With a New Introduction
Foreword by Jack Canfield, author of Chicken Soup for the Soul

The Soul of Money
Transforming Your Relationship with Money and Life
Lynne Twist

“A life-changing read. With warmth, honesty, and storytelling, Lynne turns everything we think we know about money upside down. . . . It’s the book we all need right now.”
—BRENE BROWN, Ph.D., author of the #1 New York Times bestseller Rising Strong
This book is dedicated to my grandchildren,
Ayah, Isa, and Ibrahim,
who embody the beauty, love, and possibility
I see for the world.

—LYNNE TWIST
I heard Lynne Twist share the message of *The Soul of Money* for the very first time in 2005 at a meeting of the Transformational Leadership Council (TLC) in Victoria, British Columbia. It was a stunning and life-altering experience for me.

I started the TLC years ago to gather together trainers, workshop leaders, coaches, authors, filmmakers, and others who were engaged in facilitating transformation so we could all learn from each other and keep our minds open and our hearts engaged in our own transformation.

Lynne, a global activist, fund-raiser, speaker, consultant, and author, had already dedicated decades of her life to global humanitarian and environmental initiatives, and it would have been easy for her to talk about all she’d seen that was wrong with the world. But she didn’t. When Lynne spoke, and as she had written in *The Soul of Money*, it wasn’t in opposition to anything. It was to share a way of understanding the world and our vast potential in it that was grounded in righting our relationship with money and life.

In her talk that day, and in the book you hold in your hands,
Lynne described the mindset of scarcity—the sense that we never have enough—and the Three Toxic Myths that keep us scrambling so desperately for more, when the real prosperity and satisfaction in life comes from the outlook and experience of sufficiency. When we align our relationship with money and our relationship with life through an experience of sufficiency, we invest every aspect of that relationship—how we earn, save, spend, or invest money—with soul, with a higher purpose that carries everything and everybody forward. Her message was truly a stunner for the audience that day at the TLC meeting. They had come to hone their professional skills and strategies for commercial success, and, before Lynne spoke, they had worked with some of the best leaders in the transformational business world that day. Lynne, however, provided an entirely different set of tools and a different foundation on which to live in a meaningful, truly satisfying relationship with money and life.

She talked about this experience of sufficiency, the sense of appreciation and “enoughness” that gives our lives meaning no matter what our circumstances. She talked about how, when we align our relationship with life and our relationship with money, we are empowered in unimaginable ways. I knew at a personal level that this was true; I had made my way from a painful, impoverished childhood to phenomenal success with the inspirational *Chicken Soup for the Soul* books, followed by the international bestseller *The Success Principles: How to Get from Where You Are to Where You Want to Be* and a new focus on the capacity for inspired leadership and success that is innate in each of us. Mine was a purpose-driven life and career, to be sure. But even so, Lynne’s *Soul of Money* stories and principles opened up a new
way of seeing everything I knew from my own experience, but from a deeper, more profound, and more authentic place than I had ever seen before.

This idea that our relationship with money so profoundly defines us—limits us or empowers us—really turned my head around. The entire conference audience was spellbound as well, many of them moved to tears. Participants told me afterward that Lynne’s message was nothing short of transformational for them as they prepared to return to their work and lives.

Several years later I invited Lynne to speak at a business conference. This was an audience of CEOs and other senior leadership from about fifty large- and medium-sized American companies, ranging from financial services to consumer products. Lynne was something of an anomaly. She wasn’t an executive—not even a businessperson—and, as she would tell me later, felt she had no real reason to be there except that we had invited her. She was slated for a half-hour talk, but as she began to share her *Soul of Money* stories and principles, this audience of corporate executives was also spellbound. They clearly didn’t want the session to end. So we extended her time, postponing lunch at everyone’s request so these corporate leaders could ask Lynne questions and be in conversation with her. She responded to each question with a story from her travels and work alongside the so-called poorest and richest people on earth—from Mother Teresa to multibillionaires—transforming our understanding of their true assets and vulnerabilities, and the power each of us has to align money and soul for the greatest return on investment. Lynne concluded the conversation about scarcity and sufficiency to a standing ovation, unusual for this crowd. Again, it had been a revelation to the people there.
Lynne’s ongoing commitment to bring together the global communities of business and of activists, nonprofits and others in what she calls the “social profit” sector, and have them work collaboratively, is something I admire, embrace, and support. As her book, her talks, and her vision of this rich, expansive partnership strikes that chord in the heart of who we are, I see anew how powerful her message is. Her message is the ready seed of transformation that, once planted in our hearts and souls, nourishes our essential relationship with money and our money culture.

