

WHO

how much & why

A Day-long Collaborative Conversation on **Identity, Consumption, and Economic Citizenship**

Wednesday, September 26, 2007, 9am-4:30pm
RSF Social Finance, Presidio, San Francisco

Conceived by:

John Bloom, Director, Organizational Culture, RSF Social Finance
Pilar Gonzales, Advisor to Nonprofit Executives and Philanthropists
Katrina Behrend Steffek, Manager, Organizational Culture, RSF Social Finance

Facilitated by:

Yolanda Alindor, Change Weavers

Invitation to Conversation

“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.”

—Margaret Wheatley, 2002

Purpose

To bring people together in conversation, to listen to and speak about the experience of ourselves and each other through the lenses of abundance and scarcity; to invite understanding of one another’s perspectives; to invite and encourage more voices on the issues of identity, consumption, and economic citizenship.

Intention

By using the medium of conversation, we will gather individual and collaborative wisdom. With participants’ permission, the conversation will be recorded as a valuable resource from which transcripts and further conversation can develop.

While this is the second small gathering to focus on the broad issues of money, race, and class in our economy, there is no expectation of an ongoing commitment to anything beyond your interest and to the value of the conversation.

Inquiry

This conversation is a collaborative inquiry with focus on the issues of our identity, consumption, and economic citizenship. How do our perspectives on, practices of, and biases within abundance and scarcity govern our actions and relationships?

We will explore how each of us views these topics in the conditions of daily life towards understanding perspectives on **enough-ness**. How do we decide how much is enough for ourselves? Who gets to decide how much is enough for others? According to what or whose rules?

The group can define or change the scope and content of the day's topic. We'll also collect questions throughout the day for more exploration and reflection. However, the following questions are intended as a starting point for the inquiry.

Sample questions ...

- How does each of us understand the needs and desires that affect our economic lives? What are the origins of those needs and desires?
- What is the connection between who we are and what our economic needs are?
- How do race, class, and gender affect the experience and perspective of abundance, scarcity and enough-ness in our lives?
- As a member of a culture in which individuals or the community have been wronged or marginalized, or prepared for privilege or greatness, does the world owe us anything? How does that attitude contribute to my experience and/or perspective of abundance, scarcity and enough-ness? Where does such an expectation like that originate in us?
- Do the conflicting consumer media messages—to buy more, buy less, help the economy, save the earth—have an impact on race, class, and gender perception and politics?
- What are our assumptions about abundance, scarcity, and enough-ness?

Outcomes

To document a reflective process as part of the gathering; to harvest insights for ourselves and for the benefit of others; to consider who else may contribute to and benefit from further participation.

We would hope this quality of inquiry brings about insights that will deepen relationships, widen the circle of participants, and inspire other conversations.

A Thread

The exploratory conversation follows *An Exploratory Conversation on Money, Race and Class* held in September of 2006. The edited transcript of that conversation is available online at www.reimagineconomy.org, the website of the Transforming Money Collaborative. The text can be found under the section, Initiatives, and is part of a thread of conversation to which we are inviting your participation. While the topic of this conversation has a different focus, we welcome the realities of race, class, gender, spirit, or religion (among others) into the conversation as they are a living part of economic life.

RSF Social Finance is committed to transforming the way the world works with money. Our experience has been that financial transactions are one avenue into understanding how people practice their values, make their choices, and engage in the physical world to meet their own and others' needs. Money can hurt or heal, follow a path of greed or compassion. RSF values the healing. By serving as host for these conversations, some of the deeper social and cultural issues, for which money is a bellwether, can be spoken about, brought to the surface and made a more conscious part of decisions both financial and social. Understanding the complexity of our economic life is useless without understanding all the human issues at work in it.

Conversation

Participant list

Yolanda Alindor, Change Weavers, *Facilitator*
John Bloom, RSF Social Finance
CJ Callen, Changemakers
Rose Feerick, Harvest Time
Roy Gesley, Kaiser Hospice, East Bay Region
Pilar Gonzales, Advisor to Nonprofit Executives and Philanthropists
Richard Howell, Wire on Fire
Priscilla Hung, GIFT & Grassroots Fundraising Journal
Esther Park, RSF Social Finance
Katrina Steffek, RSF Social Finance

[This transcript has been read and approved by all participants in the conversation, and each of the participants retains full rights of use. General use copyright: RSF Social Finance ©2008.]

John: My official title is Director of Organizational Culture here at RSF Social Finance, but that's not why I'm here. I'm here actually as an individual, as a human being just like everyone else here, who is, I would say on a path of inquiry into how we can begin to change the world to make it a more just place, bring economic awareness, and bring health to the world. One of our approaches to that is through conversation and the feeling that when people come together and come into deep conversation, something changes. I change. Maybe others will change, and as a consequence, the others that we work with outside of here also begin to change over the dialogue.

I wanted to introduce our planning team, which is myself, Katrina, Pilar, and Yolanda, who graciously agreed to join and to do two things. One is to help facilitate the conversation and move it along, and by absence, allow the three of us who have planned for the last month to step out of facilitator role and actually move more into a participant role. Much appreciation for your willingness to do that, although we have also said that we would like to invite your voice into the conversation where it's appropriate, and we will just work with that as well.

Yolanda: We'll start off by making sure that everybody has some of our planning group's thinking about what we hope to accomplish today and some guiding principals for the day. We want to hear from each

of you something about your life as framed by one or more of the words: abundance, scarcity, money, and consumption. Then, we would like to give you an opportunity to check back in after that and share whatever thoughts from break you would like to share with the group. Following that, we will move onto the topics of inequity and privilege.

Pilar: As you may know, we have had one other conversation, which was last year. Actually, the journey to this place and time started before even last year's conversation, resulting out of Transforming Money Collaborative gatherings.

Participants from there brought questions and reflections back to a conference call. Out of that it became even more distilled. I ended up coming to the planning table with Katrina and John by invitation, and we started ruminating and talking, and then decided that there was more to explore here outside of the gatherings that we were having. We would start by bringing a diversity of people to the table and inviting their input. The format was really interesting. We really discussed at length what format it would take, the form of conversation.

John: As we were thinking through the title of the day, we wrestled back and forth with how to bring more focus to Who, How Much, & Why. Two words and a phrase just kept coming up—identity, consumption, and economic citizenship. We felt that they're very deep topics, and there's quite a lot of material about them. We also felt that we should try to have some working definitions, so that we didn't argue over the definitions of the words.

Economic citizenship recognizes the paradigm shift in the concept of how we stand as citizens in relationship to others, even beyond what is determined by the laws of the land. Out of relationships, we can guide our economic life, and we don't need a government to tell us how to do that. At least that is an assumption I am making, and at least it's a start.

Yolanda: By the end of the day, we hope that we will all have stepped out a bit from our comfort zones that we've let the walls between us down a little. That we've made connections and had "ah-ha" moments, and that we find our time together as valuable, and that we each feel like a different person than when we walked in.

Some guiding principals:

- We make our assumptions transparent. I think that this is something that we will need to help each other with.
- We explore concepts through a process that builds rather than taking apart—dialogue and conversation, not discussion.
- We dialogue in a way that encompasses the personal, the individual, as well as the political and societal.
- We hold each other in kindness throughout the day.

We have a couple of tools that our very thoughtful planning group has opted to make available to you. One of the tools is this basket. I encourage you to use the cards for questions, specifically for questions that arise that may be a little bit tangential to what we're talking about, or that you want to make sure we can at least note at some point in time.

The second tool for the day is that we have two individuals who have volunteered to help us by serving as safe harbors. Because we feel that the issues and concepts and topics for today have a level of depth and can get to the core of what's important to us, that there may be moments that we would like to have a one-on-one with somebody to discuss a little further, to do a reality check, to reframe, to vent, whatever. Pilar and John have graciously agreed to be our safe harbors today, so that any point in time you would like to avail yourself to their listening ear and kind hearts, you are welcome to do that.

I personally am looking forward to this. Again, as you can see on the agenda, we are looking at sharing our personal stories, and framing them with one or more of these words: Abundance, scarcity, money, and consumption.

I will start to set the tone. Yolanda Alindor. I am one of two children. All four of us, my parents, my brother and I all live here in the Bay area. My parents and my brother were born in Peru. I was born here in California. Our story is an immigrant story of my birth family. That is to my mind very much related to the concepts of abundance and scarcity. My brother went through the immigration experience with my parents, so he has the fame in our family of being the child of scarcity. They came to the United States. They went through college

together. My brother was three when they came. They have this one story that's like something you'd read in *Chicken Soup*: The day that the cupboard was literally bare, and that same day, my father in one place and my mother in another place, each found a gold ring, which they then sold or pawned, and had money to eat. It was sort of like this unbelievable story to me, but happened to them.

By contrast and because my mother is the ultimate planner, I was born after my father finished his degree in optometry. He was starting to work, and making good money, as they say. My parents bought a home, and there are all kinds of other details. Basically, I was brought up in a working class neighborhood here in the East Bay. I was known as the child of abundance, because by the time I was born, my parents' financial condition had changed essentially. That has colored my story of who I am for many years.

I got my defining experience about money, wealth and economic disparities when I was 10 years old and my mom took me for two months to visit her family in Peru. Well, she just wanted to visit the family, but for me, it was understanding my roots, understanding where my mom and I and my family came from, understanding cultural difference. It was just a huge experience for me. One of the big pieces, having been brought up for all of my consciousness in the blue collar neighborhood in San Lorenzo, was that we went to visit my mom's sister and my cousins and my grandmother who lived in what would probably be now known as Arbarrillada in the outskirts of Lima. There was no sewage, no running water, no electricity, no paved street in front. My mom, of course, just hugged everybody. This was her family. This was who she was a part of. It was very clear and with no uncertainty that they were us and we were them, and there was absolutely no difference. For me, of course, in a very unconscious but very deep way, there was this huge difference of the economic realities in very tangible terms. That was probably my defining experience in terms of understanding that there were things unfair about economic realities. Those are probably the main things that I wanted to say about that.

In terms of other things in my life, I'm now married. I'm actually married to somebody who is from Mexico City, and I have 2 kids that we adopted recently. We finished the adoption process in May. I have a 6-year-old son named Josjue, and a 4-year-old daughter, Blanca. It's probably one of the things I'm most grateful for in my life, the opportunity to be able to raise a brother and a sister so they can

remain together. So now we have two kids, a dog, a fish, and a parrot. I think that's really mainly what I want to say.

Richard:

I'm a bit intimidated. I find it difficult for me to speak about my personal life. I guess I thank you all for giving me the opportunity to this. I don't do this a lot. My parents, my father in particular, was a very strong, proud man, who struggled with abundance, struggled with money. He raised six children without a job for many, many years. He was a man who actually went to school to study auto engineering. When we moved to California, all six of us children moved to California with my mother, my father was trying to procure employment. This was in the 1960s. At the time, he could not get a job. He was told that if he wanted to fix cars, he was welcome to fix cars, but his expertise was actually auto mechanics, engineering, and designing automobiles. It made my father quite bitter, and I grew up in a very bitter household. My father tried to participate in a militant type of forum, was interested in the Nation of Islam. He was interested in the Panthers. He was interested in anything that was pro-African, pro-Black. There was an abundance of Black pride, a lot of economic desire to bring money into the Black communities. That was the impetus of my growing up. We were basically trying to create abundance for our community. My father was extremely bitter and extremely angry, and it actually tried to carry over to me. But, I tried to be the total opposite of my father, to be extremely happy, to be extremely joyful, which means it's something that I have to work at. I think I am pretty successful at this point at being basically happy. My mother at the time was a housewife. My father did not allow her to work, which means there was not a lot of abundance. My father was not able to provide for his family. He didn't leave his family, and he took every single odd job that was available to him, from security jobs, to creating his own advertising. He would go door-to-door. He would sell pamphlets. He would sell bread. He would sell lemonade. He would do anything that was possible so that he didn't have to work, as he said it, "for the White man." He said he was very proud that he actually raised his family without doing that. Unfortunately, first set of kids, by which I mean my baby brother and baby sister, my younger siblings, didn't have an opportunity to be with my father when he finally found a job. So I struggled with the lack of abundance.

Right now I am the CEO and co-founder of a company called Wireonfire.com, which is a music distribution network. I have been very successful in doing lectures in Europe on jazz history. I have four

children. Three of them have been in the San Francisco Waldorf School. My wife, my lovely wife, is Heidi Howell and is into real estate currently. I'm also working on a Jazz curriculum called Jazz Tree, a major curriculum that will discuss Jazz history.

Esther:

I'm the oldest of three children, and I grew up in an immigrant household, as well. My parents came to the U.S. to do their graduate work, so they were both doing Master's degrees. My father was actually pursuing his Ph.D. I think growing up I was fairly oblivious to our economic condition. I never thought about scarcity very much. I guess I felt like we lived in abundance. Looking back, we grew up middle-class, but I never felt like I didn't have anything that I needed. It's interesting because I talked to my brother about a year ago, and he said to me, "Do you remember that time in our lives when we were children and money was tight?" I said, "What? When was money ever tight?" It's interesting to me that my younger brother remembered this time in our family, but I have no recollection of it. Then, going into my college years, I became very interested in low-income populations, and so pursued a career in social work, because I really wanted to give back to communities that were less well-off or underserved, as somebody termed them. I ended up going to a fairly remote city in Uzbekistan in the former Soviet Union.

