

"This is the right book at the right time. To anyone who wants to transform their lives and the world, I give this book my highest recommendation." —Deepak Chopra

LYNNE TWIST



The SOUL *of*
MONEY



RECLAIMING THE WEALTH OF
OUR INNER RESOURCES



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INTRODUCTION

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, and 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, this strange, troubled, and wonderful part of our lives. 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, at least not in the traditional sense. 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 over nearly four decades of fund-raising and work in leading positions in four major global initiatives: to end world hunger; to protect the rain forest; to improve health, economic, and politi-

cal conditions for women; and to advance the scientific understanding of human consciousness. Each of these commitments has brought me into new realms of challenge and inspiring individuals confronting issues around money in their own lives or in the lives of their families, communities, and countries, both here and abroad.

For more than twenty years I worked as an executive of The Hunger Project, an organization dedicated to ending world hunger. During that time I was responsible for training fund-raisers and the development of fund-raising operations in thirty-seven countries. Beginning there and as a consultant and advisor to many other not-for-profit organizations, I have trained more than twenty thousand fund-raisers from forty-seven countries. I have been responsible for raising more than \$150 million, not from foundations or corporations, but from individuals around the world, working intimately with people at the intersection where the lives of those with money—often great fortunes—meet the lives of those who have little or no money.

In the global movement to empower women, I have been an international speaker and advocate for the emergence of women's leadership, drawing from the wisdom and experience of so many others in the field to improve health, economic, and political conditions for women, and to catalyze women's financial voice through women-to-women programs and philanthropy.

As vice chair of the Institute of Noetic Sciences, I have had the rare opportunity to look at money and explore our money culture through the lens of human consciousness with some of the world's leading critical thinkers on the subject.

Immersed in the world of philanthropy, as a trustee of a foundation I have engaged in the challenge of directing money effectively toward our most pressing and central human issues. As a founder of The Pachamama Alliance, an organization dedicated to empowering indigenous people to preserve the Amazon rain forest, I have traveled in South America and worked with ancient cultures where the concept of money has just recently arrived on the scene. As president of the Turning Tide Coalition, I have worked with some of today's leading activists and thinkers developing strategies and guiding work 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, such as Ecuador and Guatemala, and portions of the United States, where, regardless of their rich cultural gifts, people live in harsh conditions in which hunger and poverty 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, 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 cultural differences, but also the striking commonalities, in our basic human relationship with money and the way that relationship governs, dominates, and stresses our lives. These truths have emerged from witnessing the meaning of money to a Buddhist in Nepal,

a poor farmer in Zambia, a single woman in Appalachia, or a Japanese real estate developer; what money means to a government minister in Ecuador, where the country is bankrupt, or a shepherd in Australia, with people who have associated religion and money with God, people who believe money has divinity, and with indigenous people for whom money is not even yet part of their world.

In each culture, geographic location, and personal interaction, I have seen the powerful grip that money has on our lives, the wounds and hardship that it can impose on us, and 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 opportunity that comes with being in a culture other than your own is the disengagement of perspective—you can see more clearly the issues that may be obscured or invisible to you at home. This has been true for me personally and for the many thousands of people with whom I have shared these stories through my fund-raising work, my *Soul of Money* workshops, and in private counseling through the *Soul of Money* Institute. We have, all of us, been surprised and gratified to discover that in this relationship with money—this place where we often feel the most conflicted and uncertain, the least well and whole—is a place and a path to discover our wholeness. Often when I share the stories and speak about these insights, whether it is in a public lecture, in a workshop, or in a dinner conversation, people tell me later (sometimes minutes later and sometimes months or even years later!) that it was a turning point for them. They have gained some light, some distance, and some space around their relationship with money that has enabled them to see things they'd never seen before.

This journey for me has been both geographic and spiritual, emotional and ontological, public and private. On this privileged path, I have seen and heard a great deal about peoples' relationship with their world through the lens of money. I have been humbled, sometimes disturbed, oftentimes inspired, and always grateful. 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. There is both a sense of relief and a deep sense of responsibility in sharing these principles, believing as I do that redesigning our relationship with money will be the key that transforms the condition of life, both physical and spiritual, for all of us in the twenty-first century.

In the honest, bold, and thoughtful examination of our relationship with money we find some truth, and in that truth—whatever it is—we can find enormous possibility and surprising power. *The Soul of Money* offers a way to realign our relationship with money to be more truthful, free, and potent, enabling us to live a life of integrity and full self-expression that is consistent with our deepest core values, no matter what our financial circumstances. 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. It is about using the unexamined portal of our relationship with money to deliver a widespread transformation in all aspects of our lives.

There are hundreds of spiritual practices, many paths that 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 is your opportunity to embark on a remarkable and rare journey, one that has the potential to transform all aspects of your life now and for the future: the journey that brings our soul to money and money to our soul.

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.

THIS THING WE CALL MONEY

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 heartfelt. 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 confident 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.

2

Into India: Heart of Hunger, Soul of Money

Listen to your life. See it for the fathomless mystery it is. In the boredom and pain of it, no less than in the excitement and gladness: touch, taste, smell your way to the holy and hidden heart of it, because in the last analysis all moments are key moments, and life itself is grace.

—FREDERICK BUECHNER

On my first trip to India, standing on the banks of the Ganges River in Varanasi one night, I was intrigued by the sight of some small rafts adorned with flowers and torches, floating gently along with the current of the dark, velvety water. They bobbed along lightly, like pieces of some delicate carnival set adrift. I was taken by their beauty and wondered what festival was being celebrated—I wanted to join in. I asked a friend, who informed me that the lovely floral rafts were funeral pyres, cradling burning human remains downstream to a ceremonial end in ashes on the riverbank. It was a bit of a shock, but it was an appropriate introduction to the landscape and culture of India.

3

Scarcity: The Great Lie

There is a natural law of abundance which pervades the entire universe, but it will not flow through a doorway of belief in lack and limitation.

—PAUL ZAITER

I have been engaged for all these years in the lives and circumstances of people, many of whom live in crushing conditions where the lack of food, water, shelter, freedom, or opportunity drives every move and every conversation. Others, by every measure, have bounty way beyond their needs—more money, more food, more cars, more clothes, more education, more services, more freedom, more opportunity, more of everything. Yet, surprisingly, in that world of over abundance, too, the conversation is dominated by what they don't have and what they want to get. No matter who we are or what our circumstances, we swim in conversations about what there isn't enough of.

I see it in myself. For me, and for many of us, our first wak-

ing thought of the day is "I didn't get enough sleep." The next one is "I don't have enough time." Whether true or not, that thought of *not enough* occurs to us automatically before we even think to question or examine it. We spend most of the hours and the days of our lives hearing, explaining, complaining, or worrying about what we don't have enough of. We don't have enough time. We don't have enough rest. We don't have enough exercise. We don't have enough work. We don't have enough profits. We don't have enough power. We don't have enough wilderness. We don't have enough weekends. Of course we don't have enough money—ever. We're not thin enough, we're not smart enough, we're not pretty enough or fit enough or educated or successful enough, or rich enough—ever. Before we even sit up in bed, before our feet touch the floor, we're already inadequate, already behind, already losing, already lacking something. And by the time we go to bed at night, our minds race with a litany of what we didn't get, or didn't get done, that day. We go to sleep burdened by those thoughts and wake up to that reverie of lack.

This mantra of *not enough* carries the day and becomes a kind of default setting for our thinking about everything, from the cash in our pocket to the people we love or the value of our own lives. What begins as a simple expression of the hurried life, or even the challenged life, grows into the great justification for an unfulfilled life. It becomes the reason we can't have what we want or be who we want to be. It becomes the reason we can't accomplish the goals we set for ourselves, the reason our dreams can't come true, or the reason other people disappoint us, the reason we compromise our integrity, give up on our ourselves or write off others.

It's the same in the inner city or the suburbs, in New York

or Topeka or Beverly Hills or Calcutta. Whether we live in resource-poor circumstances or resource-rich ones, even if we're loaded with more money or goods or everything you could possibly dream of wanting or needing, we live with scarcity as an underlying assumption. It is an unquestioned, sometimes even unspoken, defining condition of life. It is not even that we necessarily experience a lack of something, but that scarcity as a chronic sense of inadequacy about life becomes the very place from which we think and act and live in the world. It shapes our deepest sense of ourselves, and becomes the lens through which we experience life. Through that lens our expectations, our behavior, and their consequences become a self-fulfilling prophecy of inadequacy, lack, and dissatisfaction.

