make as much money as you can. So I've been really confused about money. So I figured out some things on my own. At one point, I went through this spiritual belief that, "Oh yeah, money is the root of all evil." I realized I wanted to experience that. I wanted to really have a lot of money, and see that it didn't bring me happiness—like really experience the emptiness of being rich. But I wasn't very good at that. I went through a lot of different iterations in my relationship with money.

Most recently, in my acupuncture practice, I've shifted to a donation-based approach where people pay what they can. Also as the result of my upbringing, I've always had an affinity with a population of people without much money and wanting to help. It has also been really interesting to watch other people's relationship with money. It's actually very uncomfortable for people to figure out what they can pay on a donation basis. To keep this short, my practice with money is to remind myself that we believe that money brings us something. A lot of times what we think it brings, we actually can have right now. We think we need it to bring love, or security, or whatever it is through all these different channels. When I remind myself of that, then I look for what I think, money can bring. I we don't need money for much of that. Thank you.

Evan: Briefly, one thing I try is just to be engaged in this conversation and these questions quite frequently as it relates to myself. Maybe about two years ago I started having a physical injury with my arms. It made it very difficult to use computers. I still have it, but it's not quite as bad as it was. I took six months off from computers and I couldn't really use iPhones, iPads, all these different things. So it was very frightening. It called into question my ability to work, to be productive, to make a living in the traditional computer-based society we're in. A lot of my notions with my identity started to tear down to a certain extent. I started questioning what does life look like if I'm not able to use computers? If I'm not able to engage in the traditional corporate ways or business ways?—or whatever ways I viewed myself and my future.

There was a lot of stress in my life, not only about money, but also this identity.

Then I just stepped into a different perspective around that and stepped into a new space around identity—that it will be okay either way, that I'll be supported, that I'll either get through the injury, or figure out a different way to support myself. I'm still in that process now. It's certainly not resolved, and I'm moving forward in a place of uncertainty. There's still fear around it, but having that resolution, that dissolution and that movement, has helped me reframe my relationship to money—and to identity and purpose, and the way I'm living my life.

Guri: I didn't grow up with a lot of money, but for some reason, I always knew that love was more important to me than money. I started working when I was 17, so I went through this fear. To me, as a woman, money meant independence. It meant choice. It meant being able to have more freedom in life. In 1999, though, we started a non-profit organization, Service Space, where, for some reason, we decided one of our three core principles would be that we would not fundraise. That was just perfect.

As an organization, I can see how, 15 years later, we're in such a different place. We function so differently, and we attract very different people because of that one principle. There were so many times that people wanted us to actively fundraise, do grants and such. I remember I was always very clear that that would bring in a kind of messiness, that would take away from our motivation to serve.

Organizationally, fundraising always made sense, but personally, it was flipped for me. In 2005, Nipun and I went on a walking pilgrimage in India where we lived on less than a dollar a day between the two of us. It was an experiment in trust.

I went from this, "I earn my own money and I'm this self-made person" to trusting the universe for my every meal. The fact that we walked for three months and were taken care of the whole time really shattered my whole belief system. I realized it's even stupid to think I had done all of it up to that point. It really shatters that. As long as you continue to add value to the world, the world somehow meets to take care of you. For me, that was a huge lesson in simplicity. I also went through a phase where I almost had an aversion to money, which is a little bit negative because you can go to this other extreme.

I grew up with this idea of building a good career, making money, and creating security. But now, money comes in; it goes out. It has its own nature. You're not consumed with it. There are much bigger questions to ask in life, and questions around money are just a bookmark on the side. I think that it has found its right place.

Audrey: There are a lot of moments that come to mind on this topic. What I was reminded of is a moment a few years ago when I was in India. A bunch of us spent a day with a family in the slums. We all got together and we were paired up with a vegetable seller, a janitor, a rickshaw driver, a street sweeper and we were literally hosted by them in their homes. I was paired up with the vegetable seller. She didn't even want to take us to her home. She took us to her brother's home. We were there. She was showing us pictures and different things, and her daughters were preparing the meals. I tried to help but I messed it up more. So then we went in the living room and we're just talking.

She just looks me in the eye and says, "How much money do you make?" In that moment, my heart stopped. Here I was, in the slums, in this woman's home who's feeding me dinner, offering so much love, showing me pictures of all different things and just so open-heartedly giving everything she has. And I thought, "How do I even tell her?"

