

An Exploratory Conversation on Money, Race, and Class

A Project of the Transforming Money Collaborative

September 20, 2006

Held at RSF Social Finance, San Francisco, California

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Recorded by the National Radio Project

Part 1 – Introductions and Biographies

Pilar Gonzales: Money has inhabited our lives since before we were born, for better or for worse. Race and racism are unavoidable. Class and classism, whether visible or invisible, mark every step of our journey in society. All three are intertwined forever.

Do we untangle these characteristics of daily life? Do we stare them down and confront them? Do we ignore them in order to keep ourselves sane, or do we perpetuate them by merely being who we are?

We do not come to you as an authority on any of these topics, but humbly call upon your life experience to be the individual authority. We don't assume you come with the opinion that something is wrong with the money system as it is. Maybe not, maybe there is; we don't know.

Nor do we assume that you know how to undo racism and classism in this country, but we hope that you are curious enough to ask.

As brave souls willing to come to the table to talk to each other about race, class and money, we hope you share as much of your life experience as you feel comfortable, and ask questions of each other. Talk, listen, exchange, listen, converse, listen.

I'll finish by reading the following quote from Margaret Wheatley's book *Turning to One Another*:

Human conversation is the most ancient and easiest way to cultivate the conditions for change: personal change, community and organizational change, planetary change. If we can sit together and talk about what's important to us, we begin to come alive. We share what we see, what we feel, and we listen to what others see and feel.

Paul Paz y Miño: Okay. Whenever I'm in anything like this with Pilar, there are a lot of lessons that I've gained from her, learned from her over the years. One lesson I've learned in conversations like this is about assumptions. We joke about it, we talk about it seriously, but we all—I make assumptions about everyone around the table because we're here, because of how I got here. Then I sit and I think well, it's fine, it's

totally natural and people are doing it about me. It's really hard for any of us to get it even close to being right.

So I often feel like I kind of need to explain—especially in a situation like this—a little more about who I am and how it is that I am here, because I don't fit. You look at me, it doesn't work with the name, it doesn't necessarily—my family doesn't connect with what I do.

My father's family is from Ecuador. My name is Ecuadorian, but I take after my mother's Irish-German-Polish side of the family—which means that walking down the street I'm perceived very differently than on paper. It's been a situation that my father has experienced. He doesn't really even look that Latino—he's six feet tall, but there are a lot of good tall Latinos—but it's the kind of thing where years ago my parents would apply for a mortgage and they'd use my mother's name—Linda Davis—and they'd get it. With my father's name, he wouldn't get it.

So they've experienced those things. I feel like I've gotten—in a way I've gotten away with things because I've gotten the benefit, from my perspective, of having connection to a culture that I appreciate, in that Latino side, and it's spurred me to do a lot of activism work. But, I've also been able to move in circles that people don't look at me differently, as they would if I looked more traditionally Latino.

I grew up in the inner city in Philadelphia in the most interracial mixed part of Philly, in Germantown. I went to Quaker schools, and I was raised Sufi. My parents were Catholic, but we all converted, and we're all Muslim. I grew up in a Sufi community in a major city, and I

went to a really expensive high school with a lot of rich kids. I spent five years working at the Stock Exchange in Philadelphia to put myself through college, and then have been doing activism work then and ever since.

I've crossed over in a lot of ways and have been able to access and take advantage of having the skin color that I have, yet I've often felt, to be honest, guilt because of that too, because I received scholarships for school because I am Latino—at least half.

So there's my—I think genetically it goes back many, many years because my ancestor General Paz y Mino moved from Spain to Ecuador and probably killed many indigenous people there. So my life has been spent, in a lot of ways, trying to pay back some of the destruction that my ancestors have wreaked upon the world.

Armando Castellano: I'm Armando Castellano. It's funny; because I think my kids—I have two kids and they look just like you [Paul] and nothing like me. Their mother, actually all my in-laws were from Europe, and I am Mexican. My heritage is Mexican fully. So I think I have a lot to learn from you, or at least my kids do.

I am a professional French horn player. I play chamber music by Latin-American composers here, and I play that music here in the United States. I am the program coordinator for my family's foundation for just a few hours a week. I work with my mom and my dad, in my family's foundation in San Jose.

The money in my family is very new. It's about five years old. I'm going to fully disclose—which I rarely do. It's just not a story that I tell. My father won the largest Lotto winning in the history of California for a single winner, after already a lifetime of community work. And he had infused all of us with that already, and then it just kind of turned into this foundation naturally, for myself and my sisters, who were already working in non-profits and doing similar work as myself.

Since then it's been kind of a strange learning curve, and Pilar has taught me and my parents a lot as Latinos in this philanthropic community—the very few that there are. So that's the full story, fully disclosed.

Rose Feerick

My name is Rose. I recently moved to Half Moon Bay. I have two young sons who are three and six. When I looked at this question—What motivated you to participate in this conversation?—it's funny, because I just said yes, and I didn't really think about it. It's actually very unusual for me to say yes because I've been learning to be very intentional about my time.

I grew up in an upper middle-class white family in Westchester, New York, and also a very devoutly Catholic family. Even though we were in a very wealthy community, there was also this other reality that my parents were deeply grounded in. So my whole life there has been this experience of being of a certain community and not.

Part of that is now very much on the table for me as well. As I've been working with issues connected to money, I see and grasp things that

most of the people in my family of origin don't, and most of the people I went to college with don't.

So I often have this experience of reality and see things that are going on and other people aren't seeing them. So part of the reason why I came is because I know that I need the support of these kind of circles, just to stay sane.

To be with people who are tuned in to some of the dimensions of reality that I see, yet in my wealthy white family people don't see. It's just the desire for community and support around these kinds of issues.

CJ Callen:

I'm CJ. I was really struck by what you said about how easy it is for people to kind of look the other way, and you feel you are the only one paying attention. I've had that feeling all my life. I could be like—there'll be things going on and I'm the only one paying attention to them, and everyone else is—it's like a movie moment.

It's really just been a source of pain for me, a source that confounds me. I'm pulling my hair out and needing some sort of hope so I can kind of move forward. I'm here for lots of reasons—obviously because of these wonderful people. Relationships make the world go around.

The intellectual side of me says, "Oh, this is so fascinating. We're talking about race and class." I have all this frustration—it would have been so much easier to talk about race, in some ways, than to talk about class and where they intersect. No one wants to talk about policy and how that creates wealth.

I hope to acquire some more wisdom about this. I think as I am getting older I realize that the hardest thing to do is to really lead a decent life.

I was kind of scared when we were going around because I was feeling like I had to talk a little bit more about myself as an African-American woman, and feel like I had to pull out a log cabin story or something. So imagine I was born in a log cabin and we had nothing to eat and—so imagine all that—all that's true. So I'm going to just move past that.

Somehow through all that I found myself in this weird place of being in philanthropy—working with wealthy people and dealing with this whole thing about wealth. It occurred to me, well, that's kind of strange. How did that happen? Why did that happen? I'm just still, again, in this process of trying to acquire wisdom, understand what brought me to this. There is obviously something there that needs to be tended to, and I'm trying to tend to it. So that's it.

Pilar Gonzales: I am an Apache-Mexican woman. I've never been mistaken for white, never been mistaken for wealthy. I have had brushes with wealth, I have to tell you, my entire life. Not as much as my living in poverty, but brushes with wealth. I say that not just to be funny, but it really seems that way. So money sort of touches me, through my work and how I earn it and the people I associate with, and the fact that I have the college education that I do. Yet, how is it in this country that I can still feel poor and that my family is poor? I am dumbfounded by that.

I'm 52, and I still feel like an island, and all of my family is always reaching for the shore around the hem of my skirt, just reaching to hang on because I'm one of the ones that sort of got out of poverty—sort of. I'm always a paycheck away. And I continue to trust, trust, and trust. I trust what's around me. I trust the people I work with. I trust how I live. I want to trust that I can lead a decent life.

Eric Romann: My name is Eric. I was born and raised in suburban New Jersey in a multi-racial middle to upper middle-class suburb. I've lived here in the Bay area for seven years. The community that I live in the Bay area is very different from my community of family origin.

My family of origin is obviously white, Jewish, upper middle-class. Then the community that I live in here is primarily social justice activists, primarily white, but more multi-racial in a lot of ways than the community I come from. I've been involved in social justice work of different kinds, also simultaneously through that work involved with fundraising—also exploring my own identity and who I am. As part of that exploration I look at my own personal history, and then family, and also family historical relationship to different kinds—like being, at various times, on different ends of [privilege and] oppression, and wealth and not wealth.