This internal condition of scarcity, this mind-set of scarcity, lives at the very heart of our jealousies, our greed, our prejudice, and our arguments with life, and it is deeply embedded in our relationship with money. In the mind-set of scarcity, our relationship with money is an expression of fear; a fear that drives us in an endless and unfulfilling chase for more, or into compromises that promise a way out of the chase or discomfort around money. In the chase or in the compromises we break from our wholeness and natural integrity. We abandon our soul and grow more and more distanced from our core values and highest commitments. We find ourselves trapped in a cycle of disconnection and dissatisfaction. We start to believe the profit-driven commercial and cultural messages that suggest money *can* buy happiness, and we begin to look outside of ourselves to be fulfilled. Intuitively, we know it isn't so, but the money culture shouts down the wiser inner voice, and we feel compelled to seek even the most transient relief and comforts that money can buy.

Some would suggest that scarcity is the true, natural, and inevitable basis for our relationship with money and resources. There is, after all, only so much of everything. More than two hundred years ago, around the time of the American Revolution, the Scottish philosopher and economist Adam Smith suggested that “the natural effort of every individual to better his own condition” was more powerful than any obstacle in its way, and he went on to articulate the founding principles of a modern (for the time) “free market” economy in which “the invisible hand” of self-interest was accepted as the dominant and most natural guiding force.

But how natural and accurate was that premise? The world of that day—that is, the world of the white, European, traditionally educated theorist Adam Smith—was one in which most white people dismissed indigenous people and people of color as “primitive” and “savage,” rather than valued them as resourceful and wise in ways “civilized” societies would only begin to appreciate generations later. The dominant white classes of that day accepted, and practiced, racial, religious, and sex discrimination as a moral and economic assumption. In those days, self-interest and nationalism were not yet informed by an awareness of the global interconnectedness that today we recognize affects us, our wealth, and our security profoundly, and necessarily expands the boundaries of self-interest to include the well-being of all people, everywhere. The fundamental economic principles and structures of that bygone era were based on flawed assumptions and wrong thinking—about nature, about human potential, and about money itself.

Contemporary European author, Bernard Lietaer, former senior officer of the Belgian Central Bank and one of the chief

architects of the Euro currency, in his book, *Of Human Wealth*, says that greed and fear of scarcity are programmed; they do not exist in nature, not even in human nature. They are built into the money system in which we swim, and we’ve been swimming in it so long that these shadows have become almost completely transparent to us. We have learned to consider them normal and legitimate behavior. He concludes that Adam Smith’s system of economics could more accurately be described as the allocation of scarce resources through the process of individual greed. The whole process of Smith’s “modern” economics actually has its roots in primitive fears of scarcity, greed, and the implementation tool—the process by which this became real—was money.

When we step out of the shadow of this distorted and outdated system and the mind-set it generates, what we discover is this: Scarcity is a lie. Independent of any actual amount of resources, it is an unexamined and false system of assumptions, opinions, and beliefs from which we view the world as a place where we are in constant danger of having our needs unmet.

It would be logical to assume that people with excess wealth do not live with the fear of scarcity at the center of their lives, but I have seen that scarcity is as oppressive in those lives as it is for people who are living at the margins and barely making ends meet. It is so illogical that people who have tremendous excess would be thinking they don’t have enough, that as I encountered this time and again, I began to question the source of their concerns. Nothing in their actual circumstances justified it. I began to wonder if this anxiety over having enough was based on a set of assumptions, rather than circumstances. The more I examined these ideas and the more I interacted with individuals in a broad range of circumstances and a broad range of cultures and

ethics, the more I saw that the fundamental assumption of scarcity was all-pervasive. The myths and the language of scarcity were the dominant voice in nearly every culture, often overriding logic and evidence, and the mind-set of scarcity created distorted, even irrational, attitudes and behaviors, especially around money. What I have found is that no matter where we are in the political, economic, or financial resource spectrum, the myths and mind-set of scarcity create an underlying fear that we, and the people we love or care about, won't have enough of what's needed to have a satisfying, happy, productive, or even survivable life.

This mind-set of scarcity is not something we intentionally created or have any conscious intention to bring into our life. It was here before us and it will likely persist beyond us, perpetuated in the myths and language of our money culture. We do, however, have a choice about whether or not to buy into it and whether or not to let it rule our lives.

THE TOXIC MYTHS OF SCARCITY

Myths and superstitions have power over us only to the extent that we believe them, but when we believe, we live completely under their spell and in that fiction. Scarcity is a lie, but it has been passed down as truth and with a powerful mythology that insists on itself, demands compliance, and discourages doubt or questioning.

In my work with people across the spectrum of money and resources, I found that it is possible to unpack this set of beliefs and assumptions, this kind of overarching way of seeing life, and get some distance from it, free ourselves from its grip, and see

for ourselves—each of us in our own life—whether or not it's a valid way to live life. When we unpack the mind-set of scarcity, we find three central myths that have come to define our relationship with money and that block our access to more honest and fulfilling interactions with it.

Toxic Myth #1: There's Not Enough

The first prevailing myth of scarcity is that *there's not enough*. There's not enough to go around. Everyone can't make it. Somebody's going to be left out. There are way too many people. There's not enough food. There's not enough water. There's not enough air. There's not enough time. There's not enough money.

There's not enough becomes the reason we do work that brings us down or the reason we do things to each other that we're not proud of. *There's not enough* generates a fear that drives us to make sure that we're not the person, or our loved ones aren't the people, who get crushed, marginalized, or left out.

Once we define our world as deficient, the total of our life energy, everything we think, everything we say, and everything we do—particularly with money—becomes an expression of an effort to overcome this sense of lack and the fear of losing to others or being left out. It becomes noble and responsible to make sure we take care of our own, whoever we deem that to be. If there's not enough for everyone, then taking care of yourself and your own, even at others' expense, seems unfortunate, but unavoidable and somehow valid. It's like the child's game of musical chairs. With one seat short of the number of people playing, your focus is on not losing and not being the one who ends up at the end of the scramble without a seat. We don't

want to be the poor suckers without, so we compete to get more than the other guy, determined to stay ahead of some impending doom.

The deficiency and fear reflect in the way we conduct our lives, and the systems and institutions we create to control access to any resource we perceive as valuable or limited. As members of the global community, our fear-based responses lead us at times—in the demand for foreign oil, for instance—to put our own material desires above the health, safety, and well-being of other people and other nations. In our own communities, we respond to the fear that *there's not enough* by creating systems that favor us or exclude others from access to basic resources such as clean water, good schools, adequate health care, or safe housing. And in our own families, *there's not enough* drives us to buy more than we need or even want of some things, to value, favor, or curry favor with people on the basis of their value to us in relation to money, rather than qualities of character.

Toxic Myth #2: More Is Better

The second toxic myth is that *more is better*. More of anything is better than what we have. It's the logical response if you fear there's not enough, but *more is better* drives a competitive culture of accumulation, acquisition, and greed that only heightens fears and quickens the pace of the race. And none of it makes life more valuable. In truth, the rush for more distances us from experiencing the deeper value of what we acquire or already have. When we eat too fast or too much, we cannot savor any single bite of food. When we are focused constantly on the next thing—the next dress, the next car, the next job, the next vaca-

tion, the next home improvement—we hardly experience the gifts of that which we have now. In our relationship with money, *more is better* distracts us from living more mindfully and richly with what we have.

More is better is a chase with no end and a race without winners. It's like a hamster wheel that we hop onto, get going, and then forget how to stop. Eventually, the chase for more becomes an addictive exercise, and as with any addiction, it's almost impossible to stop the process when you're in its grip. But no matter how far you go, or how fast, or how many other people you pass up, you can't win. In the mind-set of scarcity, even too much is not enough.

It doesn't make sense to someone who makes forty thousand dollars a year that someone who makes five million dollars a year would be arguing over their golden parachute package and need at least fifteen million dollars more. Some of the people with fortunes enough to last three lifetimes spend their days and nights worrying about losing money on the stock market, about being ripped off or conned or not having enough for their retirement. Any genuine fulfillment in their life of financial privilege can be completely eclipsed by these money fears and stresses. How could people who have millions of dollars think they need more? They think they need more because that's the prevailing myth. We all think that, so they think that, too. Even those who have plenty cannot quit the chase. The chase of *more is better*—no matter what our money circumstances—demands our attention, saps our energy, and erodes our opportunities for fulfillment. When we buy into the promise that more is better, we can never arrive. Wherever we are, it is not enough because more is always better. People who follow that credo, consciously

or unconsciously—which is all of us to some degree—are doomed to a life that is never fulfilled; we lose the capacity to reach a destination. So even those who have plenty, in this scarcity culture, cannot quit the chase.

More is better misguides us in a deeper way. It leads us to define ourselves by financial success and external achievements. We judge others based on what they have and how much they have, and miss the immeasurable inner gifts they bring to life. All the great spiritual teachings tell us to look inside to find the wholeness we crave, but the scarcity chase allows no time or psychic space for that kind of introspection. In the pursuit of more we overlook the fullness and completeness that are already within us waiting to be discovered. Our drive to enlarge our *net worth* turns us away from discovering and deepening our *self-worth*.

