

**Money ~
Can We Get It
Dancing for
God?**

by William Bloom

THE 1997 ESSEX HALL LECTURE

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Money — Can We Get It Dancing for God?

In an ideal world spiritual and religious authorities would give us clear guidance on how to manage money and our finances. The reality however, as we all know, is that the history of religion and money is confused, frequently unpleasant and often abusive. This is a sorry state of affairs and it would only be pathetic if we were not so desperately in need of clear guidance.

In this evening's talk I want to share with you some insights about the spiritual confusion and its sources. I want then to look at some other ways of understanding money and finance. Finally I want to investigate whether there are some creative and useful strategies that we can use in the future — strategies that serve both our own spiritual fulfilment and also work towards creating a more just and caring human community.

This talk cannot be purely academic because money is not an academic issue. One of the major problems in economic theory is precisely this lack of understanding of how psychological and cultural money is, how emotionally charged our ideas and attitudes to money are. Money is a deeply personal issue and when it comes to unravelling an understanding of money we find ourselves having to poke around in areas of our psychology that we might otherwise wish to leave alone.

I want to anchor this subject out of the world of concept and into the real personal world immediately. To do this, I invite you to take out of your pockets the cash money you are carrying at this precise moment in time. Now that you have it out of your pocket, would you take a few minutes to contemplate and remember the history of this money. How did it come to you in the first place? What were you doing so that it came into your hands? What is its source? Who was involved in the transaction? What kind of person or people were they?

As I write preparing this talk, I also pause and contemplate the cash in my pocket and its history. Remembering where it comes from makes me smile. I earned it in Oslo running a weekend seminar. It was originally given to me in Norwegian crowns by a good friend with whom I regularly work. At the end of the weekend he carefully showed me how much gross income we had received for the seminar. He then removed his and my expenses, and we then discussed how we should divide the money — the percentage split. We agreed on a 40/60 division in my favour. But we then paused and made certain that both of us felt good about the conclusion. Was he getting what he needed? Was I getting what I needed? Was there any injustice or bad feeling in the transaction? We took thirty seconds silence together to attune to and contemplate whether all felt good in this deal. We concluded that all was well, he handed me the money and we smiled.

I changed the money at the airport and I spent some of that money this morning in a supermarket where I bought some fresh fruit and vegetables. The woman at the till looked depressed and I was perhaps her first customer. I said to her, "You look depressed." She came out of her haze and replied that she was just thinking. And her eyes caught mine with a fraction of human acknowledgement that I had recognised that she was human and not a machine. She half smiled. So I have the change from that transaction in my pocket, and some bananas, carrots and broccoli in my bag.

This is a relatively meaningless but nevertheless rich little tapestry of life I have described. Without exception the money in your pocket or your accounts has some human history to it. Its background is never sterile.

In the talk itself, I will ask members of the audience, having spent a while remembering the history of the cash in their pockets, to turn to a fellow member of the audience and discuss what they remembered. I have led this small exercise many times in many different situations

and, without exception, people are surprised at the level of humane interaction that has been involved with the cash in their pockets.

Even if people are just using plastic swipe cards, there is still a human history of earning and connection and transaction. I stress here the word "human" because I would really like to say that there is a history of humane connection and transaction but unfortunately, and sometimes tragically, this all too often is not the case. Too many financial transactions are inhumane. They have no sensitivity to the fact that they take place between human beings and, in one way or another, affect the whole living fabric in which they take place. Humane money transactions have an awareness of the relationships and life that are involved in the transaction. Inhumane transactions give no awareness to the fabulous fabric of life and its interdependence and needs for growth and care; inhumane transactions are concerned only with the cash and material mechanics.

And here, of course, to guide us and encourage us into having a humane and creative attitude to money we look for spiritual guidance and to religious leaders. And, as I said at the beginning, what an unfortunate mess we find. Why should there be this mess? The answer is only too obvious. Spiritual teachers and religious authorities are human; and even if they have divine consciousness they are in, and communicating through, human bodies and personalities.

