

a money meditation

how do you buy

JOE DOMINGUEZ

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 MBAs 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.

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 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. ●

Joe Dominguez is co-author with Vicki Robin of Your Money

RESOURCE GUIDE: PIONEERING NEW PERSPECTIVES ON MONEY

A few of the development agencies, investment companies and banks, management consultancies, research foundations, grass roots organizations and courses that are making a positive commitment to change.

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▼ New Road Map Foundation

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An all-volunteer, non-profit, educational and charitable foundation teaching people tools for shifting to low-consumption, high-fulfilment lifestyles. Based around the work of Vicki Robin and Joe Dominguez, co-authors of Your Money or Your Life: Transforming your relationship with money and achieving financial independence (Viking Penguin, 1992).