



DOLLARS AND SENSE

FINDING THE SACRED IN MONEY

Money is a subject that has held endless challenge and fascination for me. Whether that is genetic or comes from example, I don't know. At twenty, I entered a convent, embracing a solemn vow of poverty, refusing to have anything to do with even a dime in my pocket. At thirty-eight, I left the order, to face another reality: earning a lean salary working in the service of the church. Then suddenly, everything changed. A generous inheritance from my parents presented me with a far different struggle. Was there no end to the money puzzle?

Led by a friend, I read Jacob Needleman's book, *Money and the Meaning of Life*. "It's not that we consider money too important but that we don't consider it important enough," he states.

Money was vital and I needed to be okay with it. In the end, I came to see that all God really wanted was for me to be myself — a woman deeply shaped, conditioned and blessed by a unique relationship with money. Taking in that truth, I set out to explore other women's unique relationships to money. The result was a book called *Money As Sacrament*.

Chris, a striking redhead, trustingly told me of a hidden dark past. "I had placed myself in relationships that financially drained me," she said. "I hear about women who get divorced and come out smelling like a rose. But, damn," she said pulling a strand of wavy hair behind her ear. "That didn't happen to me."

Chris's voice cracked like dry weeping each time she spoke of her former marriages. "My first husband and I made a lot of money," she shared, "but he spent it as quickly as we made it. My second husband couldn't hold a job. I spent long hours trying to cover a flood of his bills. When I discovered that he was spending uncontrollably, and that the bank was foreclosing on a home that I alone had purchased, it was too late. I lost my home."

Even now, Chris remains amazed at her dysfunctional behavior. "Do you wonder how I could have been so naive?" she wondered out loud. "I can't believe it myself."

I'd heard similar stories from other women-- stories of bankruptcy, stories of lost inheritances. Yet, in some mysterious 'God crazy way' Chris's dark past had now forged a confident and reverent woman.

"Let me tell you about Ben, my miracle," she went on. "He's a phenomenon of enchantment...yes, he lives in a wheelchair, suffering from spinal muscular atrophy. Yet, Ben is a soulful optimist and despite his disability, he affirms over and over that life is good. As for our money, he handles it all electronically. When I write a check, he enters it into the computer. We make all our financial decisions together. No longer am I kept in the dark about what's in the bank. No longer am I paranoid about what's in the bank and what isn't."

So often, women cannot see much beyond a narrow financial focus. Healing often comes from someone helping us find a new mind, a new trust, a complete renewal of sensible behaviors.

The majority of women interviewed for my book believed that money and spirituality are intertwined in deep and mysterious ways. *Money As Sacrament* was already on the bookstore shelves when I first heard about the next couple.

Margie and Peter's story is a story of strength and blessing, a story that goes to the heart of the money and spirituality link. "The universe listened when Peter and I determined to live debt free," Margie said.

Before they met, Peter 31, had been diagnosed with stage four cancer. Each year, doctors checked him out and questioned how much more time he had left. Alone and despondent, purchase after purchase, Peter ran the fool's race of credit card sprees. Bills arrived including medical statements and he simply dumped them, unopened, into a laundry basket. When Margie met him, there were two basketfuls of unopened bills.

As for Margie, she carried a debt too; more than \$45,000. "Debt was second nature," she claimed. "I never even hoped I could be without it." Finally she sought the aid of a counselor and with her, began to develop a spiritual consciousness about money. "Clearly, the burden of debt wasn't what God wanted for me," she said.

Margie moved in with Peter and, as their love grew stronger, new doors to possibilities flew open. "I saw the necessity of continuing the money consciousness I had started," Margie said. "So, each week, Peter and I sat together to discuss our money status, and how that debt impacted our relationship. More importantly, how it impacted his health."

They became engaged and soon after, Peter landed a job with Disney. His health was miraculously back on track.

Led by some inner determination, Margie found Suzie Orman's book, *The Seven Steps to Financial Freedom*. "Each week, we faithfully sat together, read a chapter, examined our fears about money and what baggage we carried. We learned a lot about each other's fears, about our lack of trust in each other, our spending, our saving...that sort of thing," Margie said.

What was increasingly clear to this couple became the basis for

action. "Working together on the cancer issue, we saw results," Margie said. "Peter was becoming more healthy. So we decided we could free ourselves of debt if we both worked at it. It didn't matter whose debt it was. Debt was debt! We were in this together."

"Initially," Margie said, "we thought it would take ten years. But we were debt-free in two and one half years. In our move to higher consciousness, we found that by mindful intention to pay down all debt, the universe responded. Money started showing up from unexpected places. Little job opportunities rolled in. The final miracle was that the hospital freed Peter from a \$10,000 debt. The forgiveness of that debt would never have happened without our radical intention."

Peter remains cancer-free to this day.

It is impossible not to hold in reverence these stalwart women who climbed the mountain from ignorance to financial wisdom. Money became their upward path to healing and yes, to holiness. I wish that kind of healing for all women reading these stories. And as you read, don't forget to honor your own story. You have no idea how profoundly it speaks to another.

~ Adele Azar Rucquoi

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