I lived there for two years. I would say that that was a great time of scarcity in my life, where basically my roommates and I called it camping for two years. We never had water and electricity at the same time. We usually had electricity but not much water. That was a very interesting time learning to live in a developing country where you don't have all the comforts of home. One interesting thing was that we never dreamed that we would buy a Snickers bar and cut it up into four pieces so that we could each have a piece because it was so expensive there. It was a time when I probably grew the most as a person. Just learning about what it means to live without all the creature comforts of your normal life, and also just thinking about how relationships are so much more valued than things in cultures like that. I think that I didn't really realize how much things are so valued in the U.S. culture versus people. My experience there really taught me to value people over things. It was just a very key moment in my life.

During that time I was applying to graduate schools for an MBA. Some of them asked what your salary has been for the last year. It says blank-blank-blank-zero-zero-zero, so it asks you to mark it in

thousands. I thought, “How much did I make while I was living in Uzbekistan?” I think I put something like one-fourth, because it was less than \$1000.

Now, my husband and I both have post-graduate careers. We have a young child, a 10-month-old, and I’m just starting to really think about what it means to be a consuming person. My husband is a shopper. He loves to buy things. Every week, our child has one or two new toys, because he just can’t resist the urge to buy things for her. I’ve just been going through this internal crisis where I want to teach her not to value things but to value people. That’s a struggle.

Priscilla:

I’m Priscilla. For me, my story begins with my grandparents in China. They were actually both given away at a very young age. My grandmother was given away to a relative to fulfill a promise made to her on her deathbed. My grandfather was sold to another family member for his other brother to be able to pay for his passage to Indonesia. They sold my grandfather to another family member whose son had died. They were looking for another one to fill his place. My grandfather didn’t talk much about his youth when we were growing up, and I didn’t have the language skills or the interest when I was a child to be able to really ask those kinds of questions. In some ways, he grew up very poor, and was the surrogate unwanted child in this family, because he wasn’t really their child. On the other hand, he did end up having better circumstances, because his natural family couldn’t take care of him. That led to a lot of conflict about his own worth and money and value.

For my grandmother, a lot of the same things apply, because she also knew who her real mom was. She was too young to understand that her mom felt like she didn’t have a choice and she had to give her away. She always felt like she wasn’t wanted also in this other family. They married. They lived in a fairly good-sized city in China. They lived in a really large house that my great-great-grandfather had built. They lived with a bunch of other relatives all in this big house. It’s actually still there. I have some distant great-uncles who still live in the house. My grandfather was traveling regularly to the Philippines to make money. He was working at some factory that was owned by a family member. In China the late 1940s early 1950s was a period of huge turmoil between the end of World War II, with a lot of the Japanese invasion, and Communists taking over the government. It was just a really awful time. Even though my grandfather was doing okay in the Philippines at that point, he was sending over

money to my grandmother to take care of her two kids, one of them being my dad. Then at some point, there was no money being passed through, because nothing could go in or out of China at that point. My grandmother basically grabbed her two kids and was trying to immigrate illegally to the Philippines to be reunited with my grandfather. My grandmother basically raised me and my sisters.

I have three sisters. Because of language barriers we just didn't talk very much. You're just not raised to ask questions or share personal stories about yourself. All she would do is just feed us. She would feed us, and feed us, and feed us, like a lot of grandmothers do. I don't think I really understood. It was good food. I didn't quite get it. It was only after she died that I found out that my dad's older brother had starved to death during that period of trying to immigrate. My grandmother couldn't feed him. I think that's where the feeding and the love came from. She did manage to make it to the Philippines with my father, who was very young at the time, just one or two years old. She then was promptly put in prison, because she had illegally immigrated. That's a whole other story. My grandfather finally got her out through a lot of bribing, and a particular priest who happened to feel sorry for her, this woman in jail with a baby, and tried to get her out. They tried to strike out on their own in the Philippines without the help of my grandfather's family. It was just a really, really hard time. Other people's tragedies led to their shop doing better. So, abundance has never been something in my family's vocabulary. As my parents emigrated to the U.S. from the Philippines, I was very oblivious—seven of us living in a one-bedroom apartment. I thought it was fun that we could sleep on the floor, and that we were all in the same room. I was not aware of that at all. My whole life has been very comfortable. I've always known that I will have people who will take care of me, if I need. I know that I will always be able to find a job, I think, if I need to. I haven't had to deal with any idea of scarcity. In my family's past, and in their trials along the way, I think some things were hard for my dad also having a really difficult time finding work in the U.S. They lived with real scarcity. For me, I don't think I've ever had to, which is a blessing, but has been a really weird way for me to try to deal with things I'm learning about my family as I've gotten older. I didn't know that growing up.

Katrina: My instinct is also to talk about my parents and grandparents story. I grew up in Sonoma Valley, which is an affluent town about an hour north of here. It's wine country, so it has a perceived snobbiness, but less snobby than Napa. Sonoma is thought of as a real small town. My

mom grew up in Denmark on a farm. She had four siblings. They farmed sugar beets and she grew up with a lot of scarcity. She always talks about how they got one new pair of rubber boots every year, and one new dress for school, and how that was the most amazing thing. And, she really did walk to school in the snow uphill both ways. That's how she tells it. She would introduce these stories by saying, "It's so different, the way that you and your brother are growing up than how I grew up." I've been to the house. It's a tiny little farmhouse. She and her sister slept in one room and then her brother slept in another room, but just a tiny, tiny little house. They didn't have running water, and her dad plowed the fields with a horse. She milked a cow every morning. Fast forward to when she was one of two kids in her elementary school that was chosen to go to this new regional high school. She's always been very driven. From there she went to nursing school and went to the big city, Copenhagen, and then moved to the U.S., which was supposed to be a one-year stint working at a nursing home here. It was San Francisco in 1967 or 1968, and she said it was like she just fast forwarded 100 years as far as technology and what was available. She just knew that she wasn't going to go back. But that wasn't part of the plan; she never thought she was going to move here.

My dad also grew up working class in Ohio. I don't know much about his story, but his father died when he was really young and there were, I know, a few tough years before his mom remarried. I think that affected me. It was my parents that overcompensated and I grew up in a big house with a pool, a hot tub, and almost four acres of land. This was abundance. I was safe, it was beautiful, but behind it all it was actually scarcity because we couldn't really afford it. I learned, however many years later, that a lot of this was supported on credit card debt and second and third mortgages. So I remember—I'm kind of embarrassed to tell this story—but there's video of my fifth birthday party, and I'm running around the backyard and I'm so excited to have all my friends there. I turned to one of the friends and said, "Doesn't it seem like we're rich?" So why was I talking about it? Maybe I knew that we really weren't but we were acting like we were. But there was always an abundance of love and let's see, and that I was definitely taught to value people over things. But still, there was this expectation of deserving toys and vacations and not really understanding economic reality. Other than coming to San Francisco and seeing people that were homeless, I didn't really have that much exposure to people that were poor. Especially growing up in such an affluent town, your standards get so out of whack, because I felt like I

didn't have as much as a lot of my friends. So I wanted more, and growing older and getting more perspective helps with that. But money was always what my parents fought about, so it's a source of pain. When I think about them divorcing I think a lot about the money. My mom was the breadwinner in my family growing up, but my dad was still the one who managed the money. So there were still lots of gender and power things going on. But also great tools of learning for me about how I want to live my own life.

CJ:

I'm a middle child. I have an older brother and a younger sister and my parents migrated from the South. My father came from West Virginia, actually, to New York to look for work. He was a pretty smart guy but couldn't find work, and really didn't live up to his potential. So he became bitter and twisted in other ways and became an alcoholic among other things. But my mother, she was one of thirteen kids, the youngest, and she came to New York and had to work as a domestic and had to work on boxes when she was only about ten years old. It was the only way she could feed herself because her father had thrown her out forever. That was how she ended up in New York. I grew up with all that. It was really money that destroyed my mother and my father's relationship, because they were trying to buy a home, and he squandered all the money. So we got kicked out on the street. That was hard. But the weird thing about it for me is the sense that, even when we didn't have anything and even sometimes when I was hungry, my mother taught me about abundance. I'm sorry to get emotional. She would give milk to people, always had this generous spirit that is not so easy to have today.

I understand sometimes and yet I don't know how people can hold on so tight to things and worry about so much, because what I found out was that when you did let go and didn't worry and you were just there for other people, that stuff actually came. Just take a leap of faith, but it was so hard to take that leap of faith. I didn't understand why. That was my abundance even though I was hungry at times. What's odd is now that I'm older, I feel like, okay, thank you. I worked hard and my family emphasized education, so I went to law school. I'd been politicized early, and I went on to fight injustices, whatever that meant. I'm living a lot better than when I was growing up, obviously. I don't go hungry. I can take vacations, and yet sometimes I feel like now I'm in the moment of scarcity more than abundance, which is shocking to me. I think I worry more about money. I feel more like I'm competing or people are comparing me to

other people, or I should be comparing myself to other people. I'm not where I'm supposed to be. It's much harder for me to hold onto that core of myself about abundance because I feel so caught up in the material world. I'm actually the breadwinner in the family, because my husband's a musicologist and he's looking for work. He's only working part time, so I feel a little bit more of the financial pressure and that sense of "is there enough?" I still struggle with those two things—and thank God, I tend to fall back to my default abundance feeling. But I am much more tortured about money than I used to be. Some of it might have been that moment of losing everything, losing your home.

Roy:

I've been working for the last ten years in hospice and living with people dying. Money is just not something anyone really talks about or cares about that much. You know, I never met a single person that said, "Gee, I wish I'd made another \$10,000 a year." It's about relationships. It's about family. I've learned that how we answer the question comes from our grandparents and our parents, and it really does shape us. A lot of the stories we're telling are really our parents' stories. It's not about how much money you have, it's how you respond to it, how you deal with it. There are a lot of different ways to react. I never experienced scarcity in my life, or had times when I've been "really poor." I know I'm going to get a job. I know my existence is not really threatened. There may have been times that I just didn't have much money right then. One summer I lived in this fraternity because they needed people to house sit while the brothers were all away. I was trying to work to get enough money to hitchhike back to Wisconsin for graduate school. There were bins of flour and chocolate chips, and I lived for the whole summer on chocolate chip cookies. I got a little weird and I think I had some vitamin deficiencies. But I never got tired of chocolate chip cookies.

So, my father's father died when my father was three; he caught the flu and in those days you catch the flu, you died. My father grew up in the Depression with a single parent, a widow. They had a really hard time. She didn't have a lot of skills, so she just got part-time jobs. She also, I'm just thinking about this lately, became the designated caregiver for family members when they were sick and dying because, well, she didn't have a husband and she needed the place to stay. That informed her and him in a way. My father's money was scarce, so it was a big deal to him to make money, earn money and have security. Whatever scarcity we experience chronically as a child that becomes our guide as an adult, "Well, I'm not going to do that

again.” Maybe a scarcity of happiness becomes a commitment to be happy. His issue was money and once he got on that roll, even after he was totally secure, he would say, “Oh, no. We need more money, more is never enough.”

So it becomes a theme. So here I am never experiencing any scarcity—consumption is never about needs, it’s always about wants. I have all my needs met. It’s all discretionary income. He’s constantly trying to improve our lot, so we’re constantly moving around. I’m an only child and I’ve moved on the average every year and a half, and so my scarcity was relationships and connection with people, really—and, a scarcity of being together a long time.

I spend all my day listening, so when I get invited to talk I’m just like this river of words. I meet with people when they’re dying or for grief counseling. I’m looking for connection about things that are really important. It’s real. I went through high school, college; it all just seemed like a play. So I’m looking for a connection and, like my father, oh boy, more is never enough. I want to go deeper.

Pilar:

I had to take a little breather, because I feel my heart in my throat. I’m just very moved by the things people are saying. And it touches on the stuff that we said it would touch on inside of us. I would say that my life is divided between scarcity and abundance. I would most definitely say that the first 16 years of my life were most definitely defined in scarcity. There’s no doubt about it, I see that. Then from 16 on, where I was living on my own and deciding my own life, I had different periods of time where I was impoverished materialistically. I felt I was my own woman; I was running my own life and so that freedom...there was just no comparison. I was free from being physically abused; I was free, I was on my own. I moved from the Midwest to California, where I knew everybody wore flowers in their hair. I was positive that I would never have to wear a jacket, so I brought a string bikini in the pocket of my overalls. Never got to wear it—good God, it was freezing in the summer when I got here! That’s how I viewed the start of my life. It started in San Francisco and with that freedom. It didn’t matter that I didn’t eat that day. I went, “This is just fantastic.”

My paternal grandparents raised me. I was gifted to my grandparents as a newborn child. I was a gift to them, because my father was honoring them, and also healing a wound. The greatest gift in my particular tribal nation is to honor your family, your parents with one

of your children. Not only do you sacrifice your heart, because you're giving up a child, but you're saying, "Here. This is your abundance."

During those 16 years the thing that I can remember really, really clearly at that very early age when my grandma sat me down—they were Spanish speakers, they never spoke any English—was that I absolutely knew I was poor. They talked to me about money from a very, very early age. I also interacted with people at the bank as soon as I could speak English, because Spanish is my first language. I interacted at the bank or anyplace, like the store. When we had to sign a little tab so we could buy milk and flour and salt, I was pushed up to the front and my grandfather would pick up the bag and he'd say, "Sign it, and tell them thank you." So, I had to muster up my courage and not be embarrassed that we were that poor. The white person behind the counter would just stare at us like, "You poor, stupid people. You poor Indians, you stupid Indians." And they had that look on their face of, "again," and I had to take it. I had to take it. And as you start getting older as a child you start realizing that people are looking at you differently and judging you because you have to sign for groceries. At the bank I'd overhear things that were being said about my grandparents. I was always having to manage their life in financial terms, and I was always their go-between. I would protect them from things that people said about them being poor. They were farm workers and factory workers. I don't have to tell you, being a farm worker all those years was about wage fights and not getting paid, or being paid a dollar a day. That's pretty extreme. As I got to San Francisco, after the fun wore off, I did have a time in my life where I worked in the fields again because I didn't know what else to do. I needed to feed myself. But, I was run out of the fields at gunpoint, because I was told, "You speak English too well. You're here to organize. You need to get the hell out of here." I had a rifle pointed at me when I was in Salinas and I was working lettuce fields and they said, "Out of here. You speak English too well." And I said, "No, no. I really need to work." They didn't let me finish that sentence; they made sure I got out of there.

