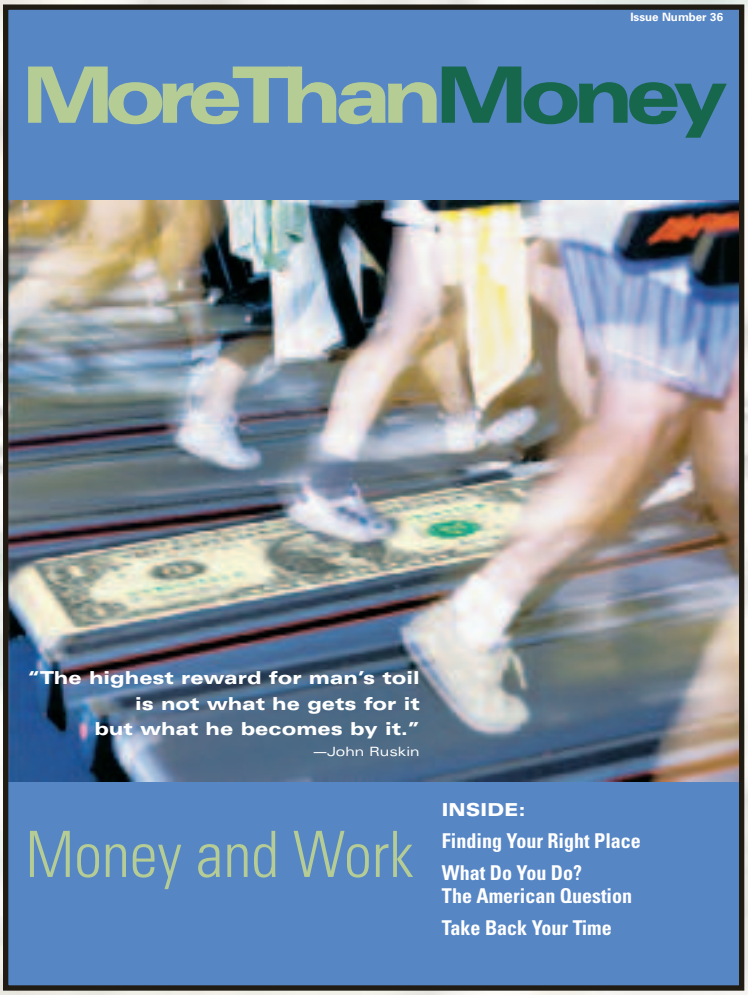
MORE THAN MONEY

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

Archive Edition

Money and Work



Issue 36

A Complimentary Giving Resource

Provided By

BOLDER GIVING

Give more. Risk more. Inspire more.

Welcome

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 8-10 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- Bolding 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

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The Measure of Success

By Pamela Gerloff

Among my happiest memories of childhood and adolescence were times I spent working. Really working. Doing chores around home. Cleaning sinks. Taking care of animals. Spending a summer evening with my family while each of us did different tasks, like cutting grass, raking leaves, washing windows…

FRANK MONKIEWICZ

Pamela Gerloff, Ed.D., is the editor of More Than Money Journal. *Her prior publications and consulting work in schools, businesses, and nonprofits have focused on learning, growth, and change. She holds a doctorate in human development from Harvard University.*

There was never a shortage of work. I enjoyed doing useful things at school, too, like scraping lunch plates in the cafeteria kitchen. It may seem strange today, but back in that place and time, kids were allowed and encouraged to work. Now we live in a culture that seems to define work as something you do mainly in order to get a tangible, monetary reward, or status in the eyes of others, or power. The common perception is that "work" is something to be avoided, something you try to get away with not doing, something that only those less fortunate or less intelligent have to do. (There is a presumption that "smart people" don't do "real" work—they just make lots of money, reaping the big profits from work done by others.)

To me, work was fulfilling, satisfying, rewarding in itself. It was also a way of connecting to home and community, a way of contributing something of value. In work, I experienced "flow"—that feeling of peaceful contentment and connection to something deeper in myself and in life. In work, I developed a sense of self-worth, self-respect, and self-confidence. By working, I learned that I could *do things*. I learned that I was competent, that I was needed, and that it felt good to work.

> In humans, there is an urge to become who we have the potential to be.

This now sounds almost anachronistic in a culture that seems to hold confused and ambivalent attitudes toward work. If you don't work you're a lazy bum; yet, it's the people who make money without doing much "work" that our culture seems to most admire. John Ruskin's words—"The highest reward for man's toil is not what he gets from it but what he becomes by it"—express a sentiment that many people simply don't relate to anymore. (What do you mean the reward for work is what you become by it? You work to get things: Money. Security. Influence. Comfortable surroundings. Ego gratification. Freedom.)

Recently, I told a ten-year-old boy that I used to enjoy working as a child. He replied that he wished he didn't have to do any work. None of his friends had to, and they could get everything they wanted. As we talked, it became apparent that his goal in life was to have a lot of money and not to have to work too much.

That seems to be the new American dream. Success is making lots of money. Success is not having to work. Success means doing only certain types of work (high status jobs with high pay and a high glamour quotient).

This journal issue turns all that on its head, although we didn't begin with that intention. We just wanted to explore the relationship between money and work. What we found was that many people are redefining for themselves the meaning of success—and, in the process, are examining their own relationship to money and work. People are questioning pervasive cultural assumptions about success, work, and money; they are going against cultural norms—even when they are uncertain, when they seem all alone, or when it is simply hard for them to do. Above all, people are questioning their own assumptions, thoughtfully examining the purpose and meaning of their own lives, and acting to align their money, their work, and their values.

The result of our exploration is this compendium of continued on p. 4

Pamela Gerloff *continued from p. 3*

viewpoints about work and money, including Mark Albion discussing how to find your "right place" in your work life; Bob Kenny on learning to support his son's passion, even when it's not the same as his; Vicki Robin on why it can be hard to think of work as separate from earning money; Dov Charney demonstrating a cost-effective way to pay workers more while still being economically successful; Diana Paolitto reflecting on the choices she made to balance work and family; Molly Stranahan and Ruth Ann Harnisch on what happens when you don't have to work for money; and Juliet Schor on the dilemma our society is experiencing with so many people spending so much time working that we don't have time left to smell the flowers.

Work is so central to our lives, whether or not we work in a capacity that is formally recognized or rewarded. In humans, there seems to be an urge to give of ourselves, to challenge ourselves, and to express ourselves in some way in the world. It is an urge to become who we are and who we have the potential to be.

If, as a society, we are to realize our highest potential, I believe we will need to carefully examine the limitations we place on our growth by the way we measure success. The people in this issue are leading the way, as they guide us into dialogue about work and money, and ultimately, the meaning and measure of success. ■

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.

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Editor
Pamela Gerloff, Ed.D.

Research and Editorial Assistance
Mara Peluso

Proofreading
Valerie Hendricks

Advertising
Mara Peluso

Design
Joyce Hempstead

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More Than Money is a national nonprofit education organization serving people who want to measure their success not by the money they are making but by the good they are doing. We aim to bring out the best in individuals and society. Through a national dialogue about the impact of money on ourselves, our families, and our communities, we seek to foster new understanding of the purpose, potential, and challenges of money.

For more information, please contact our office.
Tel. 617-864-8200 • 1430 Massachusetts Avenue, Cambridge, MA 02138 • www.morethanmoney.org

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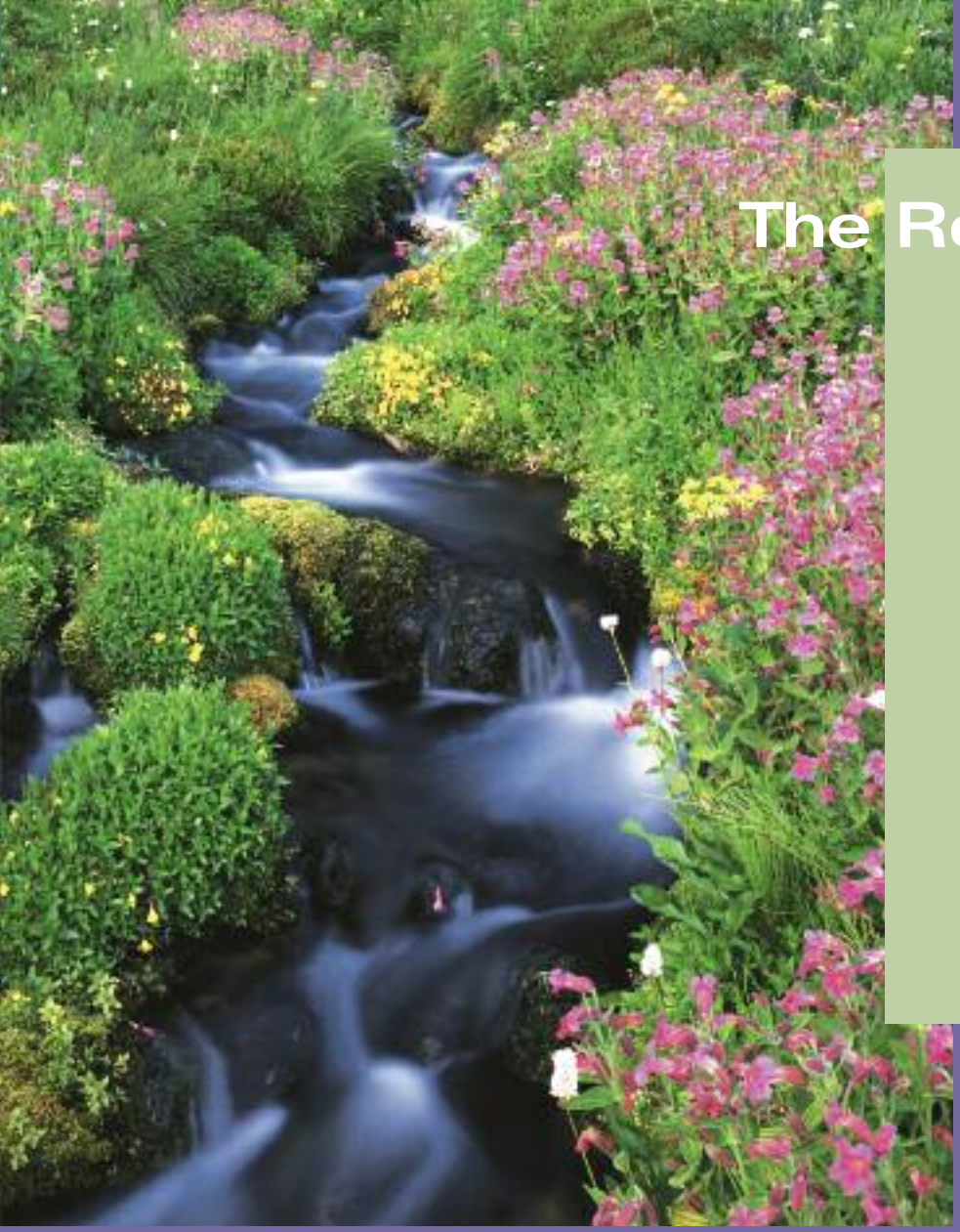


The Real Work

By Wendell Berry[1]

It may be that when we no
longer know what to do
we have come to our real work,

and that when we no longer
know which way to go
we have come to our real journey.

The mind that is not baffled is
not employed.

The impeded stream is the one
that sings.

"In the past decade, the work world has become a battleground for the struggle between the boring and the stimulating. The emphasis on intensity has seeped into our value system. We still cling to the idea that work should not only be challenging and meaningful—but also invigorating and entertaining. But really, work should be like life: sometimes fun, sometimes moving, often frustrating, and defined by meaningful events. Those who have found their place don't talk about how exciting and challenging and stimulating their work is. Their language invokes a different troika: meaningful, significant, fulfilling. And they rarely ever talk about work without weaving in their personal history."

—Po Bronson [2]

"Most of us don't get epiphanies. We only get a whisper—a faint urge. That's it. That's the call. It's up to you to do the work of discovery, to connect it to an answer."

—Po Bronson[3]

"You are born so intuitive… Don't ever tell yourself you don't know what you're doing, because you do. The real courage is to risk your own honesty."

—Caroline Myss[4]

"Every choice you make sets something in motion."

