



SECTION FOUR

*The Process: Keep the Energy Flowing.
Grounded and Moving to Groundlessness:
Money and Happiness*

Section Four lists each component of the TEN WEEKS program and its place in using money to reconnect to your Authentic Self. The conclusion explains the interrelationship between groundedness and groundlessness. Happiness and fulfillment can be found in cultivating both qualities into your daily experience through continued attentiveness to your Authentic Money Guide. A new pattern of living has been established, and the exciting journey has just begun.

STARRY, STARRY NIGHT

“I want to know if you know how to melt into that fierce heat of living, falling toward the center of your longing.”

—David Whyte, from Self Portrait



It was an unforgettable night. Jane, Wally, Katherine, and I sat in front of our backpacking tents staring up into the immense star-lit sky.

“Does being grounded lead to this?” I asked, lost in my longing for a sense of myself as I witnessed such vastness.

“I’m no authority, Paul, but I believe that when we surrender to the flow of energy by grounding, there is a transformation of consciousness into groundlessness. In that place, there is no separation, nothing to protect, simply the wonder of finally resting in our essential nature—Spirit.”

“I can hear Paul already,” Katherine responded. “Wally said, ‘Don’t forget the importance of groundlessness!’”

“Maybe it will at least provide a bit of relief from ‘Don’t forget the importance of being grounded,’” Jane jokingly added.

“There’s no doubt in my mind that Katherine’s destiny is to keep me grounded if it has anything to do with humility. I think I can really get into this groundlessness idea. It may mean that I can transcend reacting.”

As I spoke those words, I glanced into Katherine’s beautiful brown eyes and saw the reflection of the flickering fire. I was reminded how blessed I was to have such a companion. Despite the banter, I knew how meaningful these philosophical and psychospiritual explorations were to her as well. Even though we processed things differently, our final conclusions were similar.

In my momentary but precious connection with Katherine, I felt a wave of surrender come over me, in which I believe I experienced the meaning in Wally’s answer to my question. “In that place there is no separation, nothing to protect, simply the wonder of finally resting in our essential nature—Spirit.”

I realized that in that place of groundlessness, I could actually, all joking aside, find freedom from my reactions and methods of protecting myself. My separate identity needed those efforts, but my Authentic Self did not. In that moment of deep insight, I laughed.

“What’s so funny, Paul,” Jane asked. “I thought for a minute there you had checked out on us!”

“Inner peace is beyond victory or defeat.”

—Bhagavad-Gita



“Oh, I just couldn’t help but laugh when I thought how my journey of awakening began—cursing that little fan!”

“I’m glad that Gracey’s chewing mania resulted in all of this, rather than your house catching fire,” Wally replied.

At the sound of her name, Gracey walked over to Wally and placed her head in his lap. It was a picture-perfect ending to a beautiful day.

THE GROUNDING PARADOX

“When your life is filled with the desire to see the holiness in everyday life, something magical happens: ordinary life becomes extraordinary, and the very process of life begins to nourish your soul.”

—*Rabbi Harold Kushner*, Handbook for the Soul

Wally started out reminding me of the importance of being grounded. His electrical diagram illustrated no energy could flow without a completed circuit. My pausing to notice was the equivalent of the ground wire communicating with the power source, the load on the system. Then, and only then, would the lights come on.

I had learned money groundedness involved engaging both with the “What?” and the “Why?” of each aspect of my finances to see how my behaviors aligned with my Authentic Self.

Grounding, pausing to notice what is really happening, is definitely not *conventional wisdom*. We have been told that “multitasking” is the way to cope with the dizzying pace of change in our lives: knock out a few phone calls on the cell phone while driving—eat fast food on the road—make sure you have a wireless connection so you can keep working, even on your vacation.

Who has the time to give precise, careful attention to mundane details such as

“No appointment, no disappointment.”

—*Swami Satchidananda*

actual spending vs. budgeted spending, much less whether or not individual financial transactions align with personal Authenticity?

Stopping to ground—acknowledging what load exists by giving our attention to these details—is the key to not only a meaningful life, but to our ability to offer our unique gifts to the world.



Wally reminded me, paradoxically, that in slowing down to engage with the brick-and-mortar details of our lives, something else could happen. First, we were given the opportunity to embrace life full of uncertainty and surprises. Second, we could begin to experience this state of groundlessness in which outcome becomes insignificant compared to the paramount importance of our particular interaction with each moment of life: It's the journey, not the destination that really matters.

One of the outcomes we can easily become attached to is our belief systems.