The belief that we need to possess, and possess more than the other person or company or nation, is the driving force for much of the violence and war, corruption and exploitation on earth. In the condition of scarcity, we believe we must have more—more oil, more land, more military might, more market share, more profits, more stock, more possessions, more power, more money. In the campaign to gain, we often pursue our goals at all costs, even at the risk of destroying whole cultures and peoples.

Do other countries need American fast food or theme parks or cigarettes, or have American companies shrewdly expanded their markets internationally to increase their profits, disregarding the impact they have on local cultures, agriculture, economy, and public health, at times even in the face of widespread protests against their presence?

Do we need or even really want all the clothing, cars, groceries, and gadgets we bring home from our shopping trips, or are we acting on impulse, responding to the call of the consumer culture and the steady, calculated seduction by fashion, food, and consumer product advertising? Does a five-year-old *need* more than a few thoughtfully chosen birthday presents to feel celebrated? Whose interests are we really serving when we give children far more than they need or even appreciate at one time?

The unquestioned, unchecked drive for more fuels an unsustainable economy, culture, and way of being that has failed us by blocking our access to the deeper, more meaningful aspects of our lives and ourselves.

Toxic Myth #3: That's Just the Way It Is

The third toxic myth is that *that's just the way it is*, and there's no way out. There's not enough to go around, more is definitely better, and the people who have more are always people who are other than us. It's not fair, but we'd better play the game because *that's just the way it is* and it's a hopeless, helpless, unequal, unfair world where you can never get out of this trap.

That's just the way it is is just another myth, but it's probably the one with the most grip, because you can always make a case for it. When something has always been a certain way, and tradition, assumptions, or habits make it resistant to change, then it seems logical, just commonsensical, that the way it is is the way it will stay. This is when and where the blindness, the numbness, the trance, and, underneath it all, the resignation of scarcity sets in. Resignation makes us feel hopeless, helpless, and cynical. Resignation also keeps us in line, even at the end of the

line, where a lack of money becomes an excuse for holding back from commitment and contributing what we do have—time, energy, and creativity—to making a difference. Resignation keeps us from questioning how much we'll compromise ourselves or exploit others for the money available to us in a job or career, a personal relationship or a business opportunity.

That's just the way it is justifies the greed, prejudice, and inaction that scarcity fosters in our relationship with money and the rest of the human race. For generations, it protected the early American slave trade from which the privileged majority built farms, towns, business empires, and family fortunes, many of which survive today. For more generations it protected and emboldened institutionalized racism, sex discrimination and social and economic discrimination against other ethnic and religious minorities. It has throughout history, and still today, enabled dishonest business and political leaders to exploit others for their own financial gain.

Globally, the myth of *that's just the way it is* makes it so that those with the most money wield the most power and feel encouraged and entitled to do so. For instance, the United States, with 4 percent of the world's population, generates 25 percent of the pollution that contributes to global warming. According to *Geo 2000*, a 1999 United Nations environmental report, the excessive consumption by the affluent minority of the earth's population and the continued poverty of the majority are the two major causes of environmental degradation. Meanwhile, developing nations adopting Western economic models are replicating patterns that, even in political democracies, place inordinate power in the hands of the wealthy few, design social institutions and systems that favor them, and fail to adequately

address the inherent inequities and consequences that undermine health, education, and safety for all.

We say we feel bad about these and other inequities in the world, but the problems seem so deeply rooted as to be insurmountable and we resign ourselves to *that's just the way it is*, declaring ourselves helpless to change things. In that resignation, we abandon our own human potential, and the possibility of contributing to a thriving, equitable, healthy world.

That's just the way it is presents one of the toughest pieces of transforming our relationship with money, because if you can't let go of the chase and shake off the helplessness and cynicism it eventually generates, then you're stuck. If you're not willing to question that, then it is hard to dislodge the thinking that got you stuck. We have to be willing to let go of *that's just the way it is*, even if just for a moment, to consider the possibility that there isn't a *way it is* or *way it isn't*. There is the way we choose to act and what we choose to make of circumstances.

"LIFE SENTENCES" LIMIT OUR POSSIBILITIES

In any culture, myths communicate moral lessons, and scarcity myths have produced a legacy of beliefs—"life sentences"—that we embrace as folk wisdom or personal truths. When I was a child my grandmother used to say to her granddaughters, "Marry the money and love will come later." We used to laugh when she'd say that and she would giggle and have a twinkle in her eye, but to tell the truth, she believed it. It's what she had done. When she was married around 1900, she married the wealthiest man she could find and then found a way to love him.

She wanted to pass that advice on to us. Even though we laughed at her comments, they imprinted us. All her granddaughters later had to break from that belief system in our lives if we were to be free to find loving partners with deeper credentials than cash.

In the mind-set and mythology of scarcity, we each struggle with our own life sentences about money. Some come to us in folksy phrases, like my grandmother's, that offer incomplete or flawed instruction: *Don't spend the principal. If you have to ask the price, you can't afford it. Money is no object. It's not polite to talk about money.* Sometimes it's important to be willing to spend the principal in meaningful ways; to consider price as a matter of principle, even if you have more than enough to pay it; to be direct and open about money issues instead of uncertain or guarded.

Other life sentences are personal, of our own making, and are expressed in patterns of conscious or unconscious behavior around money. Early in my career as a fund-raiser, for instance, I worked almost completely on a volunteer basis, and was only comfortable asking for money for others. In my personal life, I was happy to let my husband handle the family finances, relieving me of that nitty-gritty responsibility. However, over time, I realized that the unintended lessons I learned, the life sentences I was creating and which came to be limiting, were that I couldn't expect to earn a living with my work, and that I wasn't a full, responsible, and participating partner in my own family's financial life. I still give freely of my time and energy, and I still trust my husband with our family finances, but I also have expanded my experience to include the satisfaction of earning money and being more responsible for managing it. This has been a matter of personal growth for me, and a step toward creating a more honest relationship with money.

Maybe those life sentences sound familiar to you. Or maybe you have worked for money most of your life, but have been reluctant to ask for well-deserved raises; or stayed at a dead-end job rather than investing the time and energy in searching for a new one, or getting training for a different kind of work. Maybe you enjoy an inheritance and feel entitled to family wealth, or maybe you feel guilty about it. Maybe you avoid balancing your checkbook or paying your bills because the black-and-white reality of those numbers says something you don't want to hear. Maybe you're afraid to assert yourself about money in a relationship, because you fear the repercussions; maybe your financial fears keep you from asserting yourself at all.

Most of our life sentences around money are the product of the limiting language of scarcity in our culture. In that parlance, the word *success* implies that a person is making an excess of money. A successful business owner is simply one who makes a lot of money. Not factored into that judgment are the quality of the product, the workplace, employee compensation, and management style, or the company's overall practice of civic partnership and contribution. In the language of scarcity, those who generate large profits from exploitive or unsustainable business practices show up as more "successful" than, say, teachers or public servants who earn less, but work to make our communities enlightened, caring, compassionate places to live and work.

The word *wealthy* has its roots in *well-being* and is meant to connote not only large amounts of money but also a rich and satisfying life. To the contrary, excess money often creates conditions of entitlement and isolation that diminish one's access to the genuine wealth of human connection and interaction.

Poor and *poverty* describe economic circumstances and environments, but too often these words are used in ways that dis-

count the humanity and potential of individuals who have little money.

The “starving artist” life sentence has us accept that creativity is undervalued in our society. It suggests that those of us who rely on creative gifts to make a living can expect to be poorly paid, and the rest of us are entitled to exploit them or short-change them in money terms, and undervalue them in human terms.

These and other scarcity-based life sentences are mere constructions of language that have become embedded in our thinking, but once there they reinforce the myths of scarcity and give money enormous destructive power. A lifelong flood of messages from media, advertising, and marketing, from our parents and grandparents, from our friends reinforces and roots itself deeply in our thinking and leads us to believe that *there’s not enough, you have to get yours, more is better*, and you have to play that game.

BUCKMINSTER FULLER AND A YOU-AND-ME WORLD

It was in my work to end hunger and in the commitment it awakened in me that I began to see this whole construct of scarcity, and its pervasive mythology, language, and life sentences. I saw how it infused my own life, as well as the lives of my friends and family, and the lives of people with whom I worked in countries as poor as Bangladesh, and as rich as France, England, or the United States. In what proved to be a turning point for me, I had an opportunity to listen to the great futurist and humanist, R. Buckminster (“Bucky”) Fuller. In the

1970s, Bucky was speaking broadly about mythologies in basic science that blocked us from an accurate vision of the world and its capacity to support a prosperous life for all.

