

WEEK THREE

Your Spending and Budget: What Is It You Really Want?



After the third week, you will have taken a close look at your spending and what it reveals about your life. Using Quicken®, you will have crafted a budget that integrates into your daily life the priorities that honor what it is you really want.

THE UNCONSCIOUS/CONSCIOUS CONNECTION

It wasn't long after Wally had fixed my fan that another problem surfaced with our new home—the thermostat on our furnace. After banging around in the utility room for an hour with no resulting warm air, Katherine pleaded with me to “Just call Wally; he'll know what to do!” Swallowing my pride, I conceded, knowing that Mend It Man, Wally's business, would most likely become a frequent entry in our check register!

It was no surprise that just 10 minutes after Wally's arrival he had located the problem and ordered the part. Seeing Katherine's dismay that there would be no heat for 24 hours, he walked back to his truck and returned with a large space heater. As the kitchen warmed, we asked Wally to stay and join us for breakfast. He obliged.

It happened to be a Saturday morning, so we ended up sitting around the kitchen table for a couple of hours.

The conversation meandered back and forth comfortably, as we learned about how Wally and Jane had met and eventually decided to semiretire in Durango.

“It seems that you and your family have an ideal life, at least from our vantage point from this side of the valley. You've been successful enough in your careers to move to Durango from Denver in your early...50s?” Katherine had a way of getting to the pertinent facts.

Wally shook his head and smiled. “Fifty-five in my case, and I'm not at liberty to discuss my wife's age or dress size.”

“I'll have to agree with Katherine, Wally. If the American Dream is to work hard and then retire at an age when your health is great

and you have the time to play and travel, it would seem that you've ended up with what most of my clients are seeking."

"Jane and I are very grateful to be living here in Durango. When we moved here five years ago, I think we both thought Durango would provide an escape from some of our problems. The concept of a simple life away from the hectic pace of Denver was appealing. I had always wanted to build a log cabin, and I think Jane felt that reducing our standard of living would help ease some of the financial tensions in our marriage."

"And Durango didn't solve all your problems?" Katherine said.

Wally smiled and responded, "The *geographical cure* didn't work. 'Wherever you go, there you still are' has turned out to be true in our experience."

I wasn't sure if I was overstepping, but I blurted out what was on my mind: "Did the move help to ease some of the financial tensions in your marriage?"

"Yes and no. The trouble wasn't a lack of money. The trouble was not knowing how to really discuss each of our hang-ups about money. Jane's first husband, Jerry, was killed in a small plane crash eight years ago. Jane and her son, John, got a sizeable settlement from Jerry's life insurance policy."

"I had no idea, Wally. I'm so sorry," Katherine responded, slightly shocked as all was not as it seemed for the "ideal neighbors in the rustic little cabin."

"It's definitely taken some time for us to finally realize that how we were dealing with money and our financial matters was a reflection of what we were afraid to look at in our lives. I'm not able to speak for Jane, but I can clarify what I mean, if you're interested."

"It sounds like there's something here for Paul and me. I'd be grateful if you'd be willing to give us some insight in how money could give us a clue as to some recurring conflicts we have—'minor' as they are!" Katherine glanced my way with a mischievous little grin as she finished her sentence.

"When Jane and I married, I felt like we could move to a small town somewhere and leave our pasts behind. Jane and I had spent quite a bit of time in counseling, trying to deal with my divorce and Jerry's death and all the 'baggage' that surrounded those events in our lives. We even did some sessions with John, and it seemed like we were making some real progress toward building a new life.

“What we hadn’t been able to confront was the impact of the life insurance money on our relationships. It was the reminder that, no matter how hard we tried, there were wounds from the past that would never completely heal.

“I guess that I forgot to mention that I had some pretty significant money leftovers, too. I was married 16 years, and the court decided that Anne, my ex, was entitled to half of my retirement plan from work. So, Jane ends up bringing money that reminds us of Jerry, and I end up bringing a lack of money that reminds us of Anne.

“Whenever I wanted to sit down and see how we could better stay on top of our finances, Jane would just freak out. I should have had a clue that there was more going on than a resistance to abide by a budget, but I’m a slow learner! We’d always end up in this blaming contest and eventually decided that it was one area that we’d have to let go of if we wanted to stay married. The problem was that just because we didn’t talk about the money didn’t mean that our conflict vanished.

“It took the downturn of the economy and the offer of early retirement from the engineering firm where I worked, and our deep longing to move to Durango, to make us confront the money monster that lurked behind every corner. Thank goodness we found a financial planner who not only helped us see what some of the financial issues were in our lives, but who could listen to us talk long enough to help us begin to see what was really going on.

“We discovered that we both found it difficult to believe that we were acceptable, what with our baggage and wounds. We resisted dealing with our money problems because of its link to those fears.

“We just weren’t able to deal with money in a very forthright and conscious manner until we could uncover the unconscious motivations that were operating beneath the surface.

“Once we started to accept ourselves and what had taken place in our lives, we found it easier to accept and support one another. This sensitivity to each other’s wound left Jane and me with a deeper compassion for each another. We finally could accept that our regrets and past histories could enhance our current relationship, rather than drive us further apart.

