

The Illusions of Money: Spiritual Economics



By Gail Catlin

Favor is deceitful and beauty is vain.
(Prov. 31:30)

When I was six years old, my family moved from the inner city to the bucolic countryside of my Western town. It was a monumental shift, a tear in the fabric, designed and crafted and worked on for decades by my family—the shifting of social class. And now, reflecting back, I realize that even at that tender age, I understood that some new reality now held me and that I must be different in it.

I remember the first time I saw our sprawling country house on nearly two acres in the neighborhood with horse stalls and riding paddocks and quaint winding roads. Our new station was appointed with all the symbols of affluence of the era—wall-to-wall carpeting, two stories, my own room. On the first morning I went out to play in the neighborhood I even wore a little “tennis dress” (not that I played tennis), a conscious shift from my flannel-lined dungarees, and I told my new friend that my father was a golf pro. (It’s still not clear to me how I knew there were such things as golf pros, but I must have been clear that golf pros and this new life went together.)

In fact, my father was a physician, new to private practice. This, though, after the most spare of beginnings. He was the son of Scandinavian immigrants, raised along the train tracks, and he worked on the railroads to put himself through medical school. My mother, too, was the daughter of immigrants. Her father had left a string of foster homes in Toronto and traveled at the age of fourteen to Chicago to find a better life. My grandmother emigrated from Switzerland during World War I, proud to be an American, and tutored students at night in French and German so her own children could take violin lessons and be in school theater productions. She wrote in her travel diary in 1917 that her heart was heavy as she left her family, but also that she was

hopeful for the better life that might be awaiting her in America.

So here I was, at six, the fulfillment of those immigrant dreams. A child of the privilege that had required great courage and sacrifice by my ancestors. My life ahead was filled with opportunities and I had all the advantages to seize them: the best suburban schools, the music lessons, the private college. Sure I had talent, but I stood on these hard-won bricks of the Old World, and I was clear on the day when I was six years old that my ability to apply and build upon that privilege was a promise I must keep to those who had sacrificed. For this reason, I have no shame about the affluence in my life. But I do recognize that my privilege was a gift, and, more importantly, the use of it an act of integrity.

I worked hard in the corporate world for twenty years and now enjoy an early retirement as my husband manages an extensive real estate company. As a granddaughter of immigrants, I have not lost sight of the spiritual dilemma that comes from wealth. Some years ago, when the accumulation of wealth was obvious, I took a good friend aside and said, "What am I to do with this? What are my responsibilities and obligations? What is God calling me to do today or any day?"

My friend counseled me to begin a process of philanthropy, to meet with wealthy socialites and discuss what a person of means might do or, more accurately, "give." For the next four years I had many experiences with this tradition, most of which were unsatisfying to both me and "the recipient." Quite frankly, they seemed flamboyant and spiritually void. Suffice it to say that I had experiences where I donated money with little involvement with the cause; I invested in businesses with time and money that resulted in strained relationships and accusations; I underwrote salaries and bought artwork and gave loans that mostly made everyone feel awkward. I became a gold sponsor, silver donor, honor roll representative, and found myself on dozens of contributor lists printed in minuscule type.

In short, I have found that the issue of what to do with one's wealth—oh, let's say it—money, is a big problem. And I have found that there are no collective answers and only some deep and soul-searching questions in the dark. When asked to write this reflection piece, I balked, realizing I had few answers myself.

At the root of my trepidation is my ambivalence with the money to begin with. Perhaps it's because of the cultural myths that prevail, including the mythical

righteousness of poverty and the criminal myth of wealth. At most times, it feels like the act of convenience would be to shed the money in any way possible. One of my favorite spiritual guides is St. Francis. He was a wealthy young man who fell into a fever for days and emerged from his spiritual crisis with a calling to an oath of poverty. Throwing off his clothes, he walked from his life naked and lived in poverty from then on. This story has both called and haunted me. Is this what is required of me? Is poverty more righteous than affluence? Can I be spiritual and wealthy at the same time?

But then I become aware that such simplistic equations of righteousness and evil can be deceptive and deceitful, and I remind myself that the spiritual domain is the complex discernment of the circumstances that face me and the revelation of God's face in them. So, these past weeks my stomach has been in knots while I've tried to make some meaning about this topic of wealth.

What could get me off the hook here is to speak about the ethics of wealth and not the spirituality of wealth. Ethics are meaningful because they give us action-oriented guidelines for our behavior and are best when they make manifest our deeper spiritual beliefs. After these recent experiences in philanthropy, I have created an ethical construct for myself, which I call "spiritual economics," that guides me in considering options and challenges my ethical and spiritual compass.