Bucky later became a friend and mentor, but the first time I heard him speak I knew him simply as a controversial genius—a designer, engineer, and architect—who was giving a series of speeches around the world entitled “Integrity Days.” I was a volunteer at his talk in San Francisco, and in an auditorium that held an audience of two thousand or so, I remember sitting in the second-to-last row of seats, watching this small, eloquent, and radiant older man on the stage express with great exuberance his insights and revelations about the way the world works. His ideas were not just eloquent, not just provocative, but for me completely revolutionary and transformational.

I was riveted by his talk and the distinctions he was making, but the one that changed my life was when he said that for centuries, perhaps thousands of years, we have lived in the belief that there’s not enough to go around, and that we need to fight and compete to garner those resources for ourselves. Perhaps it had been a valid perception at one time, or perhaps it hadn’t been, he said, but at this point in history—in the 1970s—we were able to do so much more with so much less that as a human family we clearly had reached a point where there actually was enough for everyone everywhere to meet or even surpass their needs to live a reasonably healthy, productive life. This moment represented a dramatic breakthrough in the evolution of civilization and humankind, he said.

Whether it was a recognition of something already true or a moment of transformation in the status of civilizations, he said, either way it could be the most significant turning point in our

evolution because it meant we could move from a you-or-me world—a world where either you or I make it, and where we need to compete and fight to see who wins—to a you-and-me world, where all of us can make it. In that you-and-me world, all of us have enough food, enough water, enough land, enough housing, enough of the fundamental things for each one of us to live a fulfilling and productive life.

This new threshold completely changes the game, and it would take fifty years, he predicted, for us to make the necessary adjustments in our world so we could move from a you-or-me paradigm to you-and-me paradigm, a paradigm that says the world can work for everyone with no one and nothing left out. He said that our money system, our financial resources system, would need to adjust itself to reflect that reality and it would take decades for us to make that adjustment, but if and when we did, we would enter an age, a time, and a world in which the very fundamental ways we perceive and think about ourselves and the world we live in would be so transformed that it would be unrecognizable.

This statement, this uncommon vision and the revelation of the shift in the very basis of the way we relate to one another, completely captured me. It turned my world upside down. I remember being in tears in my seat, thinking about the implications of what he was saying. I remember thinking, this isn't just an interesting point in an erudite lecture. This is a moment of exquisite and profound recognition of something I have known in my heart all along, and he is voicing it, a revered scientist, a futurist, someone who has the knowledge and the credentials and who has done the research to back up this kind of thinking. That moment of profound recognition has never left me.

Bucky also was working from a changing worldview that had begun to emerge following the first manned lunar landing by the crew of *Apollo 11* in the summer of 1969. Historic and breathtaking photographs of the Earth from the moon gave humankind its first clear view of our planet as one complete, whole “spaceship Earth” as Bucky called it. In that moment we moved from being a part of the system to moving far enough outside the system so we could see Earth as a whole, and we could see its fragility, its beauty, its completeness, its exquisite integrity. I would venture to say this was the beginning of a global society, a global consciousness, global humanity, and from there this recognition of the finite but sufficient resources of this planet for all who live here—humans, plants, and animals alike—became the potential reality of the future.

It was with this view of our global community, and Bucky's insights and inspiration, that I engaged in the work to end hunger.

THE MYSTERY OF HUNGER AND OUR STRUGGLE WITH SCARCITY

Hunger and scarcity would seem to be obviously and inexorably linked. How could I work so intimately in settings where food and water are so scarce, and insist that scarcity is a lie? All I can say is that it is the harsh and surprising realities of that experience that have forced me to look beyond the obvious. I have struggled to understand the tragedy of hunger. Hunger isn't some mysterious disease. It's not a mutant gene or a wild force of nature. We know what to do when a child is hungry. We know what a starving person needs. They need food. There is nothing in the picture of global resources that explains why one-fifth of

humanity is hungry and malnourished. The world is awash in food. We currently have more food on earth than we need to feed everyone several times over. Waste abounds. In several countries, including the United States, farmers are paid to not grow food. Cattle that are raised for slaughter consume enough resources to feed every hungry child and adult.

In 1977, when I first committed to working to end world hunger, I assumed that people were starving because they didn't have enough food, and if we just got food to the people out there who are hungry, that would solve the problem of chronic hunger in the world. It all seemed so logical. But if matching the world's food supply with the world's hungry people held the solution, what explained the stubborn, tragic statistics and realities of hunger that would seem to make us incapable of resolving it? How could it be that in a world with more than enough food to go around, 41,000 people, most of them children under the age of five, were dying *each day* of hunger and hunger-related causes?

Could it be that no one cares? When hungry children cry for food, they cry out not as Bangladeshis or Italians, or children from the poor side of our own town. They cry out as human beings, and it is at that level of our humanity that we need to respond. Is it that we can't hear those cries and respond as caring members of the human family? What would have so many of us turn a blind eye and deaf ear to a child's cry, and make a choice just to take care of "our own"—even when we have plenty to feed "our own" and others, too?

Yet, if caring were the answer, how could it be that even the massive donations of food and money that some people make don't lead to a lasting solution?

Could the problem be distribution? How could that be,

when American soft drinks are practically within an arm's reach of everyone on earth?

Could it be logistics? How could that be, when the most powerful nations like ours have logistical capabilities to deliver armed missiles and bombs for precise military strikes virtually anywhere in the world?

Could it be politics? Could we be so cynical and self-serving that we would let a starving child die because we disagree as adults about political or economic ideologies?

What *is* it that allows us to hear the cry and yet fail to respond effectively?

The more time I spent with people who live in hunger and with people who work or give money to feed them, the more clearly I saw that the cause of chronic hunger wasn't just the absence of food. What causes hunger and starvation is something more fundamental than that, because no matter how much food you might move from point A to point B, while it might make a huge difference to a number of people for a period of time, it does not resolve the hunger issue.

History teaches us that lesson. The flood of aid that went into Ethiopia in 1985 fed many people for a period of time, but did not resolve that country's hunger issue. Ethiopia remains a hungry, impoverished country. The food aid that was sent into Somalia during the crisis there in 1993 and 1994 fed a hungry few, but actually exacerbated the violence and corruption that was taking place during the civil war there. The food aid that flooded into Biafra during the Biafran war, the food aid to Cambodia during the Cambodian crisis—the aid was not a bad thing, some people were fed, but it also did not solve the long-term problem of chronic, persistent hunger.

In those events of massive infusions of food aid, time and again, to the point of becoming routine, the food supplies were stolen and resold by the corrupt power brokers who thrive on the greed and graft that is rife in embattled countries. Further, the massive amounts of food aid deflated the local market, meaning that those farmers who did grow grain could no longer sell it because free food was everywhere—at least for a time, as the scramble to hoard and control it played out. The disastrous cycle of aid, corruption, disrupted markets, and disastrous farming investments became part of a problem instead of a solution. The cycle only perpetuated the root causes of the crisis.

Ultimately, the societal effect of massive aid of this kind was that people at the receiving end, even those who got some portion of the food, became even more disabled, more impoverished, than they were before. They felt debilitated and helpless by the fact that they couldn't take care of themselves and had become welfare recipients, beholden to outsiders to bail them out again and again. They felt lessened and weakened, and the future prospect of their own self-sufficiency was often suppressed and diminished by the behavior they needed to exhibit in these situations to get their hands on the "free" food. Time and again, when money or aid flowed into communities through systems based on these scarcity assumptions, the relief was short-lived, and those on both sides of the transaction were left feeling ineffective.

I struggled with this question for years, as have others engaged in work to end hunger, in search of answers that might suggest a solution to this ongoing tragedy. When I considered the underlying beliefs held in common by most everyone everywhere—every system, every institution, every point of view,

including those suffering from hunger—I saw that there were fundamental assumptions that disabled almost every effort to solve the problem. All of them could be traced to the myths and mind-set of scarcity.

No matter what our economic circumstances:

When we believe *there is not enough*, that resources are scarce, then we accept that some will have what they need and some will not. We rationalize that someone is destined to end up with the short end of the stick.

When we believe that *more is better*, and equate having more with being more—more smart or more able—then people on the short end of that resource stick are assumed to be less smart, less able, even less valuable, as human beings. We feel we have permission to discount them.

When we believe *that's just the way things are*, then we assume a posture of helplessness. We believe that a problem is unsolvable. We accept that in our human family neither the resource-rich members nor the resource-poor members have enough money, enough food, or enough intelligence or resourcefulness to generate lasting solutions.

The Hunger Project, by systematically challenging false assumptions about chronic hunger and food aid, exposed the myth of scarcity and opened new avenues of inquiry and possibility, eventually succeeding in making a significant contribution to the eradication of hunger by empowering people to author their own recovery. In every situation, from individuals to large populations of people, uncovering the lie and the myths of scarcity has been the first and most powerful step in the transformation from helplessness and resignation to possibility and self-reliance.