My professional work is as a fundraiser for an organization that primarily serves low-income Latino folks, and organizes low-income Latino folks. I feel privileged to get to do that work every day, with some really powerful and inspiring leaders. Part of what I bring to that work is an interest in thinking about how to both leverage and shift resources, both overall to communities, but also specifically to

shift resources to organizations that are trying to build the power of historically oppressed and marginalized communities to fight for justice.

Katrina Steffek: I'm Katrina. It's in circles like this that I've experienced some really profound learning. About a year and a half ago I was at a conference called "Leveraging Privilege for Social Change." I went as a representative of RSF.

I got to the meeting and I felt out of place because there were a lot of people that had grown up with significant wealth or were working in foundations and made grant disbursement decisions. I ended up having a bit of a breakdown because I felt like I didn't really fit in. That was a big learning, because usually where I go I feel like I tend to fit in.

Also, I was embarrassed that I really had never thought about my own privilege. I had the privilege of just not thinking about it. That was embarrassing, and it was upsetting, and it was liberating.

I think I'm pretty progressive and liberal, but there's a lot that I don't know. So I'm here to listen and participate and I'm pumping myself up to feel empowered to say things and not be afraid that they are wrong or sound uninformed.

I grew up in middle-class in Sonoma, CA, which is about an hour north of here, a very White, very privileged area. I grew up thinking that my family didn't have as much wealth as other people because

my friends had bigger houses and went on better vacations. It was just so sheltered.

John Bloom:

I was raised in the exurbs outside Providence, RI in a Jewish family, and Quaker educated, from second grade through high school. That actually has had a long-term profound effect on my life. In terms of value structures and world view, and an openness to what I would say is the reality of the spiritual world, and how it plays out in life if one takes time to pay attention in that realm.

I knew from an early age that I would be involved with the arts because every spare minute I was painting or drawing or sculpting or something. That stayed with me right through exhibitions at major museums and all the rest.

Then I realized that the arts were possibly preparing me for a quality of service for something else.

As I started working as the administrator at the Waldorf school here in San Francisco, I started noticing that every time questions of money came up there was always conflict. This was also true in other non-profits that I worked with as well.

The artistic part of me started inquiring into what is that about? What's not being addressed in this field that every time we come to that little moment a whole other set of identities show up to the table?

There was this whole other order of reality that I felt like I was privileged to start seeing and experiencing on a very deep level, but nobody wanted to go there.

That's become kind of a driving inquiry. Add to that—so that's just the money piece—add to that the whole question of race and class, which is huge in this, in our daily lives, and in the world, and in this country. I feel if we don't start this conversation or join in ongoing conversations and find those other pieces, we are basically at the mercy of the anger, which I experience also at large in the world.

Nicole Sanchez: My name is Nicole Sanchez. Anybody who has spent any time working with me, or is related to me, or has ever met me knows that if you invite me to a conversation on money, race and class it will be hard to keep me away, actually. Add in there religion, gender, all those political identity check boxes that we have right now, I just love spending time talking about this, as painful as it can be.

I am Latina, and I specifically identify as Chicana, and I specifically identify that way because it's an American-rooted Mexican identity. I've never actually been in Mexico. None of my sisters have. Yet we are very proud of our Mexican heritage. But what do I know about Mexico?

My parents grew up in East L.A., which is way more culturally important to us than Mexico, really, if we look at our roots. My parents are the only ones who left Southern California to come up north so that, in 1962, my father could attend Cal.

When my father went to Cal Berkeley, he worked his butt off. He's the youngest of 11—nobody was paying attention to the kids anymore by the time they got to number 11. It was just like there was no money, there wasn't—his parents were farm workers.

When he came to Cal he found the cheapest way he could live at the university would be to join a fraternity. So he joined a fraternity, in 1962, before Berkeley really became what it became, and what it is.

Halfway through his freshman year someone found out that he was Mexican—don't ask me what they thought he was—his name is Reynaldo Santiago Sanchez. Clearly they just didn't know any Mexicans.

This person rallied the fraternity brothers to have my father kicked out. He had no place to live. He had no money. He had to go home. He went back down to L.A. My mother was his high school sweetheart. One thing led to another, and at age 19 they're pregnant and they have their first kid. Thirty-five years later he finished college.

So that really flavored everything, every way that I looked at money, at race, at class and privilege. Unfortunately, until probably very recently it's just fueled anger. I'm motivated by anger more than anything else in this vein.

You hear that joke about well, you better go to school or you are going to end up flipping burgers for the rest of your life—which is exactly what my father did. He spent 30 years flipping hamburgers.

So when you hear that joke, you know, “oh, you'll end up flipping hamburgers”—part of me is like damn it, that's honorable work!

So everything that we did was about my father just being like you must go to college. As a result they sent the four of us—three of us went to Stanford, and one of us went to UCLA. We thought that was going to be the panacea, right? You go to college and everything is fixed. You get the American dream at that point.

We were like what the hell is this place? It was only 40 miles from where I grew up. I grew up here in the Bay area, in the East Bay. It was just a totally different world. I didn't know Phillips Exeter Academy was a real place. I thought that was something in movies. I thought what the hell is a boarding school? Why would your parents send you away?

I would look around, and the white kids who were there were there because they were smart. I was constantly reminded that the reason I was there was because of my background.

The first week of freshman year, we were talking about our families and our backgrounds, and I said my dad works at a hamburger restaurant and my mom works at a—she works in the stock room of a department store.

So the woman looked at me and she said, "Oh, so you're poor!" So she goes, "But the poor, they don't have clothes. They don't have shoes." "The poor," she says to me, "the poor get like our canned goods. We do drives for the poor." We blew each other's circuits.

Flash forward—fall in love with somebody—with a man who's from a very wealthy background, and I didn't know it. I felt like he fooled me, and it just became this whole thing. I realized I don't know how to have a relationship with someone who is very privileged, even as a friend.

I started realizing it was way more complicated than just I hate you, you have money and that's not fair. You screwed over my parents; therefore our whole life went a certain way. You represent all white people, all people with money, all whatever—fill in the blank.

Everybody is trying to build their identity around this, not just poor people, not just people of color. My rich boyfriend from college was in pain when I would accuse him of misusing his privilege. That hurt him. He didn't know what the hell he was doing. That wasn't his fault.

So that's—to me that's why I come here. I'm just always really, really grateful to be in a space where people are willing to share their honest experience about where they come from. “My family won its money in the lottery”—I'm so relieved that you said that, because I'm sitting here trying to figure out who are rich Mexicans? Who are the rich Mexicans? I don't know any rich Mexicans.

I also have two little kids. And I worry all the time about how they are being raised, and what do they not know that I want them to know, but it's painful so I don't want to inflict that on them.

My husband grew up on welfare, and he's white Irish from Boston, so my kids are way more privileged than we were. So how much do we want to let them in on how resourceful they should actually be as humans and as Americans?

Part 2

[At this point in the day, we viewed a short DVD performance piece by Chris Rock titled “Rich and Wealthy.” Some of the comments in the following section are a reflection of that experience. —ed.]

Pilar Gonzales: In my family \$100.00 was a huge sum of money. So we'd go and celebrate. We'd go out for a meal and it was gone. We didn't go to invest some of it—okay, excuse me, folks, we didn't invest it. That was the only moment that we had to be together to celebrate that we'd come into some money after we got our one paycheck or something.

Paul Paz y Miño: I feel like that's a really key thing right there, how to help people understand and appreciate and have that move them forward in their process of why it is they shouldn't look across the supermarket and go, "How can they be using their food stamps on steak? They should be buying --" because I remember when I was a kid somebody saying that, and my mother explaining to me why they should be able to buy whatever makes them happy, and think about it as if it were you.

If people can jump at least to that level of understanding, then maybe we can enlist them to work together towards transformation on the wealth issues. But, you come to that point where you've got to try to say, without pulling out all those all old “liberal” cards of oh, don't talk to me about slavery, or don't talk to me about injustice for

generations, as if that wasn't still an issue. But once you do, they turn right off.

So it's trying to keep them not turned off, and be able to explain to them why it is they shouldn't think about it that way. At least if they want to think of themselves as compassionate, caring human beings. Maybe they don't want to do that, but they're all in the White House so we don't have to worry about them. We're not going to be talking to them.

CJ Callen: Things are structured in a way to support the privileged upper few, and how that creates a kind of lock-down on power that is really hard to break, and how quite frankly they are not going to break it—that you really have to.

