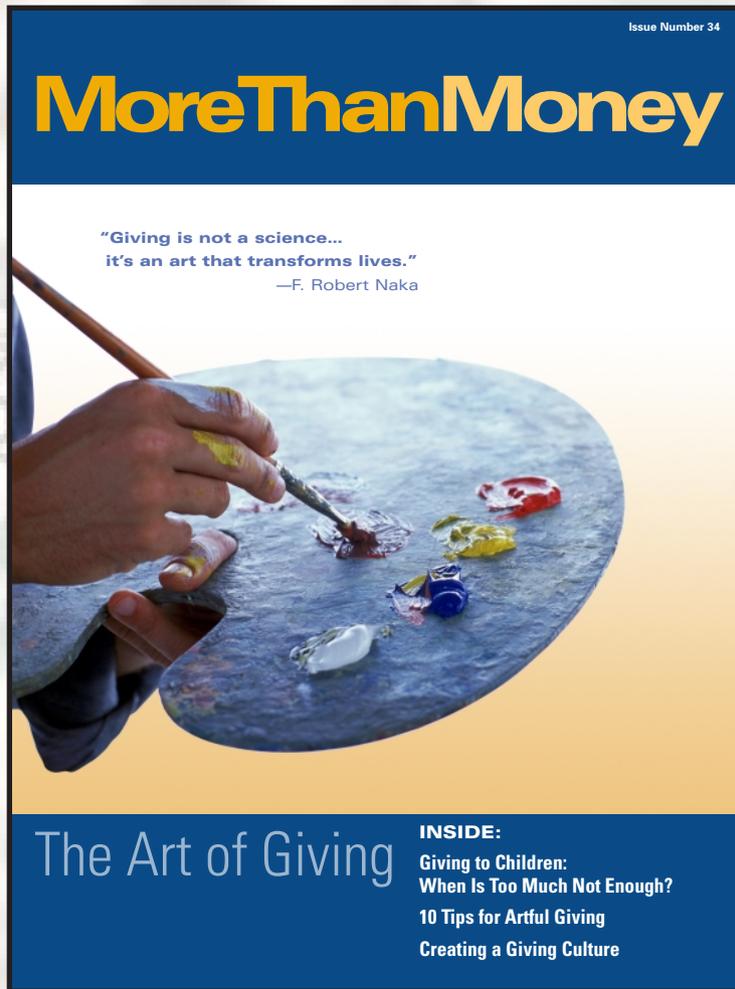


MORE THAN MONEY

Timeless themes & personal stories | Exploring the impact of money in our lives

Archive Edition

The Art of Giving



Issue 34, Fall 2003

A Complimentary Giving Resource
Provided By



Welcome to More than Money Journal

More Than Money Journal, published quarterly from 1993-2006, was one of the first public forums where people shared personal stories about the impact of wealth on their lives. Groundbreaking for its time, each issue is filled with examples of ordinary people struggling to align their money and values in their spending, investing, giving, legacy, and relationships. The themes and stories in these journals are timeless and ring as true today as when they were first published.

More than Money Journal was a project of More Than Money Institute, a nonprofit peer educational network that touched thousands of people through its publications, presentations, gatherings, journal discussion groups and individual coaching. When More than Money Institute closed in 2006, its founders Anne and Christopher Ellinger (whom you'll see in More Than Money as Anne Slepian and Christopher Mogil) went on to launch another initiative called Bolder Giving. Individual articles from the journal were archived online with the Project on Civic Reflection.

Today, Bolder Giving is thrilled to be able to offer full back issues of More than Money Journal as a resource for families with wealth, philanthropic advisors, and all those exploring the impact of money in their lives. On the Bolder Giving website you can download issues individually.

Online, you can also order beautiful bound copies where 6-10 issues of the journal are compiled by theme:

- Giving
- Lifestyle, Spending & Investing
- Money and Values
- Children and Inheritance
- Money and Identity

(See full listing on back page of this journal)

We hope that More than Money Journal brings you fresh ideas for aligning your money and values, and that you use the stories to start conversations with your own clients, family members, and friends. (Note: We have removed many last names from the personal stories in the journals, to protect the privacy of those who gave us permission before the days of internet).

About

**BOLDER
GIVING**
Give more. Risk more. Inspire more.

More Than Money Journal roams the full territory of money and values. Bolder Giving has a more pointed mission: to inspire and support people to give at their full

lifetime potential. A national, non-profit educational initiative, Bolder Giving invites you to help create a culture of greater generosity and to take your next step in becoming a bold giver.

At www.boldergiving.org you will find interactive tools and resources to help you explore three ways of being bold:

- Give More:** explore your lifetime giving capacity.
- Risk More:** step beyond your giving habits.
- Inspire More:** spark conversations about bold giving.

Bolder Giving's resources include:

Stories of Inspiration- The Bolder Giving website features stories of over 100 remarkable givers who have given at least 20% of their income, assets, or business profits. We host monthly teleconferences and web chats for informal conversations with these bold givers. Bolder Giving's stories have been featured widely in the press - on CBS and ABC evening news, in People and Inc. Magazines, The Chronicle of Philanthropy and elsewhere - and speakers are available for presentations and media interviews.

Support for Donors- Bolder Giving provides giving tools such as personal coaching, referrals to donor networks, workshops, the Bolder Giving Workbook and other publications, and a content-rich website. Please see the list of publications in the back of this magazine.

Resources for Advisors- Bolder Giving offers presentations, workshops, and publications for fundraisers, financial professionals and philanthropic advisors.

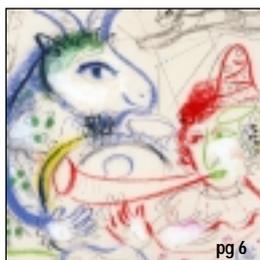
We invite your participation and support.

Thanks to the financial support of a few foundations and many individuals, Bolder Giving is able to offer free downloads of More Than Money Journal on our site. If you receive value from this publication, we invite you to donate online or contact us to explore ways of being involved as a donor, partner, or volunteer. Bolder Giving is a 501(c)3 tax-exempt organization, so all contribution are fully tax-deductible.

Contact Us
Bolder Giving
330 West 38th Street, Suite 505 New York, NY 10018
Telephone: 646.678.4394
info@boldergiving.org / www.boldergiving.org

Contents | The Art of Giving

Features



The Art of Giving

Science vs. Art
A Conversation with Robert Naka 5

Graceful Giving: Listening for Surprise
An Interview with Wayne Muller 6

Giving to Children: When Is Too Much Not Enough?
By Bob Kenny 10

Giving as Self-Actualization
A Conversation with Jeannie Norris 12

Creating the Space to Give
An Interview with Michelle Passoff 14

10 Tips for Artful Giving
By Ruth Ann Harnisch 16

Out of the Fullness...
An Interview with Lynne Twist 18

Giving Harmoniously as a Family
By Fredda Herz Brown and Katharine Gratwick Baker 20



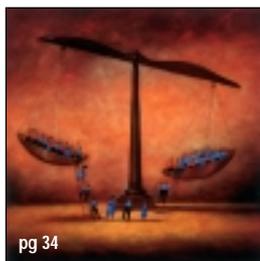
Personal Stories

A Guiding Mission
A Conversation with Steve Young 24

The Gift of Time: Sharing the Wonder Years
A Conversation with Susan Master-Karnik 26

Give and You Shall Receive
A Conversation with John Randolph Price 27

Departments



From the Editor 3

Culture | Creating a Giving Culture *An Interview with Bernard Lietaer* 28

Bang for the Buck 34

Advertising 36

Resources 38

Loose Change 39

COVER PHOTO: VITAL PICTURES/GETTY IMAGES

More Than Money Journal

Editor

Pamela Gerloff, Ed.D.

Editorial and Production
Assistant

Mara Peluso

Advertising

Mara Peluso

Design

Joyce Hempstead

Resource Advisor

Gretchen Kinder

Editorial Advisory Committee

Ruth Ann Harnisch

The Harnisch Family Foundation

Beverly Keel

Middle Tennessee State University

Bob Kenny, Ed.D.

More Than Money

With Assistance From

(affiliations for identification purposes only)

Jeannie Affelder

Jamie Flannick

Arlington Catholic High School

Jane Gerloff, Ph.D.

LEX America/Language Research Foundation

Betsy Leondar-Wright

United for a Fair Economy

Molly Stranahan

The Summer Institute

Co-Founders

Allen Hancock

Christopher Mogil

Anne Slepian

Printed with soy-based inks on recycled paper.

ISSN 1081-2598

©2003 by More Than Money

All rights reserved.

Several years ago, something unusual happened: Things began to appear in my life, seemingly out of the blue. A necklace with a heart-shaped crystal, which I had never seen before, turned up in the wrapping of a gift I was preparing to give. A book I had not bought appeared in my shopping bag with others I had purchased. It happened often enough that I could call it a pattern. At the same time, other things “disappeared”: a book, a shoulder bag, a shawl.... These occurrences felt mysterious to me because the objects were here one minute and gone the next. Or not here one minute and present the next—with no apparent means of arrival or departure.



FRANK MONKIEWICZ

Of course, I could think of plausible explanations for all of them. A store clerk inadvertently adding someone else’s book to my bag, someone accidentally scooping up my shawl in the cloakroom... but that didn’t change how the experience felt to me, or how I made sense of it. Being something of a mystic at heart, I take the view that events can hold meanings that may not be readily apparent.

The puzzle was that these events did not seem coincidental; the patterns were repeated too often, and unambiguously: physical objects were coming and going. Regardless of all logical explanation, it *felt* almost as if they were being moved by some unseen hand, as if they were being “given” and “taken away.” Like a Zen koan, the questions posed by these comings and goings jumbled my mind. What did it all mean? What was I to do with these “gifts”? Was I supposed to keep them? Give them back? Give them away? Why were some things being “given” and others “taken?”

Earlier in my life, I developed the habit of viewing events that I don’t understand as if they are a dream carrying a camouflaged message. So I asked myself, “If this were a dream, what would it mean?” As I contemplated this question, these words stole quietly into my awareness:

*In the land of the heart
there is no giving
and no receiving.
It is all One.*

With that, all of my questions were silenced, and my mind came to rest in the quiet of the heart.

For me, those words capture the essence of the art of giving. *In the land of the heart, there is no giving and no receiving. It is all One.* As Wayne Muller said in a previous issue of *More Than Money Journal*: “When giving and receiving are done really well, the line between giver and receiver begins to dissolve a little. When you see someone throw their arms around someone else in a great big hug, who is giving and who is receiving? Both benefit.”*

In this issue on “The Art of Giving,” some related themes continued on p. 4

*From “Think Big, Think Small: Two Models for Giving Effectively,” An Interview with Steve Kirsch and Wayne Muller, by Pamela Gerloff, in “Effective Giving: Finding Your Own Path,” *More Than Money Journal*, Issue #26, Spring 2001, p. 27.

Continued from p. 3

emerge: the role of connection in artful giving, such as connection to self and others, connection to something greater than ourselves, connection to forces that move us in ways we might not predict. When giving is artful, there seems to be a natural recognition of a profound bond, which causes our sense of separateness and isolation to diminish and which honors the natural dignity of both giver and receiver. Perhaps, in its essence, artful giving is heart-full giving.

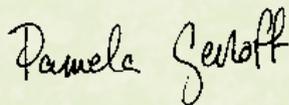
“When giving is artful, there is a natural recognition of a profound bond, which causes our sense of separateness and isolation to diminish.”

In this journal issue you won't find much of the vocabulary customarily heard in the philanthropic world. You won't find a lot of talk about “effective” or “strategic” giving, about “risk and reward,” or about how to measure the outcomes your giving is trying to achieve. There is certainly a place for that, but, interestingly enough, those words didn't show up when we asked people these two questions: Is giving an art? And if it is, what makes it artful?

As our interviewees reflected on these simple queries, their spontaneous responses covered a wide range of perspectives, including the importance of listening when giving, the personal authority one develops by participating in the giving process, what it takes to give together harmoniously as a family, what it can mean to give your time and passion to those you love, practical tips for giving artfully, and how adopting innovative business practices can be a way of giving artfully.

The people represented on these pages offer both philosophical musings and practical advice. You and I get to listen in as they reflect out loud about their own experiences and observations of giving. I suspect that their words speak so eloquently to us because this is a realm in which we all have profound experience. We have all given. We have all received. And we continue to give and receive every day, with our time, our attention, and our resources.

In this season of giving, I hope the reflections inside this journal will inspire you to your own ruminations on the art of giving—and lead you to greater meaning and fulfillment in your own giving process.



Pamela Gerloff
Editor

Editorial Policy: The views expressed in *More Than Money Journal* are not necessarily those of More Than Money. We encourage and support respectful dialogue among people of diverse viewpoints. In each journal issue, we provide a range of perspectives on a topic to stimulate reflection, conversation, and inspired action.



M O R E T H A N M O N E Y

Founders

Christopher Mogil, M.A.

Anne Slepian, M.S.W.

Board of Directors

Jeff Weissglass, J.D., M.P.P.M., Chair

Elizabeth D. Glenshaw, Treasurer
Calvert Foundation

John Arkin
Living Routes

James A. Babson
The Paul and Edith Babson Foundation

Jane Gray
Filmmaker

Ruth Ann Harnisch
The Harnisch Family Foundation

Jonathan Lever, Ed.M., J.D.
Nonprofit Center of Northeast Florida, Inc.

Susan Master-Karnik
Philanthropist in Progress

Mark McDonough, M.A., M.B.A.
AstroDatabank

Christopher Mogil, M.A., *Ex-officio*
More Than Money

Anne Slepian, M.S.W., *Ex-officio*
More Than Money

Staff

Executive Director
Robert A. Kenny, Ed.D.

Editor, *More Than Money Journal*
Pamela Gerloff, Ed.D.

Director of Resources
Gretchen Kinder, M.S.W., M.P.H.

Office Manager
Stacey Whitney Brown

Publications Assistant
Mara Peluso, M.P.A.

Web and IT Coordinator
Helene Newberg

More Than Money is a national nonprofit peer –education network committed to changing the way society understands the purpose, potential, and challenges of money. Membership benefits include a quarterly journal, individual and group coaching, conferences and events, a resource and referral program, and an extensive online support network, including discussion groups, electronic newsletters, and a members-only website.



Please Help Us Spread the Word!

More Than Money grows through word of mouth. Please share a copy of *More Than Money Journal* with a friend, family member, colleague, or client.

Science *V* *S* Art

A Conversation with Robert Naka

Based on an interview with Pamela Gerloff

"Giving is not a science. . . it's an art that transforms lives."

—F. Robert Naka in *Harvard Magazine*, July-August 2003

In the scientific world, you make calculations to determine the probable results of an experiment; however, when you make a donation to a person or organization, there is no way to calculate what's going to happen—because you're dealing with human beings, with all of their individual differences. When I fund a scholarship, I make the assumption that

dent's life but society as well. As a scientist, I might say, "Gee, you ought to be able to measure that," and it's true that psychologists can measure a lot of different things. But I always remember something that happened years ago, when I was working at MIT's Lincoln Laboratory. There was to be an evaluation of all the staff members and I tried to figure out

"When you make a donation to a person or organization, there is no way to calculate what's going to happen."

the quality of the recipient's life will be improved by education. However, as far as I know, there is no objective way to measure that. You could measure it by the accumulation of money, I suppose, but I think that's a poor index of the quality of life.

When I funded a full graduate fellowship in engineering at Harvard, I wrote a letter to the dean indicating my desires for how the money should be spent. For example, I preferred that the recipient be a declared candidate for a doctorate, an electrical engineering student, and a person of Japanese lineage (if not Japanese, then Asian; if not that, then anything would do). I gave the dean a list of ten desires—not rules, but preferences. The last item on the list said that because I recognized that conditions might change, the dean could use the funds for anything he or she felt was important, while staying within the spirit of the gift.