I want to avoid the arguments about whether people are innately good or bad, generous or selfish, and focus on another generalisation which is more easily accepted. The human personality consistently shows itself to be insecure. *Homo insecure* might be a more apt description of our species. We have a prolonged and vulnerable infancy and childhood, surrounded by all kinds of psychological and physical challenges and threats. We are immensely sensitive to all kinds of stimulation and we do not have the capability to process, integrate or heal many of the perceptions and stimuli received by our nervous system.

We seek comfort and psychological security wherever we can get it. Acting purely instinctively, acting thoughtlessly, money can gratify our need for security in various ways. It is obvious how money can buy physical security, but it also buys psychological security as it allows us to create our image and identity. Lose your salary, lose your ability to maintain the mortgage, lose your BMW saloon for a moped, and the sense of identity is so threatened and disorientated that suicide, death, may seem the better option. You can see this syndrome at work, for example, in a child who tantrums that he or she needs a certain shirt or dress for a party — or in executives fighting for the next model of car in order to maintain their status. Both tantrums are based in the threats to psychological security that happen when self-images do not match the images of their peer group.

Perhaps, for those of us in the spirituality business, worst of all we see this insecurity and this need for psychological security manifesting in the pomp of the various religious institutions; this pomp is international and by no means restricted to the Christian church. In so many ways, the churches and temples of our world are built on the insecurity of men seeking to display authority under the guise of glorifying the divine. I do not want to criticise art that reflects the beauty and glory of nature and the universe. But I cannot forget the transcultural caricature of the fat, smug, authoritarian religious figure, safe in the sanctuary of his sumptuous holy palace, whilst mercenaries of one kind or another, including actual orders of fighting monks, guard the gates against a populace that is in need — in need of physical and spiritual nourishment.

Recognising this tendency to religious pomp and selfishness, there is an equal and opposite tendency by those who wish to live a life free of the snares and illusions of materialism. But the guidance that we receive from these men, usually men, who renounce the material world has a harsh and extreme tone to it. I remember once being impressed by a Buddhist monk who was in an order whose members

were not allowed to physically touch any money. I was also impressed by the fact that he had a novitiate whose job it was to gather and carry the money for him. It took me a while to go beyond my initial reaction of admiration to one of outrage.

My outrage had two sources. The first was that the spiritually superior of the two was the one carrying the money; for if money were so harmful why should the innocent novitiate be sullied by it? The second source of my outrage was this exclusion of money from the world of all that is good and spiritual. There was a kind of conceptual blasphemy happening here. If everything is inherently sacred and of the divine, then "everything" means everything. Even if we put up some considered boundaries alongside "everything" to exclude, for example, torture and rape, can we exclude money in the same way? This is an attitude that pervades much religious posturing towards money. I still find it shocking to focus clearly on what it communicates. Money is excluded from that which is sacred and beautiful and it is, therefore, similar to rape or murder.

Money, however, is the medium of communication, is the currency of transaction throughout our society. It is the currency that allows the whole market of goods, services and needs to be met and matched. If money is evil then, by a further step of implication, society as a market is also evil. The very fabric of our culture is tainted. What a wide, deep and terrible condemnation this is. It then follows that to be spiritual, it is required of us that we renounce both money and society. In fact then, the only way to be spiritual is to be disengaged from money and society.

The attitude of Jesus is also paradoxical. He throws the traders out of the temple and also makes his curiously clever remark about rendering unto Caesar that which is Caesar's and unto to God that which is God's. All of this supports the split between society-as-a-market and the sacred.

I don't want to spend much longer in this vein, but I do want to say this: If we recognise that there is essentially a beneficent, loving and creative force running through nature and the universe, it simply does not make sense that it would manifest a whole species living in a manner that is fundamentally flawed.

People are naturally industrious and social. Once we move beyond a small-scale society of say three hundred people, the sets of relationships become both distant and very complex. Money is the fluid currency that brings the whole fantastic complexity of large scale human communities into material relationship. We do not look at any other species — ants or termites or apes — and condemn their eco-social system.

I despair of this cynicism and despair. I sympathise with and support those who choose to withdraw to find spiritual solace and inspiration. But I also celebrate the intelligence and creativity of our species and do not exclude any of that creativity from the beauty and rightfulness of sacred creation. Any exclusion of the human market and money is preposterous and, put religiously and extremely, even blasphemous.