At that point, all these thoughts came out, "Well, I have to do the math to convert dollars to rupees." I was like, "Oh, I really don't know. Hold on, let me think about it."

I was trying to do the math, and I don't even think I gave her a straight answer. I just went around it and tried to make it get lost in translation. But that moment really stuck with me because I remembered wondering, "How did I become so complicated? When did all these walls start to go up?"

If I was a child, that would be such an easy thing to answer. It was like I want to live with that kind of transparency where I can tell her how much I'm making and not have all this complication around it.

When Birju asked, "What practice do you have around money now?" I think, lately or most recently, I've been trying to think about when I spend money, what am I spending it for? Am I spending it on that something that will last beyond me? Even

it's just food, am I sharing it with somebody? Things like that.

Bhoutik: I'm really grateful for this dialogue because, primarily, because I just started my first paying job, and a lot of these questions have been coming up ruffling a lot of feathers without any answers. Thank you for sharing your stories and wisdom.

Pam: I grew up with a really messed up relationship to money. I grew up in La Jolla, California. My father was a public servant, so we didn't have very much money, but we were surrounded by people who had a lot of money. Both sides of my parents' families, and all of our extended family are from Nebraska and were working their way up to be able to live where they were living. So there was such a focus on money, and yet the people I was around who had money, their lives were really messed up with the money. I made a connection to money being what messes people's lives up. I've been playing with that through my life and my practices.

In my practices there are problems to be solved and questions to be lived. When it gets to money, that's one of the problems to be solved. So my practice is about getting to a detachment around money, and that causes me go into the deeper questions. That gets me to it simply being something we use to move through this life that's based on relationships, based on what really matters, and on what are the deeper questions? For me, the practice is being able to detach from the thing of money. and getting to the place of what's real wealth.

Aaron: I was reflecting on my story which I think is so ingrained and guides a lot of my practices. I was actually born in Michael Douglas's, the actor's, basement, believe it or not. My father was gardening for him. My mother was cooking for him. They always vowed to have a home birth, and this just happened to be where they were living at the time.

They had actually answered an ad in the newspaper, and it was the Douglas family. When I was a month old, we moved north of Montecito, which is "the wealthiest county in the country," to Goleta. That area is working class with all the craziness of working class people, near a very strange place of incredible wealth where Oprah lives and all the way to areas with the campasinos I grew up with.

My father is a farm worker. I was raised on this farm which was very much a symbol for me in relationship with the working class view that my parents held. I grew up looking at the world through this very dynamic lens, where every conversation at dinner was always about a justice movement, and who was shot down in the street, and who was homeless, and who needs to come and eat at our table. It was this constant, almost obsession, with how to serve, how to speak to the suffering of the world, which is really an expression of my mother's heart coming from this deep place of love.

The one other thing I wanted to share, coming back to money, is when I was about eight, my mother said, "We're taking a trip to Nicaragua." She's a public healthcare nurse and cook, and she was doing her work. First of all, I said, "Where is Nicaragua? Is that by Los Angeles?"

We ended up in this really strange land, and over the course of the three months we were there, we shared and we slept on a military cot. Every sunrise, we traveled through the banana plantations across this war zone, and visited this orphanage. I was always so amazed by how much spirit and love was shared, and how much community and giving there was on behalf of the people that "have nothing." That really translated to me across culture and language. I think that's really how I live my life best. My North Star, is really to live from a place of service and love for fellow humanity, and this amazing planet that we live on.

Anuj: A monk once told me that the higher the level of consciousness and awareness we can bring about ourselves, the richer we get, the wealthier we get. The pursuit of

happiness is more than money, and I'm happy to be to explore that here with you all.

Tapan: When I came in here and sat down, I sat down on my wallet. My wallet is really thick because I have a lot of money. So I was really uncomfortable. I was sitting like this. I took it out and put it next to me, and somehow it's more uncomfortable to have it here because I think I'll forget it, or someone will see it, and be like, "I really want his wallet."

I'm somehow more nervous to have it here. I think that really represents my dichotomous relationship with money. You know what they say, "More money, more problems."

I have a hard time with money. My basic practice with money is to spend as little as possible because I feel like if I spend a lot of money then I'll money, and if I need money then that means people can start telling me what to do because they know I need money, right? I have to work for somebody and do all these things. Right now I'm in this web of people telling me what to do, and that makes me really nervous.

My father wanted to be a doctor. I didn't. I have this narrative in my brain—"I'm not a doctor, so I better save all my money. What's going to happen? It's going to be horrible."