I did that because when I was a student at the Graduate School of Engineering at Harvard, a big dispute arose over the Gordon McKay legacy. McKay had left a lot of money to Harvard, to be used to advance the design of shoe machinery. Of course, by the time I got there, everybody had figured out how to design shoe machinery! Harvard went to court and said that McKay must not have meant to constrain the use of money in that way. Harvard won the lawsuit.

The reason I fund fellowships is to improve the capability and the life of a student and the ability of that person to make a contribution to society, thereby enhancing not only the stu-

dent's life but society as well. I came up with an elaborate scheme and took it to my boss. I thought I had it all figured out. He looked at it and said, "That's pretty good, but you're trying to turn an art into a science."

To me, giving is the same. Instead of trying to turn it into a science, we may as well accept that it's an art. ■



F. Robert Naka, S.D., is president and CEO of CERA, Incorporated, a firm specializing in electromagnetics. His career has included research and teaching at the university level and serving as the chief scientist for the U.S. Air Force. He is widely known for his contributions to the development of national security systems and has served on numerous industrial, government, and scientific boards. Long active in philanthropy, for five years Dr. Naka headed the annual fund for the Harvard University Graduate School of Arts and Sciences (GSAS). He is currently the GSAS chair of the John Harvard Society (for wills and trusts), continues to serve on its development campaign committees, and is a member of the 2003-04 Harvard Graduate School Alumni Association Council.



Graceful Giving Listening for Surprise

An Interview with Wayne Muller

Interviewed by Pamela Gerloff

MTM: Do you think there is an art to giving that can be cultivated or developed?

MULLER: I don't know that I would use the word *art*; I would use the word *grace*. Some people are very graceful in their generosity. You could say artful if you were looking at it as a technique, but most people I've met who are artful in their giving don't think of it that way at all. If you were to suggest that they are generous, they probably wouldn't believe it. I find that truly generous people are the ones who don't talk about it. In the scriptures, Jesus said when you give alms, don't let the right hand know what the left hand is doing.

I've noticed that those who give in this way are generally people who don't have a lot. I have worked in poor communities and I'm always humbled by how generous people are with hardly any money. It almost never fails that I'm offered some kindness or hospitality without any kind of presumption or show of generosity; it is more like, "Well, this is just what we do."

Those who give gracefully do it as naturally as breathing. It's almost like the movement of the in-breath and out-breath,

where there is no effort at all. It's not really about giving; it's just about being alive. That, to me, is the highest art.

I'm involved in a project with the Fetzer Institute called Generosity of Spirit. We're collecting stories about giving from

Reverend Wayne Muller is the founder and president of Bread for the Journey, a national philanthropic organization with 18 local chapters, all run by volunteers. He is also a therapist, retreat leader, and author. He has published three books and writes regularly on business and spirituality for Forbes magazine. Rev. Muller founded the Institute for Engaged Spirituality and regularly consults with philanthropic organizations.



all over the world—stories about people who are considered by others to be generous. We're trying to understand the nature of generosity. We get referrals by asking people, "Who would you say is a generous person?" People are always surprised when they are referred to us. That confirms for me that the people we all think are the most generous don't feel as if they're doing anything special. Their giving isn't something separate and superior that calls attention to itself. The graceful part happens when people are not thinking that they're doing anything.

MTM: If artful giving just happens naturally, how might people who want to intentionally give—for example, individuals who donate to charities, or people with family foundations, or even people who work for large philanthropic organizations—make use of this concept for themselves?

MULLER: I've learned in this field that everything starts with listening—being able to take in what's true before responding. So that is one key to graceful giving that can be applied by anyone.

A lot of foundations have worked hard to get their mission statement so clear that they will know exactly to whom they will and will not give. I think that's a double-edged sword. On one hand, it makes it easier on the staff. They don't have to make a million decisions every time they're asked for money, because they already know the answer: *We give to these people and not to those*. There can certainly be an art to doing that well, but on the other hand, I've seen some beautiful things happen when people just listen and don't act; when they don't set some sort of lens over their eyes before they walk into the world with their resources, but instead are willing to be surprised by what they find. It takes no small amount of patience, faith, and courage to walk in the world that way.

MTM: Would you give an example of that kind of listening?

MULLER: I just saw a video of someone who happened to be traveling in Myanmar and he came across a monastery where kids were trying to learn English. Learning English is a way for the Burmese to take their place at the table of the world, so it was important for them to have a place to learn it. The monastery had been recently destroyed and the people needed money to rebuild it.

The traveler happened to be an artist, so he taught the people how to make molds of some of the statues in the monastery and the surrounding village—not to sell them, but so they could give the copies from the molds away as presents, presuming that all beings would benefit and that, karmically, some good would come back to them.

As people heard about these gifts, more and more people visited the monastery, and some of them gave the monastery money. The monastery ended up with \$18,000, which was more than enough to build a three-story building and have English classes all week long. It became the whole focal point for the village.

This turned out to be an \$18,000 project that changed the lives of 500 people—and the man who started it just happened to be wandering around.

MTM: What are you suggesting?

MULLER: I'm not saying that everybody in the Rockefeller Foundation should be given an airline ticket to another country and just start walking around, but it illustrates for me that one of the elements of giving is the willingness to be surprised. When you're receptive to possibilities, then something really quite artful can occur. If we become too wedded to our mission statement, we can miss some of those little surprises that can change the world.

I recognize—and honor—that it's not easy, and the larger the organization the harder it is. But for individuals, family foundations, and other small organizations, I think it's a bit easier. For example, a woman who directs one of our Bread for the Journey chapters ran into someone she knew, a school teacher named Juan. Juan said, "A lot of kids in my school don't have computers. I'd like to figure out how to get computers into the kids' hands."

He explained that as people upgrade their computers, they often throw out their old ones. "If I had enough money for new parts," he said, "I would teach all these kids how to rebuild the computers. If they could take them apart and put them together twice all by themselves, they would get to take them home."

The woman asked how much he needed. He said, "\$1,500 for parts." She gave him the money and by the end of the year all the children in his school had computers. So then Juan had a different problem. He didn't know what to do with the rebuilt computers because every kid already had one. So he was walking on the street thinking, "What am I going to do with all these extra computers?" and he bumped into a guy from Ghana. (In California! I know it sounds weirder than fiction.) Juan asked, "What are you doing?" and the Ghanaian said, "I'm looking for computers for kids in my country." So Juan filled up a container ship with computers for kids in Ghana.

It was pure serendipity, pure grace. What more artful story could you imagine? And none of it was on purpose.

MTM: And the artfulness depended on the willingness of the giver to listen, and to be open to the possibilities that presented themselves.

MULLER: Yes. Clearly, there is an artful element to crafting an organization in such a way that you're doing good work, making good decisions, honoring the people you're working with, setting forth a mission statement in terms of your assets, and looking at what you can realistically do. There is an art to structuring an organization in such a way that all those things are cared for.

At the same time, there is a kind of posture of fluidity we can take, where, if we're willing to be surprised, sometimes some of the more magical aspects of

continued on p. 8

Wayne Muller *continued from p. 7*

effective giving show themselves to us. I know that every parent knows this. A lot of times, what we think we're going to give our children is not what we give them, and this is true in any relationship. The opportunities for giving in a relationship often show up at a time or in a form we don't expect. If we're too preoccupied or attached to our plan for how things are supposed to happen, we lose our capacity to respond to what is right in front of us.

MTM: I imagine that we have all had those kinds of experiences in our lives: those times when everything comes together and seems magically harmonious. So when you describe it, it sounds easy, but you suggested earlier that it isn't. Why *isn't* it easy?

MULLER: One reason is that it requires patience and faith that the right things will come along. If you sit alone in your office, the right things probably aren't going to come along as easily. You have to move around in the world with a certain amount of receptivity.

Another reason is because organizations require that you project a budget and plan and identify who you're looking for and how you're going to find them and blah blah blah. There are good reasons for every single one of those things, and over the years they've proven very useful. So the question is, how do you render unto Caesar the things that are Caesar's? There is a middle path, and traveling that middle path is difficult once you fall into the bureaucratic presumption that if we get all the rules right, we won't make mistakes. I think people are afraid of making mistakes. In our organization, the thing I have found the most astonishing is that people who are starting a chapter are sometimes more troubled by what to do with the money once they have it than they are about raising it. They will raise \$3,000 and sit on it. They are afraid of giving it to the wrong person.

MTM: Do you do anything about that, or does the fear go away on its own?

MULLER: Actually, we have a very specific thing that we do. If we find that people are feeling a little frozen by the fear of making a mistake, we first talk with them and listen to their concerns, and we also give them a challenge grant.

We give them \$1,500 if they will raise a corresponding \$1,500, and we tell them the money has to be spent in three to six months. It's like priming a pump. Once they give it away and realize how it feels—how much fun it is—then generally, it's like a ball that rolls down an inclined plane. It gains momentum.

MTM: And it removes some of that fear of making mistakes.

MULLER: Yes. I think all the grant-making guidelines, evaluation procedures, and manuals that foundations write are designed not only to help them give money to the right per-



"I would share my cookies, but I'm afraid I'll set up a cycle of dependency."

© THE NEW YORKER COLLECTION 1996
FROM CARTOONBANK.COM. ALL RIGHTS RESERVED.

son, but also to be sure they don't make mistakes.

MTM: Some people would say that's a good thing.

MULLER: One of the hardest things to do is to make the radical presumption that the number of mistakes made in the field of philanthropy is not related to how many rules we have. I dare say that Bread for the Journey probably makes the same percentage of grants to people to whom, in hindsight, we may not have given money as do the MacArthur or Packard or Lilly foundations with all of their various guidelines. We make approximately as many good and bad decisions, and all the paperwork doesn't really help. There is a kind of trance we get into and the trance is that if we get all the rules right we won't make any mistakes. It's hard to get out of that trance because it protects us. We feel a responsibility for stewarding that money in an honorable way, so we want to keep ourselves from making mistakes.

*"There is a kind of trance
we get into and the trance is
that if we get all the rules right
we won't make any mistakes."*

MTM: How do you get out of the trance?

MULLER: Part of it is that you have to take the fear out of it. I was with a friend at the Chagall show at San Francisco's Museum of Modern Art and we noticed that Chagall has no respect for anything, in terms of where it's supposed to go. He'll have chickens flying in the air, big people next to tiny

little people, birds on the ground, cars in the air. Nothing makes sense, but it's art!

I think the reason it's art is because Chagall doesn't worry about where things are supposed to go. His art doesn't have fear in it. To me, art is the opposite of fear. You can't be creative if you're fearful that you will be judged by another as not doing what you said you were going to do. You have to be able to jump and not know where you're going, in order to be surprised. The moment there is fear, it stops being art. If you're doing it with fear, you're an engineer, not an artist. You're saying, "This is what I want to have happen and this is how I'm going to get there."

I don't think Chagall had a clue what was going to happen

"To me,
art is the opposite of fear."

when he painted. He clearly had a vision and images that came into his heart and mind, but I think he was probably as surprised as anybody at what happened at the end of the day.

MTM: I just had an image of Chagall sitting there at the end of the day, wide-eyed at what he had created. It *is* a great way to live, isn't it? But what if people don't have that fearlessness or faith? What if people don't have the feeling that it's all O.K. and everything will all work out? How do they get that?

MULLER: Most people I have met have been confronted with some experience in their life that forces them to realize that there is something—some power that is larger than themselves—that is somehow guiding their life. In my work with hospices, AIDS clinics, alcoholics, people in the midst of divorce, people who lose children—all kinds of people—I've found that sooner or later everyone has some experience in their life that tells them that they are not running the show. When that happens, there is always an enormous amount of rage at the dying of the illusion of control and authority. People realize that they can respond to what they are being given, but they are not always in charge of what they will be given. I think that the more people can draw on the deeper truths of those kinds of experiences and apply them to their work in philanthropy, the more spacious and honorable the field becomes.

MTM: Would you say more about that?

MULLER: There is something that happens in organizations—I've seen it a lot in hospitals. People can have a personal vision for themselves of what it means to be a healer, for example. Doctors, nurses, social workers, and ministers may have a strong sense of faith or call to be a healer, but the culture of the organization they are in ends up being run by the

mentality of third-party payment structures. So doctors see 35 patients a day, and after a while they don't feel like healers at all. Now doctors and nurses are starting to quit. The average age of nurses is 49 years old. In ten years we will have a severe shortage of doctors and nurses in the hospitals.

I am being invited into large medical organizations to help rebalance the inner lives of the people with the outer structure of the organization—so that the medical people's faith in healing, their desire to be honorable companions, and their desire to be patient with their clients can be honored by the external structure of the organization. If there isn't any congruence between the inner life of the people and the outer life of the organization, sooner or later nobody really believes in anything. And then there is a tremendous river of grief that flows through the organization, because people can't do what they were born to do.

I think the same is true of giving. People are called into the field of philanthropy because they believe they can make the world a better place and that forces larger than themselves may be able to guide them to where the help belongs. But they get caught up in the structures of the organization or the processes they have set up for themselves.

MTM: Would you give an example of this?

MULLER: Here's a small illustration: Someone who works at the World Bank came to one of my retreats and got excited about Bread for the Journey's concept of people giving philanthropically on a small scale in their own local communities. He persuaded the World Bank to give \$500 to each of its employees, which the employees would then designate to a charity of their choice in their own communities. A committee was formed, meetings were held, procedures were set up. Everybody loved the idea, but as time went on, nothing happened. Finally, the man who had originated the idea tracked down the person responsible for cutting the checks. She explained that the World Bank was incapable of writing a check for \$500 because it would cost too much in overhead just to write the check!

"When you set the bar
really low sometimes
you can *really* be surprised."

MTM: So people's yearning to do good is thwarted by the very system that was set up to support it.

MULLER: I think that in both medicine and philanthropy, there are two fundamentally different approaches to healing. One starts with diagnostics and needs

continued on p. 11



Giving to Children

When Is Too Much Not Enough?

By Bob Kenny

As a parent, I have two fundamental concerns about giving to my adolescent son. First, I worry about not giving him enough and disappointing him. Second, I worry about giving him too much and spoiling him or inhibiting his motivation.

I don't like to see my son disappointed—or the look on his face when it happens. It is especially hard when I think I could have prevented it. Of course, I know he will survive, and I understand that there will be times in life when he will be disappointed. I just don't want to be the one to do it.

results of a research study that Dr. Kindlon and his colleagues at Harvard University conducted on children and parents from affluent and wealthy homes. (Most of the participants were upper middle class; some were wealthy, and some were very wealthy.) The researchers asked more than 600 adolescents, and a thousand of their parents, questions about their lives. They asked if the children were happy, how they got along with their parents, what kinds of things they owned, and what was required of them by their parents.

“Approximately 60% of the parents admitted that their children were spoiled. Even more interesting, the children agreed.”

I also know that not wanting to disappoint my son is more about me than it is about him. Still, I want him to have everything he needs to reach his potential, so he can make a great contribution to the world. If he wants one more video game, what harm could that do? And isn't everyone getting the \$65 jeans from A&F?

Recently, I came across a book entitled, *Too Much of a Good Thing: Raising Children of Character in an Indulgent Age*, by Dr. Dan Kindlon (Miramax, 2003). The book discusses the



Bob Kenny, Ed.D., is the executive director of More Than Money. For more than 20 years he has worked with individuals, communities, and organizations to identify and address the gaps between their stated values and the realities of their lives.