So as the years have gone on, some of you know, okay the last 18 years I've dedicated myself to working with people of earned and inherited wealth, because I thought, "Gee, if I'm never going to own that much money, I certainly want to understand people who do have it." I mean that lovingly and I mean it with my whole heart. I want to know, what is it? What the hell secret was passed out to the white kids in school that I didn't get? I want to know.

John:

My grandparents on my father's side immigrated—they came through Ellis Island in 1910 in the great wave of immigrants. I wanted to understand where exactly did my father's family come from? It turns out that the name I have, Bloom, is actually not the family name. It was an accident of immigration because when my grandfather got off the boat, he spoke no English. The immigration officer asked him his name, and the sponsor who was there to meet him responded with their name. That's how we got our new family name. Though I have asked my father and an uncle who lived close by, I never really got a definitive answer about our origins except the Polish-Russian border area. I also asked, "So where are the photographs?" Finally, I heard the story about when my grandfather met my grandmother coming off the boat. He came to get established and she came over afterwards. She had a bundle and in it were photographs and a few of the family relics. Apparently my grandfather took that bundle, threw it overboard off the ship and said, "You're coming to the new country; you have to leave all that behind."

My grandfather was a cabinet maker and started a store fixture business. He and his sons, including my father, built a whole business up around store fixtures and store interiors. My mother came from a family of wealth. They were merchants and had been in the US for a couple of generations. My mother grew up in Baltimore (MD). I kind of think of them as aristocracy, because when we went to visit, they had a chauffeur and cooks and had lived in a big house, before moving into an apartment building they owned. So there were some interesting moments in the relationship and coming together of my mother's and father's families, between my father who was Russian-Polish Jew and my mother who was German Jewish. There was a big class thing around German versus Russian or Polish Jews back in those days.

As I was growing up, I watched my father put in a lot of hard work, long hours, and travel, but it was also really about abundance and enoughness always. So I felt myself very fortunate. There was always enough; actually it was always more than enough. Although my father, I have to say, is very modest in how he has approached that abundance and that was a very important lesson for me in life. His friends would be driving Cadillacs around, but he chose to drive a Pontiac because he didn't like displaying wealth. He is way more practical that way.

I have been trying to understand what it means to come from the place of abundance—I would also say a place of privilege—because I had the good luck of being Quaker-educated from second grade through the high school. That was education with a very deep-seated set of values which I embraced, actually, and it was really good for me. My home life was very loving, joyful, and full of material wealth, and my education also was founded on a quiet spiritual wealth, a very fortunate combination.

This privilege has allowed me to make a lot of choices in life. I made the choice not to go into the family business—my life would have been very different. It allowed me to ask, “How can I be of service?” And, not necessarily, “What do I have to sacrifice to do that?” So I’ve had a lot of choices, graduate school and all the rest, to be able to do that.

Rose:

I’m Rose, and I work with these questions of money all the time. I tell my story a lot, but it’s a changing story and I understand more. So, my background—I also grew up in Westchester, in a pretty affluent area of New York. As a kid, I was always aware of what we didn’t have, because all the other kids around us had more—that was one reality that I grew up with. When everybody got Atari video games, we didn’t. I was aware that my parents dressed us in the equivalent of Target, and I was embarrassed because everybody was wearing Ralph Lauren. We went on all the sort of vacations that came with that kind of world, Disney World and skiing. My father was an attorney in New York City and would sometimes take us to the office on Saturdays and drive into the city out to where there were other realities. I grew up in both in an affluent world and in some ways very conscious of what I didn’t have in that world, along with being very conscious that there was a bigger world. That’s the framework.

My family is Catholic, so I also grew up thinking of myself as privileged and felt like when I read the Bible that there was a mandate for me to give to people who were poor, which was how I thought about it. I have come to understand this story in a bigger way. My mother’s family came to this country on the Mayflower and settled all the way out on Long Island, in South Hampton. They were basically a small-town farming family historically. The family farm is about half a mile from the Shinnecock Reservation, and I’m very conscious of the land that is still in our family, and just the significance of its history. The family there became wealthy because South Hampton became a summer resort from New York City. They

owned land as farmers and so that wealth came into that side of the family. But when I look at that now, that's a painful reality for me. On my father's side, my grandparents came to this country from Ireland, and he grew up in the Bronx in what's now, I think, the poorest Congressional District in the United States. That's where he grew up. He was the eldest, so his path, I understand now, was to do what he was supposed to do. He has always shared the wealth, that he has had access to, widely with our immediate family, and also with the extended family including those still in Ireland. That is his story.

I'm now understanding things that I was embarrassed about as a kid; I have a different framework. My father only had one suit, and this was in a town that's all about cars and clothes. I would just be embarrassed when my parents came. So this is the paradox that I grew up in. Then again, very deeply on my spiritual journey, the whole time I was in Washington, DC (I went to Georgetown, which is a very wealthy university) I worked with homeless women in the city, constantly encountering those worlds. When I graduated I decided to live and work with women who were homeless, and at that moment I inherited money. So it's just been a constant paradox throughout my life. When I think about questions of abundance, there's the money, there's always been money, there's always been enough to eat, to live. But I feel like I understand now that there was a lot that came with that money that I now feel very ambivalent about. There's a lot of pain there that I'm trying to understand—where I am in the historical matrix, and how I was set up to respond in certain ways, and I'm longing to find some other way. But that has disconnected me from my family. So the place of scarcity—a couple of years ago I went through a divorce and as a Christian minister, it's the unthinkable thing to do with two young children. I became alienated from all of my communities. Now I have come to recognize that when I get scared about money, I'm not really scared about money. I'm scared, "Am I going to be okay?" And it's about love and it's about if life gets hard are there people there for me? So that's how it ties in.

Yolanda:

One thought that I came away with as I heard you all was that for me the whole notion of money, scarcity, abundance, and consumption is fraught with emotion. And, they're all kinds of emotions. I really appreciated your phrase of tortured by money. I think that I have not only been tortured by money but also have tortured others about money. Mostly my beloved husband. My only excuse for that, as the breadwinner in my family, it's just been a burden that I don't know how to deal with well. There are a million emotions. There's envy,

there's anger. I'm totally angry that when I was a youngster growing up in the Bay area and my parents brought me to San Francisco to see the Emporium Store Christmas window, I never, ever saw somebody who was visibly homeless. I never saw a visibly homeless person in San Francisco 'til I think I was close to 20. And now what has happened to our society? I'm furious about that. Anyway, so there are many emotions.

Richard: Many emotions. I don't know where to begin. I'm appreciative of everyone for sharing their feelings, their emotions, and their thoughts. I don't really know where I want to go with this right now. This is different and new for me to even speak about some of my history, and reviewing some of the actions of my father and his lack of abundance. I need to just think about some of this and put it all together. I'm very happy to share it, because it actually feels good to get some of this out.

Esther: There's just so much relativity around the words scarcity and abundance, because it's all relative to what's around you. I think I've heard that from a few people around the table, and it made me think about my time overseas and how I characterize that as a time of scarcity because relative to my life here in the U.S., it definitely was a time of scarcity for me. But thinking about it again, in the context of where I was living, we made \$20 a month as teachers and we couldn't spend all of our money. We didn't know what to spend it on. At the end of the month we would have all this money left over and there just weren't enough things to buy. So relative to the way everyone else was living in that city, we were actually quite abundant with resources. Context means so much when you're talking about those words.

Priscilla: I am reminded of an anthology of writing by women of color called *This Bridge Called My Back*. There's a line in it which says, "In the third generation the daughters are free." That means that if I have children, they'll be free to be who they are and not have to straddle different worlds so much. That strikes me as really powerful, but it also makes me wonder—to be free in this world, does that mean you don't still have the same connections or is it that they don't overshadow you and you can still make choices? That line still really strikes me as we talk about our stories starting with our parents or our grandparents or farther back. As we move forward, hopefully there is something that's building there, something is changing that perhaps for our future generations, we can be better about how we raise them so there aren't

as many... I just keep thinking about in the future there's got to be something better.

Katrina: I just kept thinking about, at least in my and my parents' story, how intertwined emotional needs are and can be manifested through how we view what's enough. In how we view scarcity, if there's fear, fear can manifest itself in a lot of unhealthy ways.

CJ: I'm very appreciative of everyone sharing, first of all. I was telling someone last year that there were two things that were really defining where I was in my life. One I was trying to do what I thought was the hardest thing in the world, to lead a decent life; the second was that I was really trying to acquire wisdom, understand what that meant. Being in spaces like this allow me to do that. The thing I take away from listening to everything was just this sense of being visible. I'm not a religious person, but I think I'm a spiritual person. I feel a connection to something larger than myself, and a richness of the human spirit and the human condition. All these stories are tapping into that and creating a really great energy.

Roy: I, too, really appreciate the honesty and the struggle with, "Well, how do I really feel about money? And how is it really affecting me?" It's very confusing. I can see why I don't like to even think about money, because it's just so crazy making. It's so quantifiable and I know exactly what goods and services I can exchange it for. But, that's so far away from anything that's really important to me in my heart that it's kind of hard to go there from here. Decades ago, I was part of a wonderful Quaker Meeting, and someone gave them a huge bequest. Oh, the kiss of death. They spent years worrying, "It's such a big amount of money, we have to be very responsible about this and be good stewards," but then there were these other values, and the light went out, and they spent years arguing about it. What a bad thing it is to give you a whole bunch of money that's not really connected to your own creativity. Verily it is the root of all evil. It felt that way to me because of the effect that it had on them, to suddenly have too much abundance, I guess.

Pilar: I was thinking about all the things I have fulfilled with money since I was a child, and finding out that there were choices being made between my grandparents having food and my having shoes to go to school. It was those kind of trade-offs that they didn't hide from me. They let me know so that I had a sense of value for what I got to have at the end of the day, or what they had to go through to have coffee

on the table. From a very early age I remember making promises to my grandma—like, “Grandma, when I grow up I’ll buy you your first pair of leather shoes,” or, “Grandpa, when I grow up and have a car I’ll drive you everywhere you need to go.” I realize that I’ve spent my life fulfilling financial dreams for my family, different family members and extended family. I don’t say this to be noble, because it’s really hard all the way, and I have to trade off. I want that freedom and I want to stay connected. But, I don’t always want that huge burden. I want to be honest about that. Sometimes it’s something I’m really proud of and sometimes it’s just a huge load to carry. It’s huge and it hasn’t ended yet. I’m in my 50s and I have years ahead of financial responsibility to my family that will never end. So I just wanted to say that out loud.

John:

I would add what I would call the ongoing and somewhat incessant working dialogue between money and spirit. The challenge is trying to sustain a third place that actually holds both. People say, “Money is spirit; it’s energy.” Actually, money is money when it comes right down to it. It’s an accounting system; it’s concrete. Spirit can be connected to it in a way that can be very healthy. It can also be connected and very unhealthy. So money and spirit are always in dialogue with one another. This work is not without its anxieties and sometimes its joys, and is about finding that third place that sees the value of both but doesn’t conflate them.

Rose:

I’m thinking about consumption and this story with my children. I have two boys. A couple of weeks ago I bought my older son a football helmet. He plays his own imaginary games in front of our house. He’s not eligible to play with a league, but he has a wonderful imagination so he plays by himself, he dresses up, the whole thing. So, he wanted to buy a helmet. I understood this was big for him. And yet, helmets are expensive, \$100. We went through the whole eBay thing and got into the energy of eBay, and I said, “We’re not buying anything with that energy. Stop.” We walked away and had a conversation about the energy around buying. We stopped and came together. This is the curse of having a mother who deals with money. We bought a helmet for him and I feel good about it.

Then the night that we bought it, we went to a friend’s house. My children go to school in Atherton. Their father is a teacher at the private Catholic school there. We went to their friend’s house for a play date. As we’re walking up to their house in Atherton, my youngest son says, “Whoa. These people are rich.” Somebody had just

had their birthday, so they had all these toys out and rides on mini-cars for the kids. I just sat there and I thought, “Whew. This is the parenting journey I’m on.”

Yolanda:

I wanted to follow-up on a practice and some thoughts that I’ve heard this morning, specifically on what I think of as pace. Sometimes some of us are sort of revved up, ready to carry the ideas forward, and we have lots to say. The river comes forth and we are ready to keep rolling. And there are other times, and they may be different for each of us, when we would like a moment of quiet and reflection and silence so that we can gather ourselves. I would like to suggest that any time any of you feel you would like to ask for that time of silence, quiet and reflection, please feel free to ask, even if you need to jump in when somebody else is on a roll.

With that invitation, let’s start in on our discussion questions. The first: how do race, class and gender affect the experience and perspective of abundance, scarcity and enough-ness in our lives?

Roy:

I will just say I have not the faintest clue. I have never had to deal with it. I just have no clue. I don’t think twice. I go down to the store that’s two blocks away, and buy whatever is there. I don’t really think of myself as a consumer. I’m someone who is trying to produce and create change.

I was a child of the ‘60s in Berkeley and Madison [WI] and there were people trying to live simply, or went to live on farms. I’d say to them, “You’re spending all your time working hard living simply.” It is a ton of work and for what? I just didn’t get it at all.