We often philosophize about the great, unanswered questions in life. It's time we looked instead at the *unquestioned answers*, and the biggest, most *unquestioned answer* of our culture is our relationship with money. It is there that we keep alive—at a high cost—the flame and mythology of scarcity.

4

Sufficiency: The Surprising Truth

When you let go of trying to get more of what you don't really need, it frees up oceans of energy to make a difference with what you have. When you make a difference with what you have, it expands.

It has been nearly ten years since my first encounter with the indigenous Achuar people of Ecuador, but I can still remember the experience of meeting them and being among them for the first time—a completely different kind of experience from my first encounter with hunger and poverty in India. In the rain forest with the Achuar, I saw a people who were naturally prosperous. They hadn't won some competitive economic game to be prosperous. They were not prosperous at anyone's expense. They hadn't beaten anyone at anything. They were prosperous in the way they were with themselves and one another, living consistent with the true laws, the unchanging laws of the natural world, which ultimately govern us all.

Theirs was a culture with no money in it. It was something they encountered primarily when they ventured out of the forest. It was, for them, an odd, adjunct thing that was not a part of their everyday life or even their consciousness. With no money, no ownership, no accumulation of goods, and none of the conveniences of our Western lifestyle, still there was no suggestion of scarcity; no lack and no fear that there wouldn't be enough of what they needed. There was no chase for more, and no resignation or belief that they were living lives of less-than. They lived (and still do) in the experience and expression of *enough*, or what I call *sufficiency*. Instead of seeking more, they treasure and steward thoughtfully what is already there. In fact, their efforts today are devoted to protecting what is there—the rain forest—as a resource for all of us. For the Achuar, wealth means being present to the fullness and richness of the moment and sharing that with one another.

It is possible for those of us who live in money cultures to find the same equanimity and freedom in our own environment, and with money. Some of the greatest, most surprising lessons I've learned about sufficiency and our relationship with money have come from people with little or no money at all, like the Achuar, or from people confronted with the most formidable struggles for survival in situations we can hardly imagine. One such lesson unfolded in a remote village in Senegal.

Senegal is a small coastal country on the farthest west tip of the African continent. During the early slave trade days it was a prosperous French colony, and the historic slave owners' castles, with their prisonlike dungeons, still stand today, now tourist attractions and brooding monuments to the human and economic savagery of the time.

A large portion of Senegal is covered by the massive and encroaching Sahel Desert, which expands each year, toward the sea. The Sahel is a harsh environment, not friendly to life, even to the plants and animals that typically live in desert environments. The sand is fine, like dust, and a shade of pale orange. It is so fine and so pervasive that everything near the edge of the desert is covered with the yellowy orange sand: the streets, the houses, the plants, and the roads—even the people.

We were there, eighteen Hunger Project contributors and leaders, to meet with the people of a village several hours into the desert about their need to find a new source of water or a new place to live. As our drivers took the vehicles down the road from town and deep into the desert itself, we became covered with this very fine silty sand. It burrowed into our lungs with every breath. As we drove on the rough road into the orange wind, we saw fewer and fewer people, plants, and animal life and pretty soon there was nothing but barren land. It was hot and dry, over 95 degrees Fahrenheit, and I wore a hat and had a bandanna across my face to keep from breathing in the sand. It was so bleak that it seemed unimaginable that any human being could live in this climate.

For a while we were on a rough, unpaved road. Then it disappeared into the sand, and our drivers began driving on the open desert by compass only. Our Senegalese drivers knew the desert well, and there was a point at which the lead driver in the front vehicle stopped and turned off the engine. Then the other two did the same. After listening awhile, we could hear the faint sound of drums. Our lead driver smiled, turned on his engine, and began driving toward the sound of the drums. As we drove, the drums grew louder and louder, and soon on the horizon we

could see tiny moving specks. As we drove closer and closer, we thought the specks were animals of some kind. Then as we grew near, we saw that they were children, dozens of children running toward our vehicles, bursting with excitement.

Here we were, in a place that showed no signs of life, being greeted by exuberant, cheering children brimming with vitality and aliveness. Tears welled in my eyes, and I could see my traveling companions were moved in the same way by this jubilant greeting. More little ones kept streaming toward us, and beyond them in the distance were two large baobab trees standing alone in the desolate vastness. The baobab is a lifesaving tree that can grow with almost no water, and provides shade and a windbreak for people who dwell in the desert.

Ahead of us, under the two baobab trees, about one hundred twenty people were gathered in the precious shade. Drummers were in the center of an opening in the crowd, and we could see that inside the circle some women were dancing. As the distance between us closed, the drumming filled the air with a vibrant energy and the celebration appeared to grow more intense. We picked up some of the children and gave them a ride in our cars. Others ran alongside. It seemed that this incredible scene had risen out of nothing. Here they were, men, women, and children dancing, drumming, cheering, clapping, and shouting greetings of welcome to our small visiting delegation.

We climbed out of our vehicles and dozens of women ran to us dressed in beautiful traditional Senegalese clothing with headdresses and long cotton boubous—long, loose, colorful dresses. The drums were beating, the children were shouting, the women were squealing with delight, the men were singing. It was a welcome like no other.

They seemed to know that I was the leader and they pulled me into the center of the circle, where the women danced around me and with me. I was swept up in the moment, moving my body in concert with theirs in a freeing, natural rhythm. They cheered and clapped. My fellow travelers joined me, and we danced and clapped and laughed together. Time and space seemed suspended. It wasn't hot or dry anymore. It wasn't sandy or windy. All that disappeared, and we were enveloped in celebration. We were one.

Then the drums suddenly stopped. It was time for the meeting to begin. People sat down on the sand. The chief identified himself and he addressed his comments to me. With the help of our translator, the chief explained that their village was several kilometers away, and that they had come to welcome us and were grateful for our offer of partnership. He said that they were strong and able people and that the desert was their spiritual home. But they and sixteen other villages to the east were at a point where the scarce water resources were pushing them to the edge of their options. Their people knew nothing but life in this desert, were proud people of this land, but knew they could not continue without some change in the water situation.

Government services were not extended to these people, even in times of crisis. They were illiterate people who weren't counted in the census. They couldn't even vote. They had little or no cachet with their government. They had tremendous resilience, but their shallow wells were nearly dry and they knew they would need something outside of their current thinking to see themselves through this next dry season.

The people were Muslim, and as we sat together in a circle to discuss the situation, the men did all the talking. The women

were not in the primary circle, but sat in a second circle where they could hear and see, but they did not speak. I could feel the power of the women behind me, and sensed that they would be key in the solution. In this barren orange land, it didn't seem possible that there could be a solution, but the attitude, sense of resilience, and dignity of these people argued differently. There was a way through, and together we would find it.

Then I asked to meet only with the women. It was a strange request in this Muslim culture where the mullahs and the chief were empowered to speak for all, but they allowed it. The women from my group and the tribal women gathered together on the hot ground and drew in close. Our translator was a man, and the mullahs allowed him to join us.

In this circle of tribal women, several women assumed leadership and spoke right away, saying that it was clear to them that there was an underground lake beneath the area. They could feel it; they knew it was there. They had seen it in visions and needed our help to get permission from the men to dig a well deep enough to reach the water. The men had not permitted it, as they did not believe the water was there and also did not want the women to do that kind of work. In their traditions, only certain kinds of labor were allowed for women. Weaving and farming were allowed. Planning and digging a well were not.

The women spoke with convincing vitality and strength. It was clear to me that they knew what they knew, and they could be trusted to find the water. All they needed was permission from the men to pursue their clear instinct. That was the help they needed from an outside source. That was what they needed from us.

There was a rush of collective energy and commitment. I

looked around me. It was baking hot. There were thousands of flies. I had silt in my mouth and lungs. It was about as uncomfortable a place as you can imagine being in, and yet I remember that I did not feel any thirst or discomfort—only the presence of possibility amidst these bold and beautiful women.

When we set out into the Sahel desert, I had feared we were going to encounter people who were hopeless, starving, sick, and poor. These people definitely needed more food and water, but they were not "poor." They were not resigned. They were eager to create a way through this challenge, and they burned with the fire of possibility. They were a well of strength, a wealth of perseverance and ingenuity. They wanted our partnership—not hand-outs, or money, or food—and respect and equal partnership is what we brought.

After many conversations with both the women and the men, we made an agreement with the mullahs and the chief that we would start our work with the women because the women had the vision. With our partnership, the men agreed to allow the women to begin the work of digging the well. Over the next year, as the community rationed its existing supplies of water carefully, the women dug both with hand tools and the simple equipment we brought them. They dug deeper and deeper into the ground, singing, drumming, and caring for each other's children as they worked, never doubting that the water was there.

The men watched skeptically, but allowed the work to continue. The women, however, were anything but doubtful. They were certain that if they dug deep enough, the water would be there. And it was! They reached the underground lake of their visions.