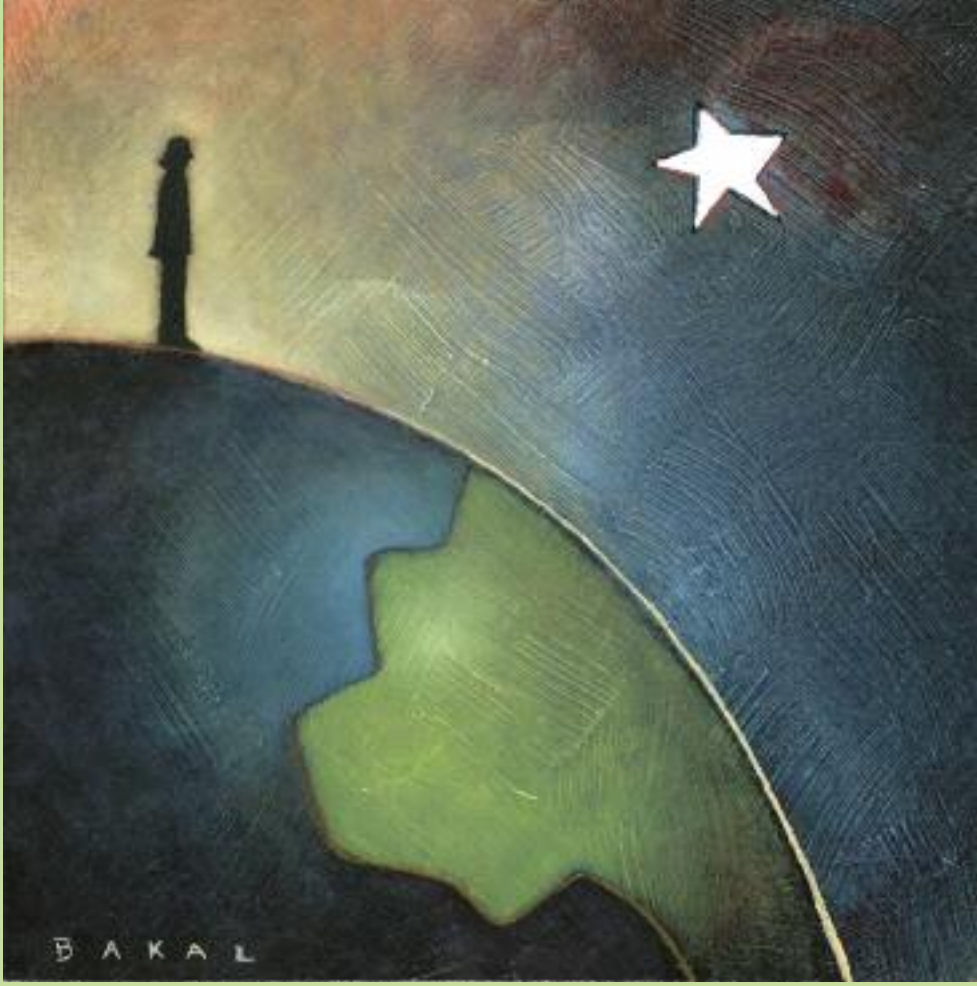
—Caroline Myss[5]

[1] Reprinted courtesy of Wendell Berry.
[2] From "What Should I Do With My Life? The Real Meaning of Success—and How to Find It" by Po Bronson in *Fast Company*, Issue 66, January 2003, p. 69.
[3] Ibid.
[4] From "Why Not Risk It All?," a keynote address given by Caroline Myss at the Omega Institute's Living a Fearless Life conference, April 3, 2003, New York, New York, **www.eomega.org**.
[5] Ibid.

Finding Your Right Place

An Interview with Mark Albion

Interviewed by Pamela Gerloff and Mara Peluso



MTM: What do you do now for work, and why do you do it?

ALBION: I help people find their path of service. I do that in lots of different ways: through writing, speaking, working in companies or in the government—whatever is required. But *why* do I do it? That's like asking me why do I breathe. I do it because I'm compelled to. It's how I interface with the world. It's where my "greatest gifts meet the world's greatest needs." It's my "right place."

In the movie *Jerry Maguire*, it's not that Jerry hates his job—he just knows he's in the wrong place. I think that when you're in the right place and you feel that you are doing what God intended, then there just aren't any other options. I've seen that with some great entrepreneurs. They're doing what they do because that's what they're "supposed" to do.

My real passion is to be connected to something—to something bigger than myself. I love to be able to touch the world and feel good about myself—to play some role in making the world a better place and relieve some of the suffering on our planet. That's why I do what I do.

MTM: Did you always take this approach to work?

ALBION: No. The first half of my life was focused on what might be thought of as conventional economic pursuits: Get the best job you can, and make the most money you can. Then, in my mid-30s, my mother got cancer. She ended up beating it, but it was a wake-up call for me. I wouldn't say it was a sudden turning point; like most things, it was an evolutionary process. I just started to ask myself, "Why am I here? Is this the best use of my life energy?" I was teaching at Harvard Business School, and I looked around and saw where I would be at Harvard in 25 years—if I were really lucky—and I thought, "That's not my place." I began to realize that I wasn't happy because I wasn't serving and using my talents in the way they were meant to be used.

So I certainly wasn't always doing what I do now, mainly because I didn't always measure success the way that I do now.

MTM: How do you measure success for yourself?

ALBION: I measure it on the basis of being able to act daily on what I believe in. It means that some days I'm taking care of my 13-year-old—which can be very difficult! Erich Fromm said it beautifully when he talked about "freedom from" and "freedom to." I think money can give us the freedom *to* do certain things. For a lot of us it's the freedom to be able to serve in the ways we think are important so that we can look back and say, "Hey! I'm doing things that I feel really good about"—as opposed to watching the clock. When people ask me how many hours a week I work, I say, "I don't know. Who's counting?" Work is one way I express myself. It's joyous to me. (Not that I don't have bad days!)

MTM: Would you say more about change as an evolutionary process? I know it took you ten years after your mother had cancer to make the changes in your work that you talk about.

ALBION: I think such changes are evolutionary in the sense that, for any of us, our whole life is about trying to be ourselves or find ourselves. (I don't subscribe to the belief that there is only one ultimate self. I believe that we each have many.) A lot of people, when they try to make changes with their work, expect to fall into the right thing right away. But, in my experience, that's not how it works. My colleagues and I have counseled thousands of people over the years, and we've found that it's pretty much the same for all of us. It's an evolutionary process because you're really changing your identity or your notions of integrity.

MTM: Would you say more about that?

ALBION: I think that, usually, changes around work are really about issues of integrity. Choices and dilemmas about work often arise out of an unwillingness to violate your own identity. So you go through a process of re-forming your identity, and that doesn't happen overnight. It's not as simple as just taking another job; you're changing all of your relationships. And it's not just about money; it's about changing your relationship to yourself and to other people.

Changes around work can be especially complicated when you have a lot of money—earned or inherited—because part of your identity is wrapped up with the fact that you've got a certain amount of money or you have a certain family name. You can't just say *forget it*, because it's part of who you are. Well, how do you wrap your identification with money into your personality? How do you fit your identity as Someone-with-a-lot-of-money into doing meaningful work for yourself and others?

Everybody says, "It's really complicated. I have to work for money." But you really don't. It may be true to some extent, but a funny quote I love says, "The chief value of money lies in the fact that one lives in a world in which it is overestimated." You generally don't need to work for as much money as you think you do.

I try to get people to focus on not making their identity so tied in with that stack of money they've been given or have made. I try to get them to use that money as a freedom to find ways to serve others. I tell people, "Just think about how you can use that money to make a difference out there."

MTM: And all of that takes time.

ALBION: That's right. It's a process. I've said before that wealth isn't measured by how much you have, but by how much you give away—but that's a huge shift of perspective to make. Easy to say, but hard to do.

MTM: Because it involves an identity shift?

ALBION: Yes. The difficulty, particularly if you have inherited money, is in establishing your continued on p. 8

Who Are Your Heroes?

When I speak at leading business schools, I ask students two questions: 1) *What did you dream of being and doing before you felt compelled to get an MBA?* and 2) *Who are your heroes?*

Less than five percent of these talented people in their late twenties know what they really want to do. Nor have the vast majority of them ever known it in such a way as to make them feel they could make a living doing it.

By contrast, more than 7,000 MBA students have responded to my heroes question with exemplary names heavily weighted in favor of those who have served humankind. Muhammad Ali, Jimmy Carter, Dr. Martin Luther King, Jr., Albert Schweitzer, Mother Teresa. Moms and dads are mentioned often. So, too, are personal teachers. Few businesspeople make the list.

Most of these MBA students admire people for their hearts more than their heads—they admire people who do good. But why, if you greatly respect one way of life, would you feel compelled to pursue an entirely different course?

It isn't easy to give yourself permission to pursue your dreams, follow your heroes, and seek your inner truth. It isn't easy to work to express your true self rather than to play a role that isn't you and answer a calling that something or someone else has determined for you. Mother Teresa said it best: "To work without love is slavery."

Excerpted from *Making a Life, Making a Living: Reclaiming Your Purpose and Passion in Business and Life* by Mark Albion, Warner Books, 2000, pp. 10-11

Mark Albion is a writer, speaker, and social entrepreneur. He has co-founded six start-up companies and business networks, including Net Impact (formerly called Students for Responsible Business) and You & Company, which helps people lead lives of service in the business world. He is the author of the New York Times' *bestseller* Making a Life, Making a Living *(Warner Books, 2000), and the creator of "ML2," an electronic newsletter read by students and executives in 87 countries. Previously, Mr. Albion was a professor of marketing at Harvard Business School and consulted to major corporations, including Coca-Cola and Proctor & Gamble.*

Mark Albion *continued from p. 7*

own integrity and identity—because your big way of measuring what a cool person you are has been taken away. So how are you going to develop yourself in such a way as to consider yourself a successful person? If you're thinking of working in the family business, for example, how do you develop your own identity, so that you feel OK when people say, "Oh, he just has the job because his dad is the boss."

MTM: How *do* you do that?

ALBION: It can be done in many different ways, but we usually advise young people not to work in the family business for five to ten years. We say they should establish a reputation outside the business and then come back. Very few do that.

MTM: What is the business supposed to do for that five to ten years if it's a small family business?

ALBION: Well, this is the problem, particularly if the parents are counting on the son or daughter. What we try to do then is to have the child begin to develop at least a piece of the business that is distinct from what the parent has developed. For example, in a large company we have worked with, the son developed the whole Internet part of the business,which is really the future of the company; and he is now developing the market in China,which is something his father would never do. This has allowed the son to establish his own turf.

MTM: Do you have strategies you recommend to people for finding their "right place?"

ALBION: If you say to people, "What's your passion?" most won't know. A lot of people haven't thought about it. So the first thing we do is diagnostics. For example, we tell people to look at who their heroes are. We say, "Give me three heroes. Why are they your heroes? What kind of work might you see yourself doing that in some way would be moving in the direction of honoring the people you most admire in your life?" We also say to look at yourself as an 11- or 12-year-old. What was it that you were really excited about? A third diagnostic is to go back to your childhood and think of one book that you really loved. Then go through the story of that book in your mind and see how it might relate to what you love.

These diagnostics can be helpful, but frankly, my thinking about this has changed over the years. Now, I think that most of us find what we love just by going out and doing things and then learning from what we did and the mistakes we made.

MTM: A lot of people don't get to try out different kinds of work activities when they're young, so they don't get the chance to discover what they love to do or what their path of service is. Kids don't generally get this in schools, and parents often have their own ideas of what is acceptable work for their children. This leaves young people stepping into adulthood with very little sense of what their talents are or what kind of work or volunteer activity would genuinely fulfill them.

ALBION: Yes, and that's why it's important for parents and other adults to help young people discover their interests and talents. But no matter what your age, it is never to late to start.

The thing to remember is that, most of the time, what people are really looking for from their work is not money. What I think we want is love and intimacy, adventure, and a sense of purpose. And we want respect. So really, the notion I think people have to get out of their heads is that they have to earn money to be doing something valuable.

Just Lucky?

A study of business school graduates tracked the careers of 1,500 people from 1960–1980. From the beginning, the graduates were grouped into two categories. Category A consisted of people who said they wanted to make money first so that they could do what they really wanted to do later—after they had taken care of their financial concerns. Those in Category B pursued their true interests first, sure that the money would eventually follow.

What percentage fell into each category?

Of the 1,500 graduates in the survey, the money-now Category As comprised 83 percent or 1,245 people. Category B risk-takers made up 17 percent or 255 graduates.

After 20 years there were 101 millionaires in the group. One came from Category A, and 100 came from Category B.

The study's author, Srully Blotnick, concluded that "the overwhelming majority of people who have become wealthy have become so thanks to work they found profoundly absorbing…. Their 'luck' arose from the accidental dedication they had to an area they enjoyed."

Excerpted from *Making a Life, Making a Living: Reclaiming Your Purpose and Passion in Business and Life* by Mark Albion, Warner Books, 2000, p. 17

> Dale Carnegie has said, "Success is getting what you want. Happiness is wanting what you have." So many of us, when we're looking for our passion or are building our careers, are always focusing on what we don't have in our life, as opposed to what we do have. If you want to be happier, enjoy and cherish what you do have.
>
> —Mark Albion

Making a Life, Making a Living: Reclaiming Your Purpose and Passion in Business and in Life
By Mark Albion
(Warner Books, 2000)
This book profiles 12 businesspeople who crafted successful professional lives guided by passion.

Finding Work That Matters
By Mark Albion
(Sounds True, 2002)
Available on audiocassette or audio CD
This audio program includes tools for finding your life's work and beginning a new career path of increased personal satisfaction and service to others.

ML2 E-newsletter
By Mark Albion
With the theme of "Making a Life, Making a Living," this e-newsletter offers true stories of altruism in business.

For more information, visit: **www.makingalife.com**

MTM: How do people get that out of their heads?

ALBION: Usually, through pain. I find it hard to get people to change unless they have gone through some sort of pain; it's only when the pain becomes greater than the fear of change that people begin to make changes. That's why I find people in their 40s and 50s more ready to change than people in their 20s and 30s. They've experienced more pain.

Choosing and/or changing careers can be a wonderful process, as long as we can help people develop a new personal measurement system for success and start thinking about doing something valuable that is not predicated on personal finances. For adults, we start by asking them what their hobbies or volunteer interests are.

MTM: In your book *Making a Life, Making a Living*, you cite a study that found that people who did what they loved ended up making more money than those who sought to make money first and then do what they loved.

ALBION: Yes, the study found that, basically, if you followed your natural path of passion, you would be financially better off. [See sidebar, p. 8.] There have been a lot of studies done on this subject, and there is still a lot of controversy around them, but ultimately, the research says that it's not about the money you make, it's about the journey you take. So why not take a journey you enjoy? It goes back to Joseph Campbell's idea of following your bliss. We don't necessarily know what our bliss is, but we certainly know what it isn't; we learn pretty quickly what we *don't* like, though we don't necessarily move ahead quickly to what we *do* like. The point is to just keep following your bliss. You don't know whether the money will follow or not, but one thing does seem clear: you won't care about the money as much.