We can become so certain that our perspective is right. In an effort to gain some sense of solidity, we forfeit the connection with the unknown that grows only out of our willingness to “melt into the fierce heat of living.”

SELF-PORTRAIT

“It doesn't interest me if there is one God or many gods.

“I want to know if you belong or feel abandoned.

“If you know despair or can see it in others.

“I want to know if you are prepared to live in the world with its harsh need to change you. If you can look back with firm eyes saying this is where I stand.

“I want to know if you know how to melt into that fierce heat of living, falling toward the center of your longing.

“I want to know if you are willing to live, day by day, with the consequence of love and the bitter unwanted passion of sure defeat. I have been told, in that fierce embrace, even the gods speak of God.”

—David Whyte, from Fire in the Earth

There is not much tolerance for this kind of “self-portrait” in today's world. One engaged in this “fierce embrace” of Authenticity pays little attention to the superficiality of the “you are what you consume” mantra. The system protests, “How dare you say, ‘This is where I stand?—Don't you know you won't fit in and no one will like you...?’”

“We put our truths together in pieces, but you use nails, and I use glue. You mend with staples. I mend with screws. You stitch what I would bandage. Your truth may not look like mine, but that is not what matters. What matters is this: you can look at a scar and see hurt or you can look at a scar and see healing. Try to understand.”

—Sheri Reynolds



Cultivating this fierce embrace relationship with life is contrary to our tendency to build our castles and then wall out all the risks that threaten us. In the “Money Matters” interview, David Whyte described the exposed approach as a sea crossing;

“I think the image of a sea crossing for life is a very accurate one because you not only cannot tell where you are going to arrive on the horizon exactly, but as you look behind you, you cannot tell exactly where you’ve come from.”

“You see your glittering wake for a while, but then it disappears into the large formlessness of the vast ocean through which you’ve traveled. There’s something about the way that your seamanship actually depends on the way you inhabit the vessel. It depends on your alertness and your sense of immediacy to the quite fierce elements that surround you at any one time.”

A CALCULATOR AND A MIRROR—ALL IN ONE!

At the beginning of the book, I said that financial planning can easily beget yet “another form of money suffering” unless our attention to money results in directed energy toward our Authenticity.

With a completed Authentic Money Guide, financial decision-making is not just achievable but somewhat enjoyable. Now you are equipped with a tool to evaluate the financial impacts of life choices, as well as having the experience of grounding with those choices long enough to see what it is you really want.

So, how could this financial planning lead to another form of money suffering? The answer is simple: this can happen when we only use our Authentic Money Guide’s calculator functions and forget its mirror functions.

Let me explain:

Recall Gary Snyder’s words quoted in the first video, “*You must first be on the path before you can turn and walk into the Wild.*”

Each of you has done the amazing work of clearing a path. Your records are organized, budget balanced, insurance risks optimized, investment portfolio rebalanced, income taxes minimized, and estate documents executed. It feels good to have given each of these aspects of money your complete attention. In order to “be on the path,” all this needed to be done. It would have been quite an impossible task had we not learned to use the calculator functions of your Authentic Money Guide as facilitated by your mastery of Quicken®.



But if you glance back through your TEN WEEKS TO FINANCIAL AWAKENING book, you will realize that more than half of your work has been in learning how to see the reflection of your Authentic Self in the money mirror. That's what all those Circuit Inspection worksheets helped you practice. That's why the margins are adorned with quotations and soulful artwork by Katherine Sutton. That's what that candle or small image next to your computer is all about—learning to use the money mirror to see your Soul.

You possess a new tool, your Authentic Money Guide, to ground the two critical pieces of your nature—mortal and immortal—into your everyday life experience. That tool comes with those two essential functions—calculator and mirror.

Most all of us are blessed with two hands that we find extremely handy in our daily functioning. But very few of us are ambidextrous. Ask a “lefty” to throw a baseball from third to first base with his/her right hand and the game's score will soon be quite lop-sided. You get the point. We're much better using the calculator than the mirror.

The mirror function of your Authentic Money Guide reminds you that the point of finding the “path” is to periodically leave it, for the wild. Our energy must be directed toward our unfolding journey as Spirit-beings or we soon “trade one brand of money suffering for another.” It's not enough to use the TEN WEEKS process to make efficient, savvy financial decisions. The program's intent is to help us all become more ambidextrous with money. Now you know how to look into the money mirror and see what is really happening in your life.

THE IN-BETWEEN STATE

What I have found to be a real challenge is to pay close attention to what crosses my life's path, interact with those people and experiences fully, and then forget about what it all means. It's easy for me to get side-tracked and try to find some solid ground, even if it involves thinking that I've figured out how to be free or Authentic. I'm not comfortable with just letting things be and settling into groundlessness.