In the years since, the men and women have built a pumping

system and a water tower for storage. Not just one, but seventeen villages now have water. The whole region is transformed. Women's leadership groups in all seventeen villages are the centers of action. There is irrigation and chicken farming. There are literacy classes and batik businesses. People are flourishing and they are contributing members of their country. They face new challenges now and meet them with the same dignity and commitment. The women are now a respected part of the community in a new way, with greater access to leadership, and the tribe is proud that it was their own people, their own work, and the land they lived on that proved to be the key to their own prosperity.

SUFFICIENCY: RECLAIMING THE POWER OF WHAT IS THERE

We each have the choice in any setting to step back and let go of the mind-set of scarcity. Once we let go of scarcity, we discover the surprising truth of sufficiency. By sufficiency, I don't mean a quantity of anything. Sufficiency isn't two steps up from poverty or one step short of abundance. It isn't a measure of barely enough or more than enough. Sufficiency isn't an amount at all. It is an experience, a context we generate, a declaration, a knowing that there is enough, and that we are enough.

Sufficiency resides inside of each of us, and we can call it forward. It is a consciousness, an attention, an intentional choosing of the way we think about our circumstances. In our relationship with money, it is using money in a way that expresses our integrity; using it in a way that *expresses* value rather than *determines* value. Sufficiency is not a message about simplicity or

about cutting back and lowering expectations. Sufficiency doesn't mean we shouldn't strive or aspire. Sufficiency is an act of generating, distinguishing, making known to ourselves the power and presence of our existing resources, and our inner resources. Sufficiency is a context we bring forth from within that reminds us that if we look around us and within ourselves, we will find what we need. There is always enough.

When we live in the context of sufficiency, we find a natural freedom and integrity. We engage in life from a sense of our own wholeness rather than a desperate longing to be complete. We feel naturally called to share the resources that flow through our lives—our time, our money, our wisdom, our energy, at whatever level those resources flow—to serve our highest commitments. In the context of sufficiency, and the flow of resources to and through and from us, our soul and money interests merge to create a rich, satisfying, and meaningful life.

Sufficiency is the truth. Sufficiency can be a place to stand, a context that generates a completely new relationship with life, with money, and with everything that money can buy. I suggest there is enough in nature, in human nature, and in the relationships we share with one another to have a prosperous, fulfilling life, no matter who you are or where you are in the spectrum of resources. I suggest that if you are willing to let go, let go of the chase to acquire or accumulate always more and let go of that way of perceiving the world, then you can take all that energy and attention and invest it in what you have. When you do that you will find unimagined treasures, and wealth of surprising and even stunning depth and diversity.

Living from sufficiency, thinking from there and generating that frame of reference for life is enormously powerful and

important for our time. In our relationship with money, we can continue to earn, save, invest, and provide for ourselves and for our families, but we reframe the relationship with a new recognition of and appreciation for what we already have. In that new way of seeing, the flow of resources in our lives, rather than being something that is constantly escaping our grasp or diminishing, instead becomes a flood of nourishment and something we have the privilege of being trustees of for the moment. Our relationship with money ceases to be an expression of fear and becomes an expression of exciting possibility. The context of sufficiency can transform our relationship with money, with our resources, and with life itself.

I am not suggesting there is ample water in the desert or food for the beggars in Bombay. I am saying that even in the presence of genuine scarcity of external resources, the desire and capacity for self-sufficiency are innate and enough to meet the challenges we face. It is precisely when we turn our attention to these inner resources—in fact, *only* when we do that—that we can begin to see more clearly the sufficiency in us and available to us, and we can begin to generate effective, sustainable responses to whatever limitations of resources confront us. When we let go of the chase for more, and consciously examine and experience the resources we already have, we discover our resources are deeper than we knew or imagined. In the nourishment of our attention, our assets expand and grow.

This is especially true in our relationship with money, and the power of soulful commitment to expand and enhance our wealth. And it is especially true when we look at the struggles around money that weigh us down, and the profound release we experience when we align money and soul.

The struggle for sufficiency has nothing to do with the amount of money you have. It is all about the relationship you have with the money. Some of the greatest lessons I've learned about the struggle for sufficiency have come from people who have more money in the moment than most of us will see in a lifetime, yet they are living lives they find less than wholly satisfying. Overwhelmed by excess or crushed in the rush for more, the nourishing experience of sufficiency and enough is lost.

THE WOMEN OF MICROSOFT: RUSHING PAST SUFFICIENCY

In 1998 I was invited to speak to a group of senior-level executives at Microsoft, then the fastest-growing and one of the most profitable, if not *the* most profitable, companies in the world. I was excited to be going, slated as I was to speak to the Microsoft senior executive women's group about the status of women in the developing world. Having just returned from the fourth World Women's Conference in Beijing, I was eager to share what I had learned from the many reports and inspiring stories from women attending the conference. Some of those women came from countries that are impoverished and where women are subjugated beyond our imagination.

On the flight from San Francisco to Seattle, Microsoft had booked me in First Class—a more pampered environment than my usual coach seat—and as I looked at the comfortable seats and the well-dressed passengers filling them, I realized I was entering a rarified world and would be speaking to women who lived and worked in that world every day. The women attending the senior lecture group series were those at the top of the com-

pany's executive levels. In an earlier briefing I had been told that the average net worth of these women was \$10 million, their average age was thirty-six, and most of them, more than half, had families. I realized I was traveling to the heart of a company that was on the cutting edge of global technology, and that I'd be speaking to a group who were pushing the edge of every envelope in that field, but also in their own lives as remarkably wealthy, successful women at remarkably young ages in their careers.

As I thought about them during the limousine ride to the Microsoft campus, I became more and more aware of the possibility of making a meaningful difference in their lives by connecting them with the most resource-poor women in the world, a population that numbers in the hundreds of millions. I thought about what this connection might mean to both groups and how privileged I was to be a person who walked in both of those worlds.

At Microsoft's sprawling corporate campus, I was escorted into an elegant office building, to a conference room for afternoon tea with a small contingent of the women who would be at the evening talk. I had asked for this smaller afternoon meeting because I wanted to know more about these women as a group and have some conversations with a few of them to learn how I could connect more easily later with women of this unusual life and career experience.

Over tea, these ten young, dynamic, and enormously confident women shared something about their home and work lives. Seven of them had husbands and children at home, and when asked to describe a sample day from their lives, they told of similar high-pressure routines: They got up early, often at 5:30 or 6 A.M., and for most of them, the only meal they had with their

children was breakfast, if that. They had nannies and caretakers who lived with them. Six of the ten were married to men who also worked at Microsoft. Most of the women said they fed, tended, and dressed their children in the morning, and then either sent them off to school with the nanny or drove the children themselves, and then went to work and were on-line by 8 A.M. Most of them took no lunch break and worked through normal dinner hours until 9 P.M., and sometimes 10 P.M. They came home, had a late dinner with their husbands, kissed their sleeping children good night, and after dinner went back on-line until sometimes as late as 1 A.M. The next morning—for many, just a few hours later—they would begin again. Most nursed a quiet regret: Each day they promised to get home earlier, to get more sleep, to get more exercise, to do the things that were missing in their lives, and each day they failed to make any headway toward those commitments.

Then I asked them about their weekends. Most of them worked in the office on Saturdays. They would sometimes take a break to attend a child's dance recital or soccer game, but otherwise they were usually at the office until 5 or 6 P.M. on Saturdays. I asked about Sundays. Most said they stayed home on Sundays, but admitted they were drawn to the computer more than any other activity, and often were on-line at least half the day.

Each day, each week, each month they made promises to themselves, their husbands and children, to get through the next project, meet the next deadline, and then be home more, be more available, have more nurturing relationships with their children, but it rarely happened, and they felt a chronic frustration over these unfulfilled promises.

This pattern of work and family life was more the norm than

the exception among their colleagues, they said. All had plenty of money and could pay for any kind of services to support children and families, and that is what they did, more often than they liked to admit. Regrettably, they said, the competitive game they were part of at this powerhouse of a company demanded such full and complete dedication that, when it came right down to it, that was their priority. Their families came second. In every case they were disturbed and disappointed in themselves for some of the compromises they were making in their family lives.

Then I asked them about their knowledge of the world, who their friends were, and what kinds of conversations they were engaged in outside of work. Woman after woman shared with me that their life was their computer screen. Most of their conversations took place on-line and those conversations were about the development of new software, or meeting goals of performance and productivity. They knew little about the outside world, whether it was Seattle or the United States, and certainly not about people in developing nations or women in other parts of the world. They were enthusiastic to hear that I would be talking that evening about women in the developing world, but that had not been part of their conversations or in any way part of their reality. They didn't have time and they didn't have the psychic space to include anyone or anything other than what presented itself to get done in the moment.