The other thing is that when you're doing things you love, you're meeting other people who love the same things. And they're sort of like angels who will help you along the way. If you're *not* doing that sort of work, you won't see the angels.

MTM: It seems to me that one of the reasons people don't pursue their passion is that they don't know that there can be that level of joy in life. Do you think that's true?

ALBION: Yes, I do. In December 1999 the well-known child psychiatrist Robert Coles was teaching a course on life reflection for seniors at Harvard College. I had the opportunity to meet in small groups with about 400 of those students just as they were starting to look for jobs.

The most striking and repeated comment I heard from them was, "I don't know any adult, starting with my parents, who is happy. They're always stressed out. I haven't seen one adult who's happy." In fact, at about continued on p. 10

ILLUSTRATION WORKS/GETTY IMAGES

Mark Albion *continued from p. 9*

that time, Ellen Galinsky of the Work/Family Institute published a book that included lots of research on children's attitudes [*Ask the Children* (Quill, 2000)]. She reported that kids weren't saying, "I want to spend more time with Mom and Dad." They were saying, "When I *do* spend time with Mom and Dad I want them to be less stressed out. I just don't see anybody being happy around here."

So you're right about how easily we can get away from that joy and happiness we found in different things as a child. Several years ago, when my daughter was a young teenager, I went to a lot of Bar and Bat Mitzvahs. I remember seeing all those 13-year-old boys and girls and noticing how full of life they were. Their parents would say all these wonderful things about them, and then I would see the same young people later on in business school, when they were in their late twenties and early thirties, and it was if they were all completely different people. What happened? What did we do to them?

MTM: I've seen that, too. It seems to be a strong argument for helping kids follow their passions and talents early on and keep that sense of aliveness into adulthood.

ALBION: Yes.

MTM: What other advice would you give to parents who want to help their children navigate their relationship to money and work?

ALBION: The first thing I would say is to try to help your children understand that we're here on this planet to serve. I think it's important to help young people understand that money is here to help us serve humankind. We have four billion people on the planet who aren't getting two meals a day. None of us, no matter what our resources are, can cure that problem, but each of us can make a difference. Pick your spot where you want to make a difference. It might be your hometown. It might be the environment. Just pick one place.

Secondly, I would say that you can use money to promote education and experience. Give your children a chance to discover what they love to do and where they can serve most effectively. Help them find their path.

MTM: Let's assume that the path you're talking about leads to increased happiness. Yet it also seems to require a certain amount of courage. What gives you the courage to keep going down the road you're going?

ALBION: That's a question I ask myself sometimes, and sometimes I wonder, "How stupid *am* I?" In my family, I've been surrounded by money, but I have chosen another path. I gave up my position at Harvard Business School. I've watched some of my friends make more lucrative career choices. But I go back to the idea that, in a hundred years, when people in my family look at the ancestral tree, I want to be thought of in the same way that I think of my grandfather.

In the 1940s my grandfather was the biggest purchaser of wool in the world. He ran huge textile mills in Massachusetts and Vermont, and when the time came for the company to move those mills south, he refused to do it because he employed thousands of families, many of whom had worked for his family for a couple of generations.

I remember growing up and hearing about how my grandfather was really a smart and good man, but that he was too soft in business; he couldn't make the hard decisions. But the truth is—as I found out later on—it was just the opposite. He was a man of tremendous integrity. He was a man who made quite a difference for a lot of families. Instead of amassing money for himself, he spread it out through a lot of families whom he kept employed for another 15 years or so when those towns had no other employment. If the mills had been lost, lots of people would have been out of jobs. He left a meaningful legacy.

Martin Luther King, Jr. once said how he wanted to be remembered after he died. He didn't want to be remembered for his honorary degrees and Nobel Prize. He wanted to be remembered because he tried to love and serve and make a difference.

I always ask people, "What do you want your kids to know about you?" The question for me is, "What do I want my kids to take away from how their father acts?" That's what compels me to try to be the type of father and ancestor I would be proud of. ■

Two Hungers

The way we treat money is the most decisive test of our character. If you really want to know something about anybody, look at how they treat their money.

There is an African expression that says there are two hungers: the lesser and the greater. The lesser hunger is for money and what it buys, such as goods and services and things that sustain life. But the greater hunger is to answer the question *Why? Why are we here? What's our life for?* When money is no longer something you have to be concerned with, this is the stuff you really worry about.

There is an interesting story about Alfred Nobel, the inventor of dynamite. When his brother died, a newspaper reported that it was Alfred who had died, so Alfred had the unusual experience of reading his own obituary. The obituary told how he had created dynamite and made a fortune from it—and how dynamite was used to blow up nations and kill people. From that point on, Alfred decided to dedicate his life to humanity and philanthropy. He created, of course, the Nobel Prize, and now he is remembered for his good works in the world rather than for the destructive effects of his invention.

That's an amazing story of reversing branding. For me, the heroes are the people who have made money and then used it as a platform for service.

—Mark Albion

Lieben und Arbeiten

By Bob Kenny

Sigmund Freud believed that in order to be happy a person needs to be able to do two things: *lieben und arbeiten*—love and work. Others have suggested that happiness may perhaps require some love of work and some working at love. For many of us, adolescence is a time when we begin to learn about both.

I got my first real job when I was 12 years old. I was a golf caddy. I thought it was just about the best job in the whole wide world. I had been fascinated by golf at a very young age, and when I was eight, my father gave me my first golf club. It was a Spaulding five iron modified for a child (which means it was short). I loved it; but as I grew older, I wanted a "real set of clubs." Friends of my parents suggested that I caddy at the local golf course. I could learn more about golf and earn some money. This seemed like a pretty good idea.

I caddied all summer. By August, I had saved enough money to buy my own set of clubs. They were beautiful—in a black bag, with red covers for the "woods." Pretty spiffy, and I had bought them myself.

For the rest of the summer, I played as often as I could. I caddied during the day, played in the evening, and then walked home. Did I love my job? What job? I was doing what I loved and I loved every minute of it. Sometimes my mother would ask me not to go to the club, to stay home. I remember thinking that it was nice she wanted me around, but I needed to go to work. People were counting on me to make sure their bags were prepped. And who would find Dr. Wilson's lost ball? Besides, I had to practice. (I was too young to play with the other caddies. They were all older than I and were much better players, but I didn't care.) Often, I played alone as the sun set. I loved golf and I loved my job.

You can imagine my excitement when, last spring, my son began to talk about getting a job! Of course I suggested being a caddy, telling him all the reasons it would be terrific. I wanted him to have the same wonderful experience I had. Maybe we could even play a few rounds together. Wouldn't that be perfect?

My son had been to the driving range with me, so I knew he had a natural and wonderful swing. He would be a superb golfer. He could become a caddy; we could play together; all this wonderful bonding would take place, and…it didn't happen. There was one basic problem: He doesn't like golf. He likes hockey. In fact, he *loves* hockey, and always has. (Maybe swinging at something with a stick is in our gene pool?) As a toddler, one of his first words was Zamboni. Now a teenager, he plays hockey as much as he can. Last summer, he studied Latin in the morning and got in shape for hockey in the afternoon. Now, he looks so comfortable on ice I sometimes think he could *sleep* there. When I suggested he get a job as a golf caddy, I learned that although there are a lot of similarities between golf and hockey, mostly there are differences.

This year, I came up with a few new suggestions for jobs that I thought would be terrific. Not much response. Then I stopped and thought "Maybe I should ask him continued on p. 19

"I got my first real job when I was 12 years old."

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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.

Redefining Our Relationship to Work

Vicki Robin, in her book *Your Money or Your Life* (updated edition, Penguin, 1999), describes how an inheritance of $20,000 enabled her to begin to redefine her relationship to work and, eventually, to create a life free from the need to work for money. Her book offers readers a process for doing the same. Here, Ms. Robin discusses some of the challenges of redefining our relationship to work.

A Conversation with Vicki Robin

Based on an interview with Pamela Gerloff and Mara Peluso

The Current Paradigm

There are some key ideas in our culture that make it very difficult to separate work from wages. Many of us make money after the point of sufficiency. After debts are paid off and needs are taken care of, we still make money. It seems to me that we have to keep spending it so that we'll have an excuse to make it—because if we get ahead of the game, we might be confronted with the dilemma that comes from affluence: What do I do when I have more money than I need? I think we keep spending and making beyond the level of what actually fulfills us because money is the way we keep score. Money is how we become a "player" in society. This means that, often, the nonmaterial aspects of life—like love; family; connection to humanity, to nature, or to God; and service to the community—have been pushed to the margins of life. We are in a social and political environment that makes it difficult to choose anything other than the dominant paradigm of profits as a primary value. If you choose to operate outside of the dominant paradigm, you're likely to lose your role as a player. You'll lose your status; you'll lose respect, either from others or from yourself; and you'll also lose income, which means you may no longer have a secure future. As long as you're a player, there seems to always be more—more money, more status, more power. As soon as you stop playing that game you wonder if there's going to be enough for you, especially when everyone else is still going after more.

Unlinking Work from Wages

Work is part of life. It's part of how we participate in our community. I think most people don't really want to *not* work. It's just that work and earning money are so often linked. When I tell people that it's possible to unlink those two, they fight, fight, fight for the idea that the product of work is a paycheck.

I, too, experienced the difficulty of unlinking work from wages, because a piece of my financial independence came from a small inheritance. Although it was not a large amount, for me, it was the start of my financial freedom. Yet, I still struggled with the fact that I hadn't earned the money. I wanted somebody else to say that I was worthwhile enough to be paid something. I thought that unless I was paid, I didn't have a way to measure my worth.

Developing an Internal Measure of Self-Worth

One thing not having to work for pay can do is force you to develop an inter-

Vicki Robin is coauthor with Joe Dominguez (now deceased) of the national bestseller, Your Money or Your Life: Transforming Your Relationship With Money & Achieving Financial Independence *(Viking Penguin 1992; Penguin, 1999). She is president of New Road Map Foundation, an educational and charitable foundation teaching people tools for sustainable living. She is also the chair of the Simplicity Forum and serves on the board of The Turning Tide Coalition. Ms. Robin is the originator of Conversation Cafés, a structure for facilitating community conversations in local communities throughout the world.*

Ms. Robin has served on the President's Council on Sustainable Development's Task Force on Population and Consumption. She has lectured widely and appeared on hundreds of radio and television shows, including The Oprah Winfrey Show, Good Morning America, *and* National Public Radio. *She has also been featured in such publications as* People Magazine, The Wall Street Journal, Mirabella, Woman's Day, Newsweek, *and* The New York Times. *Ms. Robin was selected by* Utne Reader *to be featured in* Visionaries: People and Ideas to Change Your Life *and was honored by A&E Entertainment's* Biography *as one of ten exceptional citizens in Seattle. She has received awards from Co-op America and Sustainable Northwest for her pioneering work in sustainable living.*

nal measure of self-worth. It takes a psychologically and spiritually intact person to say, "No matter what the outside world thinks, *I know who I am.* I know that what I do has value."

It took me years after I left the earning and spending cycle to stop defining myself by my career. I had graduated at the top of my high school class and was voted Most Likely to Succeed by my classmates. I graduated *cum laude* from Brown University. For many years, however, I chose not to pursue worldly success because I knew there was something else in life—and I knew that if I followed the conventional path to success, I would never get around to that something else. I would just never get around to it.

It was hard to give up my idea of "success." But I had a sense of purpose because I had had inklings from my life experience that there was a larger life, if you will; that there was something more expansive to be lived than just having a career. I didn't know what it was; I just knew it was there. So I started shooting for success in a domain where there was no recognized definition of success.

The Return Cycle: Sharing the Wisdom

Through my quest, I started to discover that I had learned things that other people wanted to know. I had developed a store of knowledge from what I had thought was just me trying to figure out life and I found others looking to me as if I had some answers. So I started what author Ursula Le Guin calls a "return cycle."

In her book *The Dispossessed* [Mass Market Paperback, 1994], Le Guin distinguishes between adventurers and explorers. Adventurers just keep on going out having adventures. Explorers go out and then, at some point, return with their findings to benefit their people.

I had done my exploration. I now saw the culture as producing unnecessary suffering and I wanted to help. That became my new quest. That quest is not very easy, either, because now I have to ask: What is the match between who I am, what I'm good at, and what I know—in terms of what is needed in the world? It's not a simplistic "Oh, let me help you" kind of attitude. It's a very fierce living with a difficult question: How does who I am fit with what is needed? In my opinion, the dominant cultural paradigm says that you answer that question by getting a job. I'm saying that there is another adventure that is much more heroic.

Using Your Gifts

That adventure is figuring out who you are and where you fit. We all have gifts; not one of us is superfluous. There was a moment in my life when I discovered that I have a knack for standing outside mainstream society, looking at it, and asking questions. I can see what isn't there, which, if it *were* there, could make a difference. For example, I've recently started "Conversation Cafés," where people get together in local cafes and have conversations about things that matter. (See **www.conversationcafe.org**.) Conversation Cafés have taken off because people are dying to talk to others about what matters. It seems as if everybody is just waiting to be asked. All I'm doing is seeing that what people think is absent (like opportunities to connect to others), is in fact, present, and I start bringing it into being. To me, that's a great privilege. It's what I do. And I'll tell you, it's a great job. ■

Someday, My Prince Will Come...