When you have all these major kinds of systems and policies that kind of push you down and there are limits to what you may be able to do. There has to be personal responsibility in terms of what you do.

I have gotten to this point where I have personal pain, and I'm feeling it even more because I grew up in the '60s and there was Black Power and the sense that things were going to change, people could vote, and you felt this sense of hopefulness and pride. I saw people connect with each other, and I feel like I've just seen everything go downhill from there at a time when I thought everything was going to go up.

So it's getting to the point where I'm feeling like the whole world is turning into a paradigm in which it's Black and not Black. That makes it even scarier to me that everything is going to be defined, as long as

you are not Black you could be okay. And Black people get more and more isolated.

Nicole Sanchez: I was looking at some photographs in a book about young people in the Civil Rights Movement in the late '50s and early '60s. It was evident that there was a Black middle class. There was a Black middle class before I was born. What happened to the Black middle class?

In some ways it rested on segregation, which isn't what anybody wanted anymore, but that there was this strong unified Black middle class community in our country that's disappearing.

It's just the disappearing of all of our middle class, basically, and just a division of Black and not Black, or Latino or immigrant or whatever, poor and not poor. There's nothing in the middle where you can have just a decent life—less and less just a decent life where your parents are school teachers and that's enough for you to get by, and there's pride in that.

CJ Callen: I had one foot in the past, in terms of my community growing up, and then one foot in what was becoming the future. I grew up in Brooklyn, and next door was a guy who was a cop, so it was middle class people. We were very poor, but I had like different kinds of role models to think maybe I could actually get a job or whatever, and do things, and go to school.

Within a few months we were in the projects, and I was in a place where everyone stacked high, and everyone was as poor as I was, and I lost those connections, the sense of a vision, and more and more

that's how people are—I see kids on the bus and that's all they've known. They haven't had that chance to be in a community where the police officer or someone else lived next door that had a job. What does that do to people? I never thought that would be such a defining moment in my life.

Rose Feerick: I didn't really find it [Chris Rock's piece] very funny. I mean I didn't find it offensive. I found myself listening to it more like when I listen to a preacher who is telling the truth. And there's a refreshing thing, that somebody is telling the truth.

Armando Castellano: I really have something to say—it's so painful that you have to laugh or you're going to go deep down when you are a person of color. It's so painful that I have to laugh or else it's going to overtake you. Yes. My wife wouldn't think this was funny either, at all. She is a white woman, and total middle class, in a very white neighborhood with European roots that are really clear. And she doesn't like the show; she doesn't like “Living in Color”. She doesn't understand why I like it, or why I think it's funny.

As everybody was talking, I was waiting to say something because I really felt that what we say, my parents and I, is really protected by the money. So you can use that power to make change, too, and to say things in communities where maybe your voice isn't normally heard. But also I need to step back and not just listen, because what I say, I can say anything I want and the money protects you. You are not going to really get hurt in a lot of ways.

You have to be really careful, as a wealthy person, to not let your voice overtake the room. Because I can say whatever I wanted, and I'm still going to have money, still going to be able to live. I could lose my job—it wouldn't matter.

Nicole Sanchez: My husband is Irish—he grew up Irish, as I said before. I think we both realized at some point in our friendship, then relationship, and then in marriage, that one of the most important things that we have that connected us is that we both grew up poor, and that the second generation Latino experience in California is so much like the second generation Irish experience in Boston.

I always thought it would be really important for me to marry a Latino, for example. But what was way more important was to marry somebody who came from the same class as me, in terms of being able to communicate with each other. I would like to think that I could have gotten along with lots of different kinds of people, but that's the thing, the line along which we bonded immediately and most strongly and we have the most connection. That was way more important than race or anything like that. It's just one of those things that he and I talk about often.

Eric Romann: Chris Rock just likes speaking truth in a way that you rarely hear. But then there is the thing going on with the audience, where it's a multi-racial audience and everyone's laughing. And I feel like some of the underlying dynamics of that—just from my sense of it—is like maybe folks who—like people of color, Black folks in the audience are laughing and simultaneously getting that it's really true.

Then I feel like a lot of white folks in the audience are—I'm just making assumptions, but based on the general obliviousness and ignorance of white folks around—like institutional racism and how it relates to wealth—were laughing because they think it's a joke. Or like laughing at it and maybe they know deep in their heart that it's true, but really laughing because it's like, "Oh, it's just comedy."

I'm thinking about the question that you raised, Paul, around how to work with people, whether it's working with white people or people with wealth is like—there are those defense mechanisms that go up for people who are privileged or who have benefited historically from the privilege of their people.

I mean it's complicated, but just gets in the way of people really understanding the level of, among other things, like he said, slavery is directly related to exactly what he's talking about, fundamentally. The vast majority of white people in the U.S. just don't want to hear that.

That was in the past and it has nothing to do with me now. So—but it's fundamentally the basis for our economy and the way that it's set up. There's like slaves—their wages were stolen for hundreds of years, so that's the basis—that's one of the bases for inequality of wealth.

CJ Callen: I just want to say what's interesting is it wasn't just the slavery, it's what slavery represented. It was like the first time that you took people, not because you conquered them, but you took people, you identified them by their genetics or whatever, and said that they and their whole generations were going to be subjugated to everyone else.

That just fueled injustice—so that even after slavery we have that sense of supremacy. Then you get these policies.

I mean like after World War II the people who got benefits to go to—my husband is Irish, and his father got a chance to go to school after World War II, because he was a soldier, right? And they were able to buy a house; they got equity. That didn't happen in my community.

I think it's very easy for people just to say oh, that was then, but no one tells them how that's the beginning of a long story that needs to be understood, and it's not just about something that happened then. It's about something that is living now.

Paul Paz y Miño: I just realized—that slavery itself is another one of those things like tobacco and alcohol because we're talking about slavery when it was controlled by the government. Slavery exists today to a great extent throughout the world, and it's seen as a bad thing now because it's not done by the U.S. Government, it's done by people of color, but it's still very much thriving—not far from where we are right now there are sex slaves in this city. But now it's like crack and the other stuff. It's the same kind of thing.

Armando Castellano: My dad has a Cadillac, and he has two Jaguars, and a Mercedes that he just bought. And he has gone through four sets of rims on [my mom's] car. I swear, every time he goes to the dealer they sell him another set of rims. He hasn't got the one that spins inside yet, but—we just like what are you doing, man? You buy all these rims? She doesn't even care.

He can't understand why I don't have a really fancy car. We had to go through a lot where it bothered him that I had this Volvo station wagon. My wife actually has a really nice car, but she picked it out a long time ago.

He also has a lot of watches. They're going on a long trip and he wanted to borrow my watch because it is not as nice as his. He had given me that one. It's a very expensive watch. I am scared to wear it. I rarely wear it. I wear it in meetings to make change. That's the only time I wear that watch. I am serious. If I am in a group of wealthy white people, I'm going to wear that watch. You better believe it. I wear it every time.

He wanted to borrow it. I said I don't care. He said I'll give you one of my other ones. I don't need a watch. I told him I just wear it for these meetings, and he really didn't—my mom got it, but he really didn't get it, like why would I just wear it for the meetings. It's to make change. But, he does have those rims.

Eric Romann: There's these kind of stereotypes around whether it's Latinos or Blacks, but the white community, there's such an incredible over-consumption that is so much worse than communities of color that it's totally like, in a lot of ways, just like feeding this—racism that's suggesting that whether it's Blacks or Latinos, that they don't know how to spend their money. It's hypocrisy, as far as I am concerned. It's just another level of hypocrisy.

Pilar Gonzales: Can I piggyback on that? I'm a big proponent of accumulating wealth for communities of color and individuals. I believe in that because

that's what's going to—I'm not talking about obscene wealth, I'm talking about being able to get your kids through college or having retirement so that when you are an older person you are not on the streets, et cetera, et cetera, whatever, pay your bills off, whatever it is you need to do that makes you feel secure within some kind of imaginary boundaries.

But one of the things that came up in one of our conversations—was around consuming less. We didn't have any direct representative of the immigrant community in the room. There was just a real staunch belief—and for me, I always envisioned the less-consumption movement led by white people. I actually jump in there. I think there is a reason to consume less. I get it—to show modesty, to be good to the earth, to not spend all your money like your nutty buddy. I get all those things.

At the same time when an immigrant family comes in to the community, comes into this country, and they want to buy a new truck, I say "Right on!" I'm glad they want to buy a new truck. I think it's great. I'm not going to go up to them and say you need to consume less. I get angry about this consumer stuff because I agree with it, and I don't agree with it.