Pema Chödrön captures the essence of groundlessness in her book, *The Places that Scare You—A Guide to Fearlessness in Difficult Times*:

“We are told about the pain of chasing after pleasure and the futility of running from pain. We hear also about the joy of awakening, of realizing our interconnectedness, of trusting the

“Money is congealed energy, and releasing it releases life's possibilities.”

—Joseph Campbell



openness of our hearts and minds. But we aren't told all that much about this state of being in-between, no longer able to get our old comfort from the outside but not yet dwelling in a continual sense of equanimity and warmth...

Dwelling in the in-between state requires learning to contain the paradox of something's being both right and wrong, of someone's being strong and loving and also angry, uptight, and stingy...

Holding the paradox is not something any of us will suddenly be able to do. That's why we're encouraged to spend our whole lives training with uncertainty, ambiguity, insecurity...

It's important to hear about this in-between state. Otherwise, we think the warrior's journey is one way or the other; either we're all caught up or we're free. The fact is that we spend a long time in the middle. This juicy spot is a fruitful place to be. Resting here completely—steadfastly experiencing the clarity of the present moment—is called enlightenment.

My intention for writing this book was simple: show how money could help rather than hinder our longing to speak in our own true voice. I believe there is a way to experience fulfillment rather than suffering in our relationship to money by looking at it as a mirror to our Authenticity, rather than as a means to be safe, secure, and happy in the world.

Let's go back through TEN WEEKS and summarize each of the individual components of this program and how they combine to produce a functional and fulfilling relationship with money and further our quest for Authenticity.

MONEY AND “THE MIDDLE”— A PATHWAY TO HAPPINESS AND COMPASSION

► Section One: “The Lesson from Electricity”—Wally's Electrical Diagram:

Power is restored when I flip the ground wire switch on. I do this by “staying” with my discomforts rather than “leaving” with a financial fix.

I can pause to ask what need I am trying to fulfill by my actions rather than mindlessly chasing my wants and attempting to mask my discomfort with fixes. This practice includes honestly noticing when I resort to familiar patterns of “leaving.”

“To laugh often and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest criticism and endure the betrayal of false friends; to appreciate beauty and find the best in others; to leave the world a bit better whether by a healthy child, a garden patch, a redeemed social condition; to know even one life has breathed easier because you have lived—this is to have succeeded.”

—Ralph Waldo Emerson

► **Section Two: What to Expect—An Authentic Money Guide—and More!**

I am building a new, grounded relationship with money. I know it means establishing an entirely new system, but it's worth the effort.

Taking the time to create a financial plan grounded to my genuine longings frees me from constantly being distracted by “money noise.” This new framework for financial decision-making is built on the foundational premise that each aspect of my financial life can serve as a tool for expressing my Authentic Life.

“And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our fears, our presence automatically liberates others.”

—Marianne Williamson

Rather than clinging to my Authentic Money Guide as a source of security (i.e., using solely its calculator functions) I see this fluid document as a reminder of the dynamic nature of my journey. I know that happiness will come only as I pay close attention to life's lessons and integrate them into my financial decisions by pausing to look into my Authentic Money Guide mirror.

► **Weeks One and Two: Your Money Inventory—Notice & Get Involved**

An honest inventory, admitting my need, connects me to an abundant energy source.

Having the courage to face “what is” and ask myself how that aligns with what I say is important to me, helps me acknowledge how hard it is for me to reconcile the two. Admitting this helps me open up to my need for help, both from a Higher Power and from other people.

Financially, I choose to keep my Authentic Money Guide current so I am reminded of my need.

► **Week Three: Your Spending and Budget—What Is It You Really Want?**

Meaningful living is a process of aligning my daily choices with my Authentic Self.

I tap into real freedom when I can say *Yes* or *No* to my money desires based on an understanding of this key question. Rather than using spending as a way to escape, the Authentic Money Guide and its related budget becomes a vehicle of translating intent into action.

“The real function of a spiritual friend is to insult you.”

—Chogyam Trungpa Rinpoche, as quoted in
The Places That Scare You, by Pema Chödrön

Any teacher is to be welcomed on my journey toward awakening. It’s so easy to deceive myself that a gentle, honest conversation with my Budget Buddy is extremely helpful in noticing when I return to seeking solid ground.

My financial budget keeps me from straying too far off-course from my Authentic Self. I need that kind of anchor.

► **Week Four: Your Work: Work Woes**

Authentic work rests comfortably on a three-legged stool.