First, I have learned the perils of one-sided giving. One-sided giving can be controlling and condescending, and can eliminate the involvement of the recipient. More importantly, it takes me out of the role of recipient as if I'm not in need of anything. A slippery slope indeed. What would it mean if I had to put myself on the same plane as that person whom I'm helping? Philanthropy intrinsically risks creating two tiers, and that is a treacherous threshold.

Second, I have learned that both parties must be helped in the relationship, otherwise it becomes an obstacle between them. There grows an awkwardness and then, worse, a shame if one person is being helped and the other is always helping.

Third, I am keen to the discernment of who ultimately is being helped in the endeavor. My desire to be acknowledged or thanked or seen as compassionate is a tricky addict and must be watched at all times. Am I sincere or am I seeking credit or acclaim? I am particularly cognizant of this peril in the realm of public giving, when I might be tempted to use wealth as a proxy for righteousness, and suspicious of easy

guidelines or dogma for defining the “charitable” or “giving” person because I feel it takes my own personal spiritual struggle and discernment out of the picture. If I am always giving the upper limit of some category of giving or tithing, am I more righteous for it? Have I sat with what is in my heart, or have I, instead, acted in a “politically correct” way? Searching my heart, I find that motivation and intent are far more important than the size of the gift and that unconsciously buying one’s redemption is a true sin.

Additionally, I observe and monitor my attachment to the outcome of my giving, careful to determine if I’m trying to control a person or program through economics. I also remember that there are many ways of giving and contributing and the least satisfying is the rendering of capital alone. I can give of my time, my skills, my support, my listening. I can give financially in ways that are not very visible, as when I am generous the salaries I pay to my staff or the benefits and flexibility I provide for family matters. There are many ways to give and only writing checks can be a real cop-out. Mother Teresa once said, “It’s not how much we give, but how much love we put in the giving—that’s compassion in action.”

These might be words of wisdom for the right use of power in making contributions of wealth, but what is the deeper spiritual territory?

Upon reflection, I clearly see that wealth is a deceptive symptom for true spiritual challenge, not any different from the core spiritual struggle in any worldly thing. This is the struggle of temptation. What wealth does is tempt us in so many ways. And the more wealth we have, the more tempting it is. A multitude of temptations:

I can now believe I am secure because of my own doing.

I can now indulge my wants without discernment.

I can buy power and influence and privilege.

I can buy a place where my voice is heard above others.

I can buy my way out of dilemmas and problems.

I can act without adverse financial consequences.

I can believe I’m worth my bottom line.

I can manipulate affiliations and friendships through economic control of another.

I can medicate my pain with material things.

I can create my own rules.

I can hoard in times of scarcity.

I can break rules to protect my hoarding.

All the temptations of wealth are the creation of material power to replace divine power—or, more succinctly, the creation of God as expanded ego. This is the spiritual challenge that lurks in every corner of our faith. It is only ignited and spotlighted by wealth. Wealth eliminates many of the day-to-day, practical struggles. When I am faced with such freedom and choice, will I still choose God?

This temptation is no different from drugs or sex or materialism, or even other great gifts such as beauty or special talent. In all spiritual things, I must not go to sleep. I need to remember that I reaffirm my relationship with God in every decision I make. In this way my spiritual struggles are ever present and ever green. Our material condition can be a plague or a blessing, either way. Christ knew we all struggle with the same soulful condition of wealth or poverty, regardless of our means. He walked a doctrine of love because of it. Love transcends all material conditions and elevates our motives above and beyond the incentives that might tempt us in any particular act.

How do I check myself in this realm? Like any other humble child, I have to be conscious, mindful, and ever aware of the potential to fall. I have to watch my transactions and make sure that I’m not selling out or loving money.

In the end, the error is to make the distinction that there is a spiritual difference between wealth and poverty. In making this error we will be distracted by a discussion of circumstances that takes our time and effort, similar to the blather about how many angels sit on the head of a pin. We risk debating dogma, stepping outside the more central personal inquiry of intent. What do I intend to do with my life that reflects my relationship with God? This is a question that transcends any material condition, be it class, race, health, sexuality, education, locality, or profession.

When I moved from the inner city to the country at six years of age, the illusion was that some shift had happened; that I was someone different and needed to be and do something different. In fact, I was a young woman standing in my life, watched by God. My ancestors had done their best. Now what would I do? The tennis dress had little to do with it.

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