Nicole Sanchez: When I was in college, and the fashion was to have really torn-up jeans, and I came home and my father was mortified, because there's no way his daughter was going to look like she's wearing rags because he worked so hard to make sure that I was never in rags.

But I could explain to him "I'm not in rags. This is fashionable. I like these. They are comfortable." And he was like "No!" He went to his wallet, he got money out—that he didn't really have—and he gave it to me, and he made me throw those jeans away. I didn't get it at first. Then I was like oh, yeah, it's those poverty and wealth indicators—even though they're superficial ones. Every rich kid at my school was wearing torn-up jeans and torn-up shoes, and that was cool to not look like you had money. But if you didn't have money and you looked like you didn't have money—that's not okay.

Paul Paz y Miño: I've often felt caught in the middle between—as I said, I grew up in this part of Germantown where there were projects two blocks away, but it was very interracially mixed. My parents were both social workers, and it was a paycheck-to-paycheck kind of thing, but we got to go to private school because there were mostly scholarships there. Then when I went to high school it was really expensive but we got scholarships for pretty much all of that.

It was the kind of place where my father would come pick me up in this very tiny little old white Honda Civic, and the kid next to me said, "Why is your dad driving that car? I don't get it." My friend next to him almost smacked him—"Because he can't afford another one, you idiot! Why are you even saying that?" So I didn't have to say it to them, my friend did it.

But then I was married in 1999 to an immigrant from El Salvador whose family came with absolutely nothing. They needed to leave the situation during the war, and I was in the situation where I assumed for the rest of my life we were going to be taking care of her family

because they didn't have an education—my ex-wife worked really hard to go to college, with scholarships, et cetera. It was one of those very inspiring stories of somebody who pulled themselves up and owed everything to her parents and really respected them and wanted to give something back.

Now I've been married for five months to another woman whose family members are immigrants. Her father—my father-in-law—was a doctor. He had to go do a different form of medicine here because his license didn't transfer. They live in Greenwich, Connecticut. She grew up trying to distance herself from the wealth that surrounds them. Their attitude is that you cannot—to both of us, because my wife is an environmental justice activist—you can't do charity your whole life. They ask, “When are you going to get a real job, because you've got to have this, you've got to have that.” It's a Taiwanese independence thing, too. But it's also an economic thing.

I couldn't even begin to have a conversation with them about wealth versus richness. I realized that they spend money on figuring out how to spend money, or save money.

They spend a lot of money on going to talk to people—not just about investments but also about how to spend and relate to money. We are now, my wife and I, are now going to spend a lot—to me what is a lot of money—to go talk to this woman who is a financial advisor specifically for couples. It's not just about where to invest your money, but it's how do you think about money? How do you relate to money? And I hate money. Although, I do like stuff. I like little electronic things, I like computers, for example, I have a big TV. But

money sucks. I don't want to talk about it. I don't want to look at it. I don't want to look at my bank account. My wife says, "We need to have a plan." I don't have a plan.

When people can afford to spend thousands of dollars talking to somebody about let's talk about how you feel about money and how you want to spend it—that's wealth, to me.

But for a marriage—I can talk about anything with anybody, pretty much. But money is the one thing that I least like to talk about. As you were saying, when it comes out, it changes everything.

I don't mind if somebody is completely opposed religiously, philosophically, politically, I'll get into that conversation with them. But I'm not going to say how much money did you make last year, and what did you do with it—unless I know that they are already somewhat progressive and they are a donor who is looking to do something good with it. Then it's okay.

I know that in order to have a good healthy marriage you really need to be on the same page about money, but it's not just in a marriage—in a family, in a community.

Pilar Gonzales: And how you relate to the new families you come into.

Paul Paz y Miño: Because that clash of class.

CJ Callen: I have a husband who grew up pretty working-class, and I was from the poor/working-class, so that's good. We have some common

ground around that. But the one thing we don't have common ground was he really hates rich people.

We share a kind of ignorance about money, but I don't hate money. I don't make it the center of my life as a conscious choice, but there are times when I feel like I'm at a real big disadvantage in that I didn't understand money.

I just want to be honest. Sometimes—when you said you hate money, I was like I feel like I really wish someone would have been there to help me kind of think through what money does mean. I already have the values. I don't put it at the center of my life, but in terms of the practical things of trying to deal with my family and deal with just taking care of things; I could have used some support. I still can.

John Bloom :

One assumption is that wealth and power are inseparable. I think that's at play in people who either have wealth, or don't have wealth or inherit wealth, or are in this whole destiny question, saying, "Why did it come to me, as opposed to somebody over there?"

Sometimes the struggle is with the power that comes with it, and not the wealth. But they are so conflated that you can't even begin to tease out how one could receive wealth responsibly, because you are fighting off all the power questions.

There is—I mean this is my own money-self speaking—there is a desire nature in all of us that is connected to the material world. It is just very real.

We each individually create our own mythology around that desire nature, about our relationship to it. I'm willing to bet that there are cultural myths or permissions by culture to create certain kinds of myths around that desire nature. Regardless, we all have a desire nature, and we are all drawn to this material world through the money.

Pilar Gonzales: I got involved with the field of philanthropy and working with major donors, people of high earned and inherited wealth—and this is 16 years ago—for a really particular reason.

I felt there were secrets that rich white people had and I wanted to know those secrets. I wanted to share those secrets. I wanted to bust them open and I want to share them.

You can imagine, 16 years later, it's not so much secrets—though there are a few, and I have shared them—but that's not the crux of where that wealth came from or how it even is. No, it's the inner speak that an in-group has with each other and protects each other just because wealthy people rub elbows with other wealthy people and trust other wealthy people.

They trusted that that other wealthy person who was speaking to them had empathy for them, that when they felt lonely or isolated with their money because they weren't sure who was going to get it or take it or whatever it was, or that it could leave their hands, this other person understood them.

So my empathy started to grow over 16 years tremendously because I started to figure it out. As I start out a lot of workshops, I'll say to people, "Do you know what the difference between a rich person and a poor person is?"

It's money. And I believe that more now than I even did 16 years ago. But in wanting to know those secrets, I'm finding out that I didn't want to become a gatekeeper to wealth or to other people's wealth, and that's really hard. I want to have the right ethical boundary that I'm not here divulging names to you; I'm not outing people. It's my standards of how I live with other human beings. I wouldn't disclose someone's poverty either.

But the secrets of wealth—I kept saying there's got to be something I'm not getting here that they didn't teach me in school. Sometimes I was bold enough to ask rich white people how did you do it? Tell me what your parents taught you. Tell me. And I heard remarkable stories. One gentleman told me, he said, "Do you know what I got, Pilar, for my 15th or 16th birthday?" I said, "What?" He said, "An accountant."

You know what that says? Financial education—that person got financial education years before I did, before I even dreamed that I would need to know something. He said, "Do you think I was happy about that? No. But I am now that I'm adult man."

He said, "Think of this. I was 15 or 16, and I was the boss of a grown man. I was the boss of a grown man who would meet with me to talk about my money and tell me—educate me on it. That's what my

parents wanted to make sure. . ." It was wealth just transferring hands.

Armando Castellano: I had to beg my dad to talk to me about money. And he still won't. My mom will, but my dad absolutely won't talk to me about the money they're spending or that they plan to spend or how they are spending it, or the decisions they are making. I think he's still embarrassed-- with his own child.

John Bloom: Have you ever asked your parents why they won't talk about it?

Armando Castellano: My mom and I talk about why my dad won't talk about it.

Pilar Gonzales: Do you think it has to do with very old customs, very old traditions?

Armando Castellano: If you want to pass your legacy you have to pass this knowledge, and he just doesn't get it, I don't think. Maybe he'll tell us one day.

Paul Paz y Miño: I know I keep thinking about saying that I hate money. When I was in high school, I was driving a 1972 Plymouth Scamp that was my great-grandmother's car, and people were making fun of me that I was not going to be like my parents, and I was going to make money but do social justice work on the side, or be a philanthropist.

So I decided I was going to work for the Stock Exchange in Philly for five years. That's what made me really hate money, because it was like throwing yourself into the core of what you imagine is the worst thing about capitalism. I came out of that going there's no way you

can put yourself through that and still care about human beings, because they seem so despicable and greedy.