“Understanding this dynamic of how we got triggered into our fears because of the powerful money association with those painful events in our lives, seemed to completely shift our ability to finally



pay attention to how money could be used to help us live the life we really wanted.

“It was then that we were able to make the decision to move to Durango and finally slow down from the hectic pace of our city life.”

Wally paused for a moment, as if to ponder whether or not to continue opening up to neighbors he’d just recently met, but then confided, “It’s just been recently that we’ve become more clear about what it is we really want, not only in our external but also internal worlds. Jane and I finally have surrendered to the fact that taking care of the financial details in our lives is critical in realizing our aspirations—it’s as important as daily meditation or our other spiritual practices. I believe that some call this practice karma yoga. Every detail of life is sacred. A devotee honors each moment by being fully present and releasing the outcome of his/her actions.”

Wally glanced at his watch. “I can’t believe I went on and on like this! Here I barely know you and I’ve burdened you with all the dirty laundry of our lives. I’m sorry.”

“It hasn’t been a burden, Wally. It’s really shed some light on why I feel a resistance to enter into a very conscious relationship with money,” Katherine replied. “It really made sense when you said that unconscious motivations were in charge of your reactions until you took an honest look at them.”

“I also appreciate your honesty, Wally,” I said. It helped me to see how there are some strong emotions around my divorce that are most likely affecting my resistance to pay full attention to our financial affairs.”

“You’re welcome, Paul. Once again I have witnessed first-hand what you’ve told me about several times. Katherine sure does have a way of saying in one sentence what I was trying to communicate over the past half hour. I so enjoyed breakfast together and am glad that space heater finally seems to be taking the chill off this beautiful fall morning. I probably ought to see if there are any more crises waiting back at the shop.”

Wally thanked Katherine again for the breakfast and commented to me as he walked by the space heater: “It’s nice to have neighbors who take some time to talk. Let’s not wait until there’s a repair to continue this conversation. I know Jane would love to meet you both.”

I walked Wally out to his truck and commented, “Wally, thanks for warming up the house and also sharing with Katherine and me about your life. I look forward to continuing our conversation.”

Wally agreed and rolled his car down the driveway, pausing to yell, “I’ll call as soon as the part comes in!”

What Is It You Really Want?

In the first two weeks of the TEN WEEKS program, you completed the work to take a fearless inventory of your financial life. You have invested hours of time in organizing your financial records and entering them, one screen at a time, into Quicken® so you can actually see what is happening in your life, financially. You have also taken an emotional financial inventory and have been courageous enough to look at your hopes, disappointments, and fears around money and finances. All of this work has laid the foundation for the construction of a whole new “money house.” Rather than constantly reacting to one financial crisis after another, you finally have the tool to use the money mirror to see what *actually is* in your life. Once you see where you really are, it’s much easier to determine if there are things you’d like to change about your life. Change usually begins when we are willing to ask ourselves some important questions.

The great German poet, Rainer Marie Rilke, addressed the importance of asking questions in a letter to a young friend:

You are so young, so before all beginning, and I want to beg you, as much as I can, to be patient toward all that is unsolved in your heart and try to love the questions themselves like locked rooms and like books that are written in a very foreign tongue. Do not now seek the answers, which cannot be given you because you would not be able to live them. And the point is, to live everything. Live the questions now. Perhaps you will then gradually, without noticing it, live along some distant day into the answer.

—Rainer Rilke

Now that you have taken a cold, hard look at your life by giving money your full attention, what is this “do not seek the answers” language all about? Haven’t most of us lived for years “in the fog” and are finally sick and tired of wandering aimlessly?

I believe that until we gain clarity with our finances and our emotional dance with it, it is very difficult to open ourselves to meaningful questions about our lives. When the ground switch is in the “off” position, there is no energy flow that provides the insight or courage to consider the type of questioning process to which Rilke refers.

“Why should we all use our creative power...? Because there is nothing that makes people so generous, joyful, lively, bold and compassionate, so indifferent to fighting and the accumulation of objects and money.”

—Brenda Ueland

“All things are ready, if our minds be so.”

—*William Shakespeare*

This week, we ask a Rilke-type question, “What is it you really want?” Another way to get to the same place is to ask, “What is my life really about?” The point of this exercise is not to arrive at a precise answer, rather to begin a process of attentiveness to your True Life.

Before beginning the questionnaire, take a few moments to sit quietly with this David Whyte poem:

THE OPENING OF EYES

*The day I saw beneath dark clouds
the passing light over the water
and I heard the voice of the world speak out,*

*I knew then, as I had before
life is no passing memory of what has been
nor the remaining pages in a great book
waiting to be read.*

*It is the opening of eyes long closed.
It is the vision of far off things
seen for the silence they hold.
It is the heart after years
of secret conversing
speaking out loud in the clear air.*

*It is Moses in the desert
fallen to his knees before the lit bush.*

*It is the man throwing away his shoes
as if to enter heaven
and finding himself astonished,
opened at last,
fallen in love with solid ground.*

—*David Whyte*