Just as there is Prince Charming in our cultural mythology, there is Job Charming. We seem to have the idea that there is a Perfect Job that's going to lift us up out of our circumstances—make us more beautiful, more successful, and more respectable. We have this idea that the Job, like Prince Charming, will come along and rescue us. So, just as there is a pressure to find the perfect mate in our love life, there is a pressure to find the "perfect mate" in our work.

Though I had not been involved in the job market in the conventional way, I had actually created another context in which I was seeking to engage in my "perfect work." I had created the perfect "save the world" strategy. Then I realized that I don't have to do The Perfect Thing. I don't have to sit on top of a huge organization that gets bigger and bigger and influences more and more people. I just have to do what I'm called to do.

—Vicki Robin

Hearing the Call

Hearing our calling doesn't come instantaneously—and it takes courage to stand in the not knowing; the not knowing can be very uncomfortable. The way I see it, you just try to do pretty good things along the way that seem to *tend toward* your calling. It's like that guessing game where you find out whether you're getting hotter or colder. You do something and you think, *Oh, I feel good* or *It's great to see that person smiling* or *Three hours disappeared and I don't know where they went and I couldn't be feeling better*—whatever your indicators are that let you know you're getting hotter.

My own life is about moving myself in the direction of whatever it is that I am here to do in this world. I think that's the basic spiritual journey, and I think we're all on it. It's not easy, but I think it's the most worthwhile thing anybody can do."

—Vicki Robin

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When You Don't Have to Work for Money

By Ruth Ann Harnisch

I am literally immersed in my ultimate fantasy get-away. Surrounded by a white powder beach under an unimaginably blue sky, I am waist-deep in Fortune Bay, and I'm working. I am conceptualizing a project for a nonprofit organization, I am thinking about what I must do to meet a deadline, I am plotting my next steps with a challenging client. Yes, I'm working, even though I won't be paid in dollars.

Ruth Ann Harnisch is currently serving on the board of directors of More Than Money, the Nashville Symphony, Women In Numbers, and the board of governors of the International Association of Coaches. She also serves on several advisory boards. Ms. Harnisch is president of the Harnisch Family Foundation and is also a personal coach.

A strong work ethic is one of the most enduring legacies of my upbringing. I come from a working-class family in a working-class town. From earliest childhood, I knew one thing for sure: I was expected to get a good job and earn money. I got my first W-2 form (an employer's government-required Wage and Tax Statement) when I was 15 years old. I seldom had just one job at a time. I did various combinations of clerical, secretarial, and telemarketing work. For nearly a decade, I had three simultaneous full-time jobs working different shifts for three different employers. I slept little, had few days off, and people wondered how I did it. I never stopped to wonder "how" because I was so focused on "why." I did it for money.

When asked if I enjoyed my jobs in television, radio, and newspaper, I used to say, "If you have to work for money, this is great work." The operative phrase was "if you have to work for money." Thanks to my wealthy and generous husband, it is highly unlikely that I will ever have to work for money again. Our financial advisor says current tax laws

make it counterproductive for me to do so unless I earn significant sums.

This completely contradicts my cultural conditioning and raises questions, such as:

Do I have a need to work that has nothing to do with money?

For now, the answer is yes. Perhaps it's the sense that much is expected of those to whom much is given. I have experience, skills, talents, and energy that I can apply creatively and constructively, and I feel an inner obligation to do so. I suspect I'll always feel a compulsion to "do something." My challenge is to embrace the concept of "being without doing," which is tough for a person who feels lazy and slothful when not fully engaged in productive activity.

Do I need to work in order to have an identity?

I have never felt that I am what I do for money. However, a paying job does provide a definitive answer to the question, "What do you do?" My current answer to that question depends largely on who is asking and/or whether or not I feel the need to justify my existence at that moment. One of my friends answers the "What do you do?" question by saying, simply, "I enjoy my life." I admire her level of comfort with herself. I'm not there yet.

Should I try to generate as much income as possible in order to have more to give away?

To generate significant income would require so much of my time, attention, and energy that it would disrupt our family life, so that's not the right choice for me at this time. But I appreciate those wealth creators who keep working long after their material desires are more than satisfied. They produce more, which they then share with others. (They will share whether they want to or not—the government insists upon it.)

If I work for pay, am I taking work from someone who really needs the paycheck?

When I realized that I worked for pleasure because I no longer needed the paycheck, I had one of the best-paid positions at my place of employment. If I had quit, that money would not necessarily have gone to someone who "needed" it. So I continued to take the money and used it to meet the needs of others. When that job ended, I never accepted another paycheck. I know that the universe has infinite resources and there is enough for everyone. I also know that most people who work do so because they need money, and I'm not willing to compete with them for paying jobs.

If I don't get paid for the work I do, does that mean my work is "worthless?"

This society uses dollars to keep score. But I don't like the rules of that game. Essential functions like teaching, police work, and military service score low in the pay game. Bearing and rearing children scores lower. Who would say these

jobs are worthless? I am confident that what I do has value even if it doesn't have a dollar value to put on my tax return.

How can I expect others to value my work if I don't get paid?

Some people won't value my work if I don't put a price on it, and when I encounter such people, I ask them to pay me by making a specific, dollar-amount contribution to the charity of my choosing. Some people who value my work insist on paying for it. I'll suggest a charitable contribution, or I might ask that the person "pass it on" by donating some of his or her professional services to someone who can't afford to pay.

What are my "office hours?"

At a recent More Than Money gathering, one of our members admitted that she works many more hours as a volunteer than she ever did as a salaried employee. "Maybe I feel guilty that I don't have to work for money. Or maybe I think that because I don't work 9-to-5 I have no right to say 'no' when somebody asks me to serve on a committee or chair an event," she said.

A formal job with regular office hours has defined boundaries. If your home is your base of operations, people may assume you're not really working, or, conversely, they may assume that you're on duty 24/7. I've addressed this problem by moving from a home office to an office outside the home, and by setting office hours. (OK, I set them. That doesn't mean I always abide by them.)

How can I justify hiring support staff for work that brings in no money?

Simple. I can afford it and I need the help. Donor-organizer Tracy Gary says she's responsible for the hiring of more personal assistants than anyone in the country. She says that of all the things she teaches people, the lesson for which they're most grateful is that hiring assistance is one of the best things to do with money.

Isn't managing our family life a full-time job?

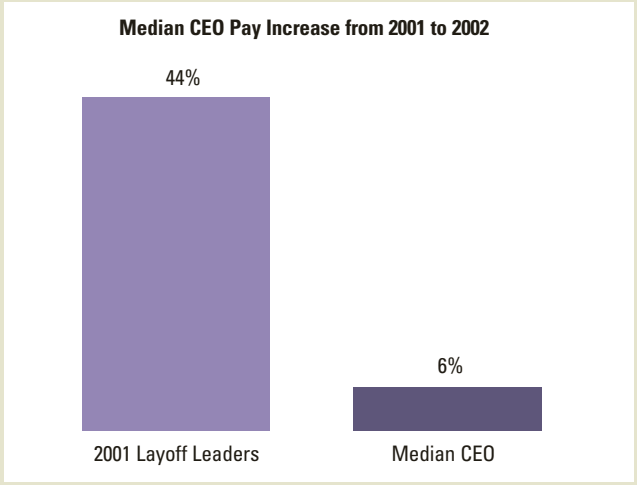
It is for me. What we build, what we buy, where we go—the amount of money at stake in our financial decisions makes our family life a business. I'm the most qualified person to run some divisions of the "family life business," and it is work.

What's the difference between work and play?

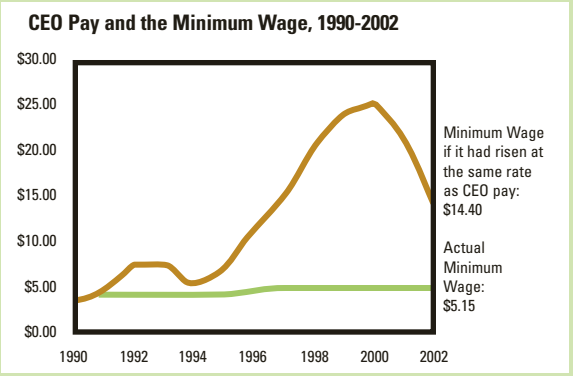
Taking money out of the work equation has made it easier for me to view tasks and projects as a form of play. Everything I do that I call "work" is something I enjoy doing and feel blessed and grateful to be able to do. In the days when I did work I hated to get money I needed, a vacation was a temporary prison break. Now, when I have a chance to bask in the Caribbean sunshine, I'm not escaping from my work—I'm bringing it along as a welcome travel companion.

The Wage Gap

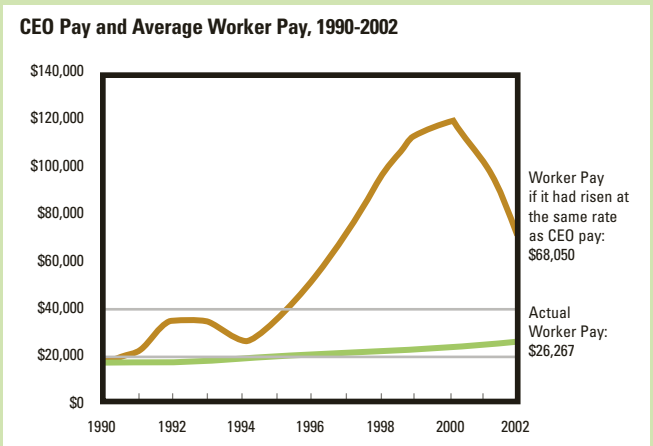
CEOs were rewarded in 2002 for laying off workers in 2001. Median CEO pay at the 50 companies with the most layoffs in 2001 rose 44 percent from 2001 to 2002, while overall CEO pay climbed only 6 percent.



- In addition, median CEO pay was 38 percent higher in 2002 at the top 50 Layoff Leaders than at the 365 large corporations surveyed by *Business Week* magazine.
- The typical U.S. CEO made $3.7 million in 2002, while the typical Layoff Leader got $5.1 million.



The CEO-Worker wage gap persists. Despite drops in average CEO pay from 2000 to 2002, the CEO-worker pay gap of 281-to-1 in 2002 was nearly seven times as large as the 1982 ratio of 42-to-1.



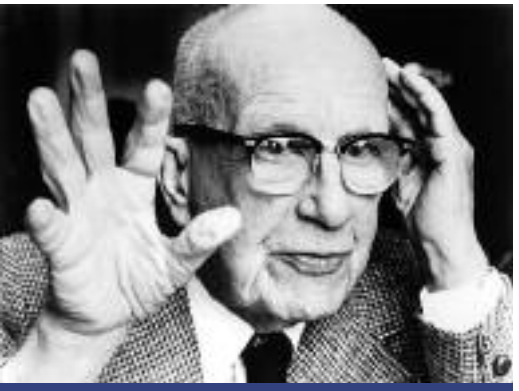
- If the average annual pay of production workers had risen at the same rate since 1990 as it has for CEOs, their 2002 annual earnings would have been $68,050 instead of $26,267.
- If the federal minimum wage, which stood at $3.80 an hour in 1990, had grown at the same rate as CEO pay, it would have been $14.40 in 2002 instead of $5.15.
- Between 1990 and 2002, average CEO pay rose 279 percent, far more than the 46 percent increase in worker pay, which was just 8 percent above inflation.

Sources: CEO Pay: Business Week annual executive pay surveys. S & P 500 Index: Standard and Poor's Corporation. Figures are year-end close. Corporate Profits: Bureau of Economic Analysis, National Income and Product Accounts. Average Worker Pay: Bureau of Labor Statistics, Average Weekly Hours of Production Workers (Series EEU00500005) and Average Hourly Earnings of Production Workers (Series EEU00500006). Inflation: Bureau of Labor Statistics, Consumer Price Index, All Urban Consumers.

From "Executive Excess 2003: CEOs Profit from Layoffs, Pension Shortfalls, and Tax Dodges," by Sarah Anderson, John Cavanagh, Chris Hartman, and Scott Klinger, August 26, 2003. "Executive Excess 2003" is the tenth annual CEO pay study by the Institute for Policy Studies and United for a Fair Economy. The full text is available at www.ufenet.org/press/2003/EE2003_pr.html

Make Sense or Make Money?

Thoughts from Buckminster Fuller



The late R. Buckminster Fuller (1895-1983) was an inventor, architect, engineer, mathematician, poet, and cosmologist. Mr. Fuller was awarded 25 U.S. patents; authored 28 books; and received 47 honorary doctorates in the arts, science, engineering, and the humanities, as well as dozens of major architectural and design awards, including the Gold Medal of the American Institute of Architects and the Gold Medal of the Royal Institute of British Architects. He circled the globe 57 times, reaching millions through his public lectures and interviews.

Henry Ford, Sr., was inspired to mass-produce no-frills, reliable motor vehicles for the lowest possible prices, primarily to help the farmer get to market. That his activity involved large amounts of money was only incidental. It was obvious to Ford that a prudent amount of earnings must be set aside to buy ever-improving equipment. Also, he determined that a safety-factor surplus be set aside against poor economic days. Ford's enterprise was never to make money. At enormous expense, he bought back all the shares in his Ford Motor Company from his original backers, whom he found were primarily interested in making money. Henry, Sr., fought J. P. Morgan for many years as to which it should be, 'make sense or make money,' which are mutually exclusive.