I love the word enough-ness. I love that because it gets you out of that whole little rat race and circle of keeping score of how much money you have or don’t have, and can leave you open to the mystery. I say that from the perspective of someone who has never had to worry about it. There’s been a safe little fence around me. And, I feel a little trepidation and nervousness about how comfortable clueless-ness is. How does someone who hasn’t had that, how do you hear that? I’m afraid it will make distance. But that’s my answer to the question.

Priscilla:

I appreciate you coming from a place that’s really grounded in where you’re at and not trying to make larger assumptions about what that means. For me, grounded in that Chinese immigrant experience, we

did have enough. We definitely had enough, but there was always an idea that there was never enough.

Not that we actually bought many things or had lavish items or luxury items growing up, but it was this idea that my parents were always very much worried. Money was security, so you had to save. Save as much money as you can, and always save, and always save. If you got extra money then you put it in the bank. That was very much coming from my parents and my father's experience about never knowing if the ground was going to fall out from under you. So you always had to hold on to what it is that you had.

Mixed with that was this idea of never wasting anything. That was definitely from my grandparents. One time my friend came over to my apartment and she looked at this rag I had on my floor and she said, "Oh my God that is so immigrant." It was my old roommate's t-shirt, but I was using it as a rag. I said, "Well why wouldn't you? I'm not going to throw the t-shirt away. He can't wear it anymore, so obviously I use it as a rag in the house." Now I get it. You go to other people's houses and you won't see people's old clothes on the floor being reused as something else. It was this weird thing for me because I grew up in a fairly middle class working household in the U.S., and I didn't even think about little items like that.

And even being here, I'm very conscious that there's all this food there. What's going to happen to the food if we don't eat it? If I grab something, I better finish it. I can't throw away any food. Partly I got it from my grandmother. You just can't. If you have something you cannot waste it; you save it; you keep it. Put it in the bank or make sure you finish it. Do not throw it away. I can't say all Asian families are like that, but it is very much grounded in my Chinese community, and in the immigrant community in the States.

Pilar:

I have an experience, definitely something that I inherited from my grandma. In one of those money conversations we had when I was little she said, "Look, you need to understand something." And she's tugging on my braids and making my braids really tight. And she says, "You are never going to have anything. You are never going to have money. You are never going to own anything." I was pretty little, but I remember it. She didn't say it in a sad way or crying. She just said here's the reality of life.

She said, "You have to be very okay with charging something, using debt." So, of course, I asked grandma what that was. My grandmother only had one credit card her entire life and she got it as an older woman. It was from Sears & Roebuck, the first and only store who gave her credit, even though it was maybe a hundred dollars worth, to buy something. She was so loyal to them because they also finally hired somebody who spoke Spanish, a sales person. To my grandmother they were like saints. She felt very respected because she had credit at Sears & Roebuck. This idea of debt she just said, "Get used to it. Pay it back, Mija. Pay it back and be proud that you pay it back. That is how you are going to be able to do things in your life."

So I feel pretty comfortable with debt. Not dangerously so. The point is I see all these books that tell you how to get out of debt and how to be afraid of it. And I go, "Why aren't there books on how to teach people the nobility of paying something back, and being grateful, and talking about that instead shaming people about being in debt?"

When you are a poor person, or you are an immigrant, that is one of the ways to get the things you need in life, whether it's a work truck, or your tools, or shoes to go to school. There is no other way. Saving...we would have been saving for my shoes for two years or something with what we were earning. That just is not even imaginable, saving, because we just couldn't have saved enough. That for me is how race and our class status definitely gave me this other perspective on spending.

Katrina:

My husband Micah was raised middle class also. He's white. But he has a different take on abundance, scarcity, and enough-ness than I do. He's much more comfortable having debt, because that was something that was normal in his family. It doesn't make him anxious the way that it makes me. Even though my parents carried debt, I'm living with "I don't want that, it's bad." He's saying, "It's not necessarily bad." Even if you come from similar race and class background you can still have completely different perspectives.

In our relationship, all of these things come out and sometimes we agree and sometimes we don't. It's really been an experience to learn about his different take on debt. He gets a bonus from his company every year and I always just want to pay off part of the student loan, and he's like, "Hold on. Take a deep breath. Let's talk about this. Why don't we save part of it in the vacation fund?" I say, "Why would we

save money when we have debt?" There are all of these different things that we are working through together trying to understand, but so much of that comes from what we learned when we were growing up and what was okay in our families.

Esther: We were talking about payday loans. It reminded me of the comment about high interest situations where you're taking money you can't really afford. I was walking by a payday loan store one day, and looked in the window at their chart. The APR, the annual percentage rate, on a payday loan is over 500 percent. They can do that because it's a short-term loan, it's supposed to be only a two-week loan. So it's very short term, and so they can charge a high fee. It exists all over the place, particularly in low-income communities. People get trapped by it. If you were to keep that payday loan over the course of the year, which actually some people have to do, it turns out to be 536 percent. It's insane.

Richard: In my neighborhood easy credit rip-offs is what they called them. There was always some type of new way to entice folks to become in debt with incredibly high interest. My father fell victim to that. He cleverly figured out a way that he could rob Peter to pay Paul, and as a result his credit was excellent. I was not privy to this with my father, because he had to wait almost twenty years until his credit became excellent, which meant I was already out of the house.

Over a period of years his credit was excellent. He did stress the fact that as a black person in this country, it's very important for you to have the integrity to pay your debts. He was an extremely proud man who did not want his children to be viewed as those who would not pay their debt. I'm not there right now; I'm still owing money, but I do understand that. My grandfather was one who instilled in my father that he doesn't have money until he pays his debts. I find that a very strong, strong statement. I wish I could follow that one. My grandfather, as soon as he would get paid, would pay everybody he owed, and if he was broke he would just be broke and he would struggle that way.

I do know that it had a very profound affect growing up in this country being a black man and trying to obtain abundance. It was almost as if abundance is something that is elusive. It's not going to come to you regardless of how hard you try; how honest you try to

be; how forthright you try to be and how much integrity you have as a human being. It just didn't seem to be present for my family. That is a statement that I actually just want to leave you with, and I'll probably get back to that. But if we were discussing abundance it wasn't present for my family, and I know that my father had an abundance of integrity, and yet he still had to struggle to obtain money abundance.

CJ: What you just said really resonated with me. I am going to say something that's provocative, but I don't care. They say that behind every great fortune is a great crime. I was someone who grew up really poor and felt under a microscope. I felt that so much of who we were was dis-valued and discounted. We were less because we didn't have cash. It made us so conscious of not wanting to do anything that would cast any kind of bad opinion on us.

So my mother taught me at an early age, if I borrowed a nickel I would give it back. I had these incidents later on when someone would give me a nickel, and I would bring it back, they would look at me like I was crazy. If I get a nickel from you, you are going to get a nickel back. That's part of the integrity. And at the same time, while people who are really poor are struggling with that and all the messages around it, there are these great crimes creating great fortunes. Holding these two thoughts, I wonder how those two things actually support each other.

Richard: Here's another aspect that one was faced with growing up. There's always the appearance of abundance. In my community, there are those who were so cool and so slick that they appeared as if they had millions. And then there were those who were just actually clean and correct, such as my family. We didn't have millions. Sometimes we practically didn't have anything, but we were always neat, clean, and we always had the appearance as if we had, I wouldn't say abundance, but that we *had*. And that was part of my experience. That was an interesting experience. As I said, there are folks who did have. We didn't, but we weren't viewed in my community as those who did not have because my parents kept us neat and clean.

Esther: We've talked a lot about race and class, but we haven't really talked about gender. It occurred to me that in the field of microfinance that most microfinance goes to women because in the lender's experience, the women are the true caretakers of the money. They found that if they lent the money to the men of the household, that oftentimes it

wouldn't go towards the benefit of the household. In microfinance it's safer to give it to the women so that the loans would actually get repaid.

I think about my own experience as well, and I don't know if this is necessarily because of gender or because of just how we grew up. Like Katrina, I find that my approach to money is very different from my husband's. There is some degree to which I wonder whether this is a gender difference, or simply just a cultural difference. I keep very close track of my money. I know where it goes. I know where I have it. I know where I have it saved. I know where I spend it. So in my mind I feel like I understand the things that we can afford and the things that we can't afford.

Whereas my husband does not know where his money gets spent. From just a straight salary perspective, even though he makes more money than I do, he comes from a place of scarcity. I mention these stories about my husband because first, they are funny, and secondly, I think they're reflective of why he comes from a place of scarcity. It's because he doesn't know where all of his money is going. He has this habit of stuffing change from transactions into his pocket, and then he empties his pockets in various places throughout the house. I find money everywhere. The other day I went through the house, I went through all his little cubbyholes, and I was cleaning out receipts and I found a dollar here, a dollar there, a dollar here, a dollar there. In the end I stacked up \$72 in all.

I said, "You know you think that you don't have any money, but in the space of an hour I found \$72 that you didn't know that you lost." I don't know if it's gender mentality, but it's just a very interesting thought and ties back also to the microfinance picture in the sense that we have separate accounts, so we don't inter-mingle money very much.

In some ways money is just thrown around like anything else that he has. He doesn't fully understand the abundance that he actually has. Because of that he comes from a place of scarcity. He's always telling me that we can't afford things, but I know very well that we can. I don't know how much of that is related to gender in the way that women may see money differently than men in terms of household needs and family.

Pilar: I was looking at gender, too, trying to figure out, how does that fit for me? I usually relate to money through race and class, almost always. But I most definitely thought of my life and my dating life. Money is between genders; between me and the men that I'm dating. So how does money come between us or how does it happen between us? I remember when I was younger and started to date where I let men buy me things; buy dinner, buy me gifts and all that. But the first time I said, "No. I'm going to pay for my own dinner." Or, "Let me buy your dinner." "No problem. Anything you want and I'll pay for our cab." I felt really powerful. I felt in control. I felt like I owe nothing here. I owe you nothing but the joy of my company while we are having dinner.

I remember saying to the first guy that I did that with, "This feels really cool." He thought I meant him, being with him. Then I said, "No, my paying for all of this. It feels good." It was such a distinct feeling, just having that power to decide in that moment the abundance of what we were going to do as a couple, as a man and a woman. Thank you for reminding me of that because that comes up in situations if I'm with a man—who is going to pay or allow me to pay, or does he pay for me and then do I owe this human being? That happens in the politics between men and women.

CJ: A lot of what is present for us and present for me is not so much, how does the race, class and gender affect my experience, but how do we navigate the interracial, interclass and inter-gender issues that come up within our families and amongst friends?

My husband is a white guy from a more middle class situation and his experience is very different from mine. His father, who was a World War II veteran who fought at Iwo Jima, came back and got some of these benefits and was able to go to school. When he got a better job and they moved to a fancy house, their family life fell apart. The father couldn't handle the stress. They were living in this beautiful house in this rich neighborhood, and he hated all the rich kids there. For him money took on this form of being something really toxic. Now that comes out when we're making decisions around money, because it was such a moment in his life when everything changed for him. So, how do I navigate all that from my experience of life?

Yolanda: I want to add our second question here, which is: What is the connection between who we are and what our economic needs are?

John: What I experienced, particularly growing up in my family, and it's still pretty much alive, is around perception. Who perceives that they are in abundance and who doesn't, and why is that? There are cultures that seem to have nothing and everything is fine—I guess they have enough-ness. And then there are places of significant wealth that could never have enough.

One thing that was clear from my upbringing, and I think it's probably from a place of privilege, is that enough-ness was as much about quality as it was quantity. It was not as much about whether I could or couldn't have it, as it was about the quality and value of it. Was it well designed and made? Would it last a long time? Could it be repaired if it broke? Those were lively discussions. Oftentimes I hear the whole question of enough-ness framed in a quantitative terms, but for me it also has a whole qualitative dimension to it.

Rose: I want to step back to the first question. Again, I am working with these money questions all the time in my work, so that's the context in which this experience happened. I went through one of those clean-out phases in my house, where I get everything moving that's not moving, and I like not to have a lot in my house.

With my friend, I was being playful, but I was also really owning what was going through my head as I was cleaning my house, which was, "You know what? I've got one of these old bulky TVs that somebody gave me and I want one of those flat screen ones that don't take up space. And, I want an iPod. I've got this big clunker of a CD player. I want an iPod with one of those little Bose stereo things." Also, "I want a new set of pots. I've got these old pots. I want a new set of knives." I just boom, boom, boom, here's all the things that I want. When I said that, he just kind of looked at me and said, "Great."

It's true, I wanted those things and I was not taking myself seriously. This was not my shopping list. This is what came up for me as I was cleaning my house. So then an hour later I went again to take my children to a birthday party. This time to friends of mine who I used to work with, and who I identify as allies in our school. They bought a new house over the summer in Redwood City and they spent the summer fixing it up. I walked in the door, and I was struck because all those things that I had identified they had in their new house. That was that same week as that other play date I mentioned. I felt so

alienated and it was so much worse that it was in the home of my friends, who I considered allies.

I come from Westchester, with that experience of identifying as person of wealth, but my financial situation has changed in my life. The other piece in all this is, I have huge abundance in my life. We live in Half Moon Bay. We have time at the ocean. I have time with my children. We are not over-scheduled and that's the abundance. So I know why I have made the choices I have made. They have been very conscious.

My abundance is in the forest or the beach with my children. I experience it literally as geographical. If I go into Atherton or Redwood City I suddenly feel shabby instead of feeling like I have a great ability to be outside, which is what I want. So even for somebody like me who is thinking about this stuff all the time, this contrast is powerful. Maybe it's just me, but I don't think so. I think that's classic programming.

