

# **The Soul of Money**

Monday Training Call, March 1, 2010

- Tuesday Night Live: Merri-jo Hillaker, Mannatech Headquarters or [www.mannatechlive.com](http://www.mannatechlive.com) 7:30 PM CST
- Trainings at Mannafest info available at <http://www.mannacomm.com/MannaFest2010/WorkshopDetail2.25.pdf>
- Tax Advantages of a Home Bases Business – March 13<sup>th</sup> and 27<sup>th</sup>  
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## **Book Review, “The Soul of Money” By Lynne Twist**

"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

1. About the author, Lynne Twist  
She is a veteran global activist and fundraiser living in San Francisco. You can visit her website at [www.soulofmoney.org](http://www.soulofmoney.org).
2. Visit to India: The Hunger Project
  - a. The beggars in the street...it is an entire industry of this nation.  
The parents mutilate their own children to invoke more pity by others...which creates a lifelong commitment to begging as well as lineage. (compare to our welfare system...does it really solve any problem?  
By giving money, money does not resolve anything it just promotes the effectiveness of the industry.
  - b. The visit to see Mother Teresa: a rich couple came in and demanded pictures with Mother Teresa, not even thinking her. Author immediately felt disgusted, saw her own prejudice against the wealthy and powerful. They were rude, ugly, disgraceful. Mother Teresa: to her they wer children of God, no more no less than those orphans she cared for.
  - c. The vicious cycle of poverty we are so clear on...but we must also be clear on the vicious cycle of wealth. "There is no recognition of the trap that wealth so often is, the suffering of the wealth: the loneliness, the isolation, the hardening of the heart, the hunger and poverty of the soul that can come with the burden of wealth."  
We must become their student and their teacher. Their money and lifestyle of privilege so many times cuts them off the ordinary life, the normal give and take relationships and useful work, the best of the human experience. Often their wealth distorts their relationship with money.  
Sexual and psychological abuse, addictions, alcoholism, abandonment, brutality, etc all flourish. Many live in the prison of privilege, but spiritual and emotional deprivation are real and painful. Struggle in lives disconnected from the qualities of the soul. p. 36-37

d. The Hunger Project drew its power from principles of personal transformation and empowering self inquiry.

Who do I need to be to fulfill on the commitment I've made?

What kind of human being do I need to forge myself into to make this happen?

What resources do I need to be willing to bring to bear in myself in my colleagues and in my world?

So these early travels opened up the possibility of supporting people to grow into a place where they could exhilarate in their relationship with money. But first had to tackle some basic facts and fictions: the first being scarcity.

### 3. Scarcity and Sufficiency: The search for prosperity

#### a. 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  
We spend our lives focusing on "not enough." sleep, time, money, love, friendships, exercise, work, profits, looks, skinny, smarts, etc. What begins as a simple expression of a hurried life (not enough...) soon becomes the great justification for an unfulfilled life. Poor and rich alike..."Through that lens our expectations, our behavior, and their consequences become a self-fulfilling prophecy of inadequacy, lack, and dissatisfaction."

Mind set of scarcity=relationship of FEAR with money

FEAR causes us to abandon our soul and grow more distant from our core values. We begin to believe money can buy happiness and thus, look outside to find happiness.

Historical Perspective: Adam Smith era it as about building great wealth...but that also was a time we thrived on prejudices against blacks, poor, foreigners, etc. Today we are more enlightened...we believe in global interconnectiveness, and we are aware of helping others, being only as good as our weakest link, the value of each human.

b. We can choose not to be bound by scarcity but need to debunk the myths, remove them from our beliefs.

#### 1) Myth 1: There's not enough

Once define our world as deficient, we work our lives to overcome lack, fear of losing, fear of being left out.

We sacrifice our values and character to get enough.

#### 2) Myth 2: More is Better

Drives a competitive culture of accumulation, acquisition and greed. We fail to live with what we have and get the richness out of that...it is a chase with no end, a race with no winners; it's like the hamster wheel.

"Our drive to enlarge our net worth turns us away from discovering and deepening our self worth."

#### 3) Myth 3: That's Just the Way it Is

"There's not enough to go around, more is definitely better, and the people with more are always people other than us."

Resignation makes us feel hopeless, helpless, and cynical.

That's just the way it is justifies greed, prejudice and inaction...it protected the American slave trade allowing the privileged to build empires, family fortunes many of which remain today, it institutionalized racism, sex discrimination, and social and economic discrimination against other ethnic and religious minorities.

If you can't shake off this thought, the cynicism and helplessness will cause you to be stuck.

c. Life sentences we have around money

1) Some come from folksy phrases: don't spend the principle; if you have to ask the price you can't afford it; money is no object; it's not polite to talk about money.