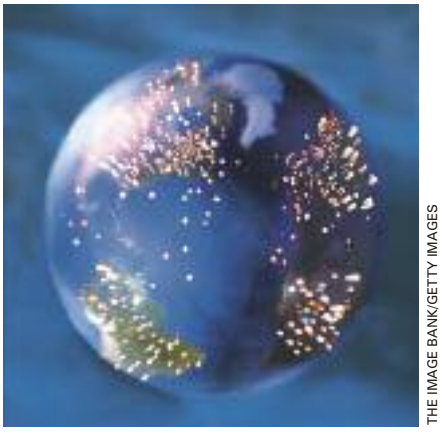
Ford's son and grandson failed to understand old Henry's inspirational philosophy of real-wealth producing and learned to play only the game of money-making with the money they inherited.

—Excerpted and adapted from "Everything I Know," by R. Buckminster Fuller, Buckminster Fuller Institute, 1997. Full text available online at the Buckminster Fuller Institute website at www.bfi.org/everything_i_know.htm. ©The Estate of R. Buckminster Fuller.

For further information, visit the Buckminster Fuller Institute website at **www.bfi.org**.

"Buckminster Fuller's philosophy was that we should all be doing what we are in a unique position to do and what needs to be done. We shouldn't be doing things just to make money. There are principles in the universe that support us in doing what we are uniquely talented and inspired to do. That's part of the design of the universe. Buckminster Fuller gave up trying to make money in order to make sense."

—Deborah Grace, communications coordinator at the Buckminster Fuller Institute



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"The larger the number for whom I worked, the more positively effective I became. Thus it became obvious that if I worked always and only for all humanity, I would be optimally effective."

—R. Buckminster Fuller in ΩΩΩΩΩΩΩΩΩΩΩΩΩ (St. Martin's Press, 1992)

BUSINESS INNOVATION:

Pathway to Profits

By Mara Peluso and Ruth Ann Harnisch

Dov Charney is the founder and senior partner of American Apparel, now the largest and most profitable T-shirt manufacturing company in the United States. He has been a passionate producer of T-shirts and related apparel for more than ten years, an obsession that can be traced back to his days of selling T-shirts on the streets of Montreal as a teenager. Charney has been featured in The New Yorker, Time, The New York Times, The Los Angeles Times, *and on PBS television.*

At a time in our nation's history when there is considerable concern about sending American jobs to other countries—commonly known as "outsourcing"—Dov Charney insists he has found a way to preserve both American jobs and reasonable profit margins. At the same time, he offers affordable healthcare for his employees and their families, support for immigrants, free English and computer classes, subsidized lunches and bus passes, and a commitment to paying good wages.

How does he do it? Charney says the secret is to generate profits by moving to a new level of productivity through innovation, not exploitation. According to Charney, the average labor cost for an American-made T-shirt is 55 cents—more expensive than in other countries. To keep his T-shirts priced competitively, he must reduce other costs.

"All the components of our operation are located in a single building in Los Angeles," he explains. This allows American Apparel's designers and manufacturers to work together as they create their products, thereby streamlining the entire process. The company emphasizes teamwork and cooperative problem solving during every phase of production. "Anyone who's ever tried to run a manufacturing business with different departments in different locations knows how many problems and additional expenses occur just because of lack of communication. By putting everything under one roof, we shorten the production process and make it more efficient, which reduces our overall costs. That actually allows us to be more profitable than companies that

American Apparel at a Glance

American Apparel is now the largest garment factory in the United States, employing more than 1,500 people at one location.

- American Apparel is the only T-shirt company of its size that does not use subcontractors or offshore labor. It makes no sewn products outside of its downtown Los Angeles facility. (Eighty-three percent of all clothing in the United States is imported.)
- After working at American Apparel for more than six months, an experienced sewer can earn $14-$15 per hour or more. Many garment workers that sew T-shirts for other companies make as little as nine cents per hour.
- American Apparel is the only T-shirt manufacturing company of its size committed to recycling all of its scraps.

For more information, visit **www.americanapparel.net**

are outsourcing labor abroad."

Contrary to the current corporate penchant for exporting jobs, Charney's approach is a win for his company, a win for his employees, and a win for his country. "The irony of paying industrial workers well and locating them within the American marketplace—as opposed to searching for the cheapest labor pool to exploit in other countries—is that paying workers more can actually be more efficient and cheaper in the long run than paying them less. We are demonstrating that social responsibility can cost less than traditional employee-payment models."

> "By putting everything under one roof, we shorten the production process and make it more efficient, which reduces our overall costs."

Charney is succeeding by doing things in an unconventional way, including operating with an unconventional definition of success. "I do this work because I want to improve people's lives," says Charney. "I want everybody who is touched by this business, from our suppliers to our T-shirt makers, to have a positive experience. I believe that trying to help workers have a positive experience on the job helps ensure the success of the business."

What advice does Charney have for those who want to follow his example? "Look to innovation, not to slave workers, to make your business efficient. It doesn't make sense to run after cheap labor—that takes away from creativity. It's fun to change the way things are done, to determine new ways of living, and to balance your own self-interest with the interests of the collective." ■

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Global Philosophy and Political Mission

"We think that globalization in its current form has polarized design and manufacturing in such a way that it is grossly inefficient and actually necessitates human (and environmental) exploitation to perpetuate itself. This rift does not make economic sense. Workers cannot even afford to consume their basic necessities and corporations travel thousands of miles just to pay people less money. Once this inhumane inefficiency is understood, there will be a revolution in how business is conducted; a revolution that will be hastened when consumers sharply increase demand for products made without exploitation."

—From American Apparel's mission statement, available at www.americanapparel.net/mission/index.html

"At American Apparel, we think that businesses should be built according to the model proposed by philosopher Paul Hawken, who wrote: 'The ultimate purpose of business is not, or should not be, simply to make money.... The promise of business is to increase the general well-being of humankind through service, creative invention, and ethical philosophy.'"

—From American Apparel's mission statement, available at www.americanapparel.net/mission/index.html

Bob Kenny *continued from p. 11*

what he wants from a job." His reply was simple: "Money."

"Money for what?" I asked.

He wasn't sure what he would do with the money, other than, "buy stuff." So we talked about that for a while without much apparent progress. (I knew we would have to have lots more money conversations, but right now my task was to help him get the job.)

He had picked up a job application or two at places I had suggested, but had not yet filled them out. I could tell he was trying to please his parents. He was trying to muster up enough steam to get a job that would satisfy his parents and that would give him money for "stuff."

The other day, I asked him about his plans for Friday night.

"Going over to Peter's," he answered.

"To do what?" I asked.

"Peter and I are going over to the hockey rink and shoot around. Mr. Bentley is there. He was our coach when we were kids. He runs a clinic in the summer for little kids. We're going to hang around and see if we can help him this summer."

In other words, he had a job interview. I stopped probing and felt a rush of emotion. *Of course.* He was exploring his passion.

I said I thought that was terrific. I don't know how things will turn out at that clinic and with that coach, but I hope my son continues to follow his passion. Right now, hockey is his work and his passion, and that is what I need to support. After all, that's my job.

Fortunately, it's also *my* passion. ■

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Giving Back
The Investment that Paid Off

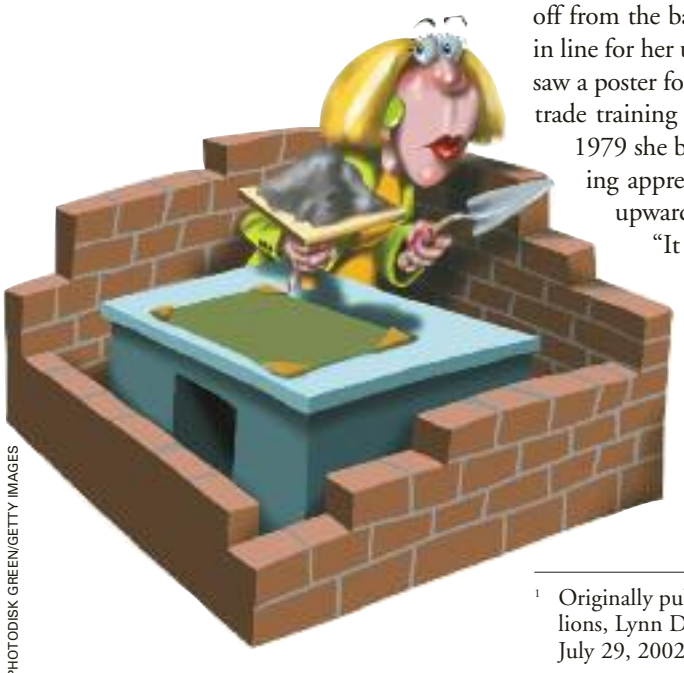
By Chris Rodell[1]

If any kid in 1970s New Bedford, Massachusetts might have been voted Least Likely to Succeed, it was Lynn Donohue (née Davidian). The third of five children from a broken home, she took her first drink at 13 and got into Quaaludes, pot, and heroin. Dropping out of school at 15, she slept in empty houses, then moved into a hippie commune where an older friend coached her on how to lie about her age to get welfare benefits.

"There was nothing going well in my life," Donohue says. "I felt like I was a loser."

After doing 30 days in jail during a Florida road trip for stealing a jar of peanut butter, Donohue, then 16, was living in an old car. Her father saw her on the street a year later and offered her a job bartending at his saloon. She accepted but had second thoughts after a biker fight in the bar turned ugly. "There was blood everywhere," she says. "I hid behind some boxes and prayed, 'Oh, God, don't let me die.'"

At age 15, Lynn Donohue was a junior high school dropout. Her life changed when she saw a sign for Women in Construction (W. I. C.), a government-sponsored training program for women entering non-traditional careers. She became a bricklayer in an almost exclusively male field, and, later, the sole owner of a major construction company. Her award-winning book, Brick By Brick: A Woman's Journey *(Spinner Publications, Inc., 2000) recounts the challenges she faced and how she overcame them. As a result of Ms. Donohue's entrepreneurial success, she founded Brick By Brick, a community organization established to help high school dropouts and others struggling with career choices. In 2001, she was the recipient of the Boston Celtics' "Hero Among Us" award. Ms. Donohue currently works in sales and consulting for Consolidated Brick.*



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> "I decided to use all their taunts and put-downs as fuel to succeed."

To her relief, Donohue was soon laid off from the bar; one day, while waiting in line for her unemployment check, she saw a poster for a women's construction-trade training course and signed up. In 1979 she began a four-year bricklaying apprenticeship, hoping to earn upwards of $17 an hour.

"It was love at first sight," she says of the arduous work.

Her enthusiasm for the job helped her give up drugs; a few years later Donohue stopped drinking, too. She also earned a GED (General Equivalency Degree).

While hazing newcomers was a routine practice at the work site, Donohue's treatment was far harsher.

"Once, someone locked me inside a stinking port-o-john for an hour," she recalls.

Still, she never complained about the insults and obscenities.

"I decided to use all their taunts and put-downs as fuel to succeed," she says.

It worked. Although exhausted after a day's work lifting 50-pound blocks, the 5-foot-3 Donohue would go home and practice her craft. Each night for a year she built and un-built a brick wall in her basement—until she was able to

[1] Originally published under the title "Hard Hat, Soft Heart: A messed-up kid who made millions, Lynn Donohue decided to help others," by Chris Rodell, *People Magazine*, pp. 83–84, July 29, 2002. Adapted and reprinted with permission.

win the union's apprenticeship contest.

"She's the only woman who's ever won," says former union vice president Tom McIntyre. "She's the real deal."

In 1982, Donohue married her husband, Tim, and with a bank loan started Argus Construction. In 1997, Lynn sold the assets of Argus and took a high-paying sales job with a brick distributor. She wanted to put her wealth to good use, so she started a community organization to help the people of New Bedford. Only three months after the organization was launched, it had already attracted 100 kids and 100 adults to its programs.

Donohue contributed $40,000 of the center's original annual $120,000 budget.[2]

"She provides funding, generates donations, brings in the speakers, and is the inspiration for what Brick By Brick is all about," says executive director Tracy Furtado. "We have dropouts come here who can relate to her story."

That's how Donohue wants it. "So many of the people I used to run with are dead from drugs, suicide, AIDS," she says. "I consider myself lucky to have escaped. I want kids to know it's a lot harder to fail in this world than it is to succeed. I've done both, and I know." ■

As the first female member of Bricklayer's Local 39, Donohue left her imprint on many buildings. But she is proudest of a two-story edifice in New Bedford, Massachusetts which she didn't construct. There, teenage kids are learning to play keyboards, guitars, and drums. Others are learning graphic design or creating volunteer projects. Some are even publishing their own magazine. Adults can sign up for a course on entrepreneurship. Brick By Brick, a community organization, is Donohue's brainchild and her passion. It was started with her support and is her way of giving back after making a $3 million dollar fortune in construction.

Says Donohue: "My goal is to use the money I've made and the things I've learned to help at-risk kids who are just like I was."

—From "Hard Hat, Soft Heart: A messed-up kid who made millions, Lynn Donohue decided to help others," by Chris Rodell, *People Magazine*, pp. 83-84, July 29, 2002.

To learn more about Brick By Brick, visit: www.lynndonohue.com.

Resources to Support Women in Non-traditional Careers

Editor's Note: According to the U.S. Department of Labor, non-traditional careers are occupations in which women comprise less than 25% of the workforce.

Wider Opportunities for Women
www.work4women.org provides resources and a virtual community to help increase women's representation in high-wage jobs that are considered non-traditional for women.

Workplace Solutions
www.workplacesolutions.org offers a national online network of resources to help employers, unions, and apprenticeship programs recruit, train, place, and retain women in high-wage, non-traditional occupations.

U.S. Department of Labor
www.doleta.gov/atels_bat/ provides resources for apprentices and their employers.