When it comes to describing and understanding money and the human market, economic, political and social theory is equally dismal and unfortunately supports this spiritual inclination to separate money and the market from what is beautiful. In our schools, colleges and universities we are taught that money has only one purpose and this purpose is to facilitate the efficient workings of the market. Money is a unit of account invented to facilitate the market. Economic life, it is universally explained in all courses, is premised on the fundamental idea of savage human beings competing for scarce resources in a dangerous environment.

Aristotle, followed two thousand years later by various eighteenth century philosophers, is mainly responsible for this idea that money was invented to facilitate the commercial market. His reasoning is very well-known. If everything is dependent on barter, exchanging

actual goods, then who knows how many barterers the baker would have to go through until he finally had something which the cobbler would accept in exchange for his shoes? Money clears up all the complications of barter and enables us to get on with business. Hence the business of money is business.

The fundamental theory that economics is about savages competing for scarce resources derives partly from Hobbes and from a description of how the market does work seen from one perspective. At one level of analysis, this description of money and the market is accurate, but it is not the only possible analysis. There is another perspective on money which provides a substantially different picture. This perspective is anthropological.

At the beginning of this talk I asked you to contemplate the history of the money in your pocket. This history had a very human dimension to it. Look at any of your bills or statements and, if you choose to penetrate beyond the simple arithmetic of the figures, you will see stories about your life. That terrible telephone bill is actually the history of many communications to real people. My latest phone bill has two calls that cost £20 each. I winced when I first looked at the figures, but I then realised that they were conversations with my oldest friend. The £40 paid to honour and enjoy that relationship were well worth the financial cost.

You can see that there are two levels of activity and perception here. There are the figures of the money transaction and there is the story behind the figures. The idea that the sole purpose of money is to be a unit of account that facilitates the smooth working of the commercial market (of savage humans competing for scarce resources in a dangerous environment) completely misses the underlying reality of all the juicy human behaviour.

If you look at the anthropological evidence we find several different reasons why money came into existence — and you have to remember that currency is not just minted notes and coinage, or

plastic or electronic transfers, it was originally beads and cattle and shells and ornaments and pigs and even, on one Pacific island, edible rats.

The anthropological dynamic is clear. People like to give each other gifts and these gifts always signify or mark some special relationship or occasion. These gifts enhance and empower, respect and celebrate relationship. This is no different today when you take flowers to a friend or relative or give birthday and Christmas presents. The gifts enhance and facilitate, they mark and give enjoyment to a relationship. In most tribal communities gifts are also given to other significant beings in the community and ecology: the spirits of harvest and hunting, mountains and rivers, the seasons and the sun.

In many tribes it became customary to give a certain object as a gift: a bead, or animal or shell. These beads or shells or animals then became a currency for communicating, marking and celebrating relationships and occasions. This currency was also used for greeting strangers. To give a gift is a most fundamental human behaviour that signals friendship.

The most important thing to understand here is this: The currency of beads or shells came into being before the commercial market. There was first of all a market of relationships and the currency was used to honour these relationships.

Every financial transaction we have ever been involved with is part of a chain of connections between real people living real lives. When someone buys their Japanese car, they are coming into relationship with a whole string of people. Ultimately their money is putting food on people's tables and paying rents. This is very personal.

Anthropologically the market place is also not just a place for acquiring or exchanging or selling commercial artefacts. It is a place that people come to for fun, for information, for connection, for social

ritual. People usually love markets. The need to buy and sell at the great weekly rural markets that happen all across the world is only one level of social reality. All kinds of other things are happening.

The only markets that exist today where there is no human interaction, but where the human ramifications are enormous, is in the computer-controlled international commodity, stocks and currency markets. Here we see the *deus ex machina*. Here we see incredibly huge transactions, affecting hundreds of millions of people, taking place with no human monitoring, no human awareness, purely the arithmetic of cash numbers seeking profit. This is unusual and needs to be legislated and guided. In the main though, scratch the surface of any financial accounts and you will find people connecting.