Approximately 60% of the parents surveyed admitted that their children were spoiled. Even more interesting, the children agreed. The researchers also found that alcohol and drug use is common among affluent adolescents, as is depression and anxiety. Around 60% of the kids had used tobacco, alcohol, or other illegal drugs during the previous month. Forty percent of the teenagers from affluent and wealthy homes reported that they considered themselves to be seriously depressed, but very few parents thought their children were depressed.

I found these findings intriguing, so I telephoned Dr. Kindlon to discuss them. During our conversation, I realized that the problems found among affluent adolescents are caused neither by the affluence itself, nor by giving our children too much. It seems, as Dr. Kindlon suggests, that the problems of affluent children occur because we do not give enough. Dr. Kindlon says that we need to give our children more of three things: more time, more limits, and more care. TLC. What children want most from adults is their presence, not their presents. Children like getting gifts, but being with people who care about them means the most.

Sometimes I think we give our children too much of the wrong things and not enough of the right things because we are using our children's happiness to make *us* happy. As Dr. Kindlon says, "It's kind of a children-as-Prozac phenomenon." This makes us reluctant to be strict or set limits here and now. After all, we don't want to disappoint them. But we have to determine: Do we want them to be happy right now at this moment or do we want to give them the tools to have a long and happy life? The two choices sometimes conflict, and, unfortunately, the necessity of choosing happens not once, but every day. We need to make that decision again and again.

I wondered how other parents do it, so I asked Dr. Kindlon, "Were there any happy kids in your study? And if so, how were they different from their unhappy peers?"

"We did find some happy kids," he answered, "and there were some common factors that distinguished them: (1) Their families frequently ate dinner together, (2) They had to keep their room clean, (3) They weren't allowed to have a phone in their room, (4) They regularly did community service. I am not saying that the factors are causal, but they did seem to stand out as common factors in happy kids."

It makes sense. It takes a lot of effort to coordinate dinner together (to give the time), to see that the children take care of their room (to give limits and expectations), and to encourage service to the community (to give the gift of caring). When we give to our children in this way, we are teaching them to give as well, both at home and in the community. We are in fact creating a pattern of giving that counters the syndrome of indulgence.

It isn't easy, it isn't quick, and often, there is no immediate apparent result. But we can't give up. Research clearly shows that when we give our children time, limits, and the opportunity to care, we give them a gift that lasts for years to come. ■

Wayne Muller *continued from p. 9*

assessments. You try to figure out what's wrong and then you give medication or treatment to neutralize or get rid of the disease. The other way of approaching health is to listen for where the wholeness is in the system and coax that to the surface. You try to reinforce the fundamental mechanisms of the organism to enable it to do what it does best. Whether you're in medicine or philanthropy, those are the two basic approaches.

At Bread for the Journey, we don't do needs assessments. We all have needs; you don't have to figure out what they are. Instead, you look for where the wholeness is. You find the wholeness and strengthen that.

"We all have needs; you don't
have to figure out what they
are. Instead, you look for where
the wholeness is."

When you're operating from the diagnostic approach, you think, "If we can fix it, all will be well." So, large organizations tend to respond to what's wrong. Individuals and small organizations are closer to the ground, so they can listen for where the strengths are in a community. They know where the community capital is—the wisdom, creativity, enthusiasm, and patience capital. They can more easily respond to what's "right" and nourish that.

This is not to set one type of healing or model of philanthropy against the other. I think we would all be better served if there were a marriage of the two approaches—if we could lift up an individual's and a community's strengths, rather than just respond to what's wrong.

But it takes no small amount of faith to give in this way. It takes faith for a board of directors of a foundation or a family who is running a family foundation to say, "Let's be a little more faithful this year. Let's be more playfully easy about our expectations for ourselves or what will happen. Let's set the bar lower rather than higher." When you set the bar really low sometimes you can *really* be surprised. When you set the bar high, you're always striving to make something happen that's maybe not supposed to happen, or it's not the right time for it to happen.

So I think that, ultimately, giving is about surprise. There has to be a kind of faithful reciprocity, an intercourse with the world, a willingness to make mistakes and to be surprised. That's the beginning of the art—and the grace—of philanthropy. ■

Giving as Self-Actualization

A Conversation with Jeannie Norris

Based on an interview with Pamela Gerloff

If giving is an art that can be developed, is it also a means toward personal transformation? We asked Jeannie Norris, director of Miss Hall's School, a private girls' school in Massachusetts, and moderator of the Philanthropy Round Tables held each year at Wellesley College, to talk about this question and its implications for young women growing up in our society.

I think that as you give intentionally over time, you embark on a personal journey of self-actualization. This journey requires courage, self-knowledge, and comfort with personal authority. Of course, those are goals that all of us are moving toward as we grow older, but in a society that sends disempowering messages to women, that journey is very different for women than it is for men. When we also consider the tremendous giving capacity of women, both in earned and in inherited wealth, we see a pretty interesting phenomenon.

For decades, women have been comfortable giving the gift of self—caring for others and not thinking about the value of the time that is spent in that. Usually this is volunteer work, and that's a good thing; we all know that if we didn't have the volunteers we have in this country much of our social service would come to a grinding halt. There is, though, another way to take care, to support what you care about, and to improve people's lives, and that is by giving funds. You can use money to make change happen, both in small and in very big ways. Making big change happen is certainly comfortable for lots of women—we can all point to women who have been bold philanthropists—but it makes other women pause. I am reminded of the words of author Marianne Williamson: *It is not our weakness that we fear, it is our greatness.* [See sidebar, p. 13.]

Certainly not all women have trouble with greatness. It is just that many of us are not sure we can do big things, or we think that maybe our idea is not a good one, or maybe we don't fully understand the vehicles that we can use to turn our dream into a reality. Learning to believe that what we think is important—moving into that place where we are not apologetic for who we are and what we believe—goes hand in hand with how we use our resources.

If you look at endowment statistics, schools that were all boys or all men and then went co-ed are light years ahead of most girls' and women's institutions in the size of their endowments. Some of that is related to the age of the institutions and to the fact that women, historically, have had less access to financial resources than men, but I think it is also related to gender-based ideas of worth and value. What do women think about the right



Jeannie Norris, director of Miss Hall's School in Massachusetts.

of their schools to exist? If it's a school for girls or a college for women, do the alumnae believe that the world needs and benefits from the work the institution does? Are the alumnae saying, "This is really important, and I want to see this preserved"?

There a lingering question in women about whether something that is about "me"—that is about women and girls—is really of value. There is a voice that asks, "Is what I support worthy of continuing forever?" I don't think these doubts are conscious. They are biases we grow up with. What has to do with men and boys is really important, but if it's about girls and women we're not so sure. It's not conscious until we make it conscious.

To make a difference philanthropically, we need to be comfortable with personal authority—with our right to be and to think and to express our ideas. That's what we're trying to develop here at Miss Hall's School with our girls.

We are working with Dr. Elizabeth Debold, a well-known psychologist in adolescent girls' development. She is helping us find out what girls can tell us about their experience with accepting their personal authority, the conflict they feel when they are in a relationship, and the tension they feel about staying in a relationship through conflict. How do you say what you need to say and still maintain the personal relationships that are so important to you? Every woman I know knows about these challenges; I have not yet spoken to a group of alumnae who haven't known what I was talking about when I mention it. It starts early in our lives. We begin to defer. We don't say what we really mean. We are uncomfortable with conflict, so we will do just about anything to avoid it. That undermines the influence we can have and the change we can make in the world. I look at every one of the girls at our school as a person who will lead her



Girls at Miss Hall's School

Our Deepest Fear

"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness, that most frightens us. We ask ourselves, 'Who am I to be brilliant, gorgeous, talented, fabulous?' Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It is not just in some of us; it is in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others."

From *A Return To Love: Reflections on the Principles of A Course in Miracles*, by Marianne Williamson

society. Some will be on the front page of the *New York Times*, others will lead quietly in their communities, most of them will be in families, influencing the next generation. It is important that they learn to say what they believe; it's important that they know that what they think about things has value and that they can't sit back and wait for others to take action. Society says to girls that what's important is thinness, popularity, and beauty. Those are the altars at which a girl is tempted to worship. It's not that these things are bad, but if they run a girl's life, they close her off from being authentic and doing authentic work. A fourteen-year-old girl may not be able to talk about this as I have here, but she lives it every day. Membership in the "popularity club" is highly valued, and girls (as well as adults) will not risk losing membership. At Miss Hall's School we're working on how to break all of that apart. We want to show girls another way to organize themselves in relationship to each other.

I have observed that the giving process itself facilitates the development of this sense of personal authority and authentic self. Something is happening in an individual right up to the time that the gift is made, and even afterward. Something changes in us when we give, because we have had to go through a thought process that involves, as Paul Schervish says, who we are and where we've come from. The personal archeological dig

that we do leads us to ask, "What's really important to me? What do I want to provide for others?" and helps each of us to clarify who we are. We have many programs in schools now that involve young people in community service. But we need to do more to get them to think about their role as philanthropists. I like to ask girls at Miss Hall's if they are philanthropists. They're not sure. Then I ask them, "How many of you have ever made a donation to your United Way or your local Brownie troop or Scout drive?" Every hand goes up. Philanthropy, as we well know, is not the exclusive domain of the wealthy.

"The giving process itself facilitates the development of a sense of personal authority and authentic self."

That usually leads me to discuss the fact that everyone who has made her way to Miss Hall's, regardless of how much her parents have, is wealthy in comparison to her global peer group. Even those who may be receiving full financial aid are in the top few percent of all girls their age in terms of the opportunity and the gift they are receiving through this education. In our society, we don't emphasize enough that with those gifts and rights comes responsibility. To whom much has been given, much is expected. When I have this conversation with girls, I say to them: "The world expects from you not only your philanthropic support for those things that matter to you, but your creative ideas, your problem-solving skills, and your hard work to make part of this world better." This is a new and big idea to most of them. I say, "The world needs your time, your talent, and your treasure; your wealth, your wisdom, and your work." In the end, I am asking them, "What makes you *you*, and what are you going to do with that?" ■

Creating the Space to Give

An Interview with Michelle Passoff

Interviewed by Pamela Gerloff



In 1991 Michelle Passoff, formerly a journalist, corporate communications editor, and public relations consultant, founded Lighten Up! Free Yourself from Clutter, a service that offers tools for people who want to live free of clutter. Her book of the same name treats cleaning clutter not as a burdensome chore but as a transformational experience. In 2003, Ms. Passoff co-founded, with Andre

Kupfermunz, Estate Organization and Resolution Services, Inc. to help clients organize their estates so they can leave a legacy instead of a mess.

MTM: When I asked members of More Than Money’s email discussion group to share their thoughts about “the art of giving,” the conversation quickly turned to a discussion about too much stuff and what to do with it. This led me to wonder about the relationship between clutter and giving. As a professional “declutterer” who takes a philosophical as well as a practical approach to decluttering, do you have thoughts on that?

PASSOFF: The first thing that comes to mind is that when you have nothing in the way, you can be who you really are. When you have nothing left to perfect in your physical environment, you have a chance to reflect on yourself. You are not distracted. This reflection can lead you to be yourself and express yourself in an authentic way—and to me, that’s the highest form of giving.

Many profound things happen in the course of cleaning your clutter. For one thing, you build confidence. Often, people don’t have confidence because they are scattered and disorganized. When they get their clutter in shape, they have greater self-esteem. They are also able to express themselves more openly to other people, because they’re not afraid to show who they are. This self-confidence can enable people to be clearer and bolder about the giving that they do.

On a practical level, your clutter contains a lot of things you don’t want but that are useful to others, like clothes that no longer fit or books you won’t read again. You can donate those to charities and turn what you don’t want into opportunities for others.

For the more valuable items, such as artwork, jewelry, or

*“We take delight in things;
we take delight in being loosed
from things.*

*Between these two delights,
we must dance our lives.”*

—Philip Harnden

LUC BEZAT/GETTY IMAGES

family heirlooms, it’s very helpful to inventory and appraise what you have. You can use that knowledge to make sound choices about where you want your physical belongings to go when you’re gone. It makes estate planning clear, it’s good for insurance purposes, and it leaves a legacy for others.

Even when you’re gone, the clutter is not gone; it’s not buried with you. So you want to ask yourself, “What is the legacy I’m leaving?” When you have your own house in order, you free the next generation from the burdens of having to reconcile your life. That is a gift. One of the questions I am asked most often is, “What am I going to do with all this stuff of my mother’s?” I’ve seen people burdened for years because they had to deal with stuff that other generations left for them to handle. They can’t tell if that little vase is something from the Ming Dynasty or if someone got it at a flea market. In such cases, the things that are inherited become an emotional and physical burden, not an asset. It’s hard to face your own mortality, but you want to leave in a way that is life-giving for others.

MTM: In your book, you told of a client who had gotten rid of his clutter and organized all his papers related to a company he had sold, so that he could pass them along in an orderly way to the new owner. You said that by doing that, he “made room to restructure his finances so that his charitable giving reflected his benevolence.” Would you say more about that?



PASSOFF: Clutter acts as a mirror. It allows you to see your situation clearly. That client, in the process of cleaning his clutter, was forced to recognize that his finances were in disarray. Moreover, they were not accurately reflecting his true benevolence and intentions. As he organized his records, he set some new financial priorities. He decided that he no longer wanted to organize his life around earning money, choosing instead to focus on using his resources to make a difference for others. All that happened because he cleaned out his clutter.

Cleaning clutter also frees up creativity, and that's part of what happened for him. Clutter drains you of energy. If you see that your will needs to be rewritten or your estate needs to be restructured, cleaning your clutter can release creative energy, which then becomes available to do those things. As you clean your clutter, you open

keep bringing yourself up to a new level. You become more buoyant by shedding what's no longer relevant in your life, and being conscious of what you're doing. To me, clutter clearing is a consciousness-raising process.

It is also a continual process of completion. You are taking something to its final conclusion. Completing something in the physical dimension gives you practice that you naturally apply to other levels—the emotional level, for example. It's like exercising in a gym—you just keep on doing it. As you complete each clutter-cleaning task, you begin to complete at other levels. You might return a phone call now, rather than later, for example, or clear up a disagreement you had with a friend right away, instead of waiting. You keep pressing yourself to complete. There is a conscious and an unconscious peacefulness that comes when you have completed something. So, when you complete things, you are giving peace—to yourself first, and then that peace is felt by others.

MTM: You operate from the premise that physical clutter is connected to your spiritual and emotional self.

PASSOFF: Yes. I view clutter as something that blocks you. If you can't get your hands on the emotional or spiritual blocks that it's connected to, you can start clearing clutter at the physical level. You let go of what's irrelevant. As you do that in the physical domain, it impacts other areas.

MTM: I was thinking that if your physical clutter is connected, at least metaphorically, to other levels of yourself—emotional, mental, and spiritual—perhaps you can deliberately engage with it as a kind of biofeedback tool. That is, clutter would indicate areas of your life that you want to improve. As you clean your clutter, you know you are also “cleaning up” some of those other areas. Where clutter remains, you know you have more work to do on the emotional or spiritual level.

PASSOFF: Yes. There seems to be a non-linear relationship between cleaning your clutter and what begins to happen in the rest of your life when you do. You might clear up your paperwork one day and get new calls for business the next. You might empty out a closet of clothes and get a creative idea for the charity work you are doing. Sometimes mysterious things happen when you straighten out entanglements in your physical world. That's why I urge people to approach cleaning clutter with a sense of adventure—you never know what's going to happen.

MTM: Yet you also advise people to be deliberate and specific about the outcome they want to achieve by cleaning their clutter.

PASSOFF: Yes. I ask people to decide what they're making room for when they clean, before they start. It might be making room for a new job, or for something to happen, or even to excel at your tennis game.

MTM: How about clarity about where you want to give your money?

continued on p. 23

“As you clean your clutter,
you open up space for
something new to emerge:
some quality or thing that
you actually want in your life.”

up space for something new to emerge: some quality or thing that you actually want in your life. If, for example, generosity is an expression of who you really are and want to be, it shows up in the empty space.