"Working Hard Makes Me Feel Good"

I showed up at college in the fall of 1994 for a couple weeks, but college was just out of control. I had problems with depression. I was quitting the sports teams and sitting around in my room and not really reading the books I was supposed to be reading. My parents came up and we decided that I was going to take some time off. At first I thought it was going to be a semester, or maybe the whole year, but it ended up being about two years. It also ended up being probably the best two years of my life—and the most important.

One of the jobs I had was working in an oil fields services company down in Texas. I was working with Cajuns and Hispanic guys who had never been to high school, and here I was, this kid who had been in all of these fancy boarding schools. I was an alien to them and that was hard at first, but I think they also learned some things from me. At lunchtimes, they'd ask me all kinds of trivia questions. They'd get a kick out of the fact that I knew all of these things—like what the capital of Chile is. Really, what I learned during that time was that working hard makes me feel good.

I think that for a lot of kids who grow up with money or an affluent lifestyle, that lifestyle can hold them back from discovering their passions and what really makes them feel good about life."

—Josiah Hornblower, heir to the Vanderbilt and Whitney fortunes
Excerpted and adapted from *Born Rich*, directed by Jamie Johnson (Wise and Good Film, 2003)

[2] The community organization is now known as the nonprofit Brick By Brick. Since it was started, Brick By Brick has helped 500 people directly, and thousands indirectly, through its magazine and other services. Donohue continues to help support the center financially.

Surprised by Joy

A Conversation with Diana Paolitto

Based on an interview with Pamela Gerloff

When people ask me about the choices I've made around money, family, and work—specifically, my decision to resign from a tenured faculty position in the Department of Counseling Psychology at Boston College in order to take care of my children—they always frame it as a loss. They say, "What did you give up?" No one talks about the gain. But I don't think of it as having given up my career, as people often suggest. I think of it as having decided not to continue doing a particular kind of work so that I could balance my work and family. The result is that I've gained something that's forever.

C. S. Lewis titled one of his books *Surprised by Joy.* To me, that title captures the experience of child-rearing that our culture doesn't talk about. When I had my first child, someone said to me that it's the best-kept secret of parenting: the unbelievable joy of it—the pleasure of that relationship. Yes, it is also conflict, hard work, staying up at night, no sleep—but, to me, there is nothing more profoundly joyful than to watch a child unfold before your eyes. The challenge in our culture is to allow ourselves the pleasure of it.

When you have children, your whole life changes—especially your relationship with your spouse, your family of origin, and your community. I don't think people generally expect that. When it happens, the question becomes: Will you allow yourself to experience what that new role is like—and not only experience it, but integrate it into who you are? That integration can take a great deal of time.

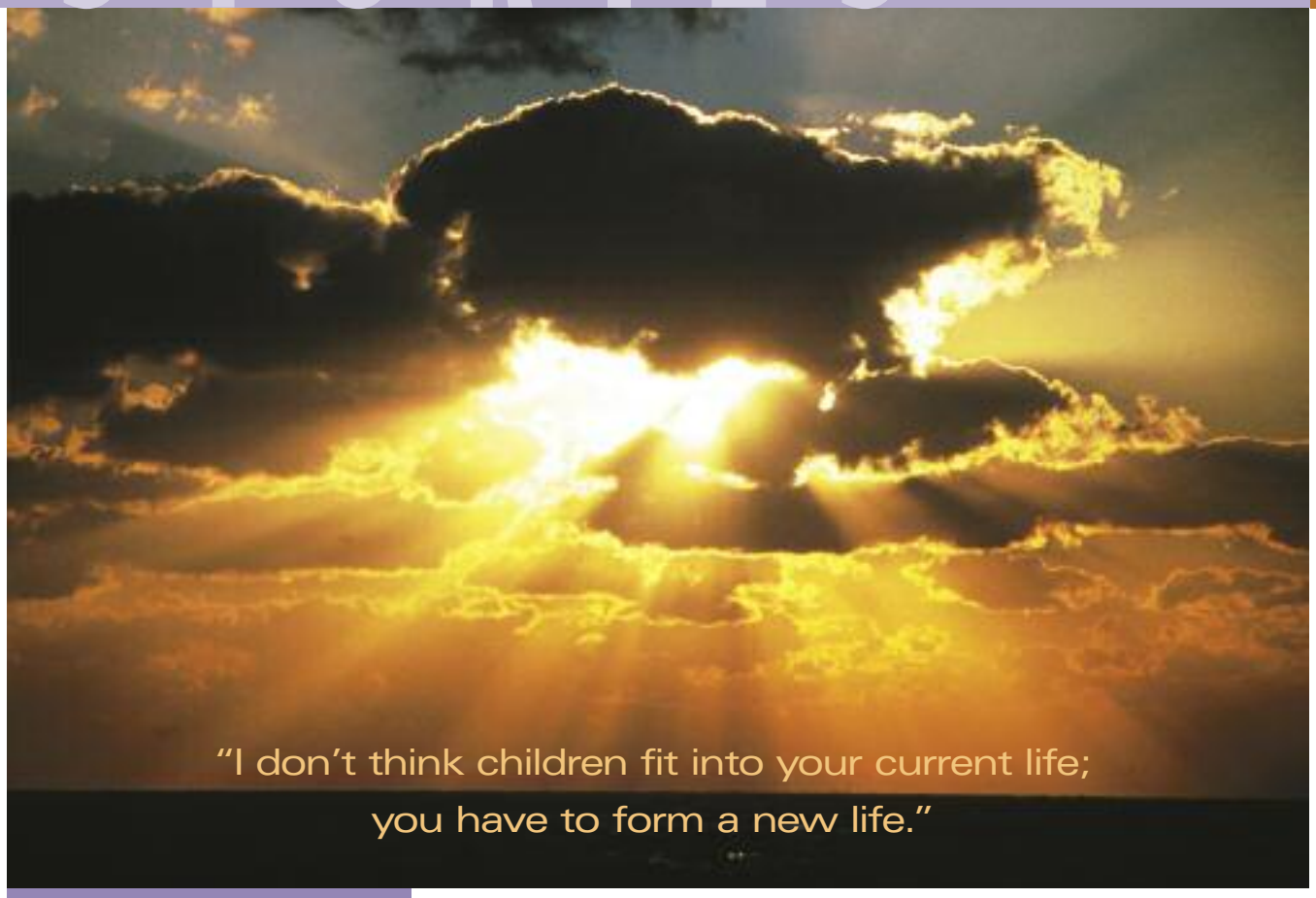
When I had my eldest daughter, there was a woman in the hospital who gave birth to a son on the same day. We lived near each other, so we decided to get together after we were out of the hospital. I remember that this woman didn't skip a beat. The day after we left the hospital, she went and taught her creative writing class. As a psychologist who is interested in how people function, I asked myself, "How is this possible?" Here was this woman, with everything so new and so overwhelming, and there she was going right back to work and not skipping a beat. I think that's how it all begins: Either you let yourself skip a beat, or you say, "This baby is going to fit into my life as it currently exists." I don't think children fit into your current life; life changes dramatically, so you have to form a new life.

Diana Paolitto, Ed.D, is a psychologist in the Wayland, Massachusetts public schools, and department chair for counseling and special education at Wayland Middle School. She is co-author with Joseph Reimer and Richard Hersh, of the book Promoting Moral Growth: from Piaget to Kohlberg *(Waveland Press, 1983). Dr. Paolitto has consulted and given workshops throughout the country on child and adolescent development, focusing on creating environments in families and schools that foster resilience in children.*

In our culture, when we are deciding how we will relate to work and family, the decision tree that is formed typically contains either/or choices: "Do I take care of my child or do I work outside the home?" "Is this child going to fit into our life or not?" I think a more productive way to frame these questions is to ask: "How is this child going to change our life, and how are we going to think about this and decide what to do?"

Part of the challenge around making the choices that present themselves when you have a child comes from the fact that society at large does not celebrate parenting. Have you ever heard adults at a party talk about the pleasure of watching their child learning to read? That's not allowed into the conversation. It's OK to talk about closing a million-dollar deal but not the joys of

> "When people ask me about the choices I've made around money, family, and work, they say, 'What did you give up?' No one talks about what I gained."



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Family Anxiety Disorder

Psychologist Robert Evans, in his book *Family Matters: How Schools Can Cope with the Crisis in Childrearing* (Jossey-Bass, 2004), discusses what he has elsewhere termed "family anxiety disorder." A key idea is that, due to changes in American culture and lifestyle, parents are experiencing a widespread loss of confidence and competence in childrearing and so are increasingly anxious about their children's success, yet increasingly unable to support and guide them. Parents' anxiety is communicated unintentionally to their children, which increases the anxiety levels of the entire family, and other people and institutions outside the family (for example, schools) tend to be blamed for the feeling of helplessness that accompanies anxiety. The book discusses ways that schools and families can respectfully collaborate on behalf of children so that they don't unintentionally play out that anxiety against each other.

intimate connection with your children.

Society may not judge me as highly successful, and sometimes I do have some painful, conflicted, and resentful feelings about that. I know women who started out in professional circumstances similar to my own. Some of them commuted long distances and had their children in full-time daycare and in schools where they were cared for by others. Now they hold professional positions that our society considers prestigious. Looking back now, I do sometimes think, "I could have done that." There is a sadness there, a part of me that says, "That would have been fun." I would have been a 'most important person,' if you will. At the same time, I think, "I didn't lose my children in the process. I didn't end up getting a divorce." I wanted a more whole and balanced life.

So there is a loss, and I have had to bear the feelings and the conflict that come with that, but there is also a gain. My drives toward ambition, power, and achievement in the world didn't disappear, but the stronger force in me has been a drive toward integration. I never stayed home entirely, because I wanted to "keep my oar in the water," so to speak, in my work life. My dilemma was over the conflict I felt between nurturing my own intellect and curiosity and meeting the needs of my husband and children. I had a whole lifetime ahead of me in which I hoped to contribute to the larger community by using my intellect and educational background. The side that always won out for me was the importance of my family because, when my children were growing up, their needs were paramount for me, and also because I had a need to experience nurturing others in that way.

As women, we see ourselves in various roles: for example, as a woman in society, as a worker, a parent, a spouse, a daughter, a sibling. Different roles will predominate at different points in our lives, depending on our own needs and values. When my children were small and totally dependent, I saw my role as a mother as predominant. I had grown up in a large, nurturing family and experienced the continued on p. 29

What Do You Do?
The American Question

By Molly Stranahan

"SO, what do you do?"

For most of my life, I have dreaded that question. I have generally interpreted it as meaning, "What work do you get paid to do?" It seems to show up everywhere: in the occupation line on tax returns, on doctor's office forms, even on *The New York Times* web site when I want to look up an article. That's not so bad—after all, I can fill those out in privacy—but when it shows up in social situations, it presents a challenge.

As someone in my *More Than Money Journal* discussion group pointed out, the question is distinctly American. In many other cultures, to ask such a question is considered a breach of etiquette, akin to inquiring about someone's net worth. But in the United States, we ask it of people we've just met—at parties, meetings, even on airplanes. When it is asked of me, I often feel as if the questioner is using my answer to make judgments about my value to society or to them. Do I make a lot of money? Am I powerful? Am I somebody they want to talk to? Am I important enough? Am I successful by their standards? Those are the questions I suspect they are *really* asking me when they say, "What do you do?" I know that some people, at least, make assumptions about me based on my answers because sometimes I do it, too.

I also know I'm not the only one for whom the question is uncomfortable. It's uncomfortable for many: inheritors who, like me, don't need to work for a living and who don't have a "regular job;" those whose jobs obviously don't pay for their lifestyles; sometimes homemakers or early retirees; people in low-status jobs who feel they may be discounted as insignificant based on their answer; even people whose work is illegal or may be considered immoral.

For many of us who don't have a paying job that explains what we do with our time or how we acquire the money we live on—or who don't want our worth judged by what we are paid to do—the question leads us to feel shame. We figure out ways to spin our answers ("I'm in the hotel industry" instead of "I'm a housekeeper at the Hilton") and we feel uncomfortable about the assumptions we believe people may make about our answers. ("Was he downsized?" "Her children are grown; she must be lazy not to be working.") My own fears over the years about the judgments I have imagined that others were making led me to dread the ubiquitous question. After I left my job in banking (easy answer: "I'm a trust officer"), I "did some consulting" until I decided to go to graduate school. While I could answer *the question* with, "I'm getting a doctorate in psychology," the unasked question was, "How do you live alone in a four-bedroom house in an expensive zip code if you are a graduate student?"

During those years, a friend (who I'm sure was curious about how I supported myself) told me that her children—who had volunteered as subjects for various psychological tests I was learning to administer, and who I sometimes employed to paint the fence or mow the lawn—asked her, "What does Ms. Stranahan do? Is she in the witness protection program?" I still laugh when I think of it. It points out the assumptions people can make when we don't explain ourselves—and the innocent curiosity people have about how others make the

Molly Stranahan strives to be loving, open, respectful, accepting and non-judgmental. The legacy she hopes to leave is that those whose paths crossed hers found that she brought a smile to their face, or their load was lightened, or they learned a new way to think about themselves and their lives that brought them peace and serenity.

"In other cultures, to ask such a question is considered a breach of etiquette."

money to support their lifestyles, how they occupy their time, what they care about, and what they know about.

In our journal discussion group [See sidebar], we have also talked about the importance of trying to figure out what the *underlying* question is. What does this person *really* want to know? So I began to try an experiment. I stopped assuming that people are asking me what I do so that they can judge how much value I have as a person. Instead, I substitute the belief that they are curious about me and want to know what I do with my time, what is important to me, what we might have in common, and how we might connect. This shift in perspective has produced a wonderful result: I no longer feel my self-esteem being threatened by the question.