Priscilla: As we are trying to navigate through these things as whole individuals, we are talking about highly integrated, sophisticated, long-standing systems of class, race, and patriarchy that keep things a particular way. It's about having check cashing and loan sharks in certain neighborhoods, but then banks in others, and about people who can get access to funds and loans while other people can't.

We are talking about a long, long history of things. We are trying to navigate that history and also to deal with the emotions that come from our family and other loved ones. As those two aspects come together and we try as individuals to interpret them and live the life that we want, it gets really complicated. Even if you talk about these questions everyday, it's hard to be in a place where you are completely comfortable.

John: How do we get programmed that this has to be so complicated? It is very powerful; it's almost on a cellular level, right? It comes up in moments totally by surprise, whether it's walking into a friend's house or otherwise. I've had that same experience. It happens. How do we get programmed that way?

Roy: There is a media ideology. It's a fair game that some people win and some people lose and it's all going to work out and you don't have to worry. Herbert Marcuse had a hysterical phrase for it: "repressive de-

sublimation." This goes way back to the '60s. We are conditioned to spontaneously desire what they want to sell you. You are getting it 24 hours a day. It's not rocket science. They are trying to sell stuff that we don't need. That's how it happens.

Pilar:

I'd like to piggyback on something you said, John, about quality. I was talking to a group of people sitting around the kitchen table. We were definitely all of baby boomer age. I was the only woman of color. It was a racially mixed group. The conversation came up because some of their children were identifying with wanting things.

So we are at the kitchen table in a very upper middle class home. I was just listening. I was listening to all of them talk like, "Why can't everything be like back in the '60s? Remember, we were going back to the land? Remember, that's when we really cared about the earth and we weren't buying all this stuff? And now my kids are exposed to so much technology." You should have heard it around the table.

Then I spoke up, and I said very quietly, "We're all over-consumers at this table." Oh my God, everyone just stopped and looked at me and said, "Not me, Pilar." Luckily I know all these people so I felt free to say that. I knew I was going to get crap for it. And they said, "Not me." And the next person, "Not me." I said, "Well, I am." They go, "No you're not Pilar. We know how minimally you live in the world and how much you share." I said, "No, that doesn't erase all the consuming I do." "What are you talking about?" They said, "Pilar, I'm not into all of that!" And I said, "Yes you are. You buy from the Eddie Bauer catalog. You drive a Lexus. You own this incredible home. Don't tell me you don't consume and that you don't care how much you spend on all those things."

I went over the story of every single one at the table, because I know how we spend our money. They all went, "She's got a point there." When I think of consumerism, it's not just quantity. It's not that if you buy twenty cars, we can point our finger at that rich person and say, "Oh what a bad rich person they are. But, I'm going to spend a lot of money on *my* one car because it's a Prius, and it's so cool because I'm doing so much good in the world."

Buying for quality can also be consumerism. I think it has to do with the logic behind why we are buying or why we have to have that flat screen. Then we got into a really interesting conversation. I want to hear from all of you. Do you agree? Not about agreeing with me, but

do you agree with the sort of definition I called everybody out on? Or do you think they aren't consumers because they happen to buy for quality and buy fewer items? What do you think? I'm just curious.

Richard: I would say they are consumers and I think that we all are, but I also think that we all try to find a certain comfort level. I struggle financially on certain levels, but there are certain aspects that I am not going to struggle with. There are certain things I'm just not going to do without, because I felt that I worked so hard to reach this certain financial level. If I want to buy a pair of shoes, I'm going to buy a pair of shoes. There is this level of comfort that I don't want to lose. I'm not so sure how practical it is, but it makes sense to me at this point, because I've struggled so hard. I've watched my father and my parents struggle so hard and I like to think that I'm at least doing better than they were. So I just don't want to give up certain comforts. It doesn't mean that I'm not conscious of others that are struggling, because I am.

Yolanda: This is really tied into our third question: Why do we need what we need? Why do we want what we want?

Roy: It comes out of a whole family history. It's not about the shoes, it's about how much you've accomplished for yourself in life. You put it in a moral and personal context and that's what really gives the value to the shoes. Not the price, but the value. Or, you could be someone who buys the shoes because he's a very important person. That has a whole different meaning.

When we don't share the story, like in this conversation, we miss the meaning of the product. All you see are the shoes and you have no idea what it means to that person. And, boy that's scarcity. That's a lack of abundance and wealth when you don't have that connection.

CJ: My husband got me a pair of shoes I wanted, really nice red pumps. They were patent leather with really high heels. But I returned them. I wanted them but I didn't think that I needed them or deserved them. I just felt, given the money and choices I had, I couldn't go with what I wanted. So yesterday I bought what I needed, a pair of brown sensible shoes that I can wear to work everyday. I know I was making a conscious choice there. But, I still want those red shoes. What's that about?

Priscilla: I'm currently reading a book that's mostly focused on adolescent girls in the U.S. and a lot on body image. It talks about the huge percentage of girls that don't necessarily have full-blown eating disorders, but hate the way they look. This includes adult women as well. The author talks about how at the core of everyone is partly wanting to be loved. Right? It's wanting to be loved and also wanting some kind of power.

In adolescent girls, power means attention. They start taking in all these media messages, what other kids at school talk about, what parents say. Then they figure out what gets them power, attention, and love, and conflate all three together. This book focuses on body image. If I'm beautiful or if I look a certain way, if I dress a certain way, then I will get those things.

This relates to the material things we talk about—what it is that we need, and what it is that we want. Do we want this pair of shoes or the other? I think a lot of it is connected to a certain identity that you're trying to project, that you are someone who is loved, someone who is powerful, someone who is noticed. It all gets tied in together. It's not something that most people are conscious of. Of course, when we are making a purchase, there are lots of other things going in your head. But this approach focuses in on a deeper level about deciding what it is that you really want, what it is that you need. What things do you actually have control over? Objects you can purchase that will help get you there. You can't force your mom to love you. But you can buy something that makes you feel better, or you can buy something that makes it at least seem like you're loved in this world.

Richard: So we all need love and a place to be free. We want to be able to express ourselves freely. We want to be able to be loved in abundance, all of us.

Pilar: Sometimes I don't want love. Sometimes I want respect. I want the respect that money brings. I want to own a home. I don't own a home. I want to own a home. I own a car now and it's paid off and it's a used car. And, I hope it doesn't break down anytime soon. But I feel like, super proud now. Like, now I'm lovable. Now you can love me. You can depend on me, which represents love to me. Now you can depend on me, because I have a car and enough money in my wallet so I can buy you food if you came to eat with me. Or, I can buy gasoline for my car. Those are my translations from purchasing something to getting love. Being self-reliant is to me the epitome of

being the most attractive, somebody who can be relied upon. You can depend on me financially. I will always make sure you have a roof over your head and you will be fed, and I'll drive you somewhere.

Rose:

I don't feel that my man-friend is financially dependable. He is an artist and he doesn't think about money that much, yet somehow it works. It scares me. All of my fear around money comes out. It's very clear for me that that is not love. I feel like part of our relationship is sitting in that place and all my stuff around money comes up. He has a presence that I have not experienced in a relationship with a man before, a willingness to stay in the conversation with me. There's a lot to sort through.

I had a father who provided financially very well, who was not very present emotionally. And now, I have a man-friend who is profoundly present and yet doesn't make much money at all. He has huge spirit. Then for me to not go to the place of feeling that because he's not financially stable, I'm supposed to somehow take care of him that way. This is my default setting class-wise, from my background. Then I realize that those are real forces at work in our relationship that we need to sit with, but that's not the real connection.

I would add that one part of the attraction there for me is that I don't actually trust our global economic system. I think it's someday going to collapse. He's going to be one of the people who survives. I'm serious. If my dependability is on my father's investments in the stock system, I feel like that's going to collapse. I don't know what that's going to look like. On some sort of primal level, I feel like his ability to figure out life in the midst of chaos, in the midst of not enough, is more trustworthy than having security in our current economic system.

Priscilla:

My friends and I have conversations about the revolution, after the collapse. What will you be able to do? Who can garden, and who can cook? Who can build a house? Not who can do a desk job and manage money. It's not that.

Roy:

A funny thing about money. It's kind of this placeholder. As I hear you talking, it represents this future that you might or might not have, and the ways you describe your friend. He seems, "I'm living in the moment." It's happening right now, and so money represents a whole set of assumptions and expectations about the future. What

you'll be able to do or build or create, or the household you'll have with that money, which may happen or not. Life is uncertain.

We just don't have as much control as we would really like to have. But having money feels like we have the control. Talking about the teenage girls, they're doing it all in their own little world of assumptions. They're not doing it relationally. It would be different if I got together with you about how we should use our money. Then it's done relationally. But when I get a facial, I also have an expectation. It may or may not be met, because there's no one else part of that relationship. That's what's crazy-making about money. It represents a lot more than it really is, because we can infuse it with our imagination and our expectations.

Pilar: If we have a revolution, it'll be because poor people will have had enough of scarcity. But I think money will reinvent itself. I think it'll reinvent itself and I think it'll go back to whatever it already is, because we will inherit what history and habits we had around money. Don't you think money will reinvent itself? There has to be some kind of barter system, although my people will not go for that "trade-for-beads" thing ever again, you know.

Yolanda: Part of what I heard from Pilar is that the reason we need what we need, and want what we want is because we're human beings. We're just built that way. It comes from our past, or whatever combination makes us who we are.

John: I don't know if money will reinvent itself. But something will be reinvented by someone that puts us in the same place in relationships to ourselves and to our material desires. It will come from a lower physical sense of survival. We just can't do everything for ourselves. We are going to be dependent on other people to meet our needs at some point or another. As soon as we're in that kind of dependent relationship, then issues about who we are in relationship will come up. In this way money and language are somewhat the same—as a way to survive in relationship as we meet our needs.

CJ: I'm feeling that money is like e-mail, because e-mail is something that's everything and nothing at the same time. It's all about projection. Somebody wrote about this in a survival guide to e-mail. It's the sum total of the things we project on and through it, which is why we're having so many problems dealing with it. They're so complex, because they're so individualized. Each of us has such a

different set of experiences. I wish someone would do a survival guide to money that would get to the core pieces that would help you stay grounded and stay strong in yourself so that you can deal with it.

Rose: One very helpful concept that really factors in for me, in the chapter that I'll write in the survival guide, is to think about money as a sacrament, a term from my Catholic tradition. What that concept means is basically something external that carries an internal reality.

So there's this question about the connection between who I am and my economic needs, or more my economic habits. There's a sense in which the pair of high-heeled red shoes is dressing up something in me that's real, that needs expression. When it is for that purpose, it has real value; like art, it expresses something in my heart. So when I choose to buy something, it's because it expresses some deep part of me. Not everything, of course. But that's why it was so striking to me, when I gave that example of my friends, that I talked about feeling disconnected from them. Well, no. The person I was disconnected from was me. The dynamic of class showed up, so I forgot who I was. When I think about money, it can be an expression of the evil of a human heart. It really can. And, it can be an expression of my deepest values. That's primarily the truth that I live in. And, I have my freak-out moments.

Yolanda: We have been talking about the fourth question: What are our assumptions about abundance, scarcity, and enough-ness? It has been an underlying theme, but I wanted to ask it directly just in case somebody had a specific thought they wanted to add.

Roy: I normally don't think about that I've got plenty. I go buy what I need. But the thing about assumptions is they're assumptions. You're not aware of them. It takes this kind of conversation to raise my awareness of what a different thing "abundance" means to Richard than to me. If I don't hold that in my awareness then we're not in connection. I'm not really aware of you. I don't usually hold in my awareness something that's a problem I don't have to deal with. But really if I want to connect to people, I have to hold problems that you have to deal with. Without this conversation, I'm just buying and spending without even thinking.

Richard: More of us need this type of conversation, because there are a lot of people who, if it doesn't affect them, they could care less. And those people are the unfortunate ones. I'm not.

Roy: You know what, I hope the revolution might come when all the people who are privileged just get so sick and tired that they can't stand this lack of connection with people of the world. That would be a wonderful way for it to happen. And, I don't have to think the same way about the tennis shoes I buy because they're not made by someone who's getting 10 cents an hour in Indonesia. Well, I may not have to think about that, but then what's my relationship to that person?

Richard: We all seem to forget that we actually are connected in some way or another, and we miss that. We miss that every single day. We're sitting in a box and I am inhaling and exhaling. And you are inhaling and exhaling. And we are all inhaling and exhaling the air, the molecules. We are connected. But we just don't want to be for some reason. We want to act as if we're not. And money does that. I have more money, I have more options, I have more privileges. I have more stuff than you do. Not to say anyone in this room, because it's not happening in this room because this is why we're here, because we want to discuss this. But there are folks outside this room who have more money than Jesus and they don't want to be connected. And they are connected, but they don't want to be associated, and they don't want to accept the fact that they are connected.

Pilar: But there's poor people too, who don't want to be connected. My dad would be one of those persons.

Richard: That's true. My father would have been the same.

Pilar: I have a picture of an assumption in my brain of enough-ness and abundance. It's that I never have to look at my checkbook even at the end of the month, because I know I have enough money. When I'm really poor I check it every five minutes. Am I overdrawn? But, I want to feel rich. If I really did well that month, I don't look at my checkbook. I want to look, but I don't look. I imagine that that's what wealthy people do. That's the stereotype in my head, to not look at my checkbook for a month. Maybe two weeks. And that feels so big, oh my God, that feels big. That feels wealthy. Otherwise I go back to worrying every day about money, and that to me feels poor—because I remember doing that. It's just my assumptions. That comes from when I was a kid.

Esther: I remember the day that I quit balancing my checkbook. I used to balance it to the penny. I was so anal about it, and even if it was two cents off I would just freak out as to what happened to that two cents. The day that I stopped balancing it, I just felt like I had arrived, I had gotten to the place where I needed to be. So I can definitely relate to that feeling.