We talked about their wealth. Aside from their material possessions, which they took little time to enjoy, they experienced very little satisfaction from the money. Very few of them were giving money away, and almost none of them took time for vacations. Their wealth—and using it as they did to buy child-care

and home-care services—enabled them only to work harder and longer. It didn't give them freedom or vitality in the way they had once hoped, and even at one time expected, and their promise to themselves was that someday it would. Someday they would retire and live happily ever after.

That night there were about one hundred women at the senior executive dinner. Author and historian Riane Eisler spoke first and talked about the last one thousand years of the history of women, working mostly from the distinctions she had developed in her book, *The Chalice and the Blade: Our History, Our Future*. She described what she calls the dominator model of action in which men and traditional masculine principles prevail, and the differences between that and what she calls the partnership model characterized by more feminine principles of collaboration and partnership. Then it was my turn.

Advancing the conversation from Eisler's scholarly research and historical perspective, my talk was grounded in the detail of everyday life and the experience of women living in resource-poor situations such as Senegal or Bangladesh. These are women who work, as the Microsoft women did, sixteen to eighteen hours a day; whose lives are about providing for their own children and their families, and whose relationship to one another makes the harsh realities of their lives bearable. The Microsoft women were interested to learn that they, themselves, were among the top, tiny percent of the top 1 percent of women in the world who have the choices and opportunities to use financial resources the way they chose, and in the way they were shaping the life of their family. I invited them to connect with the one billion women who survive on somewhere between two dollars and five dollars a day.

I shared with them what I knew and had seen, about the developing-world women's commitment to their families, the singing and dancing that sustained them, their capacity to include their children not only in the hardship, but also in the celebration of life and love. I told them about the enormous hardship in which these women live their lives, about the suppression, marginalization, and subjugation that they experienced, and about the courage with which they lived through each day. And I told them about these women's experience being centered in appreciation, gratitude, and presence for the little that they had, but also the bounty of the relationships they shared, born of necessity. In these harsh circumstances everything ultimately was about the community. Everything ultimately was about caring for one another. Everything ultimately was about collaborating, partnering, and ensuring that everyone had a chance. In this connection and caring, these women not only survived, but experienced their true wealth.

The women executives responded with heartfelt reflections on their own lives and the possibility that the unchecked drive for advances at work might be coming at a higher price than any of them had ever intended or even consciously accepted—the lost time and irreplaceable experience of their young family years, or of meaningful relationships with people and life around them and beyond. The revelation that life might be completely passing them by became palpable in the room.

I wasn't encouraging them to leave their company or do anything other than make this connection and learn about their sisters around the world, but our discussion about these women living in harsh and unforgiving conditions, our focus on them, created an opportunity for these women executives to step back

and look at the chase they lived each day, and think about whether they wanted to participate in it as blindly and fully as they had been doing.

The pause to reflect was significant for many of the women there. In that moment, the women were able to suspend their unexamined allegiance to the chase for more—more money, more status in the company, more accomplishments—and take note of the resignation they felt in the grip that the chase had in their lives. The moment also gave them the opportunity, within this circle of women, to reflect on the genuine satisfaction they derived from their work and their families, their appreciation for their own talents and accomplishments, and the company that affirmed and celebrated them as leaders. This conscious experience of satisfaction available to them through their families and careers was new to them.

I remember standing before them, seeing their faces reflect an experience of their fullness rather than lack. I remember their gladdening expressions when I invited them to find a partner and take a moment to list for each other all the things they appreciate and are grateful for in their families and immediate relationships at work and home. There was an overwhelming sense of fullness in the room as one by one they stood up and shared the recognition of the completeness and sufficiency in their own lives and how absent that experience had been previously in the rush for more.

These women were completely at the top of their game in their careers and the affluent family lifestyle, but the game they were playing had robbed them of any sense of victory or fulfillment, and the rules of that game were based on the condition of scarcity: They had to get more, more was never enough, and the

chase was never ending. I saw in their stories that even when we promise ourselves that at some point we'll stop, that very promise is part of the fallacy and the slavish justification for keeping the game going, one more round, one more deal, one more you-name-it. I also saw the beauty and power of creating an environment where you could step out of that mind-set of scarcity even for just moment, and see that it is nothing more than a mind-set. It's not inevitable, not unavoidable, not hopeless. It's not *just the way it is*. I learned that even the most driven people can stop and take a look, and to do so for even a moment can have a profound and lasting impact on the way people proceed with their own lives.

In the years that followed several of the women wrote to tell me they were retiring, and they shared with me some of the insights and experiences that were flowing from that decision. Some of them wrote to let me know they had reframed their experience of working at the company and were living basically the same life, but seeing it from the lens of fulfillment and gratitude rather than fear, competition, and survival. Some of them became deeply engaged in social activism and traveled to developing countries with their families on their vacation time. Some became aware of the joy of contributing and investing money in philanthropic partnerships to overcome situations of hunger and poverty or gross inequities. Some had moved from working for the company to positions in the then newly forming Bill and Melinda Gates Foundation, now one of the biggest and most ground-breaking foundations in the world.

That evening was an encounter I will never forget. These women had so much; not only money wealth, but also a deep capacity for caring and connection that had been largely inaccessible to them in the context of their hurried, affluent lifestyles.

Their desire to be in relationships, with their families, with other women in conditions that called out for their partnership, and even simply with their own longings to make a difference, was a powerful expression of the soulful energy and possibility that is there in all of us. That night, it was the treasure of their awakening that filled my own heart.

SUFFICIENCY IS ALWAYS AVAILABLE

What is enough? Each of us determines that for ourselves, but very rarely do we let ourselves have that experience. What is that point at which we're fulfilled, where we have everything we want and need, and nothing in excess? Very few of us can recall moments in life when we have felt that. Like the Microsoft women, we mostly breeze right past the point of enough as if it's not even there. There comes a point where having more than we need becomes a burden. We are overcompensated, overstuffed, swimming in the excess, looking for satisfaction in more or different ways. The experience we crave of being fulfilled in life cannot be found in the chase for fulfillment or the chase for more of anything.

Each of us through our relationship with money, each other, and life can reclaim this territory of sufficiency, this territory of enough. We can rediscover fulfillment and satisfaction. The greatest teacher of sufficiency is nature and the natural laws of the earth—laws that have no amendments, laws that are not argued on the Senate floor. These are the laws we live by whether we acknowledge them or not.

The great environmentalist Dana Meadows said that one of the most fundamental laws of the earth is the law of enough. Nature, she once wrote, says we have "just so much and no more.

Just so much soil. Just so much water. Just so much sunshine. Everything born of the earth grows to its appropriate size and then stops. The planet does not get bigger, it gets better. Its creatures learn, mature, diversify, evolve, create amazing beauty and novelty and complexity, but live within absolute limits."

Nature's examples are everywhere around us, available at any moment to teach us what we need to learn to have a breakthrough in our relationship with life so that it is sustainable. This distinction of sufficiency allows us to transform our unsustainable culture to a sustainable one.

Can we individually and collectively in our relationship with money and all resources shift from the assumption that more, no matter what, is better? Can we recognize that better comes from not more, but in deepening our experience of what's already there? Rather than growth being external in acquiring and accumulating money or things, can we redefine growth to see it as a recognition of and appreciation for what we already have?

I suggest that sufficiency is precise. *Enough* is a place you can arrive at and dwell in. So often we think of "abundance" as the point at which we'll know we've really arrived, but abundance continues to be elusive if we think we'll find it in some excessive amount of something. True abundance does exist; it flows from sufficiency, in an experience of the beauty and wholeness of what is. Abundance is a fact of nature. It is a fundamental law of nature, that there is enough *and* it is finite. Its finiteness is no threat; it creates a more accurate relationship that commands respect, reverence, and managing those resources with the knowledge that they are precious and in ways that do the most good for the most people. I can see in the environmental movement that the quest for sustainability may be more accurately

located in recognizing and affirming that we do have what we need—not that it's disappearing and that we have to save it because it's diminishing, but that we have what we need, exactly what we need, and therefore we must make a difference with it. We must know that it is a finite and precious resource, but it is enough.

This way of seeing, which is consistent with the laws of the natural world, offers a new set of principles or set of assumptions for a whole new culture around money. It teaches us how to be stewards of money rather than gatherers of money. It teaches us how to bring quality and intelligence to our use of financial resources in ways that reflect our inner wealth rather than the flamboyant display of the accumulation of outer riches. In so doing, whether one is an American billionaire or a Guatemalan peasant, an inner-city single mother or a middle-class midlevel manager, the experience of enough, sufficiency, and respectful stewardship of financial and other resources redefines life in such a way that sufficiency and fulfillment are available to all. There is no sacrifice in this—there is satisfaction.