Now, I have a variety of answers I give to the question, and I am developing more. Because I have a degree in psychology, I can answer, "I'm a psychologist"—but it often leads to follow-up questions. The good news is that the next question can give me a clue about the underlying reason for the inquiry. If the follow-up is "Are you in private practice?" or "What kind of practice do you have?" I conclude that they may be interested in knowing whether I might be a resource for them or someone they know. Or perhaps they just want to find out more about my areas of interest.

When I perceive that the underlying question is about how I spend my time, I may talk about whatever project I am excited about at the time, or some activity of mine that I think might interest the questioner. I might say that I spend a lot of time as a volunteer for a family foundation, or that I co-create a four-day program for inheritors of wealth for the Summer Institute.

The foundation answer often leads to "What do you fund?" So then I talk about community organizing for social change or about investing our endowment in alignment with our mission and values.

Sometimes it becomes clear that the underlying question is, "How do you support the lifestyle you lead?" (although people rarely ask that directly). I am becoming more comfortable saying that I was lucky enough to inherit enough money not to have to work to support myself. I see that conversation as an opportunity to break down stereotypes about inheritors and people with wealth. I've found that by getting to know people who are from a category of people about whom we have made judgments, we begin to see that they are not so different from us.

Revealing my true self in this way has improved my self-esteem and increased the connections I make with people. I'm working on not feeling ashamed that I don't get paid for what I do, but being proud of myself and my work (which includes enjoying my life).

Now, when I hear the question "What do you do?" I no longer assume that I have to prove myself worthy of the questioner's interest or explain how I support my lifestyle. I think of the question as a sign of their interest in me, or, more generally, in what people do with their time. I also see it as an opportunity to share who I am and what I care about. And it is a chance to educate people about alternative choices—choices that affirm that our lives aren't defined by what we "do."

I've lately begun to think about other questions we *could* be asking—questions that would help us know each other better, connect with one another, and discover the things we really want to know about each other. *What do you want to contribute to the world? How do you spend your time? What is your passion?* These are a few I've thought of.

What question do you wish people would ask *you*? How can you answer the question they are used to asking (*What do you do?*) with the answer to the question you would like to be asked? ■

"Supposedly he's some kind of a person in his own right."

More Than Money Journal discussion groups meet regularly in people's homes to talk about ideas raised in the journal. To find a discussion group near you, where you can discuss this and other articles, please call us at 617-864-8200, ext. 201, or send an email to **discuss@morethanmoney.org**.

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Take Back Your Time

Thoughts from Juliet Schor[1]

New Englanders of the mid-nineteenth century were pioneers in the struggle for the ten-hour (and, later, the eight-hour) work day. In 1886 at Faneuil Hall in Boston, they rallied around a stirring song: "Eight Hours.[2]"

> We mean to make things over,
> we're tired of toil for naught.
> But bare enough to live on,
> never an hour for thought.
> We want to feel the sunshine;
> we want to smell the flowers;
> we're sure that God has willed it,
> and we mean to have eight hours.
> We're summoning our forces
> from shipyard, shop, and mill;
> eight hours for work,
> eight hours for rest,
> eight hours for what we will.

Amazing as it may seem today, with our phenomenal wealth, technological progress, and enlightened social ideas, American workers never did attain those eight hours for what they willed. Although the Fair Labor Standards Act was signed into law 75 years ago, the average full-time worker in the United States continued to work more than 40 hours per week throughout the twentieth century. For blue- and pink-collar workers, overtime has remained a persistent part of their jobs, and in nearly all cases, a mandatory part. Salaried employees, whose numbers have grown steadily, have lived with ill-defined but typically high norms of work time, which they ignore at their peril. The corporate culture of face-time is regularly bemoaned, even by CEOs and others at the top, but companies just can't seem to shake it off.

In defiance of the experts' earlier predictions, we entered the twenty-first century having just experienced three decades of rising work time. Between

Juliet Schor is a professor of sociology at Boston College. Her research over the last ten years has focused on issues pertaining to trends in work and leisure, consumerism, the relationship between work and family, women's issues, and economic justice. She is the author of The Overworked American: The Unexpected Decline of Leisure *(Basic Books, 1993) and* The Overspent American: Upscaling, Downshifting, and the New Consumer *(Perennial, 1999). She has co-edited* The Golden Age of Capitalism: Reinterpreting the Postwar Experience *(Clarendon Press, 1991),* The Consumer Society Reader *(New Press, 2000), and* Sustainable Planet: Solutions for the 21st Century *(Seven Stories Press, 1998). Ms. Schor is a board member and co-founder of the Center for a New American Dream, an organization devoted to making North American lifestyles more ecologically and socially sustainable. She also teaches periodically at Schumacher College, an international center for ecological studies based in England.*

[1] Excerpted and adapted from a talk given by Juliet Schor, October 24, 2003, for the first annual "Take Back Your Time Day," Boston, Massachusetts.

[2] "Eight Hours," music by Rev. Jesse H. Jones and lyrics by I.G. Blanchard.

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1973 and the present, the average U.S. employee added 200 hours to his or her annual schedule—an increase of five additional weeks. In 1996, the U.S. surpassed Japan—previously the industrialized world's workaholic nation—and earned the dubious distinction of having the longest working hours of any wealthy country in the world.

That record stands in sharp contrast to the gains of Western Europeans, who now put in roughly nine fewer weeks per year of work hours than Americans do. Political leaders and corporate managers overseas understand that a life of overwork is unhealthy, inhumane, and bad for business. By honoring the need for work-life balance, they avoid many of the problems associated with an overworking society: physical and mental distress, declining communities, poor quality of life, family instability, and even excessive environmental degradation. (Research by Tim Kasser and Kirk Warren Brown has shown that people practicing "voluntary simplicity," with its lower work hours and time pressure, have smaller ecological footprints.[3])

What accounts for our penchant for long hours of work? Many point to the Puritan work ethic, long a staple of American culture. However, it is important to remember that 50 years ago, with a work ethic at least as pronounced as our culture can claim today, Americans worked far less than Europeans. Even if the labor struggles of the nineteenth and twentieth centuries didn't yield an eight-hour day, they did result in Saturdays and Sundays off (meant to be days of rest), paid vacations, and work-hours legislation. I am reminded of one of my favorite bumper stickers—*The Labor Movement: the folks who brought you the weekend.*

> "What accounts for our penchant for long hours of work?"

Yet those gains are eroding, as the 24/7 economy has seized the business imagination; as growing numbers of employees report that, while they are contractually entitled to vacation time, time off has become increasingly difficult to take in today's super-competitive business environment; and as the need to bring in two incomes has turned weekends into the time when we do the work of maintaining a household and family. (That's when we shop, run errands, clean, and cook.)

The causes of overwork in America are varied, and some of the factors are not simply due to the pressures of work. Some point to psychological and cultural factors to explain our predicament, and certainly it is true that when hurrying and busyness are status symbols, too many of us overschedule our children, at least in part, because everybody else seems to be doing it. The problem of individual workaholism can also be fueled by an unhealthy refusal to address problems such as loneliness or unhappiness. But these explanations are all partial, and they fail to account for the persistent and growing pressure that is resulting from changing economic conditions. Businesses have decided that the road to competitiveness is through downsizing. This creates a higher intensity of work per person and requires longer hours of work from those lucky individuals who manage to land the diminishing number of full-time, career jobs (with benefits) that are available in our economy.

With this perspective, we can see that the need to combat the problem of overwork is part of a larger struggle for a humane economy that works for everyone—an economy in which the fruits of people's labor are distributed fairly, rather than increasingly unequally; an economy in which our collective wealth is used to support our communities, our children, and our environment; and an economy in which we deal fairly with people around the world—rather than acting as beneficiaries of a global system that allows large transnational corporations to enrich themselves at the expense of poor peasants and workers. (That has been the record of the past 20 years of globalization and neo-liberal policies).

In 1912, women textile workers went on strike in Lawrence, Massachusetts, in one of the most famous episodes in U.S. labor history. They continued on p. 28

[3] Published in *Take Back Your Time: Fighting Overwork and Time Poverty in America* by John DeGraaf, Berrett-Koehler, 2003.

Juliet Schor *continued from p. 27*

adopted as their rallying cry the slogan "Bread and Roses," demanding not only the staples of life but the time to appreciate its beauties. That slogan has special relevance today as the movement to combat overwork also seeks to reconnect us to nature, to poetry, and to the idea that every human being deserves a life with dignity. The Lawrence strikers asked for roses. Many of us have flowers now, but we're desperate for time to smell them. ■

Out-of-the-Box Solutions

Four-hour Modules instead of an Eight-hour Day?

In their 1998 book *Successful Aging* (Pantheon Books), Robert L. Kahn, Ph.D., a psychologist at the University of Michigan, and John Rowe, M.D., of Mount Sinai Hospital in New York City, proposed that employers divide the work day into four-hour segments instead of one eight-hour stint. People could choose to work different four-hour blocks—perhaps one today and two tomorrow—depending on other demands in their lives. The authors maintain that in order to keep pace with trends toward hands-on education, two-career families, and productive old age, society needs a more flexible approach to work scheduling.

The proposal for four-hour modules is based on ten years of interdisciplinary research into healthy aging. According to Kahn, our age-graded, rigidly compartmentalized work structure assigns people to 20 or more years of education, followed by 40 years of intensive work, followed by almost 20 years of relatively unproductive retirement. As a result, he asserts, "we've got bored and turned-off kids in high school, overworked two-job families with kids, and bored and self-indulgent old folks who are resented by young working people."

A more flexible four-hour module would aid high school and college students clamoring for work experience, parents straining under the pressure of family and job duties, and senior citizens who want less work but aren't ready to retire. Using the modular approach a person could "mix and match" modules with other projects. For example, someone could work eight hours in one job on Monday, four hours in another job on Tuesday, and spend Wednesday attending classes or caring for children. Adults would find more time for training in the latest technologies. High school and college students could build work experience that would lead to other jobs. And elderly people could phase into retirement instead of abruptly ending work and then asking, "What's next?"

Allaying fears that such a model would sap the labor force, the authors point out that more people would be working than ever before—because more flexible work scheduling would add people at both ends of the age spectrum.

How practical is the modular format? Some restaurants, retail stores, and hospitals already use it. And, given the advent of computerized scheduling and portable benefits, many employers could easily adopt it.

—Adapted and reprinted with permission from "Psychologists propose abandoning the eight-hour work day for the four-hour module," by B. Murray, *APA Monitor,* Vol. 29, No. 7, July 1998.

Tips to Take Back Your Time

- Spend time with your children (do household chores together, relax and talk, play…).
- Cut out one activity from your child's schedule.
- Cut out one activity from your own schedule.
- Make a list of things you want to do and things that give you joy. Put those items on your to-do list—and then do them!
- Have dinner as a family on a regular basis.
- Cut TV viewing to one hour per day or eliminate TV for a week.
- Cut out junk mail (find out how at **www.junkbusters.com**).
- Designate times when you don't respond to instant access technology. (Let the answering machine take messages while you are eating dinner with your family or putting your children to bed, don't respond to email one day a week, be unreachable for at least part of your vacation.)
- Take a simple vacation. (Spend time in your own town—go to a museum, see a play, read books to your children.)
- Take quiet time for yourself every day. Start with five or ten minutes a day.
- Give out local Best Practices awards to companies with good work/life balance policies.
- Consider a job-share for yourself. Encourage work-sharing instead of layoffs in your firm.
- Take a month-long sabbatical.
- Encourage your Parent-Teachers Association to sponsor a discussion forum about over-scheduling of children's time.

—Excerpted and adapted from "50 Plus Pretty Quick Things You Can Do For Take Back Your Time Day," available at www.simpleliving.net/timeday/pdf/50_things_for_time_day.pdf

Diana Paolitto *continued from p. 23*

benefits of that. I also know, as a psychologist, how important close, intimate relationships are for children's development. When other women would talk about careers and their priorities for themselves while I was staying up at night with sick children, I remember saying to myself, "Really? The only role of importance to me right now is being a parent."

Sometimes parenting feels like forever if you feel that you're setting aside meeting your own needs. But I believe children's needs do take priority. Of course, it takes a mature spouse to see that it is the role of both parents to focus on meeting the children's needs.

There was also a deeper dilemma for me that had to do with how to balance work and children in a society that gives very little of its resources over to that. We no longer have the support system that earlier cultures did, and we have not provided sufficient replacements, so the nuclear family often rears children in a vacuum. I had no mother or in-laws nearby and no neighbors to help with care-giving. Sometimes we hired help; for example, when I was up at night with a sick child, a few times I needed someone to watch the children the next day while I took a nap. But whether you hire help or not, it can be an isolating and alienating experience when the rest of the world is going to work. I remember wheeling a baby carriage and watching the world rush by me as people hurried off to work at a frenetic pace, hauling their briefcases with coffee in tow. I would see no other women with children. I found I had to be a very strong, mature person to deal with the isolation and lack of support. I had to create a family-like network through friends and friendships.

Because parenting is not supported, valued, or rewarded in our society, it was an uphill battle to keep my own priorities and sense of worth in the forefront. It was also anxiety-producing. I felt anxiety about how I was going to meet my family's needs and still be somewhat active in the work world. I know that, at times, my children felt that anxiety, and it created an added stress in the family. [See sidebar on family anxiety disorder, p. 23.] The way I maintained my priorities and sense of balance was to listen to the voice within myself that said, "This is the most important thing right now." It wasn't easy, but at least for me the voice was strong; and I was able to strengthen it further by creating a personal and supportive network of friends.