Lynne has been a friend since our first encounter. And I have since partnered with her as a change-maker for a sustainable economic and environmental future for our planet. My wife and I have traveled to Ecuador with Lynne and her husband, Bill, to join in the work of the Pachamama Alliance, which they co-founded with indigenous partners to protect the Amazon rainforest. There in the rainforest I saw how deeply the natural world holds lessons to teach us about our relationship with money and our relationship with one another, and those themes are beautifully presented in this book.

For most of my life as a trainer and success coach I had defined success as being able to produce whatever results you wanted in the world. After meeting and working with Lynne, I changed my definition of success to fulfilling your soul’s purpose. My soul’s purpose, as I now understand it, is to inspire and empower people to live their highest vision in a context of love and joy in harmony with the highest good of all concerned. I added “in harmony with the highest good of all concerned” after the financial meltdown in 2009, because I believe if the people on Wall Street had been concerned with the highest good of all concerned rather than strictly their own personal greed based on fear and the mindset
of scarcity, they never would have engaged in the actions that almost brought the whole world economy to its knees.

Because of Lynne’s brilliant book and her broader work, my wife, Inga, and I have changed our relationship with money. We have become much more conscious of how we earn, spend, invest, donate, and steward our money. We are grateful to Lynne for the deeper sense of purpose and fulfillment we experience in all areas of our life.

The book you hold in your hands brings Lynne’s unique and powerful message forward at a time when it is desperately needed. The Soul of Money is a timeless inspiration, blending unforgettable stories and soul-sourced principles from Lynne’s decades of work in the trenches of activism to advance human rights, environmental protection, and a sustainable future for our children and generations to come. Whatever your circumstances may be today, the lessons Lynne shares in these pages will be a catalyst for greater wealth, greater contribution, greater meaning, and greater satisfaction in your life.

Jack Canfield is coauthor of the Chicken Soup for the Soul® series and The Success Principles: How to Get from Where You Are to Where You Want to Be.
I am pleased and grateful to welcome you to this 2017 edition of *The Soul of Money*. When the book was first published, in September 2003, my aim was to share a powerful philosophy and practice in our relationship with money. As the message has spread around the world, the response has been overwhelming, humbling really.

This book is entitled *The Soul of Money*, but it is really about our own soul and how and why we often eclipse it, dismiss it, or compromise it in our relationship with money: the way we get money, use money, give money, or sometimes just try to avoid thinking about money. This book is about finding a new freedom, truth, and joy in our relationship with money, whatever our circumstances. And it is about awakening and using the unexamined portal of our relationship with money to deliver a widespread transformation in all aspects of our life. Ultimately, this book is a pathway to personal and financial freedom.

I am not an economist or a banker or an investment advisor. I have no degrees in finance or business. I do, however, have a deep and special knowledge, experience, and understanding of money.
My education in money has come through direct and intimate experiences in five decades of work in philanthropy, raising hundreds of millions of dollars and providing leadership in major global initiatives: to end world hunger; to protect the Amazon rainforest; to empower indigenous peoples; to improve health, economic, and political conditions for women; and to advance the scientific understanding of human consciousness.

Each of these commitments has brought me into partnership with wise, inspiring individuals working at the intersection where the lives of those with money—often great fortunes—meet the lives of those who have little or no money. Together, we have worked to direct money effectively toward resolving some of the planet’s most pressing issues.

Immersed in this collaborative world of philanthropy, human enterprise, and environmental stewardship, I have traveled into remote areas and worked with ancient cultures where the concept of money has just recently arrived on the scene. As a foundation trustee and adviser, I have worked with some of today’s leading activists and thinkers to develop strategies to create a just, thriving, and sustainable way of life for all. In service of these commitments, I have had the privilege of working side by side and in partnership with some of the poorest people on earth. By that I mean “resource-poor” people in places like the Sahel Desert of northern Senegal, the villages of India, the Rift Valley of Ethiopia, countries in Central and South America, and in portions of the United States, where, regardless of their rich cultural gifts or even valued natural resources, people live in harsh conditions in which hunger, poverty, and oppression are the environment of everyday life. I’ve also been privileged to work side by side and in partnership with some of the wealthiest
or “resource-rich” people on the planet, including billionaire families, in affluent countries such as Sweden, France, Germany, Japan, Canada, the United Kingdom, Australia, and, of course, the United States.

In this context of money, I have been deeply engaged in many cultures in a way that has enabled me to see the differences, but also the striking commonalities, in our basic human relationship with money and the way that relationship governs, dominates, and stresses our lives. I’ve became aware of powerful unexamined assumptions about money and life that hold us back, wear us out, or distort our most basic perception of the world and of one another. But I’ve also witnessed the immense healing power of even the smallest amount of money when we use it to express our humanity—our highest ideals and our most soulful commitments and values. The Soul of Money shows how we can right our relationship with money, realign it to transform the world around us and create conditions for unparalleled, sustainable prosperity and well-being.