I really have that narrative in me. That's coming out of a place of fear, and not like the trust that Guri was talking about. I feel like it is a limitation, but I don't know how to engage in a way that doesn't give away my freedom and my agency and my ability to say "no" to things I don't want to do. That's the trouble I have with money.

CJ: Like most people here, I try to be a conscious consumer. I think about where things come from when I purchase. I barter with my friends. I try to live as simply as possible, but still be creative. I've noticed there's a lot you can't do without money. There were times when I couldn't even make friends. I'd moved to a new city, and I wouldn't have enough money to go out. So I wouldn't get to make friends. I wouldn't have enough money to sometimes take a bus. Or I couldn't afford a car, I couldn't drive to the event, so I would sit home alone. That was interesting time. The thing with money is that when we talk about systems, I cannot spend a dollar without thinking about the system it's part of in this global pyramid scheme we're in. I can't make any purchase at all without thinking of this thing that I'm part of, and that we're all part of—and now almost this whole world is part of. Systems are caused by patterns, patterns are caused by beliefs.

I'm so grateful, thank you for writing that in your book because your book actually was the missing piece I was looking for to figure out why I was so upset about money. I've been to these spiritual classes like, "All your needs can just manifest. You deserve \$300 an hour."

Everyone can't make \$300 an hour, and especially not in this pyramid scheme situation. For me, it's living into the question and getting to be around people like you who are living into it. I'm starting a website, "Common Cents," to live into these questions, too, and thankfully we're trying to have these dialogues.

Why do we believe that inequality is okay? Why do we believe that Team America deserves to have the world's resources? With these questions, I think that you have to be part of everything.

Lynn: Boy, what a complex and deep subject. My own personal practice I'd like to share is that I did to come to a place in my life where I realized I was probably going to have more money than I needed. So I sat with that and decided that I would regularly give money away. The immediate result was I wanted to control the money I had to give. The

next learning was when I just gave from love and intuitively, that I was not supposed to be like the god of that money. I was responsible to get rid of it, and so that's my own personal practice.

Just something else I want to share tonight, I have a personal interest in furthering the implementation of the gift economy, and one of the thoughts I had tonight was when I give a gift it's a such an act of the creative force — and how can we have more of that in the gift economy? The last little thought is that the words worth and then worthy came to mind. And when we put the word "net" in front of worth, there should be no connection with "worthy."

David: I guess I would start by saying I've been a lover of money since a very early age. Michael Douglas was actually quite an inspiration to me in the movie Wall Street. I became an investment banker. I didn't know what they did, but I knew they made money, and that was important to me.

At 33 I quit and became more of a philosopher, I guess. I did a lot of searching. I feel like one of the practices that feels really important to me is asking the question, "What is money anyway?" What is this thing that we're talking about? What does it mean? What does it represent how well do I understand its role in the world? What can I use it for? Because it's an amazing invention, really. It's incredible when you think about what we are able to create with money.

As I came to know myself a little bit better, I came to realize that fundamental to who I was, there's a sense of—lack, I guess, is a good word. Something missing. I don't think there's anything that has more promise of filling that hole than money. I love ice cream, and I do binge eat ice cream to make myself feel better, but eventually I've had enough—eventually it makes me sick. But there's something about money that represents this unlimited possibility to fill all of the things that are missing in me.

Part of my practice is understanding myself more and understanding my relationship to money. I like to think of money as a vector; it's really just an energetic carrier for whatever we give to it. As Joseph Campbell says, "It's a storehouse of energy." I feel like everybody is talking about this to an extent—just to let the way we release money into the world be an emanation of the energy of our heart.

Germán: This subject is so incredibly deep, and it can be incredibly troubling, too. Thank you for the vulnerability of your stories. It's very touching, and invites me to look at what I have to share about money.

One story that came up, after many years of not remembering it, was when I was probably 12. I didn't want to go to school anymore. My father wanted me to be successful in life, so his way of inviting me to not be a failure in life was that he came one night with a sack with something in it. I didn't really know what it was. He just put it on the bench at the entrance of the house.

A couple of hours later, he asked, "Do you know what's in the sack?"

I said, "No."

"Well, there's a shoe shining box with a little stool. If you don't want to go to school, you're going need it for your work.

That made me feel very vulnerable and very scared. I felt that my options were very reduced at that time. With time, I realized that he was just sharing through his Catholic upbringing and his own sense of lack because he was a doctor.