I am so glad now that I spent the time I did with my children, caring for them and learning to know them as individuals. The connection I feel with my now-adult children is so strong. Some people think that if you can pay for someone to take care of your children, why not? But I say, wouldn't it be better to pay for someone to do the other things that need doing, so you can spend time parenting? Children need different things at different ages, and you only find out what those are by spending time with them. Dropping your children off at soccer practice is not the same as having their friends over to your house; when you're around while they're playing dress-up there is a whole different kind of intimacy that develops. Taking a walk with your children and seeing the world through their eyes is different from pushing them in a three-wheeled stroller so you can take your morning run. It's the difference between integrating your life into your children's lives versus taking your children along as an add-on to a pre-existing life that will not stop for anything. It has become counter-cultural for us—both women and men—to make parenting a priority because we live in a product-oriented culture, and parenting is not a product, it's a process. Parenting is an in-the-moment relationship, and its rewards are internal, not external. ■

Higher Instinct

It should be the adult's task to correspond to the needs of the immature creature in his care, to adapt himself to its necessities, and to renounce his own manner of action.

The higher animals instinctively do something of the sort, and adapt themselves to the conditions of their little ones. There is nothing more interesting than what happens when a baby elephant is brought by its mother into the herd. The great mass of huge animals slows its pace to the pace of the little one and when the little one is tired and stops, all stop.

From *The Secret of Childhood* by Maria Montessori (Sangam Books, Reprinted 2003)

Women's Work

By Ruth Ann Harnisch

Jill Kanter walked out of the movie theater and knew she had to do something. She wasn't sure just what, but she knew she could not ignore the feelings stirred up by what she had just seen.

Osama, the first feature film made in post-Taliban Afghanistan, is a compelling dramatization of women suffering under the repressive religious regime. Women without male relatives and providers, forbidden to hold jobs and confined to their homes, found themselves with few options for survival. Writer-director Siddiq Barmak's film tells the story of a desperate mother who disguises her daughter as a boy—whom they call "Osama"—so that "he" can work.

Kanter, a Boston-area management consultant, confesses that she wasn't aware of the extent of Afghan women's dilemma before she saw the film. "I also didn't know what their situation was before they lost their power," she says. Before the Taliban, women had equal rights, education, and employment. "I left wanting to help them, but also thinking about women and power in my own country. What are the keys to having enough power to maintain our rights as women? I think the keys are having equitable laws, women in political office, and economic power."

Soon after Kanter saw *Osama*, she was celebrating a birthday. "I have several friends who give me gifts every year, and we were going out to dinner," she recalls. Inspired by the movie and the thoughts and emotions it stimulated for her, she asked her friends not to give her birthday presents and, instead, contribute to a local organization that helps women. "Rather than receive presents, I asked for contributions to the Newton Community Service Center's Parents' Program. It helps at-risk women with children become self-sufficient. When I saw the movie, it struck me that everyone has the power they need within themselves if they can just access it. I want to help women learn to access that power."

> "What are the keys to having enough power to maintain our rights as women?"

That is also the goal of the Feminist Majority Foundation (FMF), an organization devoted to women's issues. Mavis Leno, wife of comedian Jay Leno, joined the board of the FMF in 1997. Seven years before the release of *Osama*, Leno became a leading voice speaking out against the treatment of the women of Afghanistan.

"Women were suddenly forbidden to work, even if it meant starvation for their children," said Leno. She decided to step out from the comfort of her private life and act boldly in the public arena, pressuring the State Department, testifying before the U.S. Senate Foreign Relations Committee, making demands at shareholders' meetings, and appearing in television interviews. "If I had been one of those women trapped in that situation," Leno said, "I would have hoped that someone, somewhere, had not forgotten me and was trying to help me. I had to help. I could not let them be forgotten."

Norma Gattsek, deputy director for policy and programs of the Feminist Majority Foundation, says, "We're continuing to provide money to the women-led organizations we've personally seen on the ground in Afghanistan and Pakistan. We're helping the women and girls through projects and programs for health care, literacy, and skills training. We're continuing our advocacy through the State Department and the U.S. Agency for International Development."

Gattsek, the first person from the Feminist Majority Foundation to enter Afghanistan after the fall of the Taliban, is excited about the results of the FMF's work. "One of the women has run a little school in Pakistan for refugees for more than 20 years. More than 400 of her graduates have become doctors!"

Meanwhile, Jill continued on p. 32

Good Business
Leadership, Flow, and the Making of Meaning

By Mihaly Csikszentmihalyi
(Viking, 2003)
Reviewed by Kathleen Caldwell*

When Masaru Ibuka started Sony in 1945, as the first item under his Purposes of Incorporation he wrote: "To establish a place of work where engineers can feel the joy of technological innovation, be aware of their mission to society, and work to their hearts' content."

This spirit captures Mihaly Csikszentmihalyi's concept of "flow" in the workplace. Having introduced his now well-recognized theory in 1990 (*Flow: The Psychology of Optimal Experience*, Harper & Row, 1990) and then expanded upon the concept in a series of publications over the past decade, Csikszentmihalyi now brings flow to the corporate world. In concert with his colleagues from the Good Work Project, William Damon and Howard Gardner and their staffs, he identified and interviewed 39 visionary business leaders who "combine high achievement with strong moral commitment," to find out what factors create "good business" (*Good Work: When Excellence and Ethics Meet*, Basic Books, 2001). In this follow-up work Csikszentmihalyi synthesizes their comments within his "flow" framework. Flow, he writes, will breed "good business."

The result is a surprisingly simple set of conclusions about how business leaders could create happier workplaces and enhance our well-being: Make workplaces aesthetically attractive. Give workers jobs with meaning and value. Promote and reward individuals who find satisfaction in their work. Clarify and communicate goals; make goals the workers' own. Provide immediate and specific feedback. Match workers' skills and interests to their job duties. Challenge workers, enough so that they're not bored but also not in too far over their heads. Allow flexible schedules. Value workers' contributions. If your employees need transportation, provide busing. Allow people to move and act with freedom, to have control over their tasks, to have input in decisions affecting their work. When you communicate with people, you show respect for them. "It's a community; we're speaking of community." Allow people to learn by doing. "Cheerleading isn't big stuff, it's just a lot of little stuff every day." Provide an atmosphere free of interruptions, giving employees the opportunity to concentrate. "People want to work for a cause, not just for a living." Trust and respect your employees, bosses, and co-workers. Provide opportunities for lifelong education.

> "When I die, what decisions will have mattered the most?"

Csikszentmihalyi acknowledges that most of his interviewees view these principles as "obvious and natural." That they deserve study and reiteration by a highly respected scholar—and promotion by a major publisher—could be a discouraging sign. Can the mainstream of our business sector be unaware of this all-I-really-need-to-know-I-learned-in-kindergarten list of "good business" essentials?

The book itself continued on p. 32

The Price of Motherhood
Why the Most Important Job in the World Is Still the Least Valued

By Ann Crittenden
(Henry Holt and Company, 2001)
Reviewed by Susan Irene Master

Financial news writer and author Ann Crittenden has marshaled a persuasive volume of legal, child development, and economic reports showing that the American family is inadequately supported by any societal safety net. Comparing America's piecemeal, state-variant programs for young children and their mothers to the more robust policies of other countries, Crittenden acknowledges the "indispensable national service to their country" that American mothers give. She identifies mothers as "society's involuntary philanthropists" while observing that motherhood is "the single biggest risk factor for poverty in old age." The book includes such wide-ranging topics as high-profile divorces (like the Wendts and the McCaws) and their attempts to establish the monetary value of a wife, data and commentary on human father behavior, and an analysis of how a single legal case (Zoe Baird) has discouraged an entire generation of qualified and motivated professional women from pursuing high-profile public service jobs.

Crittenden offers a host of systemic solutions to the problems presented, such as creating many more good part-time jobs; reducing the hours of the standard, paid work week; pro-rating benefits for part-time work; providing temporary unemployment insurance and job training for mothers in the event of a divorce; adding unpaid household labor to the Gross National Product; eliminating "spouse" and "head of household" definitions on tax returns; providing free health coverage to all children and their caregivers; providing community support for parents, such as supervised playgrounds and before- and after-school programs conforming to parents' work hours; and free classes in child development and home visit programs for new parents. Perhaps most intriguing is Crittenden's question for those in positions of power, who are making decisions affecting the lives of American families: "Do we have enough people [in those positions] who have spent serious time with children?" ■

* Reprinted with permission from Kathleen Caldwell and *Hope* magazine. Originally published in *Hope*, Number 39, September/October 2003.

Women's Work *continued from p. 30*

Kanter plans to expand her efforts to empower women closer to home. She is creating coaching and training programs to help women access their power in the workplace. "When any group has something to overcome, they don't succeed because other people give them power. They may have help, but it seems they succeed when they have the courage to fight for themselves. They can connect with that state of courage when they get in touch with their inner power, and I'm inspired to help others do that." ■

Resources:

Osama
(MGM Studios, 2004), Rated PG-13
www.osamamovie.com
In some theaters and available on DVD

Feminist Majority Foundation
www.feminist.org
888-WE-WOMEN

Newton Community Service Centers
www.ncscweb.org
617-969-5906

Help Afghan Women, a project of the Feminist Majority Foundation, provides assistance to nonprofit, nongovernmental organizations led by Afghan women. The organizations offer education, health, and relief services to Afghan women and girls. You can join or form your own "action team" to help raise funds. To learn more, visit **www.HelpAfghan Women.com**

$2000	pays for rent for a school year
$1000	pays for medical supplies for a women's health clinic
$450	pays for a teacher's salary for a year
$150	pays for classroom chalk boards for a school
$60	pays for supplies like notebooks, pencils, and pencil sharpeners for 300 students

Good Business *continued from p. 31*

does not make for an inspiring, "flow-filled" reading experience, but if you can hang in there, Csikszentmihalyi delivers some more compelling messages in the closing chapters. He comes full circle to conclude that only businesses with "soul"—a creative vision, a cosmic purpose—will realize a state of flow and happiness, the true measure of success. And, in closing, he finally addresses the destructive nature of profit as king and the escalating greed of many top executives. He also discusses, briefly, the increasingly likely prospect of adding into the cost of making a product its negative side-effects. (Should we factor in the costs of disposing of nuclear waste and, if so, will we conclude that the cost of producing nuclear power is too high?) Finally, he notes the choices we all have, as workers, as consumers, as investors, as parents, to contribute to—or impede—our evolution toward better business and, in turn, a happier society.

Perhaps the best advice Csikszentmihalyi uncovers from the many hundreds of interview hours is from Patagonia's founder Yvon Chouinard, whose company headquarters in Ventura, California, sports an entrance hall lined with surfboards. They stand as a visual reminder of the company's policy "Let My People Go Surfing." When the surf's up, you're free to go. Or Anita Roddick's address to her Body Shop financial investors: "Well, I think we're not going to grow next year. We just want to have more fun." Among the 39 interviewed, these two leaders (see *Hope* magazine 37, May/June 2003, and *Hope* 38, July/August 2003), along with Christine Comaford Lynch (Artemis Ventures), stand out. Their approach is not frivolous. Quite the contrary; they understand that to create flow, you've got to achieve balance, and constantly ask yourself the question: When I die someday, or today or tomorrow, what decisions will have mattered the most? According to Csikszentmihalyi, the business leaders who cultivate this daily habit will outpace the field.

—Kathleen Caldwell is an attorney who lives in Brooksville, Maine.

June Is National Peace Games Month

Peace Games empowers children to be peacemakers in their schools and communities through games that teach conflict resolution and other peacemaking skills. This June we honor children, parents, teachers, neighbors and leaders who create a culture of peace through their daily actions. **For more info visit www.peacegames.org**

For information about the Good Work Project and to read its articles and research papers online, visit **www.goodworkproject.org**.

In a survey of 139 lottery millionaires, 60 percent continued working at least a year after they had won.

—Reported in "What You Didn't Know About Money and Happiness," by Suzanne Chazin, *Reader's Digest*, August 2004.

A research study of more than 200 high-potential leaders from 120 companies around the world asked "If you stay in this company, why are you going to stay?" The top three answers were:

- I am finding meaning and happiness now. The work is exciting and I love what I am doing.
- I like the people. They are my friends. This feels like a team. It feels like a family. I could make more money working with other people, but I don't want to leave the people here.
- I can follow my dreams. This organization is giving me a chance to do what I really want to do in life.

The answers were never about the money. They were always about the satisfaction.

—Reported in "Making a Resolution that Matters," by Marshall Goldsmith, *Fast Company*, Issue 79, Febrary 2004

"Imagine life as a game in which you are juggling five balls in the air. You name them work, family, health, friends, and spirit—and you're keeping all these in the air. You will soon understand that work is a rubber ball. If you drop it, it will bounce back. But the other four balls—family, health, friends, and spirit are made of glass. If you drop one of these, they will be irrevocably scuffed, marked, nicked, damaged, or even shattered. They will never be the same. You must understand that and strive for balance in your life."

—Brian Dyson, CEO of Coca Cola Enterprises from 1959-1994

"It's not enough that we succeed. Cats must also fail."

"The trouble with the rat race is that even if you win, you're still a rat."

—Lily Tomlin

"There are two educations. One should teach us how to make a living and the other how to live."

—John Adams

"If you aren't getting much satisfaction from your work of giving, maybe you should look for a cause that would be closer to your heart. There's already enough drudgery and sacrifice in the world, but hardly enough joy."

—Douglas M. Lawson

"While we measure our own success in terms of personal comfort and security, the universe measures our success by how much we have learned."

—Caroline Myss

Resources

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.

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# 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

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