When The Soul of Money was first published in that autumn of 2003, we were unaware as a global community that we were headed toward a catastrophic global financial breakdown and prolonged economic crisis. The apparent prosperity of 2005–2007 masked the increasingly reckless practices that built the U.S. housing bubble and the subsequent collapse of related derivative markets from Wall Street to Main Street. At the time, some people felt that something just wasn’t right, but the forces in play—the momentum of big money and the insatiable drive for more—seemed unstoppable. Four years later, almost to the day, came the collapse of the U.S. housing and mortgage industry, and
the ensuing months led to a global financial meltdown and one of the most devastating economic crises in modern history.

In that utter failure of the economic system and the tenets on which it had grown so voracious and destructive, the *Soul of Money* core principles of scarcity and sufficiency struck home with a special urgency. The financial crisis dramatically exposed the dangers of what I call the lie of scarcity: the mindset that tells us we can never have enough and drives us to strive above all and against all for more and more.

In contrast, what I call the surprising truth of sufficiency takes us to a different place. It heightens our awareness and appreciation of “enough”—a state of mind in which our experience of who we are, what we have, and our full wealth of inner resources deepens, expands and flourishes. In the context of sufficiency we reconnect with our inner resources—creativity, collaboration, commitment, courage. When we bring these resources to our relationship with money, we generate authentic prosperity for ourselves and others.

Since first writing this book, my work with the indigenous peoples in the Amazon has deepened and broadened. My husband, Bill, and I cofounded The Pachamama Alliance to empower them to navigate their relationship with the modern world in a way that both protects and preserves these vital forests, the heart and lungs of the planet. This partnership also gives us access in the modern world to indigenous traditions and deep wisdom.

Our indigenous partners live in balance and harmony with the natural world and with one another, which is the source of their prosperity and well-being. As the consumer society has
monetized and commoditized nearly everything—water, air, land, and food—it becomes ever more clear how dysfunctional our culture is and how it leads us in the direction that will be our demise if we don’t turn the tide.

In continuing conversations with scientists and scholars, economists, political leaders and policymakers, spiritual leaders and activists, a new truth has emerged about our relationship with money and life. Actually, it is quite an old truth, but increasing pressures for profit above all else have brought it more vividly into view: we must think and talk about money as part of a true ecosystem—a single system in which we view the economy and the ecology as fundamentally bound together.

For too long the economy has been viewed as separate from ecology, but nature has showed us that the two are inextricably joined. In fact, the economy is a subset of the ecology. Every single thing—food, clothing, electronics, homes and office buildings, cars and the fuel to run them, even this book you hold in your hands—is made from resources that come from the earth.

Scientists who calculate the footprint of our species on the earth—the measure of resources we consume versus the capacity of the earth to replenish those resources—say that we passed the point of a sustainable balance about thirty years ago. We now take vastly more from the earth than she can regenerate. In financial terms, we’re living off an ecological credit card that we can never pay back. We are over our heads in ecological debt and we are passing that burden on to generations to come. We must find ways to replenish and conserve those resources, find a way to live within our ecological means, or we will go from crisis to deepening crisis in a downward spiral. The economic crisis is an accurate reflection of an ecological crisis, and we’ll never actually
resolve it until we learn how to live within our ecological means.

I feel that the wisdom which has emerged from these diverse and many-layered experiences is not mine, but a gift that has been given to me so that it can be passed on to others. Over the years, readers have told me how dramatically the stories and principles presented in *The Soul of Money* changed their lives, even saved their lives. I’ve been delighted to know that many of those who have attended *Soul of Money* seminars and Pachamama workshops have gone forward as philanthropists, fund-raisers and activists to raise awareness and channel resources to bring forth an environmentally sustainable, spiritually fulfilling, socially just, human presence on this planet.

The book’s reach into the world of finance and economics has been heartening as well. *The Soul of Money* has been required and recommended reading at universities and colleges, in finance courses and graduate schools of business, including Harvard, Stanford, and MIT, as a unique way of looking at our relationship with money. The principles have been used in training and professional development programs in sectors of the financial services industry, including wealth management.

I am humbled to hear from so many corners how the book has been the catalyst for conversation in book clubs, community organizations, and online forums, and has been the subject of spiritual study and sermons in diverse congregations. Translated into Chinese, French, German, Japanese, Korean, Spanish, and Vietnamese, *The Soul of Money* continues to awaken entrepreneurs, business people, students, activists, philanthropists, and countless other people in countries and cultures all over the world.