MTM: Given all the benefits of clutter-clearing, should everyone clear clutter?

PASSOFF: It's not a “should.” There is no judgment here. To be human is to have clutter. We all have a complexity of things that are incomplete, unfinished, or unclear. It's a process, and there is no end to it. I think it's worthwhile to

10 Tips for Artful Giving

By Ruth Ann Harnisch

Have you ever gone to one of those post-holiday gift-swapping parties? Everyone brings the gifts they would rather not keep, and, with any luck, one person's trash is another's treasure. But how do you give the kind of gifts that people appreciate and cherish? More to the point, how do you avoid giving the kind of gifts that when people say, "You really shouldn't have," you really shouldn't have? Here are my top ten tips for artful giving:

1 Whose present is it, anyway?

If it's really a gift, it's for the recipient. Sure, every gift blesses the giver. You often hear people say that they get more out of giving than the recipient does. But in some cases, that's what the givers had in mind all along.

They pick presents they would like to receive, not gifts that they know will please the recipient. They buy in their own favorite color, choose CDs based on their own musical taste, give books that reflect their own world-views. They wish someone would give such a gift to them. If you say you're sharing something you like with others, that's fine. If you're doing it to impose your opinion, it's not a gift.



Ruth Ann Harnisch is a former news anchor and television journalist whose work for the CBS-TV affiliate in Nashville, Tennessee received numerous Emmy nominations. For 17 years she wrote op-ed and feature columns for the Nashville Banner and for nearly a decade hosted a daily talk-radio program. Currently a professional coach, Ms. Harnisch also serves as the president of the Harnisch Family Foundation and on the board of directors of More Than Money.



2 Timing isn't everything, but it's an important thing.

Give when the recipient can really use the gift. Why wait for a birthday or a holiday when someone has a need or a heart's desire with a different date attached? You can give a graduation present as a reward for a completed accomplishment, but might your expenditure be more appreciated if it comes on the way to graduation? A bookstore gift certificate, tuition assistance, a laptop computer—these are gifts as opposed to rewards.

In the larger picture, I have structured my estate so that I'm giving big cash gifts now, when they are most practical and helpful. It makes more sense to me to pay off mortgages and cars for loved ones now so that they are debt-free and secure while we're all relatively young and healthy. It's the same with my charitable donations. I'm giving now, while I can enjoy seeing the ways my charitable gifts are used. I don't think it will be as much fun to give when I'm dead.

3 Give with an open hand.

If there are strings attached, it's not a gift. If you give money and then second-guess what the recipient does with the money, it's not a gift. If you give a present and then get angry because the recipient exchanged it or re-gifted it, it's not a gift. When you give with an open hand, the gift leaves your hand. It is no longer yours. It is not yours to judge, to control, to manage.

I once gave a large cash gift to a family who, in turn, gave cash gifts to others. My initial reaction was unhappy surprise—I would never have given money directly to the individuals they gifted, and I would never have given to their chosen charities. I quickly remembered that I had given a gift. I did not enter into an agreement or a contract with conditions of satisfaction. I gave a gift, and that meant the money belonged to the recipients to do with as they pleased. That taught me to think ahead, to mentally play out scenarios that might unfold, and avoid the potential for giver's remorse. I try now to give only when I can genuinely and freely give.

4 Don't rub it in.

I gave a gift to a loved one, and it gave me great pleasure to see that it was being used. Whenever I experienced that pleasure, I mentioned the gift and how happy I was about it. One

day, the recipient turned to me in exasperation. “Have I not thanked you sufficiently for this?” she said. “I have thanked you and thanked you, but you keep bringing it up as if you expect me to thank you every time.”

Now I keep my mouth shut. If I see that they’re wearing it, eating it, spending it, driving it, reading it, listening to it, or in any way using, enjoying, or benefiting from something I gave, I would rather choke than mention how happy I am about it. (*See* #1, “Whose present is it, anyway?”)

5 Don't give the gift that keeps on costing.

A camera company used to refer to its product as “The gift that keeps on giving.” I was a kid for whom it was “The gift that keeps on costing.” The camera seemed like a great present until it came time to pay for film and developing. I couldn’t afford either, so the gift was no gift at all.

My husband is always puzzled when people turn down his offer of free weeks at our vacation home. He forgets how much this “free” vacation costs—cross-country airfare, ground transportation, meals, lift tickets, other incidentals—all at top resort prices. Yes, you get wonderful accommodations at no cost whatsoever, but it costs plenty to get there and be there.

pleasure of giving a gift. You may know of a household where the parents made the down payment on the newlyweds’ house and assumed they bought the right to say what goes on in the house.

Sometimes the ego gratification from giving a major gift confuses a donor into thinking they bought a piece of a charitable institution. Just because they named the wing after you, it doesn’t mean you own the wing. You don’t get to boss people around at the nonprofit. Make sure you know the difference between an investment in personal public relations and a genuine gift to charity.

8 Don't wear the price tag on your forehead.

Some givers want recipients to know exactly how expensive a gift is. I once had a relative who was famous for leaving the price tag on a gift so everyone knew exactly “how much” she thought of them, and what they were “worth” compared to others in the family.

Some want the recipients to know how much of a sacrifice it was to give, or how inconvenient it was, or how much trouble they went to in order to produce a gift. This is a form of making the recipient pay for the gift. It’s also the hallmark of someone who “knows the price of everything and the value of nothing.”

“There’s a difference between giving a gift and delivering a sermon.”

Consider what your gift might cost the recipient. Is it expensive to fill, to insure, to clean, to operate? Does it require accessories or fees or special clothing? Are there tax implications? If I give a gift that requires batteries, I give a year’s supply.

6 Give a gift, don't send a message.

There’s a difference between giving a gift and delivering a sermon. When I was a nail-biting child, I could always count on some well-meaning relative to remember my birthday with a lovely manicure set as an “incentive.” I was not inspired. I was, in fact, insulted, embarrassed, hurt, and cheated out of a genuine birthday present.

Any time your gift implies there is something “not right” about the recipient that needs fixing, it’s not kind, even if you think it’s in their long-term best interest.

If there are overweight loved ones in your life, you are not doing them a favor to surprise them with a treadmill, a health club membership, or an exercise video. And don’t ask if they would like you to get them something like that, either, unless they have already expressed an interest in getting your help to change the condition. The mere suggestion screams your disapproval, and that’s not a gift.

7 Remember, you bought the gift, not the giftee.

Some givers like to get a little something extra, in addition to the

9 If you expect gratitude, it's an exchange, not a gift.

For decades, people have been complaining to Dear Abby that people don’t write thank-you notes. “Is it proper to inquire as to whether a gift has been received?” they ask. If you want to know if things have been received, send them via trackable methods like FedEx or registered mail. Then you’ll know. If you are offended when people don’t write their thanks, don’t send more presents. (However, your mother was right: It is both polite and gracious to thank the giver, and it gives the giver extra enjoyment—and that’s part of being a good receiver.)

10 Give the gift of dignity.

Whatever you give, whenever you give, however you give, it costs you nothing to give recipients their dignity. The giver is not superior. The recipient is not lesser. We get brainwashed by platitudes like “It’s better to give than to receive” and somehow twist the message into “we are better if we give than if we receive.” I find that some of the most generous givers are uncomfortable, ungracious, or unwilling receivers. If you enjoy giving but not receiving, perhaps you believe that the receiver is the “minus” part of the equation. Give people the gift of dignity, respect, and a sense that we are all equally valuable people. That’s one gift that actually becomes more precious when it’s returned or exchanged. ■

Out of the Fullness

An Interview with Lynne Twist

Interviewed by Pamela Gerloff

MTM: Is giving an art?

TWIST: That's a wonderful question to ponder. I've never thought of it quite that way before, but I would say that yes, you could call it an art. Anything is an art when it reaches a certain level of consciousness and refinement. When giving reaches that level of refinement, it seems to have almost a "divine field" around it. I've seen people who are extraordinary contributors and philanthropists whose ego is almost not at all involved. They're not giving to establish a particular track record with a particular group of people, to get their name on a building, or to reap other benefit for themselves. They are moved to make something happen and they realize they are in a position to do so.

One thing that allows people to contribute—and, in fact, makes contributing easy—is when you experience that you have enough: when you feel whole and complete in yourself. I've seen this in my own life and in the lives of so many I have worked with. People who are experiencing that feeling give from the heart. That kind of giving is an affirmation not of their ego, but of the state of perfection they find themselves in. When they experience that they have enough, they experience their sufficiency, their wholeness, and their completeness—and they look around to see where their philanthropy can best mirror their heart and soul.

Your question makes me realize how many of the people I've counseled in their giving have taken this experience to a state of absolute art and refinement. When I think of those individuals—and that moment when they have seen that they want to express themselves through a particular form of giving—I realize that in that moment they are touching into the deepest place in their being. They are touching the source of who they are and allowing their money to be an expression of that, at the deepest level.



Lynne Twist is the founder and president of the Soul of Money Institute and is the former director of global funding for the international nonprofit organization The Hunger Project. She serves on the board of directors of the Institute of Noetic Sciences and the board of trustees of the John E. Fetzer Institute. She has been a member of the international advisory council of The Gorbachev Foundation USA and the Global Commission to Fund the United Nations. In 1994, Ms. Twist was honored as a woman of distinction by the International Health Awareness Network. She is the author of The Soul of Money: Transforming Your Relationship with Money and Life (W. W. Norton & Company, 2003).

Lynne Twist is the founder and president of the Soul of Money Institute and is the former director of global funding for the international nonprofit organization The Hunger Project. She serves on the board of directors of the Institute of Noetic Sciences and the board of trustees of the John E. Fetzer Institute. She has been a member of the international advisory council of The Gorbachev Foundation USA and the Global Commission to Fund the United Nations. In 1994, Ms. Twist was honored as a woman of distinction by the International Health Awareness Network. She is the author of The Soul of Money: Transforming Your Relationship with Money and Life (W. W. Norton & Company, 2003).

MTM: Do you think everyone has those kinds of giving moments?

TWIST: I think everyone does, although it may be in ways they wouldn't call philanthropy. It is those times when you feel so full that you want to overflow. I experience that feeling with my grandchildren. When they come in the door, I'm so overflowing with love that I think I'm going to die. Whenever you have that feeling of wholeness, you naturally want to give, and you want your giving to match your deepest commitments.

Some people use philanthropy to try to fill up the emptiness they feel, rather than as an expression of being fulfilled. They may give out of

sorrow or pity or a sense of obligation. I'm not opposed to that; each of us should express ourselves on a path that is right for us. But when giving comes from those places, we're giving to relieve our own suffering, and that isn't as satisfying. That isn't the motivation that fulfills. When you come to a place within yourself of peace and wholeness, that feeling nourishes a project or commitment that you have and money becomes the conduit for that wholeness.

MTM: How do you cultivate that way of giving? Does it come, as you talk about in your book, from developing a more conscious relationship with money?

TWIST: I do think we can cultivate the experience of fullness in giving, and consciousness with our money is part of it, but we also cultivate it by being open to the universe. Sometimes we can be rather driven and purposeful with our philanthropic goals, and that can eclipse that moment of exquisite presence that comes sometimes with giving.

A leading company in the food industry asked me to help

design their corporate giving program. They are deliberately not categorizing gifts by the areas in which they want to make a difference, such as environmental change, health, or education. Their position is that employee giving needs to come from the heart and soul of the community of the company. It needs to be something that the givers authentically feel is a match for them.

It's hard to write guidelines and a mission statement for that kind of giving program, and this company hasn't done that. Instead, employees are asked to give where they are moved to give, where they feel an individual connection or calling to

the bottom is a deep resonance with the common vision they share, and the resources to make that vision real.

If we three-dimensionalize the image, all the people standing in a circle at the bottom of the cone have some resources they're providing with an eye toward a common vision. As the circle gets bigger, the more donors there are—and the higher the cone can go. As the base gets broader, the height increases.

So, I think the best kind of giving—both the most satisfying and the most artful—is where there is a co-equal partnership, where “donors” and “recipients” are sharing a common vision.

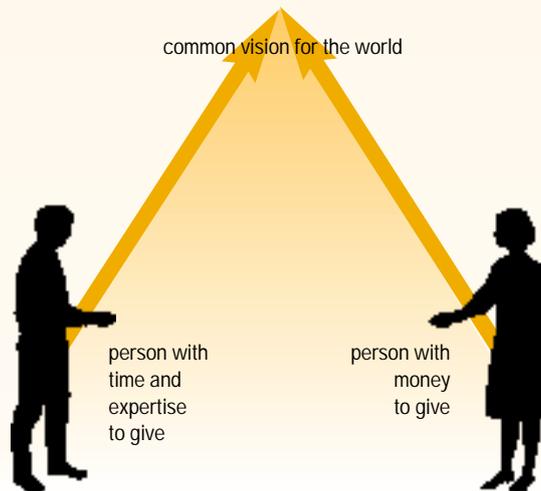
“When people experience that they have enough, they experience their wholeness—and they look around to see where their philanthropy can best mirror their heart and soul.”

contribute. I would say that in every case where a contribution is touching or authentic—where some special connection is felt—the giving becomes a partnership, rather than a transaction between a donor and a recipient, and the money carries the special power of that heartfelt commitment.

MTM: Would you say more about the partnership aspect?

TWIST: I think of it as an image with two people at the base of a triangle. At the top of the triangle is a common vision for the world. One person is the philanthropist who has the financial resources, but may not have expertise or time to give to realizing the vision; the other has the capacity or experience to deliver that mission, but is lacking the resources.

That's a co-equal partnership. The arrows go up toward the point of the triangle, indicating that the co-equal partnership is in service of the common vision. What connects people at



Money is not more important or more valid than other types of contribution. Everyone contributes that which is theirs to give.

MTM: The kind of giving you talk about in your book seems aimed at changing underlying social conditions. It's not just a handout that temporarily relieves a problem. Is that part of giving artfully?

TWIST: I think there is a misunderstanding of philanthropy as people with resources giving to people without resources. But it's not appropriate to divide the world into “haves” and “have nots.” Everybody has talent and the capacity to make a difference. People just make their contribution in different ways.

This is important to understand if we want to give in order to change the underlying causes of conditions like hunger or poverty. Because we in the West tend to value everything in terms of the money attached to it, in a measurement system that values only the money, we miss the fact that the greatest wealth of humanity comes from people who don't necessarily have money, but who have tremendous riches like knowledge, wisdom, energy, and deep commitment to make things happen. Money alone can't do it—it takes the partnership to make anything happen.

Having worked on the issues of hunger and poverty for so many years, I can say that the billion hungry people themselves are the greatest asset to ending world hunger. They are imaginative, creative, intelligent, and competent. If we extend our resources in partnership, they can generate effective solutions themselves. They are

continued on p. 23

The Soul of Money: Transforming Your Relationship with Money and Life

By Lynne Twist, with Teresa Barker
(W.W. Norton & Company, 2003)

This inspiring book tells stories our world is hungry to hear. The author's personal experiences with money—as a professional fundraiser for important global initiatives and as a woman seeking to know her own soul—penetrate deep into the nature and purpose of money, leading to insights that can profoundly change your relationship to money and to life.





Giving Harmoniously as a Family

By Fredda Herz Brown and Katharine Gratwick Baker

If you're in a family that gives together, you naturally want the process to go smoothly and harmoniously. But how do you achieve that? Does it mean that everyone goes along with the family leader in order to keep harmony? Does it mean not rocking the boat and not proposing new ideas? Does it mean deferring to someone outside the family in order to keep the peace?