Yolanda: Is the place where you needed to be “enough-ness”?

Esther: I guess enough-ness defines it. I think before that, I don't think that I ever lacked. But, I was just being very careful about being able to meet all my obligations. Then, enough-ness is having more than you need, so that you don't have to worry about it.

Roy: It's a short step to more is never enough.

CJ: I can't let go of what Richard said, because I feel like so much of what I've been struggling with in my life has been around this lack of connection, just the fact that people would deny their interconnectedness and live in these bubbles. I've always tried to be open with people, and I see some people shut themselves off so much. I feel like they're losing things. But I don't think they think they're losing anything. I think they're feeling very protected and safe, and that's what they want. For some people, maybe deep down, there's some fear there. I'm trying to be compassionate about that fear. But I think that's it. That breaks it wide open, once people have that appreciation.

That's what my mother was teaching me by giving half of what we had to the woman who came to the door with her hungry kids. It was that, that we were all the same. That was the thing that allows me to participate in this conversation and in my life in a different way than if I had not experienced that sense of deep interconnection to someone who didn't look anything like me. Just came to the door. We didn't have much. What was that all about? Since I was a child, I've been processing that all through my life.

Esther: It's interesting that when we think that we connect with people, that sometimes we connect over things, as opposed to real spiritual substance in terms of who we are. So you go to your friend's house and they're all talking about their homes. They're connecting over the things that they have. You felt left out, but I mean, at some point you have to realize that that's not a real connection. A connection over

things is not a real connection. It's hard for us to step away from that. It's hard to get to the level of connecting on a deeper, personal, spiritual level. And maybe it's too hard.

Katrina: It's so much safer to talk about things.

Richard: So we don't want to connect. That's part of what's going on.

Roy: It is so important for us to really be connected inside. It's not just to connect to all of you, but it's the only route that I have to be connected to me and to the parts that I'm a little concerned about bringing out. That risks rejection, or worse, not even being noticed. But it's so big, it makes us anxious and cautious. We rarely take time to do this anymore. I mean, we don't sit around on the porch or around the campfire and share our stories. We're busy pursuing individual concerns.

Yolanda: I'd like us to talk about this question: In our society, some individuals in our communities have been wronged and are marginalized while others have been prepared for privilege and/or power. How, then, is this reality translated into economic identity, and into our experience of abundance and/or consumption? Does the world owe us anything in economic terms in the struggle for justice? Or, do we owe society?

Richard: My ancestors came here on ships to be sold as slaves. That says a whole lot to even start a conversation about being wronged. My existence here is a constant reminder that my parents were here, my great-great grandparents were here as servants. We're not even supposed to have abundance. We were not supposed to think about abundance. It's not that long ago. It's not that long. My great-great grandmother was born into slavery. That's not that long ago.

I don't know where to start with this. We can talk about reparations. That's economy. That's abundance. That's a conversation that people don't want to have. Privilege. I have to overcome the fact that my folks were taught that they were not privileged. I have to give things to my hard-working father to give me a sense of worth. We could talk about reparations. There is a community that has definitely been wronged, and there are other communities that have been wronged. But, mine is the obvious for me. It's something that we see every single day. That's how we're being perceived. I don't know. Where do you start? How do I start on this question?

Esther: Just hearing you talk about that reminded me that my father-in-law was born in a concentration camp, the Japanese concentration camp in World War II. It's interesting to look at the experience of Japanese-Americans that after having gone through that period when they had been wronged. They did get reparations some twenty-nine or thirty years later. One of the overriding cultural strategies, which I thought was interesting, is not to stand out. So, he was born in the concentration camp, but he doesn't remember living there. At the same time, that experience was such that, if I look at his generation of Japanese-Americans, they, to a large degree, adopted the strategy of just not standing out, and of not achieving. Not trying to achieve higher education or necessarily high-paying jobs, but to resolutely stay very quietly middle class. This is an interesting way to think about how a culture, having been wronged, adapted to the situation.

Richard: What happens in my culture is that it becomes the extreme on every single level. There are those who become so wealthy that they forget that they came from a certain place, and there are those who are struggling. There are more struggling today. I mean, we've seen the NBA superstars and the football stars and all those folks, but there are more struggling African-Americans today than there have been in many, many years. We're actually getting more impoverished today.

But, there are those in my culture that are standing out and saying, look, I made it. I made this money. And then, like the young hip-hopppers, the rappers are running around with their bling-bling and showing off as if they have really acquired something, and they really haven't. What it does is it makes those who want just to have an honest education or a decent job try to aspire to be something that they're not. This kind of bothers me, that whole sense of trying to be something that you're not.

Pilar: I represent two communities, and more—being a woman, and over 50, and so on. Two particular communities that I can point to are Native American and the Mexican farm worker community, where I started from. Our conversation planning team got into a discussion around this, and then we promised ourselves we'd save it so we could bring it to this table instead, because it opened up a lot of stuff. Do I feel society owes my communities? Big time. Yeah. I do. I feel very clear about that.

What do I think can happen? I don't know. Indian people, tribal people, and sovereign nations who meet—when there's not a white

person in the room, we speak very differently about reality in the world for us. If I'm in a room with farm workers, all Spanish-speaking, indigenous people, Central America, we speak very differently in that room if there's no white people.

The one thing I do hear and know is that we feel what's owed to us is only what you and your children have. That's what owed to us. Not above and beyond. That's a hard calculation to actually come up with. If your children have the security of education, to be treated fairly by the police, I mean, the list goes on, then how do you give that to my people and to my children?

It's a hard payback to deliver on. I want better. I want to be able to get a loan in an easier fashion. I don't want to be judged by how I look. And I *want* to be judged by how I look. I know that sounds odd. I want both. I want to be respected, because I have reached an elder age. It took a long time to get here. I worked hard.

There are two messages: The world owes my people, and I think land is owed back. Do I ever think that's gonna happen? Probably not until the revolution. It's going to take that, because it's going to set off a whole lot of other hurt. That's what so hard in some of the payback. Do I owe society? Sure I do. Do I owe all members of that society? No, which is interesting. But I do owe society in general to be the best person I can be. To be productive; to be compassionate. I think I owe that back because the world's been compassionate to me in many, many ways. I want to make sure I put that back into the big soup pot. At least that's where I sit with that.

Richard: I would agree with that. I would totally agree with that. I do feel that I owe to be compassionate. I do think that African-Americans are owed quite a bit. One necessary thing, and should be automatic, is that they should be educated without having to pay money. Health care without having to pay for it. Those could make a big difference. There's a struggle for me to have to pay insurance every single month. I know that other people struggle. Judging from the history of where my forefathers came from, I do not think it should be any other way.

Rose: When I hear this question, part of me wants to ask, what are the assumptions around privilege and power? I grew up in a community of privilege, and given access to top education, the whole inheritance that's coming out. I mean, that's privilege right?

Part of the work I'm doing at this moment in my journey has to do with really understanding the historical narrative, not just the last generation, but before that. I am the president of the corporation that owns a home in South Hampton, New York. How did that land come into my family? My ancestors also came here on the boats, the Mayflower. And that was Native American land. And now our family owns that piece of land.

What does it mean for me to really? Part of me says, "Is that privilege that that's my inheritance? That those are my ancestors?" What does it mean for me to really own that history? Then, what is my response to that history as a person who is white, as a person who is wealthy, as a person who is educated in this particular culture? What I'm longing for at this moment, what's very real to me, is what does it mean for us to stand in that gap together?

Some of where I am, in understanding the horror of my family history, is understanding what that history is that I inherited. The mainstream culture would say that's privilege. What really do we mean by privilege? I mean, that's a horrible inheritance. The money I inherited at 21 was in General Dynamics, Lockheed Martin, and Philip Morris. I mean, I just feel like, damn, is that privilege?

And, then I'm in a Christian culture. I have some understanding that this is the culture of the empire. That is not how Christianity was born, but it's who we've become. I see this. I'm sure there's more to see. So the question I ask here is: What does it mean for me to stand in the gap together with you?

Yolanda: As we are talking about the topic of individuals and communities being wronged or marginalized while others are prepared for privilege and power, I wonder if we can add to that the question: Do inequity and privilege exist? And if so, how do you feel about it?

John: I'm remembering how I was introduced to what privilege meant and the language it was packaged in. The phrase "noblesse oblige" must have come up at least once or twice a year when I was growing up. Not from my parents, but certainly in my school context—as if I were being trained for it as a responsibility. It's a French term, noblesse oblige. It means the obligations of nobility, literally translated, and therefore, one of the responsibilities of wealth and privilege, translated more idiomatically. On one hand, I felt like I was being

trained for that, and on the other hand I was constantly wondering what that was. In my growing up context, there was a very strong and very powerful White Anglo-Saxon Protestant culture, to which I was not invited, being raised as a Jew. I thought, “Oh they must be talking about them.” And yet I was still hearing the message.

There’s no doubt that I have a very privileged life. But the central question for me has become, “How does one really step into that?” What is the potency of stepping into privilege in a different way, with a different kind of consciousness? I ask myself, because it’s part of me. I can’t not be what I am. Yet to recognize privilege says, “Well, if there’s privilege then there are people who aren’t privileged, by definition.” Right? Therefore, there’s an injustice that’s built into that structure, into the system. If one really steps into privilege, in that moment you are also creating the opposite. But it also no longer feels okay to me to stay in that middle space between the two. It doesn’t serve either in a way, underprivileged or privileged.

CJ: I’m grateful, not for privilege. I’m really grateful when people acknowledge they’re privileged. Because what I see a lot is people who pretend they don’t have any and it’s unacknowledged and they think they’re beyond it somehow, and then it’s out there doing some serious damage—in their interactions with people, the way they cut themselves off from people, the way they look at me and immediately put me down, and then pretend that they’re beyond racism and privilege and the like. But they’re actually exercising power in very, very poisonous ways. So I’m just thankful for those people who acknowledge it, because unacknowledged privilege is some serious dangerous stuff. I see that more and more as we act as if we’re in the post-racist, post-class society, as if we’re in this new era. It’s just getting more and more entrenched, and more difficult to get at and address, because people are in this world of denial.

Pilar: Inequity and privilege exist, without a doubt. I visited my late husband’s family in a tiny village far into the mountains in Mexico. It’s pretty removed. Shortly after he died, there was some money that I had to distribute. He was one of 11 children, and he had a large family. There were half boys and half girls, so I portioned the same amount to everybody. The girls immediately gave the money to their father. The father called me to the big dining table and said, “Thank you for the money you’ve shared with us.” I hadn’t given any to the parents; I gave it to all the children, and I thought, “Hmm, this is interesting.” I just looked at him oddly and he said, “Yes, the girls

gave the money to me as they're supposed to do." And I went, "Oh." I was just stunned. I was quiet and he said, "Don't you follow that custom anymore?" He said, "Women are not supposed to have secret monies. They're not supposed to be holding money or have money secrets from their parents." And I said, "I see." So I was just quiet because I'm in another community, so respect it. I went back and talked to the girls individually, and they said, "Oh, yeah. We can't hold our own money. As long as our parents are alive we need to hand it over to our father."

I said to the girls, "Am I different? Do you see me as different?" They said, "You have your own money, and you are definitely either American or somebody, but you're not us," they said. "We really know that about you." And I said, "It's that obvious?" And they go, "Yeah, it's that obvious."

So I'm very much reminded I come from a place of privilege when I go back home, go back even to visit my extended family members. I'm seen as very matriarchal. I'm seen as really strong. I'm seen as very white. I'm seen as very in charge, along with all these other things that, in the dominant world here, I don't always feel. I get to experience both.

Priscilla:

Privilege exists. All of us at this table have privilege. I agree that acknowledging it is so important, not to get stuck in this place of guilt or repressing it, or just pretending that you don't have it.

The idea of pretending you don't have the money or refusing to deal with it, that plays out really badly. I mean it really is about being able to use your privilege to benefit others, to be able to be transparent about where you're at, and what it is that you have access to. And when talking with people, not to assume that you have all the power, the knowledge, or the solutions, or, that because you learned it in school that means that you know about it. There's lots of different ways people can use the privilege, or we can all use the privilege that we have. Even if you have privilege it doesn't mean that the choices that you've made or the lives that we have are superior over other folks who don't have the same kind of material wealth.

I think there's this idea, especially in terms of non-profits and charity work, that although we have access to all these things, we have to share and help these other poor people who don't have them. Instead sometimes the ways that we live, partly as a result of having access to

wealth is actually more poisonous in certain ways. It doesn't mean that we have to spread our lifestyle to other people because we have so much. We were talking about different kinds of abundance. There are other communities which have less material wealth, which are more abundant in those other things, and that there has to be a better balance between the two, where folks can survive but at the same time don't have to necessarily take on all the material trappings.

Rose: On the point that you raised about privilege, I get confused about when it is right for me to step in and view and offer, and when is that another form of imperialism? Sometimes I will withhold my gifts because I don't want to impose my way on somebody else whose ways are different. And, then I find that I'm withholding some of my wisdom in a place where I do have a voice and it's right. So that's partly what I meant by, "What does it mean to just try to stand in that gap together?" That's a place where I'm struggling.

Roy: I'm wondering, what's the difference really between inequity and privilege? Is one economic and one social?

Priscilla: I would consider them as different. Privilege is in certain benefits that you get from being part of a particular group, not because of anything that you've done. It's because you're white, or because you're male, or whatever it is, because you're American. You get access to certain things that other folks don't get access to regardless. Inequity feels more structural, more concrete in terms of income or in terms of material things.