He studied as much as he could, but he was never really as successful at making money the way he wanted. Like some of his friends were referred to by others as being really successful because they had a lot of money. We never really experienced that, but we never really lacked anything.

I'm amazed how incredibly emotional and powerful this conversation about

money is, something I believed to be so superficial. It's going right into the core of who we are, our families, our culture, where we come from, and I find that very valuable.

Sriram: I never had that conversation with my father because I became a doctor. I joined the university maybe six or seven years ago, and the first orientation was by the chair of medicine. He said, "Fame or fortune—pick what you're going to bring to the university."

My time at the university was splitting time between some of the poorest parts of our planet and San Francisco. My first six months as a faculty member, I was taking care of fairly wealthy patients and I took care of a very, very wealthy CEO who was dying of cancer. The other six months, I was in rural Burundi and Rwanda. At that time, Rwanda was the poorest country on the planet. Over the course of five or six months, I saw probably 12 or 14 kids die of malnutrition. You start to connect the dots and, essentially, they're dying of poverty, for lack of money.

Working alongside colleagues when I was in Burundi there was about 50 physicians in the public sector. They were getting paid \$150 a month, and they went on strike. There was so much need. And they wanted to increase their salary to \$220 per month.

I was a new 29-year-old medical graduate and I was probably making a hundred times more than any of them. It just felt like the Matrix in terms of the way everything was flipped upside down. These health professionals were taking care of the people who were suffering the most on the planet, and they were getting compensated the least.

I was working as a colleague alongside of them and straddling these two worlds. In my last couple of days in East Africa, I remember taking care of a woman, who in her scarf, had all her possessions in the world. And she was dying. Right before I left, she passed. Then the very next week, I was taking care of a very wealthy CEO, and he was also dying, and there was a tremendous amount of anxiety.

On some level, how you lived was how you died. The amount of grace that you have in life, no matter how much money you have, could lead to very different ways of dying. At the same time, there's still this tension between how to make sense of doing what feels like much more important work in some parts of the world, and being alongside colleagues who are struggling, and doing very important work at the same time. I think I still have the tension of how to make sense of that, and how to balance that.

Mark: A friend had an idea back in the early '70s to take inter-city kids down the river. We were doing it, and only wealthy people would go. I had the privilege of joining him. We got donated old rafts, and we started taking people down the river.

It turns out somehow a stranger in a strange land had planted a seed. We had a peanut can behind the seat of our red truck, so anytime we got money, we put it in there. Any time we needed it, we took it out. Many years later, I told my wife about it, and she agreed that's why I sort of lived with money.

Guri, there's something you said... I sense that the more I was drawn to serve, even if it looked impossible, enough resources kept coming in to cover things. I lived relatively low on the financial front, and I feel like I'm one of the richest humans on the planet, with friends all around the world, and, on many levels, I feel extremely rich.

I'll just say, too, I'm in deep gratitude for this conversation. But it feels like in our collective humanity we've been seduced by this thing of money. It's become the biggest religion of the world. Now we're getting to learn what's sacred, and we have to learn how to convert the flow of this resource to serve the future, not just the old, fearful, antiquated ways.

Shamik: Like this gentleman here, the investment banker, I also started off doing some very extreme banking jobs. I just felt too much of a conflict. I felt very uncomfortable. At the same time, I was thinking the whole time, about all these ultimate questions and

trying to figure out what money was. I was overtaken by a very large vision for a very large novel. I just acted on mystical faith and went into a metaphorical cave for the next half a dozen years. I just really simplified my life, and lived an extreme experience. It certainly was a struggle, mostly because of the psychological isolation while I was doing that.

The topic of the book was actually like this discussion—the relationship between money and real wealth. It's sort of an America story when America was founded. Even before the Puritans came, money was supposed to be a signal of real wealth, of how loving you are. It's a fascinating topic. I've been thinking of writing about these things. So that's what I'm trying to do, to function in the world, living, enjoying while continuing this transcending journey.

Michael: I grew up having a serious psychological dilemma around this issue. On one hand, I had an enormous desire to get money, I think it's known as greed.

Incidentally Twee, I hate to do this, but I used to be a classics professor, so I have to do this, if you don't mind. The Bible doesn't actually say that money is the root of all evil. It says, "the root of all evil is greed," *radix malorum est cupiditas*. I think that's useful for us to know.

On the one hand, I had this enormous greed, if you will, to get money and do wonderful things with it. On the other hand, I had absolutely no ability to earn it. Try telling your Jewish father that you just dropped out medical school, which I had to do.