There are hundreds of spiritual practices. Many paths lead
people to wholeness and peace of mind. Exploring your relationship with money can lead you to that place. It might seem strange to think that money could be such a path, but I have seen it and traveled it myself, and I’ve seen many others do the same.

This book is not about turning away from money or simplifying expenditures, or doing budgets or financial planning, although the wisdom gained will be relevant to all those activities. This book is about living consciously, fully, and joyfully in our relationship with money, and learning to understand and embrace its flow. This is your opportunity to embark on a remarkable and rare journey, one that aligns money and soul, to transform your life.
Part One

LOVE, LIES, AND
A GREAT AWAKENING
Money and Me,
Money and Us

Money is like an iron ring we put through our nose. It is now leading us around wherever it wants. We just forgot that we are the ones who designed it.

—Mark Kinney

In a thriving village deep in the Amazon rain forest, a ten-day hike from any form of civilization as we know it, Chumpi Washikiat and his people are engaged in a bold, brave, risky, and unprecedented venture. They are learning how to use money.

Although he is twenty-six years old, Chumpi had had very few interactions with money until a few years ago. His indigenous group, the Achuar, had lived without money for thousands of years. For all that time, generations of Achuar people grew up, worked to raise families, built homes, and maintained communities, all without money. These indigenous people were and are highly attuned to the most significant influences in their
life—the forces of nature and their relationships with one another and the forest—but they had no relationship with money. Reciprocity was the social currency. It was understood that everyone shared with everyone else and everyone took care of everyone else. If Tantu’s daughter married Natem’s son, then their friends and neighbors came together to build them a house. When a hunter killed a wild boar, the whole village feasted. Life’s ups and downs were determined mostly by forces of nature. Any battles were fought over matters of honor. Money had nothing to do with any of it.

Chumpi grew up in this environment, but it was his destiny to be part of the generation that would change all that. In the early 1970s the Achuar had their first contact with the modern world through missionaries. Within two decades their ancestral land became the target of oil companies and other commercial interests threatening to strip the rain forest for hardwoods and the oil that lay below. In 1995, my husband, Bill, and I were invited by the Achuar leaders to become partners in their effort to protect the land and the indigenous peoples’ way of life. This is how I met Chumpi, a skilled young Achuar man and warrior.

A few years after that first meeting, Chumpi was chosen by the elders and leaders of the Achuar to come to America to study. He was to be the first Achuar person to learn English, essential if the Achuar were to be effective with outsiders in any conservation efforts or commercial enterprises. At the same time, Chumpi also set about learning the other language of contemporary Western life: the language of money. This would be required vocabulary for survival in a world where, quite different from their own, nearly everyone and everything is driven consistently, and sometimes exclusively, by money.
Chumpi lived with us in our home, attended classes at a nearby college, and studied hard to learn English. His education about money was more on the level of inhaling. Everywhere he went, the language and meaning of money filled the air, from billboards, advertisements, and commercials, to price cards on the muffins at the local bakery. In conversations with other students he learned about their hopes, dreams, and prospects for life after graduation, or as they put it, “life in the real world”—the money world. He began to see how it is in America: that virtually everything in our lives and every choice we make—the food we eat, the clothes we wear, the houses we live in, the schools we attend, the work we do, the futures we dream, whether we marry or not, or have children or not, even matters of love—everything is influenced by this thing called money.

It didn’t take long before Chumpi saw that he and his people now had a relationship with money. Money had meaning. If the Achuar wanted to save their rain-forest homeland, they would have to work with the fact that it was valuable to others for its moneymaking potential. Some other indigenous groups from the region had learned about money the hard way. They had traded the rights to their land for money that was gone as quickly as it had come, and in the end they had lost their land, their homes, their way of life, and the heritage that had been theirs for all time before.

The Achuar heeded the lesson. They recognized that their particular challenge would be to use the power of money clearly and consistently to serve their highest goal: to protect the rain forest and manage its resources to support a sustainable future for themselves and all life. They understood that their new and
historically unprecedented relationship with money must be grounded firmly in their own core values and their highest commitments to life and land, or, as it had for their neighbors, money would bring their ruin. This challenge continues for them today—testing the fabric of their relationships and the ancient communal principles of their culture.

When the Achuar are in their rain forest home they are prosperous and have everything they need, and have been so for centuries, even millennia. One step out of the rain forest into our world and they can’t eat, find shelter, or live for any length of time without money. Money is not an option; it is a requirement. Bill and I, fortunate to witness and participate with the Achuar in their first significant engagement with the world of money, have felt called by it to reexamine our own relationship with money, and our culture’s relationship with money.