John: Privilege and inequity, I take them on a personal as well as societal level. We have an expanding prison population that looks highly inequitable. If you just look at how that came about, and who gets imprisoned, and who doesn't, the policies, enforcement, and everything else around it, it's very powerful. I don't know how to live with that. It's not right. I know that it's not right. I know it's actually totally counter-productive on every level I look at, from human, economic, social, and psychological levels—no matter where I look at it, it's wrong. I don't know how to live with it because it's created by and large out of a certain world view, which I don't agree with. But that particular world view has been in power over an extended period of time. I don't go to a place of guilt around it, but I look at that and I'm going, "If we can't see what's wrong with us, all we have to do is look deeply into that issue. It's a mirror or hologram of the whole

system. I don't know how to live with that, but I also don't know what to do with it.

Pilar: But how do you live with it right now?

John: Just by saying, "That's the mirror, I am a small part of the picture, and I really don't like the mirror or what I see in it."

Pilar: So you look away from it, you have to. Don't we all have to live with a certain degree of denying something so that we can even manage the pain from the inequities in the world? If we examined it all the time, we'd be in the streets causing that revolution. We have to find a way to cope with it just for our own mental health.

John: If that's so wrong, what could I do even in micro-incremental steps to do something about the structures that created it? What can I do to actually cultivate the conditions for change in the structure?

Richard: Well, you're actually doing something now. You're not ignoring it. And that's the first step. And acknowledge it for yourself and for others. I mean, this right here is a very productive thing that we're doing, at least talking about this. Privilege does exist; it's here. I mean, we get faced with it; I am faced with others and their privilege. I'm sure there are some privileges that I've acquired over the years. But the inequity that is very obvious for me, is basically how I'm treated as a human being with police, still. Still. I'm not a teenager, and yet I can still get pulled over by the police. I can still be hassled by a police walking down the street. Not driving, but walking down the street. I find it fascinating that that still exists for me. I figured that, though I don't wear the pants down to my knees, there is an image that is perceived of me because my hair is probably long and because of my skin color.

As an adult, I'm still being questioned, "Do you live in this neighborhood?" I've been living in the neighborhood for 30 years, and you know that. That's a reality I have to deal with. I mean, how do I feel about it? I don't like it at all. I don't want to be angry every day. I choose not to be angry, but that's my choice. It's my conscious choice not to be angry, but sometimes I am.

Pilar: Recently, I got followed around in Bloomingdale's by an undercover security cop. They weren't following around the white people. I just got fed up, because wherever I was shopping I'd stop and he'd stop,

and pretend he was putting something away. I just said to him, "Since you're going to follow me around why don't you tell me what floor the blah-blah-blah is on." And he went, "Uh." I knew, because I get followed around in stores because I'm a person of color. Then when I got to the right section, nobody offered me help. They offered all the white women help finding something. Finally a sales person helped me and I said, "You know, you're so silly, you people." And she goes, "What do you mean?" And I said, "I have \$2,000 to spend on anything I want here. How stupid of you to assume I have no money." I found that to be a real asinine comment I made, but I'm glad I made it. I walked out pissed. I don't like that I go out to run an errand and come back really angry, you know. It pisses me off. The comment I made, I was being a snob and I was talking about money, because I wanted them to get my point. "How dare you assume that I don't have money? How dare you assume that I'm going to steal? Who are you that you can think this about me?"

Katrina:

Well, talking about being pissed off—that pisses me off. I feel anger for both of you hearing those stories. I guess I'm being naïve. I would never think differently of you because you're a woman of color. I think I probably tend to err on the side of hope, like thinking that other people wouldn't do that to you, and I know that's not true. I know that there are people who are racist, and that make all sorts of generalizations. It makes me feel better if I focus on my community of friends and the white people, most of the white people that I know who wouldn't necessarily do that. It makes me angry.

Richard:

Here's the thing then that's troubling for me. I like to think of myself as a very nice person. I do a lot of things for a lot of people, not necessarily financially, but I'm a listener, I listen to people. I have a lot of friends that I try to guide and share my experience with. I travel a lot, and I meet a lot of people and I make a lot of friends. One day, I come home, and then at 8:15 pm, I walk to the Jewish Community Center, close by. I've been a member of for many, many years. Back in the old days, I used to go and volunteer, and play for the elderly just for my own benefit. I made a whole lot of friends doing that, because I wanted a place to play. At 8:15 when I walked in, I'm told that the gym is closed. I said, "What do you mean the gym is closed?" "The gym is closed; you have to leave. Get out." There's a white man who walks through with his gym bag, says, "Hey, what's up?" He goes and he walks in, right past me. I'm going, "I just want to go in there and relax. I just want to go and sit in the sauna, that's all I want to do. I only want to go and sit in the sauna." He says, "You can't go in, it's

closed." Another white man walks by, walks into the gym. I said, "Well this guy..." I'm thinking, "Why am I explaining it? I'm a member, I paid. See you later." I go in. I sit there in the sauna. I am livid. How am I going to relax? How am I going to relax? I cannot relax. So I'm sitting there for five minutes; I put my clothes on and I just leave. I'm walking up the stairs and the guy says, "There he is. There he is."

I'm like, "What's up?" He said, "Didn't I tell you that the gym was closed?" I said, "I just came from the gym; there were 100 people down there." I said, "Why are you giving me such a hassle?" And he said, "Well, I just told you it was closed, so you didn't need to go in there, when I tell you that it's closed, you don't need to go in there." So I looked at the young kid that was behind the desk, and I said, "Hey man, what is this about?" And he looks at me and he goes, "Maybe it was your jacket." I had a large coat on. It was cold outside. He says, "Well, maybe it was your jacket. Maybe you just looked suspicious." That was the explanation that was given to me. I stayed away from the Center for 18 months. Eighteen months!

It didn't make any sense. The gym was not closed. The man judged me when I walked through the door. Fortunately, because of friends and connections, all of a sudden I got a telephone call, an apology. It should not have happened, period. And I know if it happened to me, it happened to others. The men that walked through were feeling privileged and they looked at me as if I was some type of troublemaker. It took all my energy not to get angry, and finally I did. I did, on the way out, on the way out, because I couldn't do what I wanted to do. I could not relax. When the kid made the comment about the coat, I think that was just like the switch. You've got to be kidding me. This is not uncommon. This is not uncommon. I don't know how to address this every day. I don't know how to deal with that every day. And as I stated at the beginning of this little section, I'm a very nice guy. I meet a lot of people, and once people start to know who I am, most of the time they like me. There are those exceptions, of course.

Roy:

But, what do you do with your anger, you know? I would be wondering, "What's up with these white guys passing by? They're going on and on, and not asking, "What's going on here?"

Richard: Didn't ask, not one question. I had my card; I had everything. We never even got to that point. I just pulled out the card and said, "I'm going in."

Roy: The big difference there for me, if someone stops me, I go, "What is your problem?" You know, I just don't take it on at all, because I'm not afraid of something even worse happening.

Pilar: Right. That's your privilege.

Roy: Yeah, that's privilege, that I have this protective little bubble of knowing I can go in, you know? I probably would think I could get in even if I weren't a member.

Pilar: He took the words right out of my mouth.

Roy: So many things are disheartening to me about that story. It's like I presume if I play by the rules, and work hard, and I'm a nice guy, things will get better and better. And there's no limit. It's so disheartening to think no matter what I do, I could become a judge and you're still going to get stopped. It's not worth it. Why try? I mean, it just reframes that whole thing. It seems like I have so much privilege of hope that other people can't have because their experience has not been that that hope is reinforced.

Pilar: The privilege of hope—that is a very deep thing you just said.

Roy: I've been sitting here struggling with how do I own this privilege? I don't walk around thinking I'm privileged with hope, I just walk around. So it's hard for me. How can I claim my privilege? How exactly do I do that because it is mostly unconscious? To make it more conscious I have to choose to hold your suffering; that is something that I could do. I would only have to be in a situation where I could hear it. I used to have these big ideas for change—the prisons, poverty, and racism. To hold all of that was depressing. It just wore me down. I shrank back to, "What can I do with the person that's right in front of me?" That's real and I can deal with it. So I've gotten a little less concerned about the grand questions. On the other hand, like this event today is a start, but I think the key question is, "Is it an event or is it a process?" Events come and go. There's nothing revolutionary about an event. It has to be a process that is not reversible. Now we're talking about something.

I guess what I'd do is go to people I know are suffering and try to be—start from where they're at and learn what can we do. And hope that it's a process. But that's a lot—that's easy for me to say. I can sit around and I have the privilege of hoping that it will be a process, because my life is good.

CJ: I'm having a lot of pain in my chest right now. I'm just holding in a lot in my throat, the stress of hearing your story, Richard. It just reminds me of the power of the other, and otherness, and the sense that when you were telling your story, I couldn't pretend you were the "other" and block myself off from the pain; the pain went right to me. I think the power of your story is the way people use otherness to elevate themselves and seal themselves off from pain. I'm talking about those guys who walked by and saw you, or the people who follow me and you around in the store, or those Latino children on the bus who made ape noises at me when I walked on because I'm black—even in San Francisco. I think that is what made it so painful for me, being attacked by other people of color. These things happen that allow people to elevate themselves through this otherness and separation. It's just really amazing, and it seems almost as if there's something that people need that's about domination and power. Those people were showing their power as white men, those people in the stores, as were those kids on the bus who were making fun of me. The odd thing is that when I was a kid, I thought that if I got out of the ghetto and I applied myself, when I'm older, that that wouldn't happen. That was just a stupid naïve thing to do. Now when I go shopping, speaking of privilege, I can't just go dressed any way. I have to put on fancy clothes so I don't have to—so I won't be followed as much by people in stores. This sense of, "I have to prove myself that I'm worthy to be there," is why I can't pretend you're the other. I really felt that.

Richard: It was really hard to relate that story to some of my white friends. I never got the sense that they really felt what I was feeling. I got suggestions like, "Well, that was just a jerk." And, "You're bigger than that. I know you're bigger than that." When I made the choice to return to the Center, I found that I was the one trying to be giving, loving, caring again. It's like I'm the one that has to show you that I'm not who you thought I was.

That is a place of privilege for someone that I have to make the effort to show them that I'm a bigger person, as opposed to them coming to me and saying, "Mr. Howell, we're really sorry that that happened to

you." It didn't happen like that. So now I'm back at the Jewish Community Center and I'm sitting in the sauna and I guess everything is just peachy now.

Pilar: I shared my shopping story with a group of my friends, some of whom were close, some were not. Some were wealthy and some were not. Their reaction was the same thing, "It was just one situation, an exception." One friend said (they figured I have a tough skin), "Well, Pilar, if you didn't dress like a housekeeper every day then you wouldn't have to put up with that." Once again it relates back to what you said. So, I have to dress differently. I don't get to go looking like a hippie slob, I don't get to do that. I always have to look a little presentable because you know, if I want to get through that door and not have somebody follow me around...but they'll still follow me around. What I said to them was, "Do you think that this is my only story?" They got real quiet, and I said, "I don't tell you nine-tenths of my stories because you'd be pretty bored, and I'd sound like an angry old housekeeper." That is the truth. I said, "I don't tell you most of my stories. There's no point in telling you, because I can't constantly rip open my heart and do that every single time. I can't do that, because I have to be able to cope."

CJ: I come from a long line of angry domestics, a long line.

Pilar: The dressing up part, I hate that. My grandma and grandpa had to dress up when we went to a bank to ask for money. It was really hard. I saw how my Grandma had to stitch the holes in her shirt. They dressed me up because they were putting me up front to do the talking, and I held all that hope that you're talking about, I just held it all. I knew that I had to say the right words to the banker. Everything was riding on my little shoulders. I did fine, but the feeling is still a part of what I remember. Every time I go into a bank, that's what I think about. It's not the teller's fault, it's not the bank's, that's not it. It's associated with money or the lack of money, or my experience with people who hold the money. It's just so connected.

Katrina: So you said that you don't share nine out of ten stories. Are you speaking to your friends that are people of color also, or is it just to your white friends?

Pilar: To my white friends.

Katrina: Do you share most of the stories with other friends?

Pilar: Like people of color, sure. 'Cause they get it and they also don't stand up for the white person right away, or say it's only an isolated situation, because they really understand it. They don't say to me, "Gee, you sound angry." Or, "Gee, you need to process that." They wouldn't ever say that. They would just say, "That's really tough going, Pilar. Good for you for standing up, I'm glad you're angry." That's all they'd say and they'd let me be angry.

They'd let me use curse words, and they'd let me feel angry with white people though I love them to bits, obviously. I've slept with them; I've been married to them. Come on—I've been employed by them, I've loved them. Okay, but it's like they just let me be me and my friends of color let me be me and let me be that angry housekeeper. I somehow feel if I shared all that, I don't know that my white friends could take it. It's not like I'm protecting them, I just don't think I'm going to feel the solidarity.

Roy: It's not that I'm unwilling to understand, it's that I'm unable. I don't have the basis in my experience to understand. I can't really start from where you're at. But, I would ask you at the cultural level just to be understanding about it. I keep the hope or the faith that somehow, someday I could open my heart up enough to have true compassion.

Yolanda: I'd like to give a chance for folks who haven't spoken for a while.

Rose: I would like to return to the question: What am I doing to live in the gap? Right now I'm engaged in trying to understand where am I in it as a white person who grew up in a wealthy culture. What are all the cultural messages that I can analyze to death out there? Where are they in me? That's one piece. Another piece, from listening to this conversation, is having to short-circuit anger.

As a woman, who works in a patriarchal Christian tradition, I have learned to pay attention to my anger. It's a life-saver. There are a lot of messages I've received: The good girl is not angry. Yet I feel like my anger is my lifeboat. It lets me know when something's wrong. And it's not me, but that's the way it works. So, a piece that I'm really struggling with is how do I stay in the conversation when this message stuff is going on?