Tragically, orthodox economic theory does not even support this self-evident fact. All the political and theoretical arguments about financial and economic behaviour are framed by the one classic concept of savage creatures competing for scarce resources. This is a shallow, dangerous and hopeless interpretation. It is dangerous because it allows for no humane values to enter economic theory and leaves us only with bottom-line arithmetical cash values. It is dangerous because it conceptually supports only the men who enjoy competing in the market. It is dangerous because, not tempered by a deeper and more true appreciation of what is actually happening in the market, it discards an awareness of the human and ecological costs as irrelevant and naive.

The business of money is business. It is shallow because it does not encounter human truth. It is hopeless because it contains no affection for, or belief in, the spirit of humanity. All of this underlies the accepted abuses of capitalism and financial imperialism in its various forms.

In our homes and friendships and smaller businesses we know that money serves a different purpose and we do not behave like savages

competing for scarce resources in a dangerous environment. We instinctively want to create community and enjoyable relationships.

But it seems that the religious institutions and spiritual teachers of the last two thousand years have been so caught up in the competitive culture that they could not even begin to perceive clearly the fluid and useful beauty of money as a currency of creative relationship. The distrust of money and finance by spiritual seekers is understandable but not to be copied.

One of our problems in seeing through to the creativity of money is the monumental size and momentum of the world economy. It is really hardly surprising that we are in a state of confusion and what Alvin Tofler dubbed "future shock".

The world economy as we know it only began to come into existence some four or five hundred years ago. It began in earnest barely one hundred and fifty years ago. Its major growth has been in the last ten years. The electronic trading revolution is very recent and the changes are happening so fast that technology becomes obsolete now within months. Millennia ago it took millennia for technology to go out of date. Today it can happen in weeks.

This has happened hand in hand with an extraordinary population explosion. Ten thousand years ago there were barely ten million souls on the planet. Today there are five billion, five billion actors in the world economy. The impact is furious and immediate. We are living in an unprecedented era of furious change. This change has created an alienation from the natural world and social injustice on a visible and intolerable scale, the death of thirty thousand children a day from malnutrition bearing witness.

It is hardly surprising that it is difficult to feel good about a world economy facilitated by money that is the basis of all this change. That phrase "feel good" can have a terrible ring about it, echoing with carelessness and egocentrism. But feeling good is an essential part of

the religious life because feeling good is part of the experience of feeling connected to the divine flow and creation of the universe.

One of my intentions here then is to encourage people to begin to feel good about money, to begin to experiment with a perspective that has money dancing for God.

The challenge now, as it always has been, is to bring some humane and sacred awareness into money transactions. We can see today in caricature the awful paradoxes and injustices of the global economy: the extraordinary opulence at one end of the spectrum and abject poverty at the other; transnational corporations with turnovers greater than those of many nations with executives flying in private jets against single commodity developing economies struggling in subsistence. We do not need to argue about the morality of such disparities. We do need to note that we have no choice but to turn the situation around if environmental disaster is to be avoided, if frightening inner cities are to be transformed, if a split between the South and the North — between resentful developing nations and controlling developed nations — is not to escalate into a future cold war that will make the friction between the communist and capitalist blocs of the last decades look tame.

The power is genuinely in our individual hands because the world economy is created by us and is dependent upon the millions and millions of consumers, small actors and small investors who together fuel and push the markets. But what will dynamise us into behaving in a more sacred and aware way with our money?

We have to lose our sense of impotence in the face of a seemingly uncontrollable materialistic global money market. To borrow Marx's useful phrase, we have to throw off the "false consciousness" of believing that the market and money are what we have been told they are. Money is a human and humane creation which brings us into fluid relationship with each other. This is creative and good for us. The market is not simply about making money but is about providing an

arena in which people can express their creativity, can come into appreciation and community with other people, can fulfil their lives.

This message is crucial for a spiritual attitude to money, for if spirituality is about anything it is about being connected to the beneficence and the love of the universe, and not excluding that grace from any facet of life. To understand money as a creative force is hopeful and any religious approach must include hope. A sense of hope, and a sense of the love inherent in all creation, motivate us to be creatively aware and they lift us out of a complaining or apathetic stupor which pervades most of our money lives.

