

Money and the Spiritual Life

By the staff of the School for Esoteric Studies

The topic of money makes people uncomfortable, and it is difficult to come to terms with our feelings about money because it affects each one of us intimately and enters into all phases of our lives. Many spiritually oriented people are reluctant to deal with this issue due to the belief that money somehow isn't "spiritual." Yet money can be seen as concretized energy, a resource to be used, for better or worse, depending on how it is directed.

No one can deny that there are problems in the way money is used. We all have our idiosyncrasies in our relationship with money because our conditioning has attached emotional values to this otherwise impersonal energy. Most of us would have to confess to a certain amount of desire, greed, attachment, fear, guilt, envy, or resentment around money – now or in the past. Instead of just a means of exchange for acquiring material goods, money gets confused with our dreams, our self-image and even with the meaning of our lives.

In order to gain clarity on our attitudes toward money, we need to consider it from a higher viewpoint. This means bringing *real values* to bear, rather than allowing ourselves to be deceived by traditional opinions, collective influences or personal drives and prejudices. It means seeing the issue in the light of the Soul.

Fortunately, others have led the way. Certain great beings through the ages have provided tools to help people free themselves from their drives and attachments. For example, the Buddha taught the Way that leads from suffering, the fruit of desire, to the bliss of liberation via detachment. The Christ taught that wealth could be an obstacle to leading a spiritual life if it is utilized with a lack of respect. And in our time the simplicity movement has promoted the awareness that personal fulfillment does not stem from material wealth, and that there are enough resources on the planet to meet humanity's need, "but not enough for anybody's greed," to quote Gandhi.

There is a tendency to read into these enlightened viewpoints the notion that money and spirituality don't mix – that they should be kept separate like church and state. But is antipathy toward money really right and necessary from a spiritual point of view? And is such a way of life possible in our modern times?

Let's consider the example of the Franciscan communities. They originally renounced all earthly possessions, but they eventually recognized that a normal monastic life is not feasible without money or possessions of some kind. Today, the Franciscan friars are making use of the many conveniences that modern life offers to support their spiritual life and service efforts. If the Franciscan communities have responsibly reconciled the use of money while living a spiritual life, shouldn't we be able to do that as well? The point that is being made here is that *the spiritual transformation of modern life cannot be accomplished by denial and estrangement from life's varied aspects*. Rather, it must be achieved by a willing engagement with life that is motivated from within.

Attitudes toward money

One reason that money and spiritual values don't seem to mix is due to conflicted and conflicting attitudes towards certain *people* and their perceived use or abuse of money. Both

wealth and poverty have positive and negative values connected to them, based on well-known aspects of human nature. Thus we can admit that wealth is sometimes achieved by motivations of greed, hunger for power, hard heartedness and unscrupulousness. Some people even resort to exploitation, fraud or theft to attain it. On the other hand wealth could have been attained through virtuous self-discipline, intelligent enterprise and doing what one loves. In the same way, poverty can sometimes be seen as the consequence of laziness, extravagance, waste and poor judgment, and at other times it could be a conscious choice based on conservation of resources and a question of personal priorities – voluntary simplicity in other words.

The lesson to learn from this is that money is neither good nor bad. Such values can only be imputed to the human beings handling the money.

The reason we are sensitive about other people's use of money is because our own relationship with money is so complicated. Let us mention a couple of common attitudes that serve as roadblocks to the right use of money.

One such attitude is the assigning of *wrong value* to money because the end and the means to that end become confused. In other words, the instrument of money is confused with that which it purchases. An example of this can be seen in certain forms of collecting where an object is valued for its rarity rather than its usefulness.

Another problematic attitude stems from an *uncontrolled desire* for money. This desire can turn the real values of life upside down and foster a greed that is capable of excusing any crime. The desire for money can be linked to the desire for power. Those who possess great wealth also possess the power to influence others and coerce them to conform to their will. Here again, money is not the culprit; it is the *desire* for money as a means to become powerful. This is clearly stated in the famous Biblical quotation (1 Timothy 6:10): "The *love* of money is the root of all evil."

