

# Contemplating Money

by Joe Dominguez and Vicki Robin



**W**HEN WE TALK ABOUT MONEY, we are almost always talking about what to do about it.

How to get it, spend it, invest it, save it, pay (or avoid paying) our taxes with it, and ensure that we'll have plenty of it in our old age. Hate it or love it, rail against it or lust for it, accuse it of evil or praise it for all the good it can do, money itself seems like a fact of life. Yet, most of us understand it far less than we do those other "facts of life." And almost none of us has stood in the presence of it as you might with a redwood, a Rembrandt or a starry desert night. We worship it, pay homage to it, sacrifice our first-born for it—but we don't contemplate it. Indeed, to do so could be sacrilege like unto the ancient Jewish proscription against uttering the full name of God.

What is money? What are we even contemplating when we contemplate money?

Our first impulse might be to get some dollar bills or coins out of our wallet and place them on a small altar in front of our meditation bench. We could then sit down, straighten our spines, relax our shoulders, let our eyes partially shut, steady our breathing and...contemplate "money." But what is there in front of us isn't money; it's just the physical form of our nation's currency and has no intrinsic value. You can't eat it, you can't wear it, and in many parts of the

world you can't even buy anything with it. These pieces of paper and metal can't be what money is.

What, then, is money?

The next artifact for our altar could be an economics textbook. Money, the priests of the exchequer intone, is a "store of values" and a

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"means of exchange." But our meditation would show us that those definitions apply to how money normally functions, not what it is. As with the physical reality of the bills and coins, we can easily imagine situations where these definitions would fail us. On the Amazon. Or in the Australian outback. Money is a "store of value" and a "means of exchange" only within the confines of cultural agreement.

Don't get me wrong. At a practical level in North America at the end of the 20th century, most often money is a means of exchange. But we

are trying to penetrate the deepest reality of money. We want to arrive at Essence, not at K-Mart.

What is money?

The next layer we might penetrate in our contemplation of the mystery of money is what money means to us. Money is security. Money is power. Money is a proof of our worth. Money is happiness. Money is the *real* field of dreams, the key for each to our own brand of heaven. "If I had money, then I'd..." There is also the dark side to this illusion that money buys dreams, because dreams can become nightmares. Money is evil. Wanting more leads to lust and greed. Having too much leads to sloth. What shall we place on the altar to represent this layer of meaning? A credit card? An automobile? A lottery ticket? A bank book? A Ph.D. that will cost half our working life to pay off? Perhaps a book would do. My vote is for Paul Wachtel's book, *The Poverty of Affluence*, because he points to the deep dissatisfaction bred by our efforts to fulfill emotional and spiritual needs with material consumption.

This inquiry, however, draws us no closer to what money is—it only shines a light on our reactions to it. And those reactions are deeply informed by our cultural norms of right and wrong, good and evil, pleasure and pain.

Money as an object of contemplation is like a koan. What is the sound of one hand clapping? What is the reality of money? You can even imagine silent monks gliding through manicured gardens, whittling away at their rational minds with such an inscrutable question. "What is money?" is the perfect koan for soul-sick MBA's who turn to religion when the market lets them down.

And then one day, a dawning. Money, the monk discovers, has no external reality. The only truth about money is that it is something we trade our life energy for. Why? Lord knows! We just *choose* to.

In the old definitions, money is something external to us. A fact of life we don't question. Everybody's gotta make a living, y'know. Another day, another dollar. Money is the master and we the slaves. Money is the victor and we the pawns.

But then there is this curious reality that money is something we trade our life energy for. You could even say money *equals* our life energy. So, while money has no real reality, our life energy *does*—at least to us. It's tangible, and it's finite. Life energy is all we have. It is precious because it is limited and irretrievable and because our choices about how we use it define the meaning and purpose of our time here on earth.

Money is something we consider valuable enough to spend easily a quarter of our allotted time on earth getting, spending, worrying about, fantasizing about, or in some other way reacting to. Yes, there are many social conventions regarding money that are worth learning and abiding by, but ultimately *we* are the ones who determine what money is worth to us. It is our life energy. We choose how to spend it. And we "pay" for money with our time.

If you are 40 years old, you can expect to have approximately 298,000 hours of life energy left before you die. Assuming that about half of your time is spent on the necessary maintenance of your bodily



Illustration by Winston Smith

vehicle—sleeping, eating, eliminating, washing and exercising—you have 149,000 hours of life energy remaining for such discretionary uses as:

- your relationship to your self
- your relationship to your family
- your relationship to your friends
- your creative expression
- your contribution to your community
- your contribution to the planet
- achieving inner peace and...
- holding down a job—"making a living"...or is it "making a dying"?

Meditation is over now.

Open your eyes. Stretch. Get up off your cushion or bench. Go on with your life...and see what happens now that you know the truth about money.☛

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1 hr. 39 min.



Joe Dominguez is the originator of the audiocassette/workbook course *Transforming Your Relationship With Money and Achieving Financial Independence*. It costs \$60.00 (\$80.00 Canadian), payable to the New Road Map Foundation, P.O. Box 15981, Seattle, WA 98115. All proceeds are donated to organizations working toward a humane, sustainable future for our planet. He left paid employment at the age of 30, in 1969, and since then has devoted his life to service.

Vicki Robin is a writer and the president of The New Road Map Foundation, a non-profit educational and charitable organization which distributes Joe Dominguez' course.