Like Chumpi and the Achuar, we all have an identifiable, though largely unconscious and unexamined, relationship with money that shapes our experience of life and our deepest feelings about ourselves and others. Whether you count your change in dollars, yen, rupees, or drachmas, money is one of the central, linchpin issues in all our lives. It is in mine, and it is a central issue for everyone I’ve ever met, no matter how much or how little money they have.

Everyone is interested in money, and almost all of us feel a chronic concern, or even fear, that we will never really have enough or be able to keep enough of it. Many of us pretend that money isn’t important to us, or think it shouldn’t be. Many of us live openly with the accumulation of money as our primary goal. No matter how much money we have, or don’t have, the worry that we don’t or won’t have enough of it quickens our heart
around money issues. The harder we try to get it, or even try to ignore it or rise above it, the tighter money’s grip on us grows.

Money has become a playing field where we measure our competence and worth as people. We worry that if we stop striving for more, we’ll somehow lose our place on the team, or lose our advantage. If we’re not gaining ground, we feel that we’re losing it. If we’re not ahead of others financially, or at least even with them, we feel we’re falling behind and need to catch up. The game can be exciting at times, scary at other times, but always the stakes are high because on the playing field of money, if we’re not winners, we’re losers.

Even when the game is going our way, we often feel a nagging disconnect, the gap between the way we imagine life should be and the way we are living it, under the day-to-day pressure to earn more, buy more, save more, get more, have more, and to be more. Not even the wealthy find the peace and freedom with their money that you would think comes with having so much; it doesn’t. It takes more to play the game in those circles, but the game is the same. You can be a CEO who earned $7 million last year, but if your golfing partner just turned a deal for $10 million, and you didn’t, that puts you behind in the money game. As the financial stakes get higher, the more there is to lose, and the more demanding the game becomes to stay ahead. No one escapes the powerful push and pull of money. Everyone reacts to the ups and downs of money in their life.

Whether we look at money in the context of our personal or family lives, the workplace, or in the health and welfare of nations, the same picture emerges: Money is the most universally motivating, mischievous, miraculous, maligned, and misunderstood part of contemporary life.
T H I S  T H I N G  W E  C A L L  M O N E Y

If we peel back thousands of years of cultural conditioning and assumptions to take a fresh look at money, we can begin with some very basic observations. Money is not a product of nature. Money doesn’t grow on trees. Pennies don’t rain from heaven. Money is an invention, a distinctly human invention. It is a total fabrication of our genius. We made it up and we manufacture it. It is an inanimate object that has appeared in many different forms in its more than 2,500-to-3,500-year history, whether we’re talking about shells or stones or ingots of precious metals, a paper bill or a blip on the computer screen. From the very beginning, money was invented to facilitate the sharing and exchanging of goods and services among individuals and groups of people. Money still facilitates the sharing and exchange of goods and services, but somewhere along the way the power we gave money outstripped its original utilitarian role.

Now, rather than relating to money as a tool we created and control, we have come to relate to money as if it is a fact of nature, a force to be reckoned with. This stuff called money, mass-produced tokens or paper bills with no more inherent power than a notepad or a Kleenex, has become the single most controlling force in our lives.

Money has only the power that we assign to it, and we have assigned it immense power. We have given it almost final authority. If we look only at behavior, it tells us that we have made money more important than we are, given it more meaning than human life. Humans have done and will do terrible things in the name of money. They have killed for it, enslaved
other people for it, and enslaved themselves to joyless lives in pursuit of it.

In the name of money, humankind has done immense damage to Mother Earth. We’ve destroyed rain forests, dammed and decimated rivers, clear-cut redwoods, overfished rivers and lakes, and poisoned our soil with chemical wastes from industry and agriculture. We’ve marginalized whole segments of our society, forced the poor into housing projects, allowed urban ghettos to form, exploited whole nations to get cheaper labor, and witnessed the fall of thousands—in fact, millions—of people, many of them young, caught up in selling drugs for money, hurting others and wasting their own promise in a life of crime, enslavement, or incarceration. We’ve perpetuated age-old traditions that assign men and women different and unequal access to money and the power we place in it, subjugating women and distorting men’s expectations and obligations with their privileged access to it.

Rarely in our life is money a place of genuine freedom, joy, or clarity, yet we routinely allow it to dictate the terms of our lives and often to be the single most important factor in the decisions we make about work, love, family, and friendship. There is little that we accept so completely as the power and authority of money, and assumptions about how we should feel about it. We challenge assumptions about every other facet of life: race, religion, politics, education, sex, family, and society. But when it comes to money, we accept it not only as a measure of economic value but also as a way of assigning importance and worth to everyone and everything else in the world. When we talk about success in life, money is almost always the first, and sometimes the only, measure we use for it.