Because of social conditioning, most of us may be somewhat influenced by these common attitudes. As an antidote, let us take a clear look at money, with lucidity and indifference, in order to put it in its true perspective as an instrument of exchange.

What is money?

Money is a conventional means that people have mutually agreed upon to facilitate the exchange of goods and services on a vast scale, necessitated by the complexities and pace of modern life. Thus money is, objectively speaking, simply a neutral instrument, a temporary substitute for material possessions. The material goods that are traded, using money as a medium, are extracted from the three lower realms of nature and used either in their natural state or modified in some way by humans. Therefore, no intrinsic evil can reside in them. From a strictly material standpoint the Earth's natural resources are "things," but from a spiritual point of view they are the divine gifts of a Creator in sacred trust with humanity. Thus their significance for us, their positive or negative effects, depends on our *inner attitude* toward them and on the *enlightened use* or *misuse* that we, through free choice, make of them.

Another definition of money is offered by Richard Moss in an article entitled "Fear, Faith and Money" (*Personal Transformation*, Vol. 8, No. 5): "Money is the material representation of relationship, a material expression of the energy ceaselessly exchanged between individuals and between humankind and the world. In this sense money is metaphysical. We cannot doubt that

money has any existence except through relationship.” This is borne out by the relative value assigned to money, which is not determined by any higher authority. Its value, constantly shifting, is only what the mass of people in any given society agrees that it is. So if money’s value is determined by an agreed upon yet arbitrary sense of its value, is it any wonder that it comes to symbolize other intangible concepts, such as our hopes, our security, our trust, our power – all concepts that psychologically overwhelm us, concepts that can only be dealt with on a spiritual level?

Taking all this in consideration, it is possible to clarify several key issues that are of spiritual and practical importance. First of all, it is evident that the rejection of money and/or material possessions is not a solution. In our modern world we each need some means of material and/or financial support, for without it we are subject to the privation and servitude of destitution. Apart from this, the act of renouncing money and possessions in no way guarantees that we are free from the desire for them. The key is to refrain from becoming completely absorbed in and possessed by money and possessions, and thereby retain inner freedom and dignity. A person who has gained wealth, yet is inwardly detached from these possessions and who feels inwardly completely free, is in no way spiritually diminished. In sum, the idea of money and our use of money must be redeemed by a deeply based spirituality.

“Ownership” of money

In order to be a “spiritual master” of money, we must continually resist the temptations it offers the personality to satisfy sensuality and indolence, to gain power and indulge selfishness. This requires detachment and inner freedom. Yet this doesn’t entirely solve the problem. After we have put ourselves in right relation to our conscience, and to a certain degree toward the Creator, we also have to put ourselves right toward our fellow human beings. *That is why “inner” liberation from riches must be followed by their right use.* This involves two challenges:

1. The right use of money by the individual.
2. The right use of money by groups.

The basis of the right use of money by the individual is rejecting the notion that possession is a *personal right*. Legal ownership is a purely human notion with its psychological and practical justifications, and it is not going to go away. However, from a spiritual viewpoint, ownership has a very different significance. It is no longer a personal right, but, on the contrary, carries an inherent responsibility toward God and humanity in order to ensure that what is “owned” is wisely used for the good of all. Those with a religious orientation must recognize that everything comes from God; thus, in reality, all belongs to Him. Those who adhere to a more metaphysical attitude toward life and who affirm that only the One, the Absolute, has real existence, while all separate things and beings are only ephemeral appearances, have even fewer grounds for regarding personal ownership as an absolute right.

From a spiritual standpoint we are merely custodians, stewards, or administrators of money and material wealth. Those who are wealthy need to recognize that they are being subjected to a test of their spiritual and social responsibility with regard to the right use of money and possessions. These concepts lie behind the growing recognition that the new world order and the fate of humanity will largely be based on the right use and redemption of money and material resources.