I've been through various amazing adventures which would take too long to tell. I came to the realization that in order to get over this dilemma, I had to break through the belief that I was a material being. So that led me to a practice of meditation, which I'm not very good at. It's taken me decades and decades, but by golly, I did crack that belief a little bit. And that makes me a lot more comfortable in having the minimum amount of money that I have. Along with that practice—this is going to really knock your socks off, Mark, because you're not wearing any—those of you who know me will absolutely not be surprised to hear that I'm now going to reference Gandhi. In addition to doing this spiritual practice myself, I also studied a person who actually achieved simplicity, which I have been striving unsuccessfully to achieve.

Okay, so Gandhi and economics in 39 seconds, I think I can do this. There are two principles that he developed we can use that really open up the mystery of his economic system. One is we are now experiencing an economy of desire. I can make you want something, I can get you to buy it, and it doesn't matter to me whether you need it or not. I have to make you worse in order for me to succeed.

And that system is death. That simply cannot be sustained. We need to shift it to an economy where we all will satisfy our legitimate needs in cooperation with one another. That's the first of the 39-second principles of Gandhi. The other one is trusteeship—the idea that rather than owning money, I'll use it. If there's more than I need, I'll pass it on for somebody else. If there's less than I need, I take steps to get what I need. So that's what I wanted to share with you all in my gratitude for the high level of this conversation and your friendship.

Prasad: My practice has been recognizing that money is just a belief and I experimented with it all my life, from being a physicist, to a marketing manager with Apple, to a philosopher and a teacher. I decided somewhere along, I wanted a balance between my contribution to the world and making money. I found I could manifest anything I wanted to. I could get as much money as I wanted to, and I didn't see much of a problem regarding whether, let's say, money is good or bad by itself. I could give in any form I wanted, and I could get in any form I wanted. I didn't have any moral dilemma regarding that aspect of it. I feel sometimes we make it more of a problem than it is. The key is not to hold on to it. As long as I don't have an attachment to it, I feel we can

make as much money or we could give it away. That has been my experience and I'm continuing to experiment with it.

Dmitra: For me, money is a study and a mystery. I seem to value my time more than I do money, but lately what I've noticed about my use of money is that I'm still fearful about it. The fear comes from my conditioning. I have learned to live on very little, but the little I live off of is very good quality like my nutrition. Because I'm a social worker, and I see what happens to people when they don't have enough money at the end of their lives, I've practice putting away 30% of what I make for the end of my life, for my search—enough money to be in communities in search of truth, and to be able to travel. Yes, it's still a study for me.

Stephanie: I'm blessed with a lot of energy, and I get to spend a lot of time doing a lot of interesting things. The work I get paid to do is preschool in a Montessori school. I'm honored to be able to do that with these kids. It brings me a lot of joy to see money in a three to six-year-old classroom. If a student comes in with a nickel in his or her pocket, it's just another object in the room without the kind of value we place in it. I hear children say, "Oh, I have one of those, too, at home."

That brings me a lot of joy and reminds me of the story of Sri Ramakrishna when he's sitting by the banks of the river with money in one hand and rocks in the other. He's looking at both of them, and decides to throw both of them into the river. But then he changes his mind because he doesn't want to offend the goddess of money.

The way that I try to include not getting paid with money is maybe to offer French lessons for some of the children who I work with via trade. We can talk about this funny story with the parents, but eventually by the end of the year, one parent is offering me eggs from her chickens. It's wonderful, but she's giving me more eggs than I can have in a week, and even more than my dog would like to have. I was able to tell her, "I really like the eggs, but I think maybe half of that is all I could use."

We got closer because then she said, "I'm very happy, and if you'd like more—if you're having guests—then just ask." It just felt like there was this relationship there that wasn't as deep before. We came to understand each other through this exchange of our needs in a very open conversation.

Leah: When Birju asked the question, my first response was my relationship with money is so messy and confusing that I want to hold the question of what is a practice? I don't really have a practice, but I will share a practice of a friend of mine. Recently I was hanging out with her, and she had this book of a hundred stickers. When I was saying goodbye, she took one of the stickers and put it on my shirt. Her mom came in the room and she said, "Oh my God, that's her favorite sticker."