In our private lives, we all, at one time or another, have
demeaned and devalued ourselves, taken advantage of people, or engaged in other actions we’re not proud of in order to get or keep money or the power we believe it can buy. We’ve silenced ourselves to avoid conflicts or uncomfortable interactions over money. Our behavior around money has damaged relationships when money has been used as an instrument of control or punishment, emotional escape or manipulation, or as a replacement for love. Among families of great wealth, many have been poisoned by greed, mistrust, and a desire to control others. Their lives of privilege have cut them off from the essential experience of ordinary human interactions and authentic relationships. In lives where money is scarce, the struggle can easily become the defining theme that discounts the self-worth and basic human potential of an individual, a family, or even whole communities or cultures. For some, the chronic absence of money becomes an excuse they use for being less resourceful, productive, or responsible than they could be.

We are born into a culture defined by money, and our initial relationship with money is the product of that culture, whether it is one based primarily in poverty, in a country like Mozambique or Bangladesh, or a culture of affluence and wealth in a country like the United States or Japan. From our earliest experiences, we learn money’s place and power in our families, our communities, and in our own lives. We see who earns it and who doesn’t. We see what our parents are willing to do, and what they aren’t willing to do, to acquire money or the things money buys. We see how money shapes personal perspective and public opinion.

In our distinctly aggressive American consumer culture, even our youngest children are drawn into that fierce relation-
ship with money. Much as we did, only more so today, they grow up in a media milieu and popular culture that encourages an insatiable appetite for spending and acquiring, without regard to personal or environmental consequences. Distortions in our relationship with money emerge from a lifetime of these seemingly innocuous everyday experiences in the money culture. Personal money issues, as well as issues of sustainability and social equity central to the human economy and the environment, are clearly rooted in the soil of our relationship with money and the money culture into which we are born and which we come to accept as natural.

MONEY AND SOUL: THE GREAT DIVIDE

For most of us, this relationship with money is a deeply conflicted one, and our behavior with and around money is often at odds with our most deeply held values, commitments, and ideals—what I call our soul. When I talk about soul, I’m not referring to any religious interpretation. When I speak of “our” core values, or higher commitments, I’m not suggesting that we all think or feel the same about politics, religion, economics, and all the other issues, demands, and desires that dominate our day. I believe that under it all, when you get right down to it and uncover all the things we’re told to believe in, or things we are maneuvered and manipulated to believe in, or even things we choose to believe in, what deeply matters to human beings, our most universal soulful commitments and core values, is the well-being of the people we love, ourselves, and the world in which we live.

We really do want a world that works for everyone. We don’t
want children to go hungry. We don’t want violence and war to plague the planet anywhere, even if it’s a distant place. We don’t want torture and revenge and retribution to be instruments of government and leadership. Everyone wants a safe, secure, loving, nourishing life for themselves and the ones they love and really for everyone. We all want a healthy planet, and an opportunity for everyone to have a chance of a healthy, productive life.

I also believe that under their fears and upsets, even the deepest ones, everyone wants to love and be loved, and make a difference with their lives. Speaking in spiritual terms, and not a specific religious sense, I believe people also want an experience of their own divinity, their own connectedness with all life and the mystery of something greater than we comprehend. The money culture has shaped us in many ways that we would not choose in a more conscious soulful process, driving us such that we unwittingly undermine and erode those most deeply human values and highest commitments, and at times turn away from the very ones we profess to hold dear.

THE SIREN SONG OF SUCCESS

In the early 1970s, as Bill launched his career in business, and the siren song of money started to sing in his ears, he and other young MBAs from the top business schools were recruited by a celebrated up-and-coming company that arranged deals for large-scale leasing of transportation and computer equipment. They made their money on a percentage of the deals, and they were entering a time of phenomenal growth in that market. The business began to grow more and more successful, faster and faster, and at one point the company executives set their goal at
becoming a billion-dollar business faster than any other company in history. This was an ambitious, heady goal at the time, and entirely possible. It was tremendously exciting, and everyone—spouses included—became seduced by this target. I remember being excited that it was going so well for Bill and his colleagues, and thinking how fabulous this was, encouraging him and not interrupting his pattern of staying at the office later and going in earlier and having to go on business trips, even on weekends.