2) Others we come across through our own personal experiences: afraid to ask for money, financial fears stop you from asserting yourself; you don't balance your checkbook because what the results say to you; you have worked for money all your life but don't ask for raises; you work at a dead end job but never step out to learn something new or search for something better, etc.

3) Most life sentences are products of limiting language in our culture...like the word success...meaning more than enough money. What is this all about? The word wealthy comes from well-being.

4) Buckminster Fuller...in the 70's made a statement that we now as a world society have such unlimited resources, we learned how to make so much out of so little, that no longer need to fight over 'limited resources, but can now concentrate our lives on Win Win with no one left out. He also said it would take some years for society to fully adopt this transformation.

d. Sufficiency...the surprising truth

"When you let go at 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."

Studying the Achuar people of Ecuador, very different from India...these people had no money, just their culture, their environment, each other. they were in bliss, no focus on scarcity whatsoever. In fact they had no fear of lack; they lived in the experience and expression of enough or sufficiency.

"We each have the choice in each 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."

Sufficiency is not an amount but rather a context, a knowing that there is enough and we are enough.

It is having a relationship with money that it expresses value not determines value. If we look inside of us we will always find what we need.

See Page 75 Below

Can we recognize that "better" is not in collecting more things but rather deepening our experience of what's already there?

Knowing there is enough inspires sharing, collaboration and contribution.

4. Sufficiency: the Three Truths

a. Money is like water

For some people...for some people it rushes through their life like a raging river; for others. like a trickle.

Lynne did fundraising for the Hunger Project and she received \$50,000 from a major corporation trying to clean up their image, and \$500 from a woman in Harlem...the second was the greatest for it was given from the heart, the soul and a true commitment to the cause.

Grounded in sufficiency money's movement in and out of our life feels natural. We become totally dedicated to making a difference, knowing as we pour into others we open u to receive more. If we come from scarcity, we get stuck into accumulation. Money is useful when it is flowing, contributed and shared, directed and invested to that which is life affirming.

True wealth cannot be found in a static balance sheet.

In Haiti a saying: "If you get a piece of cake and eat the whole thing, you will feel empty. If you get a piece of cake and share half of it, you will feel both full and fulfilled."

Lynne loves fund raising for this reason: it allows her to be into an intimate conversation with another person about the nature of his or her highest commitments and values. They wan to put their money in flow.

"In philanthropic interactions, we can return to the soul of money: money as a carrier of our intentions, money as energy, and money as a currency of love, commitment and service as an opportunity to nourish those things we care most about."

b. What you appreciate, appreciates.

Appreciation is the beating heart of sufficiency. In relationships, when we appreciate the other person's qualities, they blossom in front of our eyes. Its true in every area. When it comes to money, appreciation expands the freedom, creativity, and ultimately the success we experience in our relationship with money. When your attention is on lack, then that becomes what you are about. In Bangladesh, a country downtrodden into believing they would only survive with outside aid, Lynne took on project to get the people to get back in touch with their own competence and view of their incredible country and natural resources. They helped the people build a vision of self sufficiency and competency. After many of these workshops, 7 groups developed and after a year or so the country was rebuilding from their own natural resources and building businesses.

The power of appreciation has been recognized as a tool for organizational change. Story of Audrey pp. 132-135

c. Collaboration creates prosperity

"There are no haves and have nots. We are all haves and our assets are diverse. In the alchemy of collaboration, we become equal partners; we create wholeness and sufficiency for everyone."

You-or-me philosophy totally limits you; you-and-me world is full of collaborators, partners, sharing and reciprocity. Some argue survival of the fittest but this is not the natural way...which is one of collaboration and connection. Charity in many ways fails when it is given to meet problems. It creates a sense and a hangover of dependency. What does work is full engagement, collaboration and partnership. It is the idea that we need to teach people how to fish not just give them fish. Bangladesh continues to stop looking for more aid but rather review their own natural resources and abilities to pull them selves up. The Micro loans are just another example of lifting people up to utilize their own talents. The Achuar people long told prophecy of the Eagle and the Condor. pps 167-170

## 5. Change the Dream

### a. Change the Dream

"When we give our energy to a different dream, the world is transformed. To create a new world, we must first create a new dream." John Perkins, *The World is As You Dream It*

We live where the cultural dream is wanting more. This is the dream that creates "not enough" as an underlining pull on our lives, driving our disastrous relationship with money. It also falls out of line with the universe...we believe that all growth is good no matter the cost to land, animals, environment. We are now seeing this dream is unsustainable.

If we change that dream to a dream of sufficiency, the world is enough, animated with spirit, intelligent, mystical, responsive, and creative-constantly generating and regenerating itself in harmony with the abundant resources, what a future we all could have.