In our experience as consultants, we have found a musical metaphor to be a useful image for thinking about harmony. In a classical string quartet or a jazz combo, all the musicians play their own instruments and parts. They also play in tune with each other, in the same key, and at the same tempo, creating a beautiful interweaving of individual solos and group synchronic-

ity that fulfills their common intention for the music. In terms of family philanthropy, we might say that decision-making members of the family play their own "instruments" and "parts," knowing clearly what they think and where they stand on gift-giving—but they join with other family members in a common intention or with a common set of values when making philanthropic decisions. This is the art of giving harmoniously.

Fredda Herz Brown and Katharine Gratwick Baker are senior consultants for the Metropolitan Group, a firm specializing in consultation to family businesses and family foundations, with a focus on relationship issues. Fredda Herz Brown is the founder and managing partner.

Family Patterns

How does a family develop this kind of harmony? Typically, families have recurrent patterns that affect the way they work together. These patterns have evolved over time through generations. Most operate under the surface and people are not usually aware of them, yet they can have a powerful impact on family relationships and decision-making. The following patterns occur frequently in families, and knowledge of them, along with a willingness to adjust them as needed, can help develop more harmonious family-giving processes.

Pattern 1: The Balance of Separateness-Connectedness

We all want connection, but some want it more than others. Over generations, families develop expectations about the degree to which their members will stay involved with one another. In some families, people have a strong sense of being separate individuals. They maintain contact with one another while expecting individuality in their thoughts, opinions, and feelings. In other families, being involved with each other is highly valued, and people tend to “go along” with others so they won’t rock the boat or because they think they are keeping the peace. Sometimes individual differences around separateness and connectedness within families show up only when a family member deliberately rebels against the usually unspoken norm.

Every family seems to have a “place” on the continuum, balancing the amount of connectedness or separateness it can tolerate. Where a family falls on that continuum will affect how family members work together.

Example:

Sarah’s family is about to have its end-of-the-year meeting to decide where the family foundation’s funds will go. The meeting has been scheduled for months, but now two of her four young adult children say they can’t come because they will be skiing in Colorado that week. They will send in their opinions by email, but prefer not to get together with the family.

Interpretations and Possible Solutions:

- The two young people may simply have less of a desire for connection than the family norm, or they may be using separateness and distance as a way to handle differences of opinion in the family. They may or may not want to be involved with family philanthropy at all. If not, they may be hesitant to say so directly, given the family’s expectations of connectedness. One approach is to have a neutral consultant meet with them to find out what is really going on.
- If differences of opinion in the family are an issue, they might be resolved by agreeing to allocate some resources to individual projects and some to shared projects, thereby honoring the value of both. This approach, used by many families, helps keep family meetings from turning into a battleground, which, in turn, makes participation in family decision-making more attractive to everyone.

Pattern 2: Family Roles

Traditional vs. Non-traditional Roles

All family members have roles or functions they play in the family unit. These are often influenced by birth order and gender, and they tend to set up patterns that define who leads and who follows when families make decisions together. In traditional families, leadership roles tend to be held by men and/or eldest siblings. The followers tend to be women and younger siblings. Things seem to work out well if everyone trusts the leader and if the leader is calm, thoughtful, and perhaps neutral, keeping the best interests of all the family members in mind. However, if someone questions the leader or his intent, the discomfort often goes underground, expressing itself in other areas of the family’s life.

Example:

John’s two granddaughters are dissatisfied with the choices the family foundation has made about its grants this year. Money, as usual, is going to the family church, the United Way, John’s college endowment fund, and the local hospital. John is the chair of the board, as his father and grandfather were before him, and no one has ever questioned his authority before. He doesn’t have much confidence in his granddaughters’ judgment, since they have only recently joined the board. He most certainly will not go along with his granddaughters’ idea of contributing to a local rape crisis center, even though their mother also seems to support that idea. But now the granddaughters are threatening to resign from the board unless they can have more input.

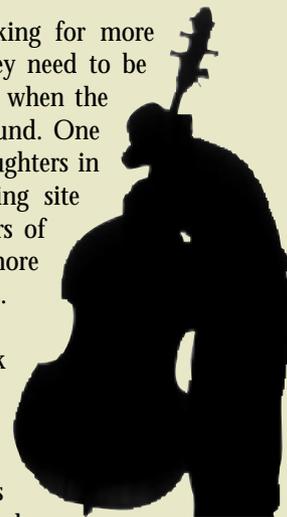
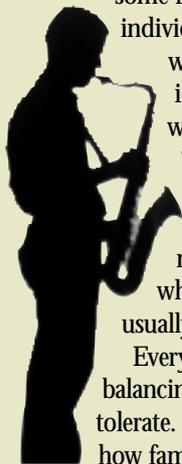
Interpretations and Possible Solutions:

- Women and young people are asking for more inclusion than ever before, and they need to be prepared to assume leadership roles when the older generations are no longer around. One approach is to involve the granddaughters in reviewing grant applications, making site visits, and talking with the directors of local nonprofits, so they can learn more about how to make careful decisions.
- Another approach is for John to talk with his granddaughters with the idea of learning about their values and interests, including their interest in funding the crisis center. This process may be hard for someone who has always been in charge, but a little flexibility and an open mind could keep the granddaughters on the board and help prepare them to be responsible leaders.

Over- and Under-functioning Roles

Usually in families, some individuals (sometimes called “over-functioners”) will take on more responsibility than others. Often, this is the oldest sibling. Others (called “under-functioners”) take on less. Over-functioners may enjoy their

continued on p. 22

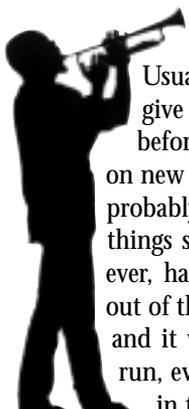


Fredda Herz Brown and Katharine Gratwick Baker *continued from p. 21*

position; they may also tire of it, feel it to be a burden, and/or get burned out. The under-functioners may love feeling free of responsibility, but over time, they may grow less competent and become excessively dependent on others. If these positions rigidify, they can affect the way people participate in family decisions, with some family members speaking more and taking a more active role in decisions while others are less involved.

Example:

Emily is the oldest sibling in her family and has been the over-functioner for years. She started out as Mom's helper in childhood, and went on "helping" her two younger brothers throughout their lives, often making decisions with them (and for them!) about their inheritances, and taking the lead in family gift-giving. She has recently begun her own family and her brothers are afraid she cannot continue to take care of everyone in the family in the same way as before.



Interpretations and Possible Solutions:

Usually, the over-functioner has to be willing to give up some of her extra-responsible behavior before the under-functioners will step up and take on new responsibilities. This is not easy and Emily is probably doubtful that her brothers can do all the things she thinks need to be done. Someone, however, has to take the initiative in getting the family out of this over-functioner/under-functioner pattern, and it will probably have to be Emily. In the long run, everyone will benefit from having more people in the family involved in running things.

Pattern 3: Triangles

Some behavioral scientists use the concept of triangles to understand relationship challenges in families, and think of relationships as forming in patterns of three rather than two. For instance, when two people are very close, there is often an outsider who would like to join their closeness. The closeness of the twosome then tends to get defined in terms of their closeness and/or distance from the third.

Another kind of triangle occurs when two people are in conflict. They seek to decrease the tension between them by appealing to others who are willing to listen to their story and/or become allies on one side or the other.

In most families, several subjects typically increase tension between family members: children, sex, money, in-laws, and a few issues specific only to that family. When these subjects are raised, family members tend to take positions, often in direct opposition to someone else's. Thus, two-against-one—or two-against-all—are common configurations in families, especially when there are differences of opinion in decision-making.

When situations get very polarized, the issue usually has deep

roots in unresolved relationships from the past, and multiple family members often become involved in the conflict. Although triangles may relieve tension temporarily, they do not resolve conflict in the long-term. In fact, they tend to add another layer of conflict and complicate resolution of the original issue.

Example:

Steve and Mary have always disagreed about how to commit their annual charitable giving. In recent years, the disagreements have become more intense, and they have begun to try to draw their two adult children into taking sides. The son has been willing to take his mother's view, but the daughter has been talking with her father's sister about how difficult her parents are. This creates an "interlocking triangle" with the larger extended family, as the aunt eagerly spreads the word. Now everyone is taking sides and the whole family is polarized.

Interpretations and Possible Solutions:

When triangles have formed, they need to be either dismantled or managed. The following guiding principles for managing triangles may be applied by any member of the family.

- First, recognize that when there is a conflict, there is probably a triangle somewhere. Try to figure out the part you are playing in it, because resolving the conflict will be easier if you begin with yourself.
- Second, never talk to a third person about a problem you are having with someone else, unless you are seeking assistance for how to manage yourself in the situation.
- Third, deal directly with the person with whom you are having the problem. Describe your position using "I" statements rather than attacking the other. (For example, "This is how I see it..." rather than, "You just don't get it...")

Probably not all of Steve and Mary's disagreements will go away just because they have applied these principles, but conflicts will be more likely to stay between the two people involved, and that's a lot easier on the family.

Conclusion

When you and your family are making decisions together about charitable giving, the first step toward greater harmony is to notice and acknowledge family patterns. The next step is to figure out what your own part may be in them, since changing group dynamics is more effective when you start with yourself. By recognizing patterns and devising solutions, you may help move your family in the direction of more harmonious decision-making. If the patterns continue, a neutral outside consultant can usually help you move beyond inharmonious cacophony. ■

Michelle Passoff *continued from p. 15*

PASSOFF: Yes. Or let's say you want to make a difference in the lives of people with disabilities, or you want children who need homes to find them. You don't know how that might occur or how you're going to express that intention, but you go about cleaning with that in mind. Things will come up as you clean that empower and support your intention. You might find a piece of paper with a telephone number on it, or you may come up with an idea of how to accomplish that goal, or someone may call you out of the blue. What you've shifted within yourself by cleaning your physical environment shows up around that intention.

MTM: Have you or your clients had that experience?

PASSOFF: Oh, yes. For instance, I have a client I have worked with through several major life changes. She is a philanthropic person who raises money to support her community and political interests. As we worked together to clean her clutter we carried around a box marked "Run for Office," which expressed her intention for her clutter clearing. She wanted to run for office, instead of being the power behind the scenes—but she was timid about taking that leap. I am proud to say that she ran for political office for the first time this year. Cleaning her clutter helped transform her fantasy of running for office into a dream come true.

In another case, a client was not shy about saying she was making room for a husband as she cleaned. In the process of clearing her clutter, she decided to take a teaching sabbatical in Australia. Guess where she lives now? In Melbourne with her husband!

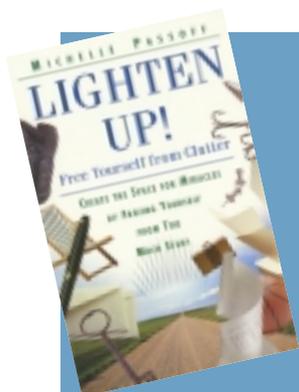
The stories go on and on. They are stories about people who replace their clutter with accomplishment. I don't do what I do because I'm interested in being neat and tidy, but because it makes room for focus and fulfillment to show up in the empty space that is created when we clean out clutter.

MTM: Some of the stories you recount make the process sound almost magical.

PASSOFF: It makes you wonder. I think there is a lot to be said for being intentional. You can actually take away the task itself and use your intention alone to get similar results, if your intention is strong and clear enough.

Lighten Up! Free Yourself from Clutter
By Michelle Passoff
(HarperPerennial, 1998)

This insightful book offers both a practical plan for cleaning clutter and ways to make it an enjoyable, creative experience that will help you achieve your life goals.



MTM: I have certainly experienced the power of focused intention, but the process you're describing sounds almost like a game.

PASSOFF: Yes, it *is* a game! It can be playful and fun.

MTM: So we can play the clutter-cleaning game—

PASSOFF: And watch and see what benefits it has. The biggest gift you get out of it is yourself. And then you have the freedom to *give yourself*. Everything else is the icing on the cake. ■

Lynne Twist *continued from p. 19*

incredibly motivated.

I believe there is a natural sufficiency in people. At our core, we are all whole and complete. When people are not behaving that way, or when their efforts are ineffective, something has happened; some circumstance or system or structure has blocked them from being who they are. Some people get trapped in circumstances of nature—droughts or floods or other natural disasters. Other people get trapped in structures that oppress them, and those structures keep them from acting and expressing in a healthy way. There are places like

“In every case where a contribution is authentic—where some special connection is felt—the giving becomes a partnership, rather than a transaction between a donor and a recipient, and the money carries the special power of that heartfelt commitment.”

Bangladesh, for example, where people received so much aid for so long after the war that they lost track of their own sufficiency. The job of all of us is to create structures to help restore individuals and communities to that natural sense of their own sufficiency. That happens best when we give from our own sense of sufficiency and wholeness, in partnership with those to whom we are giving. ■

A Guiding Mission

A Conversation with Steve Young

Based on an interview with Mara Peluso

In 1992, I was interviewed for the newly-created position of retail sales manager at Wainwright Bank. In that interview, Bob Glassman and John Plukas, the bank's co-founders, said they would like to influence the banking industry by providing a new model and definition of success. "We would like to contemplate a second bottom line, a noble social experiment, if you will," Bob said.

I had just spent 13 years at a large commercial bank and had barely heard of Wainwright prior to my interview, so I thought they were nuts. But their ideals seemed to match mine, and it was the career opportunity of a lifetime: Help create a retail bank in any manner I saw fit as long as it was profitable and maintained a commitment to social responsibility.

At the time, none of us really knew what form that commitment would take. I am sometimes asked what the implementation plan was and I have to answer: There was none. We developed our social agenda, as we call it, rather organically. We did what felt like the right thing to do.

Yet I would say that because Wainwright has a social mission, giving has been and continues to be strategic for us. I suppose you could say that the art of giving lies in our strategy, which is designed to carry out our mission. All of our activities flow from our mission statement: *With a sense of inclusion and diversity that extends from the boardroom to the mailroom, Wainwright Bank & Trust Company resolves to be a leading socially responsible bank committed equally to all its stakeholders—employees, customers, communities, and shareholders.*

Our mission statement also describes the role we believe social responsibility can and should play in American corporations. At its heart, "social responsibility" is a concept based on partnerships—among banks, their customers, and the communities we all live and work in. In the typical corporate model, shareholder concerns reign supreme, and in most cases, are the only consideration. We think that's a one-dimensional view. We believe it results in diminished benefits to society, while robbing a corporation of many rewards.

The funny thing is that before I started working for Wainwright, I hadn't even heard the term "socially responsible." Yet I was a socially responsible person, because of my personal and political beliefs and actions; I just didn't know it. As the bank has evolved and the mission of social responsibility has come to define so much of who we are, it has increasingly defined who I am as well.

When I describe how our bank's commitment to social responsibility works, I like to break it down into internal and external practices. Internally, we have management practices that have been lauded nationally as among the most progres-



Steven F. Young is a senior vice president at Wainwright Bank & Trust Company and the executive manager of the Consumer Banking Group. Mr. Young is one of the architects of the bank's progressive social agenda, working closely with Wainwright Bank co-founder and co-chairman Robert A. Glassman.

"At its heart,
'social responsibility' is a
concept based on partnerships."

sive in the business world. Externally, we are committed to community development and charitable giving that promotes social justice. I consider both our internal and external practices to be important ways of giving.

Our social justice initiatives come from all areas of the bank, literally; and that phenomenon is directly related to our management practices. One example is a financial empowerment program we offer for inner-city youth. It was originated by Tony Robinson, one of our employees, when he was working part-time in the mailroom. Tony is an African-American ordained minister and one day he stopped by my office and told me, "I can tell what this bank is trying to do. You are trying to reach out to underserved communities, but you aren't really reaching inner-city blacks." I agreed with him and said that we were having a difficult time reaching that population. He offered some ideas and I took them to Bob Glassman, who said, "Sure. Give it a whirl and let's see what happens."