Eri: It's comforting to hear that money is confusing to everybody, and it's confusing for me. The practice I've been trying to do about money is just see that money is like an energy that flows through me, so that I can accept it and let go. In principle, I understand, but in reality, it's really hard to get to that point. I always thought about money being negative, that I shouldn't be greedy or I shouldn't need. I should be happy with whatever I have. Part of me was proud that I didn't need money, but then other parts had this money envy. My dad always wants more money. It's his way of showing love to buy things. And whenever I talk with him, he asks, "What do you do? How much money do you make?" And whenever he says things like, "I'm waiting for you to buy me a Mercedes" sometimes I'm like, "I don't know if I can ever do that."

I feel that I'm trying to translate that word into a language of love in my head, but then in the meantime, parts of my heart are broken. I always had this part that wants

to be comfortable with what I have while trying to balance this emotion that arises when I see what wealth is all about. I've been experimenting a lot, trying to see it as money being energy.

I just finished hosting this tour for a group of Japanese people. We ran the entire tour as a gift. I saw how much it brought just by having this as a service and everybody was involved. Now I see the beauty in creating a relationship without money. But then how can we do that in a way so I don't have to feel anxious about money? More things to ponder on as I keep considering thinking about, okay, money, energy—let it flow, let it flow. But it's continuous.

Mary: For many years I worked with a Waldorf School that had a tuition model where if a family could not pay the full tuition then there'd be a conversation with the family going over the school's needs and the family's needs, and coming to a tuition amount in consensus. That was an inner practice for me, and was successful.

Right now I work with a grassroots initiative to connect children with nature. Two years ago, I decided not to seek funding so I could develop capacity, because it was a very hurtful process of completing grant proposals and logic models, and all of that. Now I'm seeking funding for a project I would like to work on has brought up all those questions again.

Sarah: When I was about ten, my family used to go to San Francisco a lot. We were at Ghirardelli Square and there was a guy out there who was mentally ill. He just had pants on and no other possessions. For whatever reason, that left me incredibly distraught, and I was in tears, sobbing.

I remember we were in an Ice Cream Store and I was just distraught. "How could this be possible? How could I have what I have at home, in my bedroom, my toys, all these things, and there's nothing, I could see, that this man had?"

It's funny because I grew up in a very Catholic family, and I was supposed to go talk to our priest to try and get an answer about how this is possible. Since then, I've struggled a lot with how simple my life needs to be. I'm a social worker, so by day, I try to give a lot of myself to these other things that are important. But money is this constant question in my mind—how much to give out? How much to put in retirement? How to hold it? My desire is to not hold it and that does seem to require a level of faith in life that's exhilarating at times, and frightening. But then there are practicalities. My father is endlessly discussing retirement with me. I've had these questions since I was young so it's exciting to be with people who are struggling with these questions.

Evelyn: I used to make a lot of money because I was a computer engineer. To make a long story short, in 2004 I survived the tsunami that hit a lot of countries, including India, Sri Lanka, Indonesia and Thailand. After that, my life wasn't the same, and I really didn't want to continue on that path. I was asking more existential questions like, what doesn't die? Who am I? More spiritual questions. Then it came to a point where I actually started struggling with money, which I hadn't experienced before. Before I was chasing money and now it felt like I was avoiding money. I've had some period of poverty, maybe three weeks where I lived in a car.

To make a long story short, recently I decided to make it all part of a spiritual practice of surrendering to life in a sense of trust. I think it was Guri who said, "You actually start having a sense of trust and things just work out."

For a long time, I'd thought the only way you could make money in Silicon Valley was to be an engineer or a developer. I was carrying that story so strongly I wasn't being open to new possibilities that were actually knocking on my door.

I kept trying to get a job in tech again. Then one day I realized that's not

working, and it's not even in my soul to do that. Then I just volunteered to do something even though I wasn't going to get paid for it. But I had a lot of passion for it. After a couple of weeks, they started paying me even though I thought I was going to be a volunteer.

I started realizing we can trust some kind of instinct that's going to take care of us if we really surrender. I just happened to be reading a book today called, *The Surrender Experiment*. It's an amazing book and the last chapter I read, before I came here, is called "community banking." It's a beautiful book and I recommend it.

Gail: About two years ago, when there started being more beggars on the street in San Francisco, I was downtown in Union Square and a woman asked me for money. I gave her a dollar or something. I'm normally pretty defended against people, but for some reason, this woman gave me a great big smile and said, "God bless you." And it went all the way in. I was standing there thinking, "I just got a blessing. Why isn't everybody down here doing this?" I thought about it, I felt that there was something important that I'd been given. Now, whenever there's an interaction with money, paying for something or giving something to someone, I try to receive the person.