Just to give an example, I preached at a church recently. I'm in the Catholic tradition. I have the same training as all priests, but I'm not

ordained, obviously, thank God. I was invited by a church in Pescadero to lead the Communion service. Of course, I'm violating all the rules of my tradition to do this, but I did it. I offered what I have, which I identify as a feminine spirituality. We had Communion in the form of children's play. I stepped into it with a great respect for the sanctity of Communion, and that's what I offered, as this other way of doing it. And it was well received, for the most part. But, the other day, I went back there to attend that church. I was not presiding. I was sitting having soup afterwards with my friend David when this woman comes over. I'm sitting next to the head of the board of directors of the church, but at the time I didn't know that's who he was. She says, "I just need to tell you that I came and participated in your service. When I got home, I felt like I had participated in something profane." She went on over and over about the profane.

I knew in that moment that I was being attacked. In the Christian tradition, when women stand up for their spiritual gifts, there are some classic labels that come out, that you're evil, demonic, crazy—I mean, this is clear if you've studied the witch trials, right? Of course, when she said that to me, I had my guard down. It was very deliberately public next to this guy who was the head of the board. Everybody was just stunned and silent. David gets up and says, "This is why I don't go to church!"

My immediate response was to hide. This is why I want to go into the woods, and I don't want to step up as a woman who carries spiritual leadership. I know that that's real, but I don't want to be put on trial. When I open my heart and offer my gifts I don't want somebody for whom that's uncomfortable, to come back to tell me I am unholy or demonic. I've had too much of that in my life, you know.

So my cutting edge, where I am, is how do I stay in that conversation? How do I not go the woods? How do I just stay there? I know who I am. She's laying this out, and I'm just sitting, I'm grounded in the earth. I just know that this is not about who I am, but the attack always comes that way—right at the core.

My first response was sadness, and then anger. And there's that voice, "Oh, just get over it. Turn the page." You know what? My anger is telling me that this is bigger than just her and me. How do I live with that? That happened recently. I know I have to go back to have a conversation, but I'm trying to figure out: Who's the conversation with? What is the conversation? How do I set up the conversation so

that I get to have my feelings? That I get to say, "Wait a second. I was there for church on Sunday. I'm happy to talk about hard things, but that's not fair, to come into the middle of church and attack me publicly." How to do that so I don't have to be better than, and nobler than, but I just get to be a human being?

That I'm identifying as a gender issue, and I know that that is a gender issue in spirituality. I'm on the receiving end of it. But then, also, how do I listen to your pain? There are times when I hear anger and I get scared. How do I just be with anger, because it's a healthy response to a really crazy situation? But, I've got so much cultural stuff to get over. One way of repressing the revolution before it starts is—don't let anybody get angry over here. Well, you know, anger's a healthy response.

One thing I heard in this conversation was how to not get angry. Maybe for me, getting angry is step one. But again, I'm speaking in my story, coming out of a tradition that says, "Don't get angry."

Yolanda: We can continue with this question, and we can reflect on the question: How do you make your choices about abundance, scarcity, and enough-ness?

Richard: I try to live a conscious life. I try to wake up making choices about being happy every single day. I try to share that happiness and love with my family and friends. Within that, I work on ways to acquire financial abundance, since I have some abundance with my health and prosperity with my talents. I make that choice, because I cannot try to make money if I'm angry or bitter every day with some of the things that confront of me. It's not that I cast aside these inequities. I don't cast them aside. I just don't put them in the forefront.

I'm still working on the enough-ness. First and foremost for me is that I have to be mentally well, spiritually healthy, spiritually in abundance. That's the first thing that I choose to work on, and being right with everyone that I meet.

CJ: Quite frankly, I don't think I ever get to deal squarely with the issue of enough-ness, because I have a husband who is in fear of too-much-ness. In terms of choices about abundance and scarcity in general, as the essential theme, it's about taking a leap of faith that is just remembering my own initial lesson in abundance. It's also in the context of knowing that you're going there kind of blind, and you're

trusting in something larger than yourself. And that's really the core of it, the guide that gets me where I need to go.

Priscilla: That's interesting, because that's totally opposite of the way that I was raised. It's not to believe that things will be taken care of if you're a good person. Instead you make money, you save it, you put it in the bank, you only spend what you need, and don't waste anything. That's how we were raised, even though I was raised really Catholic as well. It wasn't this idea that things would come your way if you put out your spirit into the world.

In terms of making choices: If I'm going to retire, I need this much money saved this year. Every month, I have to put this much money in my savings account, and this is how much I have left to spend. And it's all very calculated. It's very disconnected from who I am, or from my spirit. It's interesting hearing about such a contrast, about how it is that you can be in this world in relation to who you are and your money.

Katrina: When we were talking about these questions, and about what does the world owe us, I think I said to Pilar, I've never thought about that. I just don't think that the world owes my community. I just never thought about it that way before. I was raised to think that if I was compassionate and tried to be a good friend and to support people, that good things would come my way. If you feel like you're being honest with yourself, and you're trying to help other people, then you'll be fine. It's almost too simple.

Esther: I didn't grow up Catholic. I grew up in a family of pastors in the Protestant church, and there was definitely the idea that your money is not your own, but that it's a gift from God. That's how I was raised. There was never really a strong value placed on money itself, but that money was meant to be given back to the community, whether in the church community or greater community. I really feel like I've grown up with an understanding that money is not the object. It's about the idea of putting your spirit out there and having an effect and communicating and connecting with people.

My husband comes from completely the opposite place. Talk about consumption! I'm amazed that when I go to my in-laws' house, there is not a single bare place in it. They have one room that's completely full of boxes, teddy bears, games, just stuff, and that doesn't even include the stuff they have in the basement and the garage. It's not

enough that they have all these things there, but they fill up this bedroom that's non-functional because it's packed literally to the ceiling and up to the door with just boxes of stuff.

My husband very much carries that from his family, so he, in turn, has a lot of stuff. It's just this mentality of what do I need to get next? He just operates from a place of what don't I have, instead of what do I have? What don't I have? For example, I'll ask him on the weekend, "What do you want to do this weekend?" He says, "Well, I have to get this and this and this and this." I have to go to Target, I have to go to the grocery store, I have to go to Best Buy. I have to go on eBay. I have to do all these things. One time I just said to him, "No. What do you want to do this weekend with me and our daughter?" "What do you want to do with us? You know, can we bring it back to the family here?" I think I still have a long way to go with him, to kind of just separate consumption from the things that you need. He's very much a child of the TV culture. I'm very amazed that when I go to his family reunions, their family reunions are basically sitting around and watching TV. There's no conversation. Growing up as a child of the TV culture, I think he really feels some sort of need to have things to feel like a whole person. He really feels like he's always constantly needing to get something else to make him feel fulfilled as a person.

Coming from where I come from, and his coming from where he's coming from, there's still a long way to meet in the middle. I have a fear of how this is going to affect our child. Is she going to grow up thinking that she needs to just get things? To what extent do we allow ourselves to continue making more and more money every year to supply that need?

I've been having this conversation with my husband because he travels four days a week, and so he's not at home. We've been talking about him changing jobs, so that he can stay at home more. That means he will be earning less money, and for him that's hard. But, for me, it's so easy. I mean, what's more valuable in the end—making more money or spending more quality time with your family?

Something you said earlier in the day, Roy, about people at the end of their lives. Do they say, "I wish I'd made 10,000 more dollars," or do they say, "I wish I had more time with my kids?" This goes back to the conversation we had about connectedness and priorities. That's something that you can't put a price on. That's not something that money can buy you.

Pilar: About abundance, scarcity, enough-ness: How do you make your choices? That question seems to me from a place of privilege. If you can make choices, you have the consciousness or education or self-awareness that you can have choices. I really remember a point in my life where I went from my poor, working-class family of origin, where I felt like things happened to us, by default, to a place where I then started seeing educated dominant culture around me as about making choices. So I thought, "I want to do that." It was very conscious for me to say, "I'm going to choose this job now. I'm not going to take whatever job is there." Even choices around money, or what I'm going to purchase.

I'd say that the first third of my life, I lived without making choices. I didn't feel I had choices. There was obligation and duty to my family. And then, in this last two-thirds of my life, I've gotten to make choices, and it's been fun. It's certainly a place of privilege. I feel abundance from it. I've exploited my own ability to make choices. I've enjoyed it. There are still some experiences—and I don't know if it's coming from a place of race or gender or class—but there are still some times where I think I'm making a choice, but I'm not really making a choice. I don't know if that's the glass ceiling of privilege, or the glass ceiling of class and money, where I think I'm making a choice, and I feel so damn good about it. Then a person of the dominant culture will pass me by. So how do I do it? I try to copy what I see in dominant culture, because I absolutely feel like I'm in a race with members of the dominant culture, for better or worse.

John: I have found that when I've been in social situations, like today, which is so full of people's realities, and hearing each other and meeting each other, that I find I have less of a need to go buy things. I tend to be more of a casual consumer. If I am anxious, for whatever reason, or if I have not been engaged in real conversation with people, real interactions, or been in my studio painting—another kind of real interaction with the creative process—because these are all soul needs, I want to shop.

So choices—if I find myself driven to do unnecessary errands, I try to remember to say, "Wait a minute here. What's really missing?" If I've been productive, I have less need to consume, but it is always a struggle.

I'm not saying how I make the choices. But, I see where it's easy to slip into unconsciousness, and that the challenge is actually to pay attention to the harder work of having conversations or connecting with someone, or even calling someone that I've been thinking about. If I'm thinking about people it becomes a kind of currency. If I actually pick up the phone and call them, or knock on their door, something else happens altogether. And that has a kind of connectedness that I just never get from a purchase.

Rose: Something that's been very helpful to me in terms of the big choice, like setting my annual income, which I do in our organization, the quick response is—in community. What's been most helpful for me is the community that I'm a part of both in my working environment, as well as my spiritual community. My sense about what's enough and what's abundance, like all of my default settings and places of consciousness, they just come into play in really subtle ways.

The best thing I have known to do is to have a place where I can be totally transparent. Here's what I'm dealing with. Here's my budget. I just put it all on the table, with people that I know and trust, and we're in community together. And to ask for feedback. It's not like there's any right answer to that. But I feel like my choices have become better, the more I have allowed the wisdom of community into the process.

I want a life where I have time to watch the harvest moon set over the ocean. That's free. When I go through a day and I don't see the beauty of my children, something's wrong. How does money get into that? It's so easy for me to make my shopping list, and think that's what I really have to do today.

For me, it's community because those cultural forces are so strong. This is my spiritual community, where we do a lot of money work together. We also do it with the staff in our organization. It's about transparency.

Katrina: The idea of really disclosing what you spend. I'm not so scared of this, but there's still something that would scare me about sharing my budget and really where the money goes. I live with these issues every day at work. I talk about it all the time. But there's still some...I guess that's this whole money thing, but it really scares the crap out of some people to talk about it.

- John: I can actually watch the money coming and going in my bank account. So the scarcity and abundance is constantly present. It starts at the beginning of the month with abundance, and then mid-month it is sufficient, and at the end of the month, scarcity. There's a rhythmic cycle to it. If I'm in an anxious place, I can always say to myself, "You know, you can always have a thought." So far, I have not run out of thoughts. There may come a day when I run out of thoughts or ideas, but for now that's my place of abundance. That's an energetic aspect of it. As for the outer barometer, all I have to do is look at the checkbook, and I know where I am in the cycle.
- Yolanda: We're going to have one last round for our closing reflections. It could be on either the process or the content of the day. It would be nice to hear potentially what changed for you today, or, perhaps, what you appreciated from the day. What we would like for you to do is say what you can say in one breath. Okay, reflections. So we can start with whoever is ready to start.
- Priscilla: As a fundraiser, I honestly see money as a tool and something for folks to be more comfortable with, but I really appreciate that instead of being so pragmatic, people really brought their full selves to this space, and really allowed themselves to be vulnerable.
- CJ: Because I have very short lungs, I can just muster up enough breath to say thank you.
- Katrina: Thank you for sharing painful stories and for helping me to feel safe to go out on a limb and I'm now more aware.
- Esther: When I initially saw the outcome in the invitation that we might each feel like a different person than when we walked in—I thought that was a very tall order, but I found that I am a very different person from having interacted with all of you, so thank you.
- John: I, too, feel changed and want to appreciate that I leave here with all of your levity and gravity.
- Richard: I feel there was a transformation that needs to be continued. There is a certain part of me not completely satisfied, but I am also pleased that it got started. There is more that I am seeking, and I see that. Its beginning was right here, and I'm very pleased about that, and I'm hoping that I can continue—continue this dialog and especially with the folks that I'm sitting with.

Roy: I feel I've been given a mandate to change, which could become transformative. I need not only to just have politically correct ideas and behaviors, but also to absolutely hold onto suffering that I don't have or experience, but I need to do that to embrace all of you. And that just sits in a big way with me because it's something that needs to be done on a daily basis.

Rose: I feel very grateful for the stories and the depth of sharing that feels like it was there right from the beginning. And I'm also grateful there were some times where I shared some stuff which is true for me, and then just got to sit with my own uncomfortability, and I'm grateful for conversation that takes me there.

Pilar: I'm very grateful to be asked my opinion and to be asked my thoughts, and to have a place to do it. And I always feel that at the end of something like this, that I need to apologize and also thank. I feel both.

Yolanda: I think what I—one of the many things I appreciate from today is the idea of being visible, and I feel like I see all of you today. And I'm very appreciative. And I cannot imagine not continuing this conversation.

###END###