We can, in fact, take one step further and engage in this new attitude in an even more dynamic way. At the risk of being quoted out of context, we have to learn truly how to love money. We have to throw off the cynicism, and the doom and gloom, and the untrue theories and concepts, and we have to engage with money as a fluid medium of communication. Like language itself, we understand that money is a fabulous artefact and that its flow and usage depend completely upon us.

At which point we come to both an existential and a spiritual reality. There is no point arguing about what other people and other organisations are doing with their money. First of all we have to clean up our own act. What does this mean? This is very simple. I have already said most of it.

We need to expand our awareness and change our attitudes. In general we have to try to understand the creativity of money and of economic life. Money emerged as a currency of relationship and not as a tool for a purely materialistic competitive market. Looked at in this way we can begin to possess a motivation and an argument for confronting the thoughtless materialism of a market that is concerned only with cash values and excludes values of other worth.

Most essentially we need to bring humane awareness into every single one of our financial transactions and neither receive nor give money without pausing to be aware of the other people and living beings involved in that transaction. Every time you receive or give money you are involved in a transaction that has within it connection and relationship. This applies to buying a 50p newspaper, a £100,000 house, clothes, food, shares. It applies to the people we pay for services and the people who pay us, to the companies and organisations with whom we do business.

This is my plea to you. Never again receive or give money — whether in cash or plastic or electronic form — without pausing to acknowledge the human being involved and the ramifications of the transaction.

Please notice that I am not telling anyone what to do with their money. I am just saying give it awareness. If and when you give money to a beggar in the street, pause to do it thoughtfully. When buying a newspaper, acknowledge the vendor and also be aware of the other beings involved in the purchase: printers, journalists, distributors, advertisers, trees . . . This will lead you to making new decisions about your money.

Living in a multicultural community I chose to buy my newspapers in Asian and Afro-Caribbean shops in order to do some inter-ethnic community building. That's a pompous way of putting it. In fact, I was making friends with new shopkeepers.

Whenever I pay people for services I thank them. I do not always go for the lowest quote; instead I do business with someone I like. And if you cannot afford to do that, you can usually afford to exclude the worst ten per cent.

We can humanise all our money relationships by pausing to give them awareness. I know several people who, before paying bills, light a candle and give thanks. Of course giving awareness can lead us into

noticing things we would rather ignore — but this is precisely why awareness is one of the greatest tools of the spiritual path. Awareness also leads us into social and political activism. Can we continue to buy goods that are partly produced by child slave labour? Can we have a relationship with a business whose basic ethos is contrary to our own? Can we continue to pay taxes and thus be fully engaged with the whole business of government without then becoming more active in one way or another.

Awareness is in itself a form of enlightenment. As soon as we pause to let the intelligent mind look at something previously unseen, that which was unseen now becomes enlightened, illuminated. The enlightenment can then be augmented with generosity and goodwill.

Generosity and goodwill with our money is also a religious act. It is an act of natural religion. Throughout the universe, from the first breath of creation, through the nuclear explosions of the sun that give us heat and light, through the bounty of nature, we can see and experience beauty and generosity and flow. When we give away some of our money with an attitude that comes from the heart, with a sense of gratitude and appreciation, we then act in the same way as the source of which we are a part.

This then is my second plea. Regularly give away some of your money and when you do it, do it with love, knowing that you are part of the endless emerging energy of the universe.

I cannot imagine the Big Bang or the Sun whingeing about "all the energy I put out and nobody appreciates me". To give and be generous is natural. Every parent knows this. It is modelled supremely for us by the great cosmic parent.

Finally, there is another spiritual idea that tantalises and entertains me. Many people are worried about the increasing population and the inability of the Earth to support us, but we, like every other species, emerge out of the Earth.

We are not separate from Gaia but emerge from her and everything we use and manufacture is also part of Earth. There is a sensible pattern that appears to run throughout creation and the universe, and might also run through us.