Katrina Steffek: You talked about the secrets that white people learn growing up. They're such secrets that white people—and I'll speak for myself—didn't realize that I was gaining this sort of education. So it's hard to know what other people aren't getting if you are not even aware that you are being taught these skills that will help you thrive.

Eric Romann: This speaks to part of my hesitancy about getting into the world of mainstream philanthropy or becoming involved in it. I might be actually making false assumptions, but part of my sense of the rules of the world of people with money is that—if you are entering into that world and you are not a part of it—for me, coming from a middle-class background, but then also representing an organization that's working with poor folks—that part of being in that world is like paying a certain reverence and respect to people with money.

I feel one of the realities of our [society] is people don't talk about how much money they have, and that one of the ways that wealthy people stay wealthy is that nobody talks about it.

They actually just want to keep it a secret because it's in their best interests to do so. There are a lot wealthy people who probably fall into that category.

As I've gotten to thinking about philanthropy and social justice—my interest is really—including through conversations like this—creating

spaces where people can talk openly about wealth and where there is some sense of accountability and responsibility of people with wealth.

Nicole Sanchez: I work with young people from all backgrounds, some of whom are very wealthy. The thing I've learned about is the amount that is actually concealed from young people in wealthy families—the amount of information that they are not given that they really want. They want to have these conversations with their parents.

The default, the traditional response is, "Don't worry, dear, you never have to worry about this." But they are worried about it. They will come into this wealth and they will have to control it. But it's "We've got it all taken care of for you. I don't want you to worry about a thing. Go to college, go to grad school, have fun. You don't ever have to worry about anything."

But young people are smarter than that. They want to know how much, where it is, how they access it. Then, when you give them the opportunity not just to consume or save or invest, but also to give, which isn't something that parents are talking to their kids about in large numbers, that's what they are most interested in.

Paul Paz y Miño: Why we are talking about even educating people about wealth. Why are we talking about accessing wealth? Why do we think it's going to make a difference? We all have connections to organizations and people that have made other people's lives better through their generosity, and that's a positive net gain. Okay. But I think we're supposed to be talking about things a little bit deeper here.

As long as the core mentality and the culture of this society is to get ahead—because it's really all about getting ahead—that's why people have secrets. How you can get yourself ahead of the other person and that's the way it's supposed to be. Their ideal is that it shouldn't matter what your culture or your background is; if you are in America you can get ahead.

As long as that's the real paradigm and culture, is there any further discussion we can have about really making change until that's different? My logical flowchart always leads to revolution. But don't forget, I am a pacifist.

Part 3

Pilar Gonzales: How are folks whose children stand to inherit something going to tell their children that they will have something coming to them? And when do you do that? When do you let them know about that difference between rich and wealthy?

Rose Feerick: On one level, I'm here representing the organization I work for. And we self-identify as wealthy, Christian people. Depending on who you are, that's either a really wonderful thing or I just said three bad words.

My kids go to a very wealthy, Catholic school in Atherton. They go there because their father is a teacher at the high school. He gets immediate half-off the tuition because he's a teacher. And then my parents pay an additional \$5,000 a year per kid. And then we still,

each of us, pay a pretty substantial amount of money. And still, that's a stretch for us.

This is a source of a big problem for me for a number of reasons. Here's an example. At the school they have a uniform recycling program, which I think is fantastic. A lot of my kids' clothes are from there, because I feel like we should absolutely be recycling these clothes. But we're one of the few families who take clothes from there. For me, there's no shame there. That's about recycling, and that's a great thing. I think it's great.

But people see us differently. They know that we're a divorced family. I sometimes get the impression that people feel sorry for us.

Here's another example. I'm a wealthy, Christian person, but I show up in Atherton driving my '95 Toyota Camry, and we stick out amidst the Cadillac Escalades. There's no way I'd say a Toyota Camry is a crappy car, but in that context?

I still know that we're rich people in this world. I know that; and, yet, in the context of my children's school, I feel like everybody is looking at us like we're poor. No way are we poor people.

So I'm showing up with our recycled uniforms and our Toyota Camry, which are whatever they are in that context, feeling like we're rich. But my children's dad feels like we don't have any money. He's a teacher and he's comparing himself to people in Atherton. The question for me is: What do I tell my kids?

The other reality, my reality of my family of origin, is just the denial around wealth. I probably have the least amount of money in the bank and yet I'm one of the only ones saying we're rich.

So it seems to me that there is just a lot of craziness around this. For me, the healthiest thing to do is show up and say, "I'm a rich, white, Christian person." And that is the truth with all of those things.

The other craziness for me in this whole money conversation is the faith piece, because that shifts how I understand a lot of these things. You mentioned desire. There's a huge thing there of how I understand what desire is for, and it's very much informed by my faith. It makes me ask questions like, "how much do I keep for myself?" But then there is the way that my kids' Catholic school works with money and faith. It drives me crazy because it feels so hypocritical.

One of the things I haven't yet found a way to do is to show up in this community, as me, and say, "Look, let's just own it, that we're not living this stuff. We're showing up here with all of our fancy cars, and we're thinking ourselves as good Catholics. I'm sorry, but the Catholic Church had something to say about social justice, and this ain't it."

What do I do with my kids? I try and just tell the truth as best I can. I tell them, "Your grandparents give us this much money for each of you to go to this school, and this is how it works." They have little bank accounts with three categories—share, spend, save. And we talk about it that way. We talk about the fact that when our lives fell on hard times during the divorce, people shared with us. And so, I tell

them we share with other people. But then there is also what their school community tells them and what their father tells them. It's very tricky.

And it's very hard for, at times, to stay grounded in what is true, and the places where I feel I am working with money in a way that feels connected to my spirit and how I'm working with money in ways that feels disconnected from my own deeper truths.

Armando Castellano: In terms of talking about wealth, I am really honest with my parents about that too, and try to talk to them about money. But it's new for me, because all the money is new for me too. I try not to worry about it, but it is worrisome. And then I learn from people, like the people at this table, and from other children who grew up with wealth, what their journeys were, and try to copy those models.

But, the denial around money and people complaining they don't have enough too, that totally happens. And I know that it's the beginning of a journey for my sister and I that I've already gone through it with other people in my family. I'm sorry, multimillion-dollar house, many cars; you live in the most expensive place in the Bay Area; you're not going to complain to me about money. I just can't listen—and it's really affected our relationship, but it made us both reflect on who we are too.

Nicole Sanchez: I wonder often about the luxury of being environmentally conscious in our consumption, especially the experience between the two generations. When I first became a vegetarian, my parents said, "But we've worked so hard to put a steak on the table. How could you not

do that," and then me explaining what becomes this hoity-toity kind of—my kids are vegetarian.

My kids don't eat McDonald's, and they don't watch a lot of TV. It's a big cultural shift in my family. Yeah, I could be perceived as becoming white, as becoming too big for my britches, as becoming—you worry about everything when: "You should be buying brand-new clothes for your kids; I don't care if they came from Wal-Mart, but these kids need brand-new patent leather shoes every Easter."

That's been a hard thing around consumption to explain the difference in generations as we have more privilege, as I'm more privileged than my parents were, and my kids will be more privileged than I am around wealth. I hope they continue on that path of less consumption and being able to draw the line, and not feeling that if they have money they have to spend it immediately.

How do each of you decide, "Okay, that's enough, I'll never buy a car over X-amount of dollars"? That's something I'm curious about.

Paul Paz y Miño: I was just going to say I'm irresponsible about it. I have a list of things in my head that are unquestionable. I have these things in my mind that it's not a question of money. That's just something from my life that I want and will do. But the problem is you make these sort of games with yourself: "Well, I found a way to get that thing for free, or almost free, with a rebate or whatever, so that means I can do this with that." But I just do it haphazardly, and I think that's the way most people—that's why the average credit card debt in the country is some absurd amount.

All they want you to do, constantly, 24/7, is buy their stuff. "We don't care if you have the means or not. Don't worry. We'll take care of it. Zero percent down. You can have bad credit! You can have no credit! You can be in prison. We don't care." So they feed on that.

[For this portion of the conversation, we turned to questions written by the participants. These questions were put into a basket through the day, then drawn at random and read as points of departure—ed.]

Armando Castellano: How do we begin to understand the brainwashing we have received about money, so that we can engage in a more authentic relationship with it and with ourselves? It's probably different for each of us. To start: The more you have, the better a person you are.

Pilar Gonzales: I didn't know that money could be bad until I met people with wealth. I grew up understanding that money was necessary. It's good. It's good to earn it. It's a good thing when you save it. It's good when you give it away. So that was my brainwashing. Do you see what I'm saying? I didn't know that there was another brainwashing going on.