### b. Taking a Stand

When you take a stand you come from authenticity, power and clarity. Money relates in one of two ways: when we take a stand to change the world, it has an organizing effect on our relationship with money. When we take a stand to make a difference with our money, it has an organizing effect on other parts of our life. Breaking from our cultural theme where money and financial worth is dominant, it takes boldness and courage to stand for something different...sufficiency and the wholeness of our earth.

Compared: the infanticide in India of female babies and the fight the mothers are undertaking to change the culture. Disgusting how this behavior existed but girls cost families dowry and presented no real "value" financially. We in the states make disgustingly violent movies because they are cheap to make and generate maximum income. Same?? Money making our decisions not core values, not a sense of sufficiency. result: today the infanticide is gone, the dowry is challenged and the girls are being productive in the society. *That's just the way it is* was challenged. Now what about our greed and abuses in our own culture? How do we use or money to make a difference? Everyone of our dollars has an imprint of our intention...what companies do we invest in? Whose products do we buy? To what causes do we contribute? Money becomes a conduit, a way to express our highest ideals. "Money is a great translator of intention to reality, vision to fulfillment." "This experience of aligning our money and soul is available to us every day in even the smallest or most mundane transactions with

money, or other choices we make in daily life that lessen money's grip on us."  
We make our mark sometimes just in the way we earn our money.

"Money carries power and intention that we give it. Endow it with your stand.  
Empower it to change the dream."

#### c. The Power of Conversation

"Words do not label things already there. Words are like the knife of a carver.  
They free the idea, the thing, from the general formlessness of the outside."

Devastation can occur in the stock market as we saw in 1987, then again just in  
2008-2009. The talk can be devastating. But even with all the money lost, the  
devastation, the focus remained on the greatness of our love, our family, our  
work, etc. The fight against being trapped into language and transferring the fear  
into appreciation with what we had.

"We think we live in the world. We think we live in a set of circumstances, but  
we don't. We live in our conversation about the world and our conversation about  
the circumstances." Is your conversation about fear and terror, and greed, and  
disgust? Or is it about possibility, gratitude and appreciation.

Compare the language of scarcity versus the language of sufficiency...below.

Watch and learn its application in the aftermath of 9/11.

Our first response: love, compassion, blood bank lines, pouring out to families, to  
friends, to getting people back home from grounded planes, contributions  
flowed, people returned to core values....Then our values changed...two weeks  
later the President gave an address to support our economy, spending more  
money, show our strength show our patriotism. Don't let the terrorists win.  
On cue this country shifted from sharing, caring, introspection to consumer  
spending and acquisition. The rest of the world had stepped in to help, to care to  
support. Collaboration was at its greatest. Then we shifted to not a me and you  
world mentality but a me or you. We rejected the rest of the world's input and  
chose war. We internally put economic fears, and spending and acquisition at the  
center and were gripped by the scarcity mentality. By spending money we merely  
confirmed some of the "Ugly American" stereotypes of shallow, materialistic,  
over consumers that terrorists used to justify their hatred.

The war that followed said so much about money...our fear of not enough oil.

#### d. Creating a Legacy of Enough

The life you live is the legacy you leave. And when we leave it is not about the  
money but about our lives and how we lived with money. We leave a legacy of  
scarcity or one of sufficiency. Model a life of enough. (see attached poem)

#### e. The Turning Tide

"In the distance we hear a hum, the soft sound of people waking up: waking up to  
what is possible for the earth at this sensitive juncture; waking up to the call that  
is coming from our ancestors and from future generations, a call to awaken."-The  
Turning Tide Coalition

It is not about how much; it is about establishing a healthy relationship with  
money. When money is in your life, pour into those things that are priorities for  
you. You will find your life more in alignment with your greater purpose, and  
that is when your prosperity, joy and sufficiency start to flourish.

The story of the voracious caterpillar.

Her closing words: "I challenge you to imbue your money with soul-your soul-  
and let it stand for who you are, your love, your heart, your word and your  
humanity."

## Appendix

p.75 "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 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 of 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."

Words of scarcity: never enough, emptiness, fear, mistrust, envy, greed, hoarding, competition, fragmentation, separateness, judgment, striving, entitlement, control, busy, survival, outer riches.

Words of sufficiency: gratitude, fulfillment, love, trust, respect, contributing, faith, compassion, integration, wholeness, commitment, acceptance, partnership, responsibility, resilience, and inner riches.

## POEM

I asked for strength  
and God gave me difficulties to make me strong.  
I asked for wisdom  
and God gave me problems to learn to solve.  
I asked for prosperity  
and God gave me a brain and brawn to work.  
I asked for courage  
and God gave me dangers to overcome.  
I asked for love  
and God gave me people to help.  
I asked for favors  
and God gave me opportunities.  
I received nothing I wanted.  
I received everything I needed.



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