Sufficiency as a way of being offers us enormous personal freedom and possibility. Rather than scarcity's myths that tell us that the only way to perceive the world is *there's not enough, more is better, and that's just the way it is*, the truth of sufficiency asserts that there is enough for everyone. Knowing that there is enough inspires sharing, collaboration, and contribution.

We may not be managing our lives and the world in a way that that experience is available to us all the time, but in truth there is enough and any real abundance or plenty flows not from excess, but from our recognition of sufficiency, the affirmation that there is enough. As Buckminster Fuller said in the 1970s, this is a world that can work for everyone with no one and noth-

ing left out, and we have the power and the resources now to create a you-and-me world rather than a you-or-me world. *There is enough for everyone.* To access that experience of *enough*, however, we have to be willing to let go—let go of a lifetime of scarcity's lessons and lies.

In the contemporary folktale *Hershel and the Hannukah Goblins*, by Erik Kimmel, a host of grisly goblins is bent on destroying a small town's holiday celebration, but Hershel outwits them all, one by one. To one greedy goblin, Hershel offers a pickle from a jar, but when the goblin reaches in and grabs a handful, he is outraged to find his full fist is stuck in the jar. Angry at being trapped, he flies into a rage at Hershel, who says, at last, "Shall I tell you how to break the spell?"

"Yes!" the goblin shrieks. "I can't stand it anymore!"

"Let go of the pickles," Hershel replies. "Your greed is the only spell holding you prisoner."

We aren't mindless, greedy monsters, but the fear of scarcity has us wrapping our hands around as much as we can get and grasping for more. As long as we hold on to that fear we're trapped by it, hands full, but hearts fearful and unfulfilled. When we let go of the fear and the unconditional drive for more, we liberate ourselves from its grip. We can pause to consider how we're living with what we have, and whether our money practices are serving our soulful commitments.

When we let go of trying to get more of what we don't really need, we free up an enormous amount of energy that has been tied up in the chase. We can refocus and reallocate that energy and attention toward appreciating what we already have, what's already there, and making a difference with that. Not just noticing it, but making a difference with what we already have. When you make a difference with what you have, it expands.

Anne Morrow Lindbergh understood the exquisite distinction of enough when she wrote, in her book *Gift from the Sea*:

One cannot collect all the beautiful shells on the beach. One can collect only a few, and they are more beautiful if they are few. One moon shell is more impressive than three . . . Gradually one . . . keeps just the perfect specimen, not necessarily a rare shell, but a perfect one of its kind. One sees it apart by itself, ringed around by space—like the island. For it is only framed in space that beauty blooms. Only in space are events and objects and people unique and significant and therefore beautiful.

In the many years I've worked and interacted with people in the world of fund-raising, whether they are people we would call wealthy or people we would call middle class or of lesser economic means, the experience of fulfillment and sufficiency becomes accessible to them when they take the resources they have, at whatever level those may be, and choose to make a difference with them. When they use what they have to support their highest ideals and commitments, and express their deepest values, their experience of their own true wealth expands.

THE BUSINESS OF SUFFICIENCY

I used to assume the world of business was far removed from me and my work, although I felt that the principles of sufficiency must be as valid and valuable in the context of business as they were in philanthropy, global socioeconomic initiatives, or personal transformation. The world of day-to-day business just

seemed more over-there than right-here. In my fund-raising work, I dealt almost exclusively with individuals and rarely approached businesses or corporate-backed foundations for money. Our paths just didn't cross.

At the same time, I have seen that business and entrepreneurial energy grounded in the principles of sufficiency leads to success and sustainable growth, while the notorious business failures of recent years—Enron, for instance—offer ample evidence that business rooted in the get-mine-and-get-it-fast mentality of scarcity only creates financial instability and eventually proves unsustainable, even if the short-term gains seem highly profitable.

I realized during the writing of this book that many of the people who encouraged and urged me to write the book are among the most successful entrepreneurs, business minds, and corporate leaders in the world. Some are billionaires, multimillionaires, and others whose wisdom in matters of business, economics, and money is highly respected. Our lives intersected mostly outside the business arena, through mutual interests as activists and philanthropists. I know them as friends and colleagues in that context.

Over the years, consulting at times, or simply observing, I have witnessed the phenomenal success of businesses where sufficiency is embraced as the guiding principle, making creative, efficient use of resources, and combining social responsibility with a deep commitment to service and quality. These are businesses in Japan, England, Sweden, Germany, the United States, and other highly competitive environments. They haven't abandoned the pursuit of profit or the commitment to increase their market share. They have simply pursued their goals with conscious attention to integrity in product development, manufac-

turing and pricing, labor and management, and the consumer experience.

Paul Dolan, president of Fetzer Vineyards and Winery, is a fourth-generation wine maker who loves the industry, loves the land, and loves the world of food and wine. He is a remarkable executive and cutting-edge leader in developing sustainable practices for his company and his industry, and he is an active philanthropist, and an involved partner in our work to preserve the rain forests.

Paul invited a group of us, all partners, like himself, in The Pachamama Alliance rain-forest preservation work, to visit him one day at the Fetzer Vineyards in Hopland, California. He wanted to show us the extraordinary transformation under way in his company—changes now rippling through the wine business in America.

Paul and his colleagues have positioned themselves with great clarity in their relationship to money, as a socially responsible *and* profitable business. The company's mission statement includes these commitments:

We are an environmentally and socially conscious grower, producer and marketer of wines of the highest quality and value. Working in harmony and with respect for the human spirit, we are committed to sharing information about the enjoyment of food and wine in a lifestyle of moderation and responsibility. We are dedicated to the continuous growth and development of our people and our business.

This mission is in full operation in every inch of the property owned by Fetzer and in each one of the people who work

there. Fetzer is an ever more environmentally sustainable operation, growing its grapes organically, demonstrating to the industry that pesticides, chemicals, and manipulation of soils through non-natural means is no longer necessary or even viable.

In the fields where gophers used to be a problem, there are houses for owls. The owls limit the population of gophers naturally and create beauty by their own presence in the whole region. Wherever there has been a problem with a certain kind of insect, Fetzer has made an inviting home for its natural predator.

The company has brought this same attention to environmental safety and sustainability to every aspect of its business. From wine making and maintenance to the fleet of electric trucks and carts used to get around the grounds, the company strives to operate in environmental integrity. In every step of the process of bringing wine to market, Paul and his colleagues are creating environmentally sustainable and earth-honoring practices that are also producing more excellent, more taste-full, and more outstanding wines. His love for the land, his love for his people, his love for his industry, and his commitment to responsibility and moderation for the citizens who enjoy wine with their food inspired all of us. The spirit with which he was running this business was dazzling, and what was even more powerful was his absolute commitment to demonstrating the sufficiency of soils, plants, animals, insects, and the entire natural cycle if it is honored and well cared for and understood.

Finally, what really speaks to his wine colleagues and competitors, and to the world, is the expanding financial success of Fetzer Vineyards. The vineyards are a wonderland of sustainable environmental practices, the wines are of the highest qual-

ity, and the revenues meet and exceed expectations each year. Paul is now committed to using the example of his award-winning wines and his profitable business practices to transform the entire industry in the United States and the world.

In being with this gentle, fine man, I saw how deeply he embraces the principles of sufficiency, and is creating a place and a conversation in the industry where those principles and profitability merge.

Socially responsible businesses are everywhere now, breaking new ground and demonstrating new practices that earn money honorably and don't deplete the world's resources irrevocably. Odwalla Juice, Patagonia outdoor gear, Ben & Jerry's ice cream, Working Assets phone company, the Body Shop, Esprit, Interface Carpet—the list goes on and on. Socially responsible investing is the largest growing asset class in America. There are appropriate opportunities everywhere to live in the domain of sufficiency and choose consciously those products and services that respect resources and honor the distinction of enough.

Could it be that the surprising truth, the revelatory truth of our time, is that our relationship with money is based in an unexamined, unquestioned set of assumptions that are myths and lies and that spur us to act in ways that rob us of the satisfaction and fulfillment we're looking for in life? Could it be that the key to turning around a runaway, unsustainable economy, culture, and almost frightening time in the evolution of civilization is in confronting and embracing the surprising truth that there is enough, we have enough, *we are enough*, and that at the heart of every circumstance is that possibility and that opportunity?

In the chapters ahead we will establish the principles of suf-

ficiency and the steps toward living a life grounded in sufficiency. In that context, we will look at money in a new way, look at money as a flow, like water, rather than a static amount of something we have to accumulate. We'll look at the power of what really makes things grow in value—depth, quality, and fulfillment—through the action and potency of appreciation. We'll look at how existing resources, when brought together in collaboration, create a new source of prosperity. And we'll see how the principles or truths of sufficiency, which are consistent with the laws of the natural world and the deeper instincts of our own human nature, can be the new governing principles of our time.

Part Three

SUFFICIENCY: THE THREE TRUTHS