The constructive use and moral responsibility of money

Once we acknowledge money as a mutually agreed upon convenience, and once we acknowledge that we, as consumers and users of money, have the power to keep global economies alive through our use of money, we can therefore also acknowledge that the transformation of society depends on our redemption and wise use of money. There are three arenas in which we can use our power to choose how money is used.

Philanthropy

There are many well-known examples of wealthy people who have given generous endowments for humanitarian purposes, such as John D. Rockefeller, Andrew Carnegie, Henry and Edsel Ford, Alfred Nobel, Ted Turner and Bill Gates, to name a few.

A broadening and deepening philanthropic trend has developed through the years, and smaller foundations have sprung up that are dedicated to supporting important work in less traditional areas of need. Prominent among them are the Lifebridge Foundation and the Kalliopeia Foundation. All sums, large and small, can be contributed to those charitable organizations whose ideals meet our own.

Business and management

People are beginning to expect more accountability from owners and managers regarding exploitative economic practices, corporate greed and flawed monetary systems that erode democratic principles, increase inequity and jeopardize the future of the planet.

But there are also trailblazing companies that donate a percentage of profits to social and environmental causes. Two notable examples are Working Assets (long distance telephone service and credit cards) and Ben and Jerry's Ice Cream. With newer companies following this redemptive trend in the use of money, social responsibility is proving to be good business. By supporting these businesses, we ensure that the trend continues to grow.

Personal responsibility

Even people of modest means have the power to impact the redemption of money in the world. This can be done in two ways:

1. By the elimination of wasteful spending. This implies simplicity in living, with modesty, moderation and meaning.
2. By supporting, as far as it is practical and possible, those businesses that contribute to raising the standards of living for humanity and all life on the planet - in other words, socially conscious purchasing and investing. By this means we support and encourage sustainable development, human rights, equitable wage and labor practices, community renewal, and decentralization or grassroots initiatives for local empowerment and self-sufficiency. Investments in socially responsible funds support those businesses that promote people-friendly and Earth-friendly practices.

These three arenas of financial redemption serve humanity in two ways. One is preventative and combats the deep causes and principal roots of the problems afflicting humanity. Every morally regenerated human being is one less potential danger, one more active element of good for the welfare of humanity. The second value is more direct and immediate - giving to others those noble and enduring riches of spiritual comfort, understanding and inner joy.

Worldwide trusteeship

Social justice and the proper distribution of Earth's natural resources among all human beings are certainly important. However, humanity also needs and has a right to cultural and spiritual sustenance. Not only is material wealth insufficient, it can be positively harmful and can have disastrous effects on those who do not possess the necessary moral maturity to use it correctly.

The cultural and spiritual fields promote the further evolution of humanity and the development of wisdom and empathy. It is essential that they be supported. This support constitutes an important service, and working for the benefit of humanity also constitutes service. While financial generosity in meeting human needs is important, it is certainly not the only medium of service, nor is it the highest; even the humblest and simplest tasks have value and spiritual dignity when the work is humanitarian and serves a spiritual purpose.

In reality, the different methods by which one can render service to humanity interlace and complement each other. There are those who devote time and energy to such work and who must be given the financial and material support needed to continue and expand their service. There are those who can provide this support, and the more numerous and generous these donors are, the greater can be the number of those who dedicate themselves to spiritual activities. Therefore all people of goodwill can cooperate in one way or another in the task, so necessary and so urgent, of hastening in a new era and supporting its pioneers, who are the builders of the new and better civilization and culture.

In conclusion, the problem of money and earthly possessions is a spiritual problem, and its solution can be found only in the light of the Spirit. Spirit and matter, seemingly at odds with one another, can and must be harmoniously blended in a dynamic synthesis within the Unity of Life.