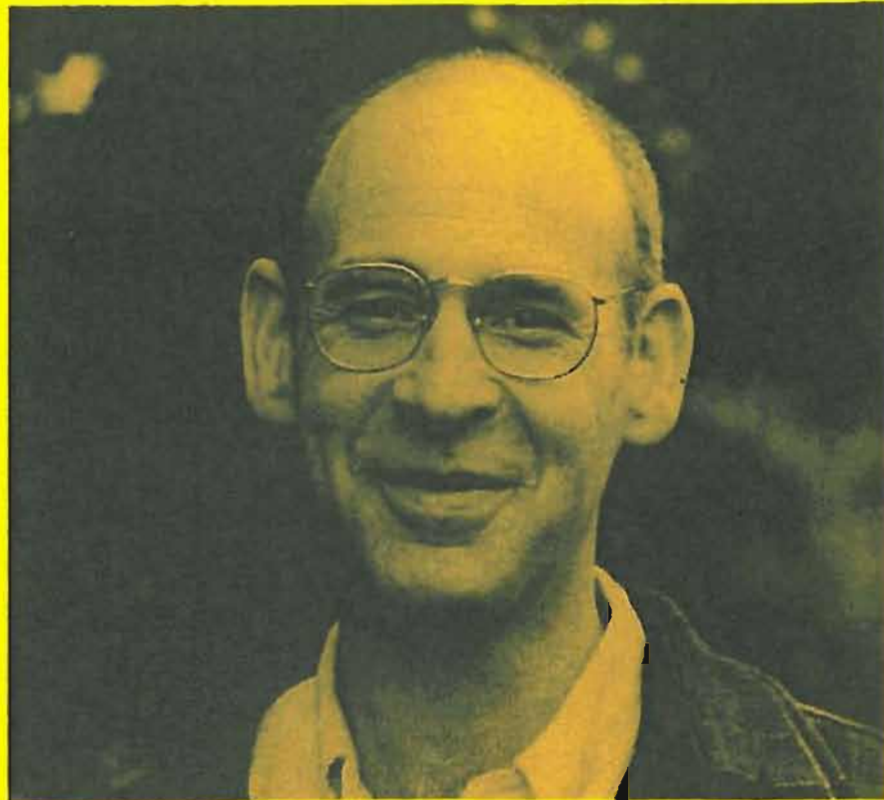
From this perspective it is possible that the population explosion is not a problem. It coincides with the creation of a new human culture, a genuine global village, an electronically connected planetary community. The electronic network has been called a "global brain" and Teilhard de Chardin felt a deep and divine mystery happening through humanity as it entered into this new culture. It is impossible not to be impressed by the fact that humanity for the first time is becoming self-conscious of itself as a global community and this can be felt as some kind of mystic event. Indeed there is something wondrous about what is happening to us all.

I do not for one moment want to ignore either the social or environmental crises that need immediate and dramatic attention — but look at the context! A primate with a complex brain, a naked ape that previously wandered round in small isolated clan groupings, has evolved to cover the planet and to become self-aware of itself. The electronic networking is miraculous. Your ability to purchase something manufactured twelve thousand miles away is also a miracle. We have been through the industrial revolution and are now passing through an electronic and information revolution. All through this fabric of relationships, money is the currency that allows the communication and the transfers. Money is the circulating blood of this organism. I have heard money called the deepest incarnation of God. Ezra Pound called money the *anima mundi*, the soul of the world.

In its movement and flows, money is already dancing. It dances to the tunes that we play for it. If in our financial lives we choose to behave

with awareness, dignity and goodwill then we can dramatically alter our own personal economies and affect the culture of the local, national and global economies. Money can dance for the creative good of all life.

About the Author



William Bloom describes himself as a freelance mystic working in the field of personal and social transformation. He has a doctorate in political psychology from the London School of Economics where he also taught and he worked with special needs adults and adolescents for nine years in an inner city community college. He co-founded the Alternatives Programme at St. James's Church, Piccadilly, and has been involved with the Findhorn Foundation for two decades. His many books include *Money, Heart and Mind* (Penguin, £8.95) and *Meditation in a Changing World* (Gothic Image, £8.50). He lives in Glastonbury with his wife and daughter, and he teaches internationally. If you are interested in his workshops, trainings, books or tapes please contact: Alternatives, St. James's Church, 197 Piccadilly, London W1V 0LL. Tel: 0171 287 6711.