Eric Romann: What was that other brainwashing?

Pilar Gonzales: Oh, that money can be bad, and it's evil, and it isolates me if I have money: I need to get it away from me, or it rules the world, or people hate it. That's another type of brainwashing.

CJ Callen: Brainwashing is that you don't talk about it. Because, if so much is about your identity, and your self-worth is tied to that, then you feel

very exposed if you start attaching numbers, like how much you make. No one talks about how much you have; that kind of thing is such a taboo; it's so deep; and how do we begin to unpack it and change it?

Paul Paz y Miño: It forms your identity and you are valued by how much you have in this culture. Whether that's brainwashing or true, it's true that people do it. The more you have, that it should be the main goal of your professional career, in most people's eyes, is to make more of it. And there can never be enough: that's another one. You can never have enough.

Eric Romann: Just very obviously the classic American myth that people have earned what they have, and that we're playing on an equal playing field. They're totally entitled to it. And those who didn't, it's because they didn't get what someone else got in terms of—or they didn't work as hard, or they're not as smart, or whatever it is.

Nicole Sanchez: The other brainwashing part of that is that anybody can and should be able to pull themselves up to another level. We're very eager to hear to those success stories and don't pay attention to the statistics of the many who didn't for every one of those people who did. And we should somehow look to that as the beacon as opposed to all these people who got lost along the way and are living in poverty.

Rose Feerick: From a faith perspective, in the Christian faith, that wealth is a blessing from God, that wealthy means to be blessed by God, to be rich.

Eric Romann: I'm not Christian, but I always thought that the Christian ethic is that the love of money is the root of all evil.

Nicole Sanchez: Also, it's easier for a camel to walk through the eye of a needle than a rich man to get into heaven.

Pilar Gonzales: I'm focusing also on the words "a more authentic relationship with money." I don't know if that's ever going to happen. Because rich and wealthy people can dress down and look like they're in a different class, and, poor people dress up, as long as they can borrow the right clothes and stuff—you have to if you want to look a different class, whether you're applying for a job, or going out to visit somebody, or just going out for the day, so you don't have to put on your second-hand clothes. We both masquerade. We both masquerade as soon as we go out the door. For the most part, it's a big old drag queen show. We're in drag all the time to protect whether we're poor or rich.

When I call myself a wealthy woman of color. I'm not wealthy in that respect, but I'm wealthy. There's no doubt about it. I'm sitting here speaking English to you. But it's interesting, because then people with wealth will ask me about my wealth. When I don't come up with a list of assets and all this stuff, they go, "So tell me again. Why do you consider yourself a person of wealth?" I am wealthy. There's no doubt about the privilege that I get to experience. And it blows rich people's minds, because I don't look like their concept of wealth.

CJ Callen: If we did engage in a more authentic relationship with money, it would be kind of taking away some of its power in some way, or making it less important in some ways. And I think that's very

challenging to people. So many people, their whole identity is tied up with money. So to renegotiate that relationship to make it more authentic can be very threatening to people, because they've based their whole lives and sense of self-worth on the quest for money, the hoarding of money, everything that has to do with money.

Paul Paz y Miño: In broad-scale, it goes to how people identify themselves nationally. They think of this country as a country of wealth that has higher ideals. We've been blessed with all these natural resources which we squandered and now really don't have or make use of. As a society, we're unbelievably in debt, and probably will never get out, and may actually be falling because of it. So that authentic discussion about money on a societal scale, it could be pretty devastating for us as a culture.

Eric Romann: There's no honest conversation about the level of poverty in this country. There's no honest conversation about the level of debt that people are in. There's no honest conversation about the level of—well, all of those things, or how many are getting laid off each month.

Nicole Sanchez: One problem that's blocking us from an authentic conversation is that we don't necessarily really know what we're asking for. I think we haven't been clear about—we know we want more for the people at the bottom. People shouldn't be living in poverty. That's wrong. How far out of poverty should the average person have the right to be? How much should they actually have a right to have? And is there a cap on the top and how much you can actually accumulate? Are we talking about redistribution of resources? Are we talking about reparations for things that have happened that have created these

systemic problems? We haven't, as a movement, put together a plan for what the alternate system is going to look like.

Pilar Gonzales: But to have authenticity, if you went into my community and used that word, damn it, people would laugh at you. But if they said, "Let's all get together and tell the truth about money," that would be different. That sounds different. They need to step forward and tell us the truth that they know about money to have that authenticity.

CJ Callen: It occurred to me that, for me, you start with authenticity, with truth-telling; and it could just be something as simple as just starting to break the myths, this whole thing around class mobility in America, which I think has become a proxy for justice in some ways. This impedes our ability to have real conversations about change.

Nicole Sanchez: In terms of really breaking the paradigm of how we relate to money, and how quiet we are about it, and how much we hide, you start to build it into one of those things that you describe about yourself. So you say, "Hi. My name is Nicole. I'm 33-years-old. I have two kids. I'm Chicana. I have about \$500 in my bank account right now," and then you just keep going, "I went to Stanford. I'll get paid in another week, and I can't wait. I don't have a savings," and if you really wanted to push it, "How much is in your account, John? How much is in your checking account today?"

Rose Feerick: When this question was first asked, the thing that immediately flashed into my mind was how do we undo the brainwashing? So, really, I'm thinking about my own journey with money. The thing that immediately flashed, because it's been part of my experience, was

we need to go into a deep depression. Because, for me, it has been in the place of that, standing in the shadows of my own inner being that I have learned how to see.

So when I described at the beginning the stuff that I see that people from my community don't see, that is the fruit of letting my psyche be unraveled. Again, I'm speaking from my position. It's like I need to let my life fall apart so I can see all the lies that are there. And then when you asked, "Who benefits from us not having the conversation," the thing that immediately flashed is, "Nobody. Nobody!"

On the individual level, I feel like one of the myths that I certainly grew up with around money was that I need to be financially responsible and independent. And, of course, that's never been the reality of my life. But it wasn't really—for me, the journey through life falling apart is when I really understood why a mutually interdependent community is not optional. It's because I need other human beings, and they need me. But I grew up with a very individualistic world view, and it wasn't until life fell apart that I understood.

Parts 4 and 5

John Bloom: Here is a short exercise I use when I am working with groups on money topics. The first step is to slowly but surely, just think of all of your financial transactions, every place where money touches your life in a day, in a month, and imagine it away. Then see and feel what is left at that moment. It's not an easy thing to do, because money is far more prevalent in our lives than we care to think about. The

second part, after you've really spent time with the first is to invite the money back. If you pay attention to your consciousness, your perspective on the money may have changed. It may not seem so powerful and important.

Pilar Gonzales: That made me sad. I saw myself again poor with my grandparents, because my grandparents raised me. They were farm workers, and it just...I don't want to be poor again. That's just real clear. Not that kind of poor. Not that kind of poor. It's pretty scary.

Paul Paz y Miño: I think that's just a tremendously useful exercise to do if we are going to enlist support from the people who have access to wealth to help make things change. The first thing you have to say is, "I'm participating in a project the goal of which is to take away from me a lot of what I have now. And if I'm not ready to do that, I can't really be part of it." So you have to be able to envision that you could survive it. I remember being with an organization where a lot of the board members really weren't comfortable, when you got down to the heart of it, that the goal was essentially to change the structure, and it was going to—it was threatening to them. If they are going to get to that point, that imagination is a great exercise to help them do it, because otherwise they're not really going to be able to help make a difference.

Pilar Gonzales: There've been several people who've really identified their cross-class relationships and cross-race relationships with their partners. Several of you have stated that. I'm going to confess that I treated this person in a very racist manner in what I said. And I hope you'll be outraged,

and maybe you'll agree. I don't know. But we're working on it and we're talking about it.

He's out East. His first name's Dave, and he's a good friend, except that he's out East. He's a white man. He's my age range. He's like 56–58, a single man. I wanted him to come out here to see me. And he said, "Well, I can't afford it." I said, "What do you mean you can't afford it?" And he says, "I—you know how much I make." And he is extremely revealing with his accounts, I mean, how much he makes. He says, "You know I can't do it. I can't afford it."

Then I felt hurt, and I said to him, "How dare you?" And he said, "What is it?" "You don't get to be poor. You're a white person. You have—you don't"—what'd I say? "You don't get to be poor. You have more privilege than me. People will hire you. You get to earn more," I said this, "You get to earn more money than me. How dare you pretend to be poor? Now, you buy that ticket."