Tony's ideas evolved into a pilot project on which he worked part-time. That work evolved into a full-time job, and now Tony is our community development officer and an assistant vice president. The project has been so successful that the FDIC has come to us and said, "No one else is doing this like you are." Every bank is expected to do financial literacy work in the community, but our program really works, because we



This community room in Somerville, Massachusetts is one of five boardrooms that Wainwright Bank makes available to its nonprofit clients to use as a meeting place. The bank also provides free refreshments, television, and Internet service as a gift to the community.

are committed to empowering others—including our employees and the community. Tony created both his own job and a highly successful program. We are all empowered to develop in this way because of the attitudes of the people at the top [the current co-chairs and the founders]. That is part of our organization's values.

We also have a lot of fun. (Bob likes to say, “Yes, we are a bank, but we can't take ourselves too seriously.”) Our retention rate is higher than the industry standard and we have a whole file drawer full of resumes of people waiting to work here. People are always telling me, “I am happy with my current job, but if you have an opening, let me know, because I want to work for Wainwright. I would move to work for you.”

People like to work here because of our values and because we try hard to stay aligned with our values. We treat our employees fairly and generously. We encourage diversity. (Currently, more than 22 languages are spoken among our employees.) The average starting teller nationwide gets one week's vacation, but here they get three weeks. We feel that if you treat employees well, then they'll be happy and will treat customers well. And you know what? It works! Instead of mandating, “Smile. Shake customer's hands,” we just say, “Come to work and you'll work hard, but you can be yourself and have a little fun.” We have 33% fewer employees than most banks our size, so we all wear many hats, but we get paid more and have better benefits, such as flex-time for elder care, child care, and job sharing. All these are ways we give to our employees.

Externally, we have a charitable giving program, which arose from Bob Glassman's belief in sharing. In fact, he has

said, “You can't call yourself a millionaire unless you've given away a million dollars.” Most banks offer 1% or less of their pre-tax income to charity. (Some offer more and some less, but that is the average.) We pledge 3% of our pre-tax income to our charitable budget each year, but for the past four years, have actually given around 4.5%.

Part of our giving strategy is to support organizations that others may shy away from. Again, it flows from our mission of inclusion and diversity and our commitment to partnership. We support issues of social justice, such as women's rights and HIV/AIDS services, and we tend to lean towards progressive organizations. As a successful, publicly traded company with profits to share, we have the opportunity to provide funding to nonprofit organizations that are addressing the issues we have identified, and in turn, we get their business. So it all flows. It's a partnership.

Because we are known to support the nonprofit community so well, one nonprofit goes to another and says, “Go to Wainwright and start an account. They are so awesome.” We can show them that when they make a deposit with us, their money goes into community development lending. They know that by doing that, they are stewarding their money well, and using it to support their own social-service goals. We currently support more than 300 nonprofit clients, which is a lot for a bank our size.

So, for me, the art of giving is about having a mission that drives our strategy, and choosing to give through all that we do in the organization—both internally in the way we treat our employees, and externally, as we give to others. That kind of giving naturally forms partnerships that benefit everybody. ■

The Gift of Time: Sharing the Wonder Years

A Conversation with Susan Master-Karnik

Based on an interview with Pamela Gerloff

"If a child is to keep alive his inborn sense of wonder, he needs the companionship of at least one adult who can share it, rediscovering with him the joy, excitement, and mystery of the world we live in."

—*Rachel Carson*

When I was ten years old, I went to New York City's Frick Museum on a field trip sponsored by my public school. Built on Fifth Avenue, this former residence of Henry Clay Frick is an amazing place. It's full of art masterpieces by Rembrandt, Ingres, Renoir, Fragonard, Boucher—all kinds of drop-your-mouth type of things—in a setting that is on a human scale. As a child, I was surprised that it wasn't a big, imposing museum like the kind I had seen before; it was a grand house, with a parlor and courtyard and a fountain and an outdoor garden. I had never seen anything more beautiful in my whole life.

When my artistically-inclined niece Scottie turned ten years old, I took her to the Frick Museum because that's where my interest in the arts had started. Now, I take all my nieces there, and to other museums—but not until they are ten. At that age, they are old enough to begin to think critically about the experience. When I took Danner, another of my nieces, to see an exhibit of automobiles at the Museum of Modern Art, she went wild about it. It was the first time she had ever considered automobile design as art.

When I walk through a museum, I can see at a glance so much about the artist and the institution by looking at the exhibition labels. At the Metropolitan Museum, for example, you can identify right from the label the years the artist was born and died, the year the piece was created, when it came into the collection, and where the funds came from to purchase it or who donated it. I describe all these things to my nieces, and tie in the concept of giving back to your community through art. I also take pictures of our trip and put together a little album for them, so they can remember it better.

We don't always just go to museums. We decide together where we will go and what we will do. I like to give them as much choice as possible. They can either fail or win with their choices. I want them to learn that you don't die from making a bad choice. Once we went to a Cuban restaurant in Long Island City, another time to an afternoon community party at P.S. 1, where artists and musicians were just hanging out together.

On these outings, I learn about my nieces through the questions they ask and the kinds of things they like to do. They, in turn, learn about me and what I'm most passionate and



Susan Master-Karnik with her niece Scottie

Susan Master-Karnik is a New York City native, who has lived for the past two decades in the Boston metropolitan area. She is a member of the board of More Than Money, an overseer of DeCordova Museum and Sculpture Park, and author of a picture book about the museum's founders. She is also a singer-songwriter and a retired CFO.

"You don't need to be an expert. All you have to do is talk and listen."

knowledgeable about. I am introducing them to the experience that adults have passions, too.

The time we spend together is not just about looking at art or having a new experience; there is an exchange of ideas going on. You don't need to be an expert to do it. All you have to do is talk and listen. You can ask, "Which cathedral in this series of Monet paintings do you like the best? What time of day is your favorite?" That's how people learn to appreciate aesthetics, from their own personal experience. You can make art—or any other topic—approachable, not something people do only in school.

For me, the most important thing about this kind of giving is that I am sharing my time and passion in a caring relationship. I talk about the things that I remember noticing when I was a child, like the texture in the women's gowns in the portraits and my absolute astonishment when I realized that all of that could be done with paint.

All of us have our own interests to share. My passions include museums and art. The difference between giving my time in this way and giving something I can purchase and wrap is immeasurable. ■

Give and You Shall Receive

A Conversation with John Randolph Price

Based on an interview with Pamela Gerloff

My philosophy of giving is based on “the law of cause and effect.” As I began to study different philosophies and religions, I noticed that this universal law is a powerful idea that runs through the sacred literature and ancient wisdom teachings of the world. The biblical quotation, “Give and it shall be given to you, pressed down in good measure,” expresses it in terms of giving and receiving. For me, the whole idea of giving is to activate that great impersonal law of cause and effect.

I first began to understand how it works when someone said to me, “John, choose what you want, then give the equivalent of it away. If you want more love, give love. If you want wisdom, give wisdom. If you want money, give money.” As I considered this, it began to dawn on me that giving is triggering that universal law. So my wife, Jan, and I began a practical experiment. We began to give intentionally, while noting the effect on our income. Each day, she figured up the totals from the income we had received via the foundation we had started, as well as totals for how much we were giving away. We weren’t giving with the intention, “If we give more, we’ll get more.”

We were giving because the act of giving was spiritually nourishing to us, and as we expanded our own consciousness, we naturally gave to others with love. For example, I had heard that my mother was having dental problems. I sat down and wrote her a check for \$2,500 to have her teeth fixed, and sent it to her with a note saying, “I send this with love and joy.”

Two days later, Random House called to say it was doubling the advance on my next book. I realized that it was a result of

“When we think of money
as the energy of love,
then when we give with joy,
we’re really giving love.”



John Randolph Price was for many years a corporate CEO in the advertising and public relations industry. In 1981 he co-founded, with his wife Jan, the Quartus Foundation, a spiritual research and communications organization. He is the author of 18 books and in 1994 was awarded the International New Thought Alliance’s Joseph Murphy Award, in recognition of the contribution his books have made to positive living throughout the world.

this law of cause and effect: Give and you shall receive.

Frankly, Jan and I were shocked with the results of our experiment. Our income began to increase noticeably. Money started coming in from mysterious sources. We even had \$3,000 appear in our bank account. So we said, “O.K., this works.”

I don’t think of this as a religious thing, although I use religious-sounding language. You can take away the religious connotations altogether. It’s not that God is going to favor us because we give. The sun rises on the just and unjust alike. We’re not bargaining with God; we’re simply working with impersonal law, and it works every time.

If we are not good receivers, however, it won’t work. We need to be open to receive. (The ability to receive in any area of life can be consciously developed. Jan and I use the approaches described in my books.)

Seventy percent of lottery winners go bankrupt because they don’t know how to handle the money. The same thing happens to inheritors. Often, it has to do with not feeling worthy of having a lot of money. That’s why you have to get in tune with

continued on p. 35

Creating a Giving Culture

An Interview with Bernard Lietaer

Interviewed by Pamela Gerloff

Is it natural to be generous and to share our resources? Maybe, says Bernard Lietaer, author of 10 books, including *The Future of Money: Creating New Wealth, Work, and a Wiser World* (Century/Random House, 2001) and *Of Human Wealth: Beyond Greed and Scarcity* (ACCESS Foundation, 2003), but it goes against our cultural norms. And that, he maintains, is the fault of our money system. Our money system shapes us, fostering particular emotions and behaviors, thereby affecting fundamental aspects of society. To create a giving society, change the way our money system works. Sound impossible? Not to Lietaer. He says it's perfectly do-able, and within a single generation, too.

MTM: Is this an entirely new way of thinking about money?

LIETAER: I believe it to be a new angle. The reason is that I have been exposed to money systems from a variety of perspectives, in a way that few people have. My friend Willis Harman, who was the founder of the Institute for Noetic Sciences and a mentor in my life, said I had been trained for 25 years to look at money systems as no one else has. Most people believe that the existing system is the only one possible. The image that comes to mind is that humans are to money like fish are to water. Fish are born, live, and die in water. That is why it is so difficult for them to understand the nature of water. Similarly, we humans live within our money system and it is generally transparent to us. But I've been tossed around a few times and become a flying fish, so I've been exposed to our money system from the outside. That's why I may have a different perspective on money.

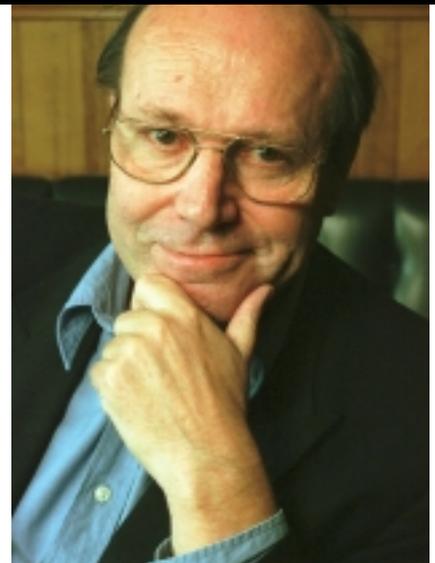
MTM: If what you say in *The Future of Money* is true, the ideas you intro-

duce are startling in their ability to get at the root of core social problems, such as poverty, the breakdown of the family in Western society, and even, perhaps, violence. They can also make us more generous people.

LIETAER: Yes. Our money system affects, in particular, our emotions and relationships. Money systems can promote greed and scarcity or generosity and abundance. Therefore, different money systems have predictably different effects on individuals, communities, and societies.

MTM: And this is not theoretical; it is based on empirical evidence?

LIETAER: Yes. In the world today there are several thousand communities that are experimenting with non-conventional money systems operating right alongside conventional money. These exist in places like the United States, Europe, China, and Japan. And we now have considerable evidence that different currencies create different behavior patterns and relationships



For 25 years, Bernard Lietaer has been active in the domain of money systems in an unusual variety of functions. While at the Central Bank in Belgium he co-designed and implemented the mechanism for converting Europe to a single currency system (the ECU). During that period, he also served as president of Belgium's Electronic Payment System. His experience as a consultant addressing monetary issues spans four continents and ranges from working with multinational corporations to governments of developing countries. He co-founded one of the largest and most successful currency funds, becoming its general manager and currency trader. Mr. Lietaer was a professor of international finance at the University of Louvain and is currently a visiting professor at Naropa University in Boulder, Colorado. He is the co-founder of ACCESS Foundation, an educational non-profit organization that focuses on disseminating best practices in the domain of complementary currencies.

among the people who use them.

MTM: What are some of those behavior patterns and relationships and how can a money system do all of that?

LIETAER: Let me start first by defining what money is, and is not. It is *not* a thing, though it may appear to be one. If you have a thing—say, a pen—and you go off to a deserted island, you still have a pen; it will still function as a pen on the island. In contrast, money is an *agreement*

within a community to use something as a medium of exchange. Therefore, when you take money to your island, the money becomes simply a piece of paper or metal or whatever. But it is no longer money because on your island the agreement has become meaningless.

Because money is an agreement within a community, we can design money to be almost anything we want it to be. For example, it can be a piece of paper, a coin, practically any item, or a service performed. When we agree to consider

could be the world community in which an exchange agreement is reached by treaty, as in the case of the Bretton Woods agreement in 1945, which made the dollar acceptable reserve currency worldwide.

MTM: You say that the kinds of relationships that result from money exchanges are different, depending on the currency system you're using.

LIETAER: That's right. When you go to a store and buy a pack of batteries,

next time your neighbor runs out of milk, he'll knock on your door and ask if he can borrow some. A relationship has been formed or strengthened.

MTM: And when relationships are formed, community is built.

LIETAER: Exactly. Gift exchanges actually build community. In fact, the word 'community' derives from the Latin *cum munere*, which literally means, "to give among each other." So in our language itself, there is the recognition that community is related to the act of giving to one another.

MTM: It seems that the idea of reciprocity is important to your concept of community and gift-giving. In community, there is a giving back and forth. The giving isn't in only one direction.

LIETAER: Yes, gifts tend to become reciprocal. When I give you something, someday you will give something back—either to me or to someone else in my community. In contrast, commercial money exchanges are a closed transaction, so no ongoing relationship is formed. I give you the money and you give me the item or service and we're done. Neither of us owes anybody anything. It's an effective means of exchange, but it doesn't tend to lead to community building.

MTM: And this is true within the family as well?

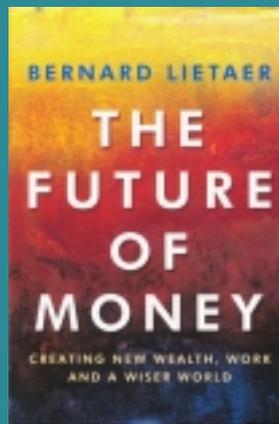
LIETAER: Yes. We used to live in extended families. In fact, we can still observe such extended families in southern Italy and South America, where a *familia* typically consists of 70 or 80 people. But, gradually, there has been a systematic worldwide trend toward replacing extended families with nuclear families. Why? Part of the answer is that we now have money exchanges within the extended family. When Granddad moves in, we expect him to pay for his housing with his pension. When our children do household chores, we pay them for their

continued on p. 30

The Future of Money: Creating New Wealth, Work, and a Wiser World by Bernard Lietaer (Century/Random House, 2001) describes the variety of different money experiments going on in the world today. The book offers a visionary, yet practical, framework for using money to transform society. It is available through www.amazon.co.uk.

Bernard Lietaer's book *Of Human Wealth: Beyond Greed and Scarcity* (ACCESS Foundation, 2003), discusses both the psychological and the practical aspects of money systems. It is available, beginning in December, 2003, at www.accessfoundation.org.