Our three young children—Zachary, a year old, Summer, who was three, and Billy, who was five—were the center of our lives, or so we thought. Our marriage and our relationship with our children were the most important things in the world to us, or so we said. Yet, if someone had filmed us during this time and looked at it objectively, they would have said—No, they don’t care about the children. The kids are with the nanny, the wife is always off on these boondoggles with her husband, or shopping or entertaining, and they’re missing out on the most important stages of their children’s development, seeing those first steps, being there for good-night stories, kisses, or the spontaneity that builds relationships. They’re able to purchase child care and purchase toys and a great house, but even when they’re with their children their heads are spinning with what they need to do next to achieve financial goals or demonstrate to their friends that they know how to be facile with the emerging experience of wealth.

We felt we were sincerely devoted to our children, but if you looked honestly at how we actually spent our time and energy, you’d see that our actions were not consistent with our intentions.

We caught ourselves in that scramble in the mid-1970s. The
money was flowing in and everything we acquired or used the money for led to the desire for the next thing, the next purchase, or the next reason to buy more. To be socially literate, we felt we needed to learn about fine wine, and when we did, we needed a wine cellar. We bought a fast, hot sports car, and then needed another car, a station wagon, for our family life with the children. We had a wonderful house, but somehow it didn't seem finished without some impressive art. As soon as we began to learn about art, we wanted to buy at a higher level. Our friends began to have summer homes, so that seemed like the next must for us. Once we began to buy more expensive clothes, we needed newer, nicer shoes to match. Then our coats had to live up to the clothes they covered. And our watches had to keep pace. The list of upgrades was endless. In our social circle, vacations became like merit badges of the affluent lifestyle; if you wanted to fit in with the popular crowd, you were expected to take exotic vacations. Suddenly, driving to Yosemite or simply camping wasn't enough. It had to be skiing in Sun Valley or sailing in Hawaii. One thing led to another, and it all seemed so important. Something drove us, and we didn't stop to question any of it. All the while our kids were with the nanny and baby-sitters, growing up well stocked and well tended, but not with our presence. We were loving parents, but absent much more than we were comfortable with, and yet we would leave because it always seemed important that we go, and we knew that we'd be back home soon.

The launch of a global initiative to end world hunger—The Hunger Project—woke me up. When I first heard about a commitment to end hunger on earth, I felt that its mission matched deep feelings I held about responding to human suffering. I remembered when I was a child, a happy and contented child,
that there was a point at which I had realized that somewhere there were people who were hungry, and it made no sense to me. It was upsetting to me that a child just like me somewhere on earth didn’t have enough to eat. I remember thinking I couldn’t let that happen. As a child, you have a thought like that and then go out and play. But that thought stayed with me, and decades later, when I heard The Hunger Project’s message—that it was possible using existing resources to end chronic, persistent hunger on earth—it resonated right into the heart of my heart and took me back to that moment in my childhood when I had realized everyone wasn’t taken care of and I wanted to do something about it. I felt a call from my soul that was so deep and profound that I couldn’t deny it. In that moment, I began to separate myself from the chase.

Now, two and a half decades later, I can say that one of the unexpected gifts of my Hunger Project involvement was that in taking a stand to end world hunger I came to recognize, and had to address, my own inner hunger and the inauthentic and inappropriate way we were living. It was then that we purposely began to turn our resources—our time, our energy, our money, the accumulation of material wealth—toward our longing to make a difference with our lives.

While Bill continued to work with his company, we began to relate to it all differently. Rather than endlessly accumulate the money or use it to acquire more things, we began to see the resources he and his partners were earning as resources we could direct toward others, allocating money to people, programs, and projects that built a better life for all people. A former teacher myself, I decided to start a school for single and working parents. We involved our friends and other families in community-
building activities and fund-raising. We dived into the work of personal and social transformation, taking courses and workshop programs ourselves, and encouraging others to do the same. We began to open our relationships from a narrow band of homogeneous people, all on a track for financial success and status, to a diverse collection of friends and colleagues from all kinds of backgrounds and cultures and all ways of life. Our circle became larger, multicultural, and from many different segments of society and economic circumstances.

Bill and his partners created a company foundation and we all experienced the joy and power of contributing, investing money in the things we cared most deeply about, programs that spoke to our highest commitments. We saw that we could make a significant difference by investing our money in ending hunger and we did, contributing to The Hunger Project and experiencing a kind of fulfillment that warmed and nourished our relationship with each other and with everyone. We realized that our previous scramble to accumulate and upgrade everything about ourselves and our life was another kind of hunger, and we addressed it head-on by realizing that what we really hungered for was to have lives of meaning. We hungered to make a difference and began to devote ourselves to doing that. Some of us turned our energies to hunger initiatives, some to education, some to poverty, some to stopping abuse or providing shelter and healing for victims of abuse.