But the point is that I pulled that on him. I had never said it before, but I assure you, I must've thought it before. I feel bad remembering it. He felt really hurt, and he says, "Could we please talk about this?" He goes, "I'm not pretending to be poor. I'm pretending I have a budget, and I'm pretending this is how much I make. Okay? Look, this really is my reality. If I had the money, I would get on a plane and come and see you."

This is what's interesting. Then I said, "Well, why can't you go into debt? Why can't you get the ticket? Just charge it." And he says, "I would rather pay cash. I was in debt for all the young years of my

life." He said, "I'm finally out of debt, and I really want you to support me in that." He actually said that, damn it.

I sincerely felt white people don't get to not make money. They get the jobs I don't get. They get higher pay. They get chosen over me. So why do they get to do that? Well, they have a reality, too, an economic reality.

Nicole Sanchez: I'm still sad for the things that I said to my wealthy white boyfriend in college. I'm still embarrassed. There were times when the alarm would go off, and he'd be like, "You have to get up and go to work," and I'd be like, "@%*\$ you, because I know you're going to stay in bed for another three hours." And then he'd say, "What? Why are you mad at me?" And I'd say, "Because you get to stay in bed for another three hours and I've got to go work." And I loved him. Why would I say something like that to him? I don't know.

Paul Paz y Miño: A lot of my friends from high school, you know, I'm still very close with. And they came from wealthy families. And one of my friends is a successful lawyer, and he and his wife just bought this beautiful, great house. But his wife complains constantly about the house. I mean, I would die to live in this house.

I flew across country to go see Phil Collins in Philadelphia, and wanted him to meet me there from D.C., and he said they couldn't afford to do it because they had just bought this house and all this stuff. And he's very worried and very planning, and it's not in his budget.

So his wife complains about them not having the greatest house, and they do have the greatest house. My friend, who makes all this money, and will never, ever have to worry about money for the rest of his life and has been my closest friend for 20 years, can't do that. And I was even considering paying for his ticket, and the ticket was 200 bucks, because it was a front row, you know, scalped ticket, whatever. So after all these years, I still can't make that connect with my closest friend.

There was a time when we, with another friend of mine who comes from a similar economic background and is an activist, were living in Washington, DC. He wanted to move out to a better place. He and I talked, and we said, "Well, why don't we just live in a place that costs more, but our friend can pay more rent, because he makes more money. He's a lawyer." He responded, "That's an unjust, thing for you to ask, because it's about fairness." That's when I started asking, "What's fair about?"

Pilar Gonzales: What I found for myself is that whenever something didn't go the way I wanted it to in my closest relationships there's no bigger card than the race, class, religion card. There's nothing else. You can't respond to it. So then I win. That's part of flipping the privilege of being poor and brown. You go, "Okay, well, I'm poorer and browner than you." You can't respond to it, especially if somebody's a conscientious white person who is into social justice. It's going to crush them. I say this to reveal the underside of using race and class status to make a point that we want; it's not just wealthy people that do it.

I'm trying to move forward from that. I catch myself really using it in a power struggle, power dynamics, looking, and seeking an authentic relationship. This is part of that mind I keep that allows me to act ethically in my public life; and I completely act out in my private life.

Eric Romann: I think that private life and how it plays out in public life is complicated in terms of whether it's ethical behavior or not. For example, people that have been treated unfairly have a right to be angry when interacting with people who think that the system is fair. It's part of the reality of the system we live in, that there's understandable anger from people who have been treated unfairly on the basis of their race or class or other—or of gender or other identities that—because our system claims to be fair. It's not, and people are on the short end of it.

Katrina Steffek: I would like to hear from lots of people about how their faith, religion, spirituality, etc. reinforces or bumps up against their feelings about money.

Paul Paz y Miño: The lessons of my faith have more to do with attachment, which I identify as money and things as well. So my teaching is to try to move as far away as possible from focusing on those, the illusion of attachment to things that are transient, and that's money and everything else associated with it.

My faith also encourages a percentage to charity, too, and I personally look at the volunteer work that I do and equate that monetarily. So I may not write the check at the end of the year that goes to the percentage of whatever I made, but I feel like I always exceed what it

is the faith suggests that I do. One of the five pillars of Islam is that you're supposed to do this.

So, more than anything, I think my faith, in a way, reinforces the idea that money is evil, because it's part of this illusion that's not going to last. And so you should be focusing on the things in life that are real, which are the human beings, the love, the compassion, the relationships, you know, and not things like money. And it does help when it comes to the imagining without money, because you realize how little you really need to truly be happy and wise and live life. So it bumps up against the society's teaching about what you need in order to be happy in this world.

Nicole Sanchez: I think about this a lot as someone who was raised Catholic and would really, really, really like to be Catholic again, but stuff just keeps happening. I'm just about ready to get back in there, and then the pope says something about Islam.

I really was raised with, "It's easier for a camel to get through the eye of a needle than a rich man to get into heaven." That was part of the, "It's okay that we don't have money, because this is—we're actually living a more—we're living closer to God." You know, the poorer you are, the closer you are to God. And in Catholicism, there are whole strains of people who denounced all material possessions, and they live in a Spartan lifestyle.

But the head of our church lives in a palace. And I go, you know, he's got these robes that are inlaid with gold, and he's got jewels and artwork and all this stuff. And I'm like, "How do I tell my kids that's

what we are, when what I want them to be is somewhere in between that and the guy living in a room in a—flogging himself, with nothing around him?" Like somewhere in between that and that is what I want us to be.

And I just love Jesus and who He was and like the most awesome role model. Somewhere He got lost. Somewhere what He was and what He was trying to do just got lost in this whole reality of how Catholicism is laid out for us today, and that's really hard, I think. That's hard for me, and my husband, who was also raised Catholic. We talk about it a lot.

Rose Feerick: At this stage, I think religion and money are so closely tied together, for obvious reasons. There have been several times today when I've thought of the phrase, which I think of a lot, that money is essentially a sacrament. I'm coming from a Catholic framework, and sacrament meaning something physical that expresses a deeper, mystical truth.

I think about money as a sacrament of my relationship with other people. It's that physical thing that connects me with other people, and I feel like it has the potential to be that sacred bond that connects me. So that's why it matters. It's just a symbol for how we are connected. It's not real in itself, but the connection is.

John Bloom: I guess I have two threads. One is, having been raised in a Jewish family, generosity was just everywhere. But even where there wasn't as much money, with my grandparents' generation—they were immigrants—there was still a lot of generosity. My grandfather was always making things for us.

The other thread is more from the spiritual practice side. I see money as an expression of development of human consciousness. It's nothing more than what we created it to be, for all that comes with that, the beauty, and, I would say, the beast of it, as well. And so it's a language in the same way art and music are expressions of consciousness. Of course, there are different and subtle qualities of money.

Value, for example, is a totally spiritual thing. When you purchase a piece of furniture, for example, value comes into being during a transaction. Then after the purchase, it disappears. When you go to resell the furniture, value comes back again through the transaction—but probably different than the first time.

There is this whole other world that accompanies transactions, which I believe is directly related to spirit and consciousness. This enlivens the movement of the money as it touches lives. And it's really where—to me, it's where it touches the lives and makes things possible. That's the beauty side. And there's a shadow side to that as well.

CJ Callen: I grew up in a household where my mother said, for about 18 years, that she was going to take us to church and never managed to get us there. That was okay because I saw some of the churchgoing people, and they weren't always the best people. What my mother did do is that when we had milk and someone needed milk, even if she didn't have enough, she would go and share. And I watched that, and I watched the way she behaved, and so I started to be able to separate

spirituality from religion in a major way, because I just saw so much hypocrisy.

It would be hard for me to ever probably be part of any kind of organized religion. And yet the spirituality I've been able to extract through my values is an important thing that keeps me having a more balanced relationship with money. I think they're so intertwined that I just love this question. I think it's the one thing that we don't often talk about in these conversations as we try to think about what might shift things. How can we be honest about that spirituality, not get caught up in a whirlwind argument about whether we're talking about religion, but really get to the core of what it means in terms of those values that can really start to fuel a different kind of society where it's not all about just being over the other guy at all costs, but about something else, having a shared vision of it.

Pilar Gonzales:

I, too, am a recovering Catholic. I left the church between—I was between 13 and 14 years of age. And I had a very specific situation happen to me. My grandma and I would have to walk a pretty good distance to get to the closest church we could go to worship. She was a very devout Catholic. My grandfather was not, at all, and didn't believe in organized religion in any way. He, of course, was the Native American person in our family. My grandma was not. And they just fought over that religious viewpoint all the time—that's what I saw.