Bernard Lietaer can be reached at: blietaer@earthlink.net.



“Because money is an agreement within a community, we can design money to be what we want it to be.”

something an acceptable medium of exchange, we have established a form of currency.

MTM: And because money is an agreement, it exists only where relationships among people exist.

LIETAER: Yes, the very existence of money implies a community within which the medium of exchange is acceptable to all. The community could be a group of friends who meet to play cards and use tokens as money. The community could be a temporary one, such as soldiers on the war front who used cigarettes as a medium of exchange. Or it

you pay with dollars and the transaction is over. It's complete; something has been exchanged for another thing.

However, in what is called a gift-giving economy, when you make a transaction, something very different occurs. Let's say you're on your way to the store to buy some AA batteries. Your neighbor, sitting on his porch, sees you. You stop to chat and he says, "Oh, I have some extra batteries. Here, you can have a couple." Now you have the batteries; you have made a transaction. But it's an "open transaction"—a reciprocal exchange has not occurred. So you now have a connection to your neighbor that, as a human being, you are not likely to ignore. Perhaps the

Bernard Lietaer
continued from p. 29

work. Such monetized exchanges fail to create relationships of reciprocity. The parents have given their children the gift of life, the gift of education, and so many other things. If the children don't have the opportunity to give back to their parents, they are unable to participate in an essential aspect of true community.

MTM: The “giving among each other.”

LIETAER: Yes. So when you start paying your son to cut the grass, you may unwittingly undermine the family.

MTM: So how do we restore families and communities through our money system?

LIETAER: Many communities now are using “local currencies” that create and reinforce community. There are various systems in use. One of the simplest is time-dollars, where the unit of account is the hour of service. For example, for every hour you give in service to someone in your community you are entitled to receive an hour of service from someone else.

Another system is in operation in the town of Ithaca, New York. There, they have created a paper currency called “Ithaca Hours,” which is intentionally limited in its circulation to approximately a 50-mile radius around Ithaca. Many local businesses accept payment in both Ithaca Hours and conventional money. Keeping the currency local ensures that the money remains within the local economy, rather than being spent elsewhere. It also tends to create ongoing relationships among community members.

These local currencies, used in conjunction with our conventional money system, allow communities to solve many of their problems without relying on conventional money to do it. This means that scarcity of money is no longer an obstacle to solving social problems.

MTM: In *The Future of Money*, you give many examples of non-conven-

“The word ‘community’ literally means, ‘to give among each other.’”

tional currencies throughout the world that have had very positive social effects. If these currencies are so effective, why don't we replace our conventional money system with them?

LIETAER: I don't believe we should discard the money system we currently have. For one thing, it is so deeply embedded in our social and economic system that it would be very hard to do. But the deeper reason has to do with the

has its own characteristics. For example, yin diffuses, flows, and creates networks; yang centralizes, concentrates, and creates hierarchies.

Our “normal” or conventional money is an extreme yang construct. It is centralized and hierarchical. It is created by bank-debt through an authority—the Federal Reserve and the banking system. As economists Jackson and McConnell correctly state: “Debt-money derives its value from its scarcity relative to its usefulness.” In other words, conventional money has to be scarce or it will become valueless. Furthermore, it is always created with interest, which further concentrates money; by definition, interest flows from those who don't have money to those who do. Finally, everybody needs to obtain this money because it is the only one the tax authorities accept in payment. So people have to compete among each other to obtain that scarce currency. In short, every feature of our conventional money system is yang.

A yin money system is the opposite. The currency is not issued by a central authority. In the time-dollar system, if I do something for you I get a credit and you have a debit; the money is created by the people who use it. And there is always enough of it. If we agree that I do something for two hours instead of one, we create enough currency to reflect that fact. We don't have to compete to obtain this currency, and I don't have to borrow it from somewhere and pay interest on it.

The potlatch model of the Northwest Indians is an example of a yin economy. In that system, those who are most admired and respected are those who have given the most. They spread their wealth out among the community through the potlatch ceremony. [See sidebar, p. 33.] In our yang economy, we tend to view people who have concentrated wealth as being the ones to admire.

STEPHANIE DALTON COWAN/GETTY IMAGES



necessary complementarity between cooperation and competition within a society. There has to be a balance between “gift-giving” and “monetized” economies. [See **Definitions** sidebar, p. 33.] I use the Taoist concept of yin-yang to articulate this idea because English does not have adequate words to express it. Using Chinese words may seem exotic, but the concept of yin-yang is a very precise construct for which Western language simply has no equivalent. It means more than just opposites co-existing together. It contains the idea of transcending polarity to reach a higher unity.

In Chinese philosophy, yin represents the feminine energy, and yang represents the masculine. They are not opposites; they are *complementary* elements of a whole. Both are needed to have a balanced system. Each element of the whole

MTM: What you're saying makes a yin economy sound more desirable than a yang economy.

LIETAER: I don't see yin as "good" and yang as "bad." My point is that we need both in proper balance. There is a role for competition and concentration of money and a role for cooperation and

flow of money. However, I do maintain that in our modern society, the fact that we have a monopoly of yang currency systematically distorts that balance.

In the Taoist system, when there is an imbalance toward yang, the solution is not to get rid of the yang, because that would only create excess yin—which would be another kind of imbalance.

Instead, whenever there is excess yang, Taoists always recommend that we "calm the yang and activate the yin."

MTM: How do we do that?

LIETAER: One powerful way to "calm the yang" is to give some of your money away when you continued on p. 32

Is There Another Way?

The following passage is excerpted and abridged from "A World in Balance?" by Bernard Lietaer, in Reflections, Volume 4, Number 4, ©2003 by the Society for Organizational Learning and the Massachusetts Institute of Technology.

We must bring balance to money, because our monetary system fuels and exerts the most profound influence on all other human systems. Such balanced money systems have existed during specific periods and exist today in some unexpected pockets of the world, with dramatic, encouraging effects.

Rather than argue from theory, I will use two tragic events as examples....

Exactly one year, one month, and one day after the attacks on the World Trade Center and the Pentagon, a terrorist bomb in Kuta, Bali, killed more than 190 people. However, the global media have not covered the Balinese reaction to this horror. Two authoritative reports from Bali demonstrate an alternative way to deal with terrorism. From a police report a week after the bombing:

Lt. Col. I. Made Murda of the Bali police declared that, although hundreds of shops and restaurants had their windows blown out in the blast, not one single looting has been reported. Down in Legian, there are all these shops without windows and doors, all their wares there for the taking, but nobody has.

There were also fears that there could be an instant reaction against the Muslim population in Bali, but no such thing has happened. What has happened is that there have been peace vigils and prayer meetings all over the island, and Christians, Muslims, locals, and foreigners working hand in hand in the relief effort (personal email, 2002).

In contrast, in the U.S. after September 11, the FBI reported:

Hate crimes against Muslims soared... by more than 1,600%: a jump from 28 in 2000 to 481 in 2001.... The overall number of hate crimes against all minorities in the U.S. increased over the last year by 21% to a total of 1,828 (Schevitz, 2002).

The second Bali report is a speech by Asana Viebeke, the representative of the main local civic authorities in the area where the blast occurred. He delivered this speech in English on October 25, 2002.

We the Balinese have an essential concept of balance. It's the Tri Hita Karana: the concept of triple harmonious balance. The balance between god and humanity, humanity with itself, and humanity with the environment....

Who did this? This is not such an important question for us to discuss. Why this happened—maybe this is more worthy of thought. What can we do to create beauty from this tragedy and come to an understanding where nobody feels the need to make such a statement again? That is important. That is the basis from which we can embrace everyone as a brother, everyone as a sister....

Why seek retribution from people who are acting as they see fit? These people are misguided from our point of view. Obviously, from theirs, they feel justified and angry enough to make such a brutal statement.

We would like to send a message to the world: Embrace this misunderstanding between our brothers, and let's seek a peaceful answer to the problems that bring us to such tragedy. Words of hate will not rebuild our shops and houses. They will not heal damaged skin. They will not bring back our dead. Help us to create beauty out of this tragedy....

The overwhelming scenes of love and compassion at Sanglah Hospital show us the way forward into the future. If we hate our brothers and sisters, we are lost in [darkness]. If we can love all of our brothers and sisters... we have already won "the war against terrorism."

Compare this statement with U.S. official policy of violent military retaliation. The contrast between such reactions raises these questions:

- What explains how a similar horror spontaneously elicits exactly the opposite emotional reactions in a society?
- What explains the Balinese exception?
- How can we learn from it?

I happened to be in Bali on that fateful night. I had just completed four months of primary field research focusing on these last two questions. My key findings were that Balinese society maintains a balance between what the Taoist call the yin-yang world-views, or between the masculine and feminine perspectives, while the so-called "developed countries"—including the U.S.—are strongly dominated by the yang coherence. Furthermore, the collective power of money systems is an engine that continually maintains and encourages each world-view. Specifically, in Bali, a dual yin-yang currency system operates, while in Western societies, there is a monopoly of a yang currency.

Bernard Lietaer
continued from p. 31

have more of it than you need. In a yang economy, this takes effort because you're operating 'out of the box,' from a yang perspective. If, for example, you're giving money away for reasons other than to avoid paying more taxes, you're abnormal in such a monetary system. But giving away money will help create a balance in the overall system, because it is dispersing some of the currency, which has been overly concentrated in one place.

A good way to "activate the yin" is by introducing what I call complementary (or yin) currencies into local communities.

MTM: What are complementary currencies?

LIETAER: They are currencies that link unmet needs with unused resources. Such currencies don't have interest, and elicit cooperation rather than competition among the people who use them. Complementary currencies—when sufficiently developed—counterbalance the effects in a community of the conventional currency.

In Bali, for example, there is a traditional "dual currency" system—one is a gift-giving currency, where people offer their skills and talents to others; the other is the conventional national currency. Typically, an adult Balinese spends about 30% of his or her time in the complementary-currency (yin) economy, and the balance in the conventional (yang) economy. People who have visited Bali and have been able to appreciate the quality and joy of life of the ordinary Balinese will have some idea of what a world in balance might feel like. [*See Is There Another Way?* inset, p. 31.]

Start Your Own

To start a complementary currency system in your local community, contact the ACCESS Foundation at www.accessfoundation.org.

MTM: Would you say more about what happens when we don't have a balance of currencies?

LIETAER: A society that operates exclusively with a yang currency will tend to "starve" all yin functions: for example, community building, and taking care of our kids, our elderly, and the environment. It will also suffer from various dysfunctions, which even those who have a lot of that currency will experience.

MTM: Such as...?

LIETAER: Well, the countries that are most "developed" are those that are the most "monetized;" that is, they have replaced informal gift exchanges with conventional (yang) currency exchanges. They are also those that, by many measures, have the least healthy community functioning; they have very high levels of despair, suicide, and social dysfunction.

On an individual level, I know some wealthy people who are truly happy, but they are rare. In a discussion I had with

research and four months of living in Bali to realize what the answer is.

MTM: What is it?

LIETAER: The short answer is *trust*. In a society with dual currencies—which is therefore in greater yin-yang balance—people trust the universe to be supportive; they trust their community to be helpful when needed; they trust the family to be there, whatever happens; and they trust the future. In a society where the yin is repressed, people lack trust.

In our culture, the most typical dysfunction within wealthy families is distrust. This lack of trust manifests in a pattern of four concentric circles, which psychologist Bernice Hill calls "the sacred wounds of money."

The outer circle represents the social level. Let's say I am known as a person of wealth in my community, and I make a reservation at the restaurant down the hill. There is a whole set of expectations that comes into play even before I arrive. People at the restaurant will expect me to

"The role of the gift is greater
than it may appear."

several financial professionals who advise multimillion-dollar families about what to do with their money, unhappiness was one thing those advisors could say that their clients had in common. Unhealthy family relations was another.

MTM: And you attribute this to our currency system?

LIETAER: An extreme yang currency system has a shadow phenomenon, in the Jungian sense of shadow; it is the manifestation of something that is repressed. For a long time, I asked myself, "What is the difference between a society that is using only conventional (yang) money, and a society using a dual (yin-yang) money system?" It took me six months of

come with a specific type of car, a specific type of woman, and a specific type of interest in food, because of my financial reputation and status. This is known as "the burden of expectations." I, Bernard, do not exist anymore as an individual. I am everything that goes along with the label of me as a wealthy man. Of course, because I am a wealthy person, I'm supposed to leave a big tip, even if I didn't think the service was good. If I don't, I'm a bastard. So I can't trust the feedback society gives to me about myself and who I am.

The second circle represents the lack of trust among my friends. One of the major questions people of wealth have is, *is he or she really my friend? If I were no longer wealthy, would this person be*

Definitions

- **money**—an agreement within a community to use something as a medium of exchange.
- **gift economy**—exchanges in which people offer gifts, or their skills and talents, to others without receiving conventional money in exchange.
- **monetized economy**—an economy where informal gift exchanges have been replaced by exchanges using conventional money. The United Nations uses this criterion to define a “developed country.”
- **conventional currency**—a money system that uses conventional money as the medium of exchange. In a conventional currency system, money is issued with interest, through bank-debt; by definition, the money must be scarce and therefore elicits competition among its users.
- **complementary currency**—a means of exchange other than conventional money, used in local communities to link unmet needs with unused resources. Complementary currencies do not have interest, and elicit cooperation rather than competition among users.

my friend? So, people who are wealthy have trouble trusting their friends.

Then there is the family level. Let’s say my brother is being very nice to my grandfather. I wonder: Will that create a problem with my inheritance? (Will he get more than I will?) Or perhaps my father says to me, “If you marry that girl, I’ll disinherit you.” So my family interactions are tainted by money, which makes it difficult for me to trust my family.

Finally, there is the individual level—and this shows up particularly among those whose wealth is inherited. *Who am I? Am I only a bank account? Is there something about me that’s me and not just my money?* In the end, I have no clue. So I don’t quite trust myself.

These are the shadow sides of money. Loss of trust is the core of the problem.

And the first reaction that people who are not wealthy have is, “I wish I had that problem”—which is absolutely not understanding the depth of the issue. The cliché, of course, is that money doesn’t buy you happiness, but even that doesn’t address the deeper issue of loss of trust.

MTM: Lack of trust does seem to be a pervasive phenomenon.

LIETAER: All of that is from the perspective of an individual with wealth. From a broader societal viewpoint, the distrust manifests as the breakdown of community. If we believe we can address social problems by throwing money at them, we are not addressing the issue of people not being able to trust each other.

In a society using exclusively conventional money, money typically gets concentrated at the top of the social system. If you have money, you get more by just having it. Then you find that others are jealous of it, so you need police and an army to protect it. In such an environment, people can’t trust anyone or anything.

So, by introducing local (yin) currencies into an excessively yang conventional currency system, we begin to recreate community. It’s like weaving a tapestry. When I give to another person, I weave a community strand by creating a relationship with the particular community member I am giving to. We are becoming interdependent.