Energy flows when I work Authentically, i.e. when I’m involved with my whole heart, cooperatively participating with others, and working for meaning, not just money.

When I’m grounded, my work is meaningful; when I’m not, it’s stressful.

As I begin to wean myself from the “I am what I do” identity trap, there is freedom to develop a more balanced relationship with work. The suffering I create by operating out of fixed concepts of self and then trying to maintain them, gradually becomes easier to notice.

When I cling too desperately to work, my Authentic Money Guide helps me see how many options I have in honoring the “one life I can call (my) own.” (*All the True Vows*—David Whyte)





► **Week Five: Your Credit Cards and Loans—Friends or Foes?**

I am willing to acknowledge my limits as well as my capabilities. In doing so, I accept the full flow of power which I am currently capable of carrying—no more, no less.

Accepting my limits and living accordingly is presented as an option each time I pull out a credit card.

Grounding in this aspect of money opens me up to the groundlessness of living in harmony with my Authentic Self, other human beings, and nature. I honestly face all the debts, which I can mindlessly incur.

I also have the chance to notice when I hoard money out of fear or an illusion that I can protect myself from pain and suffering with more money. My spending can then help me cultivate generosity and a groundless “non-clutching” relationship with money and my possessions.

► **Week Six: Your Investments—Money Working You or Money Working for You**

Aligning my investments with my Authenticity results in powerful returns. I'm no longer satisfied with economic performance alone.

An examination of how my investment management strategies have gradually become misaligned with my genuine values provides a practical way to reconnect with the power I've been missing.

Looking within for well-being rather than do the daily stock report is one indication I'm shifting toward groundlessness. I see my willingness to moderate my expectations and not expect “something for nothing” as another indication that my TEN WEEKS work is helping me grow up.

Investment phobias provide an early warning detection system that I am no longer aligned with a genuine power source.



► **Week Seven: Your Insurance—Risky Business**

I can embrace or shun my human frailty. Acceptance sees interruptions as gracious protection from destruction rather than as bothersome annoyances.

The disruptions, inconveniences, and painful reminders of my human frailty that once caused me so much frustration can now be reminders that I desperately need “circuit protection.” Forcing my agenda only burns me out. Groundlessness grows out of my willingness to smile at my impatience and sense of invincibility.

“Fearlessness is the first requisite of spirituality. Cowards can never be moral.”

—*Mohandas Gandhi*

As insurance issues surface, I have the opportunity to ground and be grateful for each breath and blessing, fully aware that I carry no right to some kind of special immunity from the storms of life.

► **Week Eight: Your Tax Liabilities—More than Paying Uncle Sam**

When I make grounded “social dues” choices I experience a fulfilling transmission of energy. It feels good to connect with others and try to make the world a better place.

The responsibility I have as a citizen to society can be treated as a dreaded liability or an opportunity to reflect/act on how I would like to connect with others in making the world a better place. Active citizenship provides for a practical expression of groundlessness through the belief that no expression of genuine concern is ever wasted.

Tax planning can now be motivated by a new compassionate attitude: “My community/world awareness matters” and not just “More money for me matters.”

*“Kindness in words
creates confidence.
Kindness in thinking
creates profoundness.
Kindness in giving
creates love.”*

—*Lao-tzu*



“The Indians long ago knew that music was going on permanently and that hearing it was like looking out a window at a landscape which didn’t stop when one turned away.”

—John Cage

► **Week Nine: Your Retirement Dream—Is the Grass Really Greener?**

Why miss out on happiness and rest now by fantasizing about retirement? I’m ready to “plug in” to “true retirement” now.

Cultivating contentment by staying grounded with the present and calling my busy mind back to the here and now gives me back my life, both now and through retirement. After doing what planning I can, I still realize the future is uncertain. I can choose to be grateful for each precious moment and proceed with happiness.

The losses I have experienced can embitter or transform my outlook on life. I realize that chronological age doesn’t automatically translate into wisdom and happiness, so my responses really do matter.

► **Week Ten: Your Mortality and Estate Plan—Will or Will I Not?**

My task is not to regulate the energy that sustains my fragile life; mine is to open fully to its precious gift, one day at a time. I’m more able to do that as I stay vs. leave with my mortality.

Fear of death is a major source of suffering for me. Cultivating more comfort with my mortality goes hand in hand with seeing my essential groundless or Spirit Nature.

Talking to my family and loved ones about my feelings and wishes—knowing I will die—gives me an opportunity to cultivate my Awakening to both compassion and whatever lies beyond this mortal veil.

“Everything else can wait, but the search for God cannot wait. Love one another.”

—George Harrison, last words