So I'd go to church, it was a white church. It was all white people, a white priest. And I would hear and absorb from catechism about being generous and tithing and all that kind of stuff. So it was during

a period of time when my grandfather was dying of cancer. There was no hospice or anything. My grandpa was at home. We bathed him. We'd get him to the bathroom, do everything we had to do, carry him in our arms. And there was no food in the house. So I just started walking down that long dirt road, because I was going to go to the church and ask for help. It made sense to me.

I'd see all these baskets with money, and I said, "God, they're going to help us. They will give me some money so I can get food for my family." So I walked down that road, didn't ask permission, because it was like a big deal. I was going against my grandparents' word. I knew they were going to be worried. We had no phone. We didn't have running water.

I go to the church. Go up to the rectory, I guess it's called, and knock on the door. And somebody answers, and they go get the priest for me. And he says, "Yes," you know, of course, calls me "my child." He says, "Yes." I remember this so well. I said, "You have to come. Please come and help us. My grandparents, we have no food in the house. I don't know what to do. My grandpa's dying. Please, please, somebody, please, someone's got to help us." And he told me, "Just take a deep breath, just calm down." And he says, "The Lord helps those who help themselves."

I didn't understand his response, so I said to him, "So you're not going to give me any money to go get food." He just smiled at me and put his hands on my shoulder, and I just started to get hysterical. I got absolutely hysterical in front of him—as little as I was. I'm sure I scared the crap out of him. And I just let out, "I will never step into a

church again, if this is how you treat people who've been loyal to you." And I left. I think I went to a neighbor and borrowed money. But I found money somehow and went and got some food for my grandma and grandpa. And I didn't step into a church until literally 30 years later or something.

I felt very clear that I was atheist. I mean, I felt really clear that I couldn't believe or understand what was out there. Nor do I see that religion or spirituality is why I'm a good person. To me those are separate things. My values come out of people who need things. Or I think that that organic impulse to want to help or be generous does not come from a church, and it doesn't come from a white person, and it doesn't come from anybody else. It's inside me.

But I've recently at least been able to admit that there's a universe and something bigger than me that allows me to respond to this calling to want to work in the field of philanthropy. But it took me a lot of years. I really separated the issue of money, need, providing, all those things, away from the church, and, yeah—yeah, it's been a painful one, and caused my family incredible—I took some good beatings because I would not get dressed and go to church the very following Sunday.

John Bloom: I am part of a system of privilege simply by birth. The system we currently live in is basically discriminatory in its activity and its structure. Yet, I don't want to buy into that or judge others in a similar situation; I want to transform it. Others need to be part of it for equity's sake. It's an unusual kind of challenge, because I'm not operating against something, but rather within it. I think change will

only happen by including more voices and realities in the system. That is at least one approach.

I have been very excited about this conversation coming and mention it as upcoming. About two or three months ago, I said we're forming this idea of conversation on money, race, and class. And the person looked at me and said, "Why are you giving money raising classes?" I thought it was pretty hysterical. I said, "no, money, race, and class." I thought I'd better be really clear on how I say this next time. I told another person that we're doing this conversation on money, race, and class. Guess what they said? "You guys are doing money-raising classes?" And all of a sudden I started realizing people didn't want to hear that we were holding this conversation.

Armando Castellano: Maybe from the white perspective you're not used to talking about race with anybody, because white people generally don't talk about race. My wife doesn't talk about race. It confuses her when I do. With all my colored friends, we talk about our skin color. I mean, with the people she talks to, why would she talk about somebody's race or somebody's color—she doesn't understand why we do that. I'm not expecting that from her. Nobody's expecting her to start talking about race.

[As part the proceedings of the day, participants wrote questions on cards as they came up for them. The following section is composed of the questions that did not get read during the day. We knew that we would not get to discuss all of them, but the questions themselves carry meaning and are stimulating. We went around the room each picking a question and reading aloud.—ed.]

I wonder if most progressive wealthy folks are willing to sacrifice their own wealth and power to make room for poor folks to move up. Perhaps the idea of justice sounds better in theory. Thoughts?

In our competitive, anything goes in the quest for wealth culture, how do we begin to bring more balance into this equation? What might be the role of spirituality in this?"

How can those without maintain empathy for those who have, so that we can build cross-class alliances?

What are my personal and work-related experiences concerning the topic of transforming money?

Is true democracy compatible with wealth or capitalism?

What guiding principles, social conditions or isms need to be acknowledged in order to start talking?

How can we better make the case for the interrelationship of money, race and class?

What are the rewards and costs of talking about money?

What kind of leadership would enhance the conversation and inspire others to join?

What if someone likes the money system we have but feels there are other factors that impact how money is used? How do we invite them to the table?

Is it fair and justified to say that I agree that I have to transform how I relate or work with money? If not, why not? If so, how?

What would make me feel invited to talk openly about my experience with money or my community's experience?

What would keep me coming back, and not have it feel like a privileged contemplation or self-indulgent, over-intellectualized exercise for academics?

Part 6— Reflections and Closing

John Bloom: By way of a reflection, I'm just both challenged and moved by—I don't know how else to name it—except how much and how capable this group is of holding pain. I think we experience much of it out in the world, and here we are able to hold it and rise above it.

Nicole Sanchez: There's just so few of us, you know, that are thinking about these things. It's not actually true, we just need to find each other more often and give each other hope more often. I'm always so struck by how differently people react to the same thing I heard. They have a completely different reaction that I never saw coming. And I just love that feeling, as much as it sometimes makes me uncomfortable. I love that feeling of hearing something I never would have considered, had I not been here today.

Paul Paz y Miño: I don't want to miss the opportunity to say how grateful I am to be here and honored to be part of it, and also just grateful in general that I can afford to be here. You know, if I'm not working today, I'll still eat, and that's great wealth. I also wanted to kind of echo that about what you said, Nicole, about perspective and how people react, and if I made any jokes or said anything that in some way could have hurt anybody here, I really apologize for it. Not that I think that I did, and

I know it's kind of weird to make a generic apology for something you don't know specifically. We just got a tiny fraction of some of our realities and lives. And I can't possibly know—like, when I first met Pilar and we had this discussion about God and religion, I never knew that story about her grandparents. And knowing that one little snippet changes everything about talking to somebody about things like this.

Armando Castellano: I was thinking that I've been trying to have this authentic conversation about race and money for a long time, since my parents came into money. And so this is the best one by far about it, and I've had many attempts completely fail. So I'm eternally grateful for today and the conversation.

Rose Feerick: I've been through a lot of shifts this past summer in my personal life, and I feel like I've been trying to resurface in terms of this work that I do, that's connected to the money, and having a hard time reconnecting with the energy around it for me. Like, for the first time ever it has felt, recently, like just a job. But it was really good for me to be here today, so it helped me to remember why it's not just a job. I'm a little embarrassed that I had forgotten, but I've been in one of those spaces where I needed some reenergizing and re-inspiring, and I'm grateful for your spirits, which have helped me to connect with that.

CJ Callen: I was just thinking of just how wonderful that we are all so odd, how odd we are in coming together, and dare I say courageous, with a bunch of strangers and talking about our personal lives. It's truly bizarre. But what makes it even better and more strange, is that we're talking about money, race, and class, which is a really complex set of

issues in a culture that wants sound bites. And that's really intriguing to me about how you start to shift the culture to where people are willing to deal with the messiness, the nuances, and the complexities in a healthy way. I think that's where you start making change.

Pilar Gonzales: I am grateful to have the time to luxuriate in others stories and to explore my own feelings. I really thoroughly enjoyed getting to know some people better, the people around this table that I absolutely love and respect. I didn't know why yet. I just felt it intuitively. And then as I hear them speak and I see how they act with such respect for others, it just gives me great hope.

Eric Romann: What's been powerful to me is that as a very rich subject, it's obviously also very challenging. A lot of us haven't had the opportunity to be in conversations like this, and I think one of the things that was most valuable to me was just the amount of risk taking and vulnerability that people brought into the room, sharing personal stories and each of our own unique personal challenges that have shaped the way that we think and feel about this and act in the world. So thank you all for that, for the courage to do that, and I feel like that, for me, has been sort of the greatest source of learning today.

Katrina Steffek: Thanks for co-creating in a space where I felt safe, where I can say things that I haven't said in a group before, and for your stories, because I know they're going to stay with me.

END