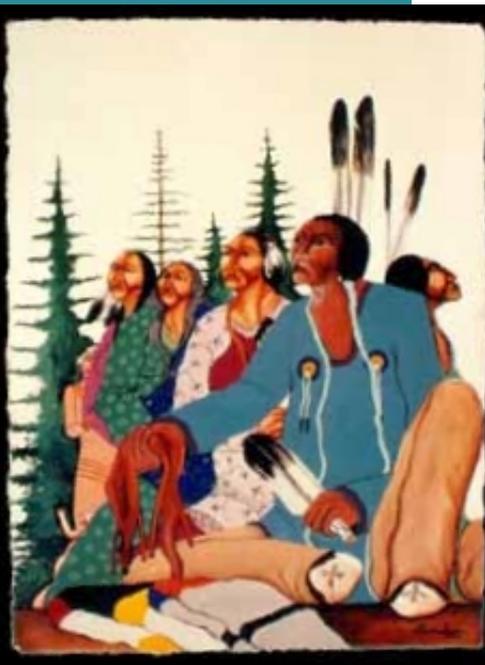
If I am using a time-dollar system, I am weaving strands a little differently. I am still creating strands within the community, although not with the particular individual I have given to. It is, instead, a multilateral process. I give something to one person, that person gives something to another, and eventually, someone else gives something to me. It is the combination of all these interactions—all these many strands—that completes the tapestry. This is what it means “to give among each other.” And this is how we build community. The role of the gift is greater than it may appear.

The bottom line is that we need to realize that our current conventional money is not value-neutral. We now have evidence that complementary currencies create different types of relationships than conventional currencies do. We can promote competition, greed, and scarcity, or cooperation, generosity, and abundance with our money systems. The choice is ours. ■

Among the Northwest Indians—who lived in what is today Washington, Oregon, and Northern California—the potlatch ceremony was a ritual through which gifts such as food and clothing were distributed to members of the community. Those who shared their wealth in this way were regarded with admiration and respect.

Artwork: Our People, Giving Away

By Sam English of the Turtle Mountain Redlake Chippewa Indians in Redlake, Minnesota



Tipping the Scales

By Beverly Keel

Jim Ayers of Parsons, Tennessee, has his own tipping point project going on. [See sidebar, p. 35.] Focusing on one small geographic area, Ayers has established the Ayers Foundation Scholars Program. The program provides up to \$4,000 for four years to every Decatur County student who has been accepted into college. This is enough to cover tuition at every Tennessee state university. Unlike many scholarship programs, all students who graduate high school and are accepted into college may participate, and there are no grade-point average requirements. “He has promised that no student from Decatur County—one of the state’s poorest areas—will be denied a post-secondary education because of a lack of funding,” explains Ellen Lehman of the Community Foundation of

©CORBIS. ALL RIGHTS RESERVED.



“The potential impact on this tiny county will be felt for generations to come.”

Middle Tennessee, which helped Ayers establish the program.

Launched in the fall of 1999, Ayers’ program has already produced dramatic changes. In 1999, about 30% of the county’s graduating seniors went on to higher education. Within one year, that figure had jumped to 65%. “We will start our fourth class this fall,” Ayers says. “We cover two-year community colleges, as well as four-year colleges, universities, and state technical schools.” The success of this program has convinced Ayers, the program’s sole funder, to expand the scholarship program to other low-income Tennessee counties.

One reason for the program’s effectiveness is that it pays the salaries of two full-time counselors and one assistant, who work with students at the county’s two high schools. The counselors not only help students figure out which courses they need to prepare for college, but also walk students and families through the application process and help them land additional scholarships (which are needed if students are accepted at private colleges). They also help solve other problems as they occur.

The potential impact on this tiny county will be felt for generations to come. The entire county is home to just

10,000 people, and in 1997 the per capita income was about \$20,000. In the past, college was not an option for most Decatur County graduates because their families couldn’t afford it. Ayers hopes that will change. “The best way I know to improve a large group’s standard of living is by increasing their level of formal education,” he says. “In general, the more formal education people have, the better living they are able to provide for their families.”

Ayers, a Decatur County resident, believes in giving close to home where he can see the direct results of his gift. His advice to other potential philanthropists is this: “Find a cause that you are passionate about and, when you write a check, stay close to the money. Try to see with your own eyes where the benefit is being done. That will make you want to do that much more.” ■

What Makes Change Happen?

Malcolm Gladwell, in his book *The Tipping Point: How Little Things Can Make a Big Difference* (Little, Brown and Co., 2000) argues that specific key elements will prompt a situation or environment to suddenly “tip” into significant change. In an interview with *More Than Money Journal*, Gladwell applied his observations to philanthropy, saying:

“Currently, the way we try to turn neighborhoods around is that we have a pool of money and we divide it up among all the different places that need it. The tipping point would say to take all the money and concentrate it in one place. Bring that one place to the tipping point and then move on to the next one. Most of our current giving is well below the tipping point, so I would say to concentrate resources and fix one small area at a time. If you don’t have enough money to do that, find other people who will give along with you. The tipping point would also suggest that the hardest problem is not the one you should address first. Get the easier ones first.” (From *The Tipping Point* book review in *More Than Money Journal*, “Effective Giving,” Issue 26, Spring 2001, p. 29.)

John Randolph Price *continued from p. 27*

the power within. If you see that Divine Essence is the reality of your being, then you experience that you are worthy of having abundance in every area of your life. When your consciousness shifts and you actually have that experience, watch out—because the universe sees that and begins to pour out its riches (material and non-material).

I spent 25 years in the corporate world. As the CEO of a large corporation, I operated with the philosophy *go get more money. Make as much money as you can. Get money from clients*. If I had known then about the law of cause and effect and how giving is related to receiving, I would have taken a very different approach.

I think people are beginning to understand that money is an instrument of

their states, and their countries, and they see money as an avenue of goodwill, the outer environment will change.

I used to wonder how people could be very rich and yet not have integrity, or not be able to enjoy their money, or have problems in other areas of their lives—until I realized that such people had a prosperity consciousness in one area, but they didn’t have that same consciousness of no limitations in other areas of their life.

My wife’s and my objective has been to have “the perfect circle of life,” where everything is in harmony. The ancient texts tell us that the will of God for us is happiness and joy. Many say we are here to suffer and to learn, but I believe that we are here on Earth to experience joy, and to be totally fulfilled in life.

“Whatever we give—money, love, joy, wisdom—comes back to us.”

goodwill—it is good energy, a token of love and service, a symbol of care and integrity. For the ancient Greeks, money was a medium of exchange; they thought of it as an exchange of love. When we think of money as the energy of love, then when we give with joy, we’re really giving love. And we keep experiencing that love as it comes back to us.

Many people I know feel that in the years to come, the international economy will be based on that idea of sharing. It’s a concept that is not quite ready for its time, but its time will come. Jan and I are receiving emails now from so many people with family businesses who are applying the law of cause and effect to experience more abundance in their lives and are then sharing with their communities the fruits of their harvest of money. As corporations put money back into their communities,

Whatever we give—money, love, joy, wisdom—comes back to us. But we must give it out of love, for the good of all concerned; otherwise it’s fruitless. If, for example, you give with guilt, you are inviting punishment or loss on an unconscious level. It is very debilitating. I work daily to dissolve guilt, resentment, and other negative emotions that may get in the way of my experience of abundance and complete fulfillment.

We must also be willing and able to receive. If we can give and receive with love, magical things begin to happen. People can experiment with this, as Jan and I did at the beginning—with an open mind, not trying to get anything. (Once a day, send out radiating love to everyone on the planet, and watch what happens.) And then be open to share and receive that which comes back as a result of the law. ■

Children and Giving

The Giving Box

By Fred Rogers

(Running Press, 2000)

This book offers ways for parents to engage even very young children in thinking about others. Includes a tin “giving box” that families can use to collect coins for shared charitable giving.

The Giving Family: Raising Our Children to Help Others

By Susan Crites Price

(Council on Foundations, 2001)

This book offers a step-by-step approach for teaching children about giving to others.

Collaborative Giving

Creating a Women's Giving Circle

By Sondra Shaw-Hardy

(Women's Philanthropy Institute, 2000)

A guide for organizing, managing, funding, and publicizing a women's giving circle. Available through the Women's Philanthropy Institute. 248-651-3552

www.women-philanthropy.org

Giving Circle Starter Kit

(Giving Network, 2000)

A resource for creating a successful giving circle. Available at www.givingnetwork.org or www.givingnewengland.org

Social Venture Partners (SVP)

Using a venture capital approach, Partners work in teams to select non-profits to which they will contribute their money, time, and expertise. 206-374-8757

www.svpseattle.org

Developing Best Practices

Changemakers' Donor

Partner Program

Provides training and educational opportunities to help donors become more effective philanthropists. 415-551-2363

www.changemakersfund.org

High Impact Philanthropy:

How Donors, Boards, and

Nonprofit Organizations

Can Transform Communities

By Alan R. Wendroff and Kay

Sprinkel Grace

A guidebook for transformational philanthropy in the 21st century.

Inspired Philanthropy:

Creating a Giving Plan

By Tracy Gary and Melissa Kohner

(Jossey-Bass, 2003)

A new edition to the classic workbook on how to become a more effective and satisfied donor.

The Rockefeller

Philanthropy Workshop

A year-long training program for high net-worth givers.

212-869-8500

www.rockfound.org

Giving for Social Change

Grantmakers Without Borders

Offers educational programs about international giving, including workshops on international grant-making and donor support services.

617-794-2253

www.internationaldonors.org

Robin Hood Was Right:

A Guide to Giving Your Money for Social Change

By Chuck Collins and Pam Rogers, with Joan P. Garner

(W. W. Norton & Company, 2000)

A classic guide to effective social change giving. Includes tips, resources, and a template for creating your own giving plan.

WorkingForChange

This online service allows donors to give to pre-screened social change organizations or to name their own. 877-255-9253

www.giveforchange.com

How Much to Give?

New Tithing Group

Offers the online calculator PrudentPal™, for guidance in making decisions about your giving level.

415-274-2765

www.newtithing.org

The One Percent Club

An organization of people with means who wish to set a new standard of giving that more accurately reflects their ability to give.

612-813-3240

www.onepercentclub.org

Wealthy and Wise: How You and America Can Get the Most

Out of Your Giving

By Claude Rosenberg, Jr.

(Little, Brown and Company, 1994)

Addresses the question *How much can you afford to give?* Offers advice on how to start giving to your full potential.

Reflecting on Giving

Giving and Volunteering in the United States, 2001

(Independent Sector, 2001)

A report of giving decisions and trends in U.S. households. Also available:

Deducting Generosity: The Effect of Charitable Tax Incentives on Giving.

888-860-8118

www.independentsector.org/pubs_cart.htm

The Kingdom Assignment

By Denny and Lessa Bellesi

(Zondervan, 2001)

This book describes the results of a pastor's idea to give \$100 to 100 members of his congregation, with instructions to use it in ways that would extend God's kingdom and to return in ninety days to tell what happened.

The Perfect Gift: The Philanthropic Imagination in Poetry and Prose

By Amy Kass

(Indiana University Press, 2002)

A collection of stories, poems, and essays related to giving.

Kindness in words creates confidence.
 Kindness in thinking creates profoundness.
 Kindness in giving creates love.
 —Lao-tzu

- 83.9 million American adults volunteer, representing the equivalent of more than 9 million full-time employees at a value of \$239 billion.
 —From Independent Sector's *Giving and Volunteering in the United States*, www.independentsector.org/programs/research/gv01main.html



- Total charitable giving reached an estimated \$240.92 billion for 2002, an historic level, lifted by growth in giving from corporations and estates.
- In a *Giving USA* survey, 49% of nonprofit organizations reported an increase in charitable revenue in 2002 compared to 2001, 46% reported a decrease, and 5% reported no change.

—From *Giving USA 2003*, www.aafc.org/press_releases/trustreleases/charityholds.html

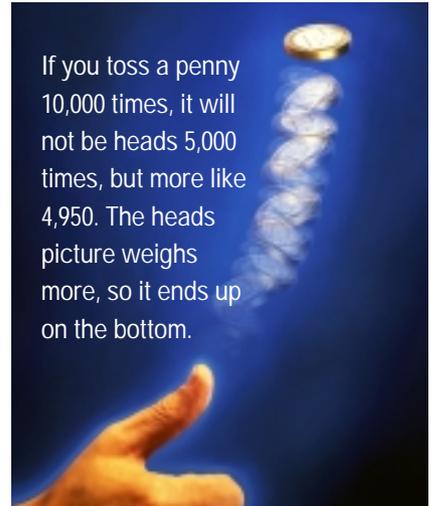
- Donations to the 400 largest charities dropped 1.2 percent in 2002, to \$46.9 billion from \$47.5 billion in 2001.

—From *The Chronicle of Philanthropy's* annual survey



- On average, parents spent 40% less time with their children in 1985 than they did in 1965.

—From *What Kids Really Want that Money Can't Buy* by Betsy Taylor (Warner Books, 2003)



EJUAN MYLES/GETTY IMAGES

If you toss a penny 10,000 times, it will not be heads 5,000 times, but more like 4,950. The heads picture weighs more, so it ends up on the bottom.



“There are three ways to take a gift. It may be taken for granted, taken with guilt, or taken with gratitude.”

—Robert Ochs



“If you can't feed a hundred people, then feed just one.”

—Mother Teresa



“Generosity is the virtue that produces peace.”

—Mark D. Wilding



“Unencumbered giving to someone else is an ecstatic experience.”

—Patch Adams



“Read the card! Read the card!”

© THE NEW YORKER COLLECTION 2002 FROM CARTOONBANK.COM. ALL RIGHTS RESERVED.

BolderGiving Resources

Available at www.boldergiving.org

Story and Video Library

Over 100 brief vignettes of extraordinary givers from across the economic spectrum. These Bold Givers have committed at least 20% of their net worth, income, or business profits toward making a better world.

Bold Conversation Series

Monthly teleconferences and online chats offer an informal chance to interact and learn from Bold Givers.

Explore Your Giving Potential

An invitation to explore in the coming year ways to become more bold in your own giving, and to take the next step that's right for you.

Give Half Pledge

Bold Givers, be counted! This pledge is for people of all financial levels who commit to giving 50% -- of income for three years or more, of business profits, or of net worth.

Bolder Giving Workbook

Through articles, exercises, and stories from outstanding givers, this workbook offers step-by-step guidance for people exploring their lifetime giving potential.

We Gave Away a Fortune

This award-winning book features stories of sixteen people who gave 20% or more of their wealth and highlights common themes among them.

More Than Money Journals

Explorations of the impact of money in our lives. Each 16-32 page issue includes personal stories, articles, and resources. Available in three different formats: free pdfs of each issue, print-on-demand books that compile 5-7 issues by theme, or separate articles you can browse online. (See list of 40 back issues in right column.)

More Than Money Journals

Order at www.boldergiving.org

Giving

- # 2 What Makes Giving Satisfying?
- #12 Creative Giving
- #16 Family Foundations
- #20 How Much to Give?
- #23 Partners in Community Change
- #26 Effective Giving
- #34 The Art of Giving

Lifestyle, Spending & Investing

- # 4 How Much is Enough?
- # 8 To Spend or Not to Spend
- #15 The Human Side of Investing
- #25 Working with Financial Professionals
- #27 Lifestyles of the Rich and Simple

Children and Inheritance

- # 9 Money and Children
- #24 What Are We Teaching our Children?
- #32 The Great Wealth Transfer
- #33 Embracing the Gift
- #39 Money and Children

Relationships

- # 1 Money Between Friends
- # 5 Money and Couples
- #17 Cross-Class Relationships
- #30 When Differences Divide
- #37 Money and Community
- #40 Money and Relationships

Money and Identity

- # 3 Money, Work, and Self-Esteem
- # 7 Money and Spirit
- #14 Young and Wealthy
- #18 Art and Money
- #19 Women, Money, and Power
- #22 Money and Death
- #36 Money and Work

Money and Values

- # 6 Outrageous Acts with Money
- #11 Embracing our Power
- #28 Who Knows You're Rich?
- #29 Money Changes Everything
- #31 The Everyday Ethics of Wealth
- #35 Money and Leadership
- #38 Money and Happiness

BOLDER GIVING

Give more. **Risk** more. **Inspire** more.

330 West 38th Street, Suite 505
New York, NY 10018
646.678.4394
info@boldergiving.org
www.boldergiving.org