This change of heart brought about a change in our relationship with money. Once we began to align our money decisions with these deeper core values and our highest commitments, we experienced a dramatic shift, not only in what we did with our money but also in how we felt about money, about our life, and
about ourselves. Eventually, we came to know ourselves not for what we had or owned, but for what we gave; not for what we accumulated, but for what we allocated.

We saw a similar transformation occur among many of our friends. Regardless of their financial resources, when they connected with their generosity and commitment, they were moved to express themselves in a similar way. We realized that while we couldn’t change the culture of money, we could see it more clearly. We could make more conscious choices about how we related to circumstances and how we responded to them. We didn’t feel as caught or trapped by our fears and expectations around money, and the chase for more began to lose its grip. For each of us, money became more and more a way to express the longing and the fulfillment of soul.

MAKING A LIVING THAT AFFIRMS LIFE

Each of us experiences a lifelong tug-of-war between our money interests and the calling of our soul. When we’re in the domain of soul, we act with integrity. We are thoughtful and generous, allowing, courageous, and committed. We recognize the value of love and friendship. We admire a small thing well done. We experience moments of awe in the presence of nature and its unrefined beauty. We are open, vulnerable, and heartful. We have the capacity to be moved, and generosity is natural. We are trustworthy and trusting of others, and our self-expression flourishes. We feel at peace within ourselves and confidant that we are an integral part of a larger, more universal experience, something greater than ourselves.

When we enter the domain of money, there often seems to
be a disconnect from the soulful person we have known ourselves to be. It is as if we are suddenly transported to a different playing field where all the rules have changed. In the grip of money, those wonderful qualities of soul seem to be less available. We become smaller. We scramble or race to “get what’s ours.” We often grow selfish, greedy, petty, fearful, or controlling, or sometimes confused, conflicted, or guilty. We see ourselves as winners or losers, powerful or helpless, and we let those labels deeply define us in ways that are inaccurate, as if financial wealth and control indicate innate superiority, and lack of them suggests a lack of worth or basic human potential. Visions of possibility dissolve. We become wary and mistrusting, protective of our little piece, or helpless and hopeless. We sometimes feel driven to behave in ways inconsistent with our core values, and unable to act differently.

The result is a deep division in our way of being, in our behavior, and in our sense of our own character and integrity. This dichotomy, this break in our truth, not only confuses us around the issue of money; it also keeps us from integrating our inner and outer worlds to experience wholeness in our lives, the exquisite moment when we feel at peace in the moment, a part of and one with life. This quieter experience of wholeness has been largely lost in our culture, overtaken by the noise and scramble around money. That gap exists for all of us—myself included—and is at the very heart of the toughest struggles in life for all of us.

Vicki Robin, in Your Money or Your Life, writes about people who, instead of making a living at their work, more accurately “make a dying,” or, in some cases, make a killing. The work they’re doing is unfulfilling, perhaps even detrimental to their own or
others’ well-being. Or perhaps they’re embarrassed about their work. They hate it. They wish they didn’t have to do it. They pretend that it doesn’t matter, but in truth, their spirit—or someone else’s—is being killed off. Caught up in the chase, they say they are making a living when they are really making a dying or a killing, but they don’t see it, or can’t admit it.

Money itself isn’t the problem. Money itself isn’t bad or good. Money itself doesn’t have power or not have power. It is our interpretation of money, our interaction with it, where the real mischief is and where we find the real opportunity for self-discovery and personal transformation. The stories I’m about to share come from a journey through extremes, from circumstances of stunning wealth and shocking economic poverty, from people and places continents away from this country. But I have seen the same lessons play out closer to home, in the everyday struggles and choices we make with money, and our expectations, dreams, fears, and disappointments around it.

You may have to look closely to find the money thread in your own story, but it is there and it has meaning. You can begin the process of examination, and transform the mystery of money, and the field of play that money represents, into a different kind of place. Your relationship with money can be a place where you bring your strengths and skills, your highest aspirations, and your deepest and most profound qualities. Whether we are millionaires or “dollar heirs,” we can actually be great with our money and be great in our relationship with it.

In a world that seems to revolve around money, it is vital that we deepen our relationship with our soul and bring it to bear on our relationship with money. In that merger and that commitment, we can create a new and profound spiritual practice. We
can have our money culture both balanced and nourished by soul. Our relationship with money can become a place where, day in and day out, we can engage in this meaningful spiritual practice.

The chapters ahead are an invitation to confront our challenges with money, our fears around money, our addiction and attachment to money, our remorse and regret and hurts around money, and to embrace all of it as an arena for personal growth, a wonderful place in which to work on our own transformation. In that engagement we give money its soul.