

A WONDER-FULL LIFE:

Looking at Money and Meaning

"I came that they may have life, and have it abundantly." — John 10:10b

Materials for Reflection

Introduction

Spiritual practice feeds the part of ourselves oriented toward serenity, harmony, truth, compassion, gratitude, love and joy. But these are not words we commonly use to describe the role of money in our lives. This worship and study series, based on the book *Integrating Money and Meaning: Practices for a Heart-Center Life* by Maggie Kulyk and Liz McGeachy, challenges the idea that money does not belong on the spiritual path. In fact, we are encouraged to honestly explore this essential element of our day-to-day living so that we can lead fuller, more meaningful lives. Using the classic film "It's a Wonderful Life" as a springboard of discussion on how money affects each of us in different ways, this four-week worship series helps us look squarely in the face of our "money issues" with mindfulness and compassion. In this way we can learn how to find more depth of meaning, healing, and wholeness, as well as a fresh outlook on what constitutes "a wonderful life."

The three sessions are meant to start in the week *after* the first worship experience so that you are starting this having been introduced to the subject matter in the first week of worship. Then the third session concludes in the week just before the last worship service, allowing that worship experience to be a time of culmination and wrap-up for you.

Please read these pages and the recommended sections of the book before your small group meets. You may want to jot down thoughts related to the questions for each section before meeting with your group as well. You can also use these pages for your individual reflection time if you are not part of a small group. In that case, consider doing it with a trusted friend so you have someone to share your reflections with.

If you want to watch the movie, *It's a Wonderful Life*, to refresh your memory of the story and characters, you can rent it at these or other online sites:

[Amazon](#)
[Google Play](#)

Prayer for Preparation

The following prayer is the one used at the beginning of worship each week. If you have one, light a candle and read it for yourself before you begin each time you sit down to study. If you are part of small group you will also use it when you gather together for reflection:

We light this flame to affirm that where there is light,
there is understanding;
where there is understanding,
there is compassion;
where there is compassion,
there is possibility;
where there is possibility;
there is transformation.

Holy and Living God,
transform our fears into awe-inspired wonder.
Open us to this light,
and to the rich possibilities that it brings us
for a “wonder-full” life.



Looking Back: First Session

Quote from It's a Wonderful Life:

God: "There's a man down on earth that needs our help."

Clarence, the Angel: "Is he sick?"

God: "No, worse, he's discouraged."

Read *Integrating Money and Meaning* book pages 42-84 (you may wish to read from the beginning if you have the time)

Introduction paragraph for the week:

We might not like to admit it, but every aspect of our lives is touched and influenced by our society's mammoth financial system (described in the book as "the whale"). This is even true of our religion and spirituality. No matter how much money people have in the bank or their retirement fund, or whether they grew up in a mansion, a one-room cabin, or somewhere in between, most have a complex and emotional relationship with money—often accompanied by deep wounds. What we have, and what we believe about what we have, greatly influence the decisions we make about how we live our lives and who we think we are—in other words, how we live inside the whale. If we want to live a spiritually abundant life, we must be willing to look back at how money influenced and shaped us – being careful to do this with compassion and without judgment. Once we are honest about this history and our relationship with money, we can connect this relationship to the larger tapestry of our spiritual journey.

- What are a few of your earliest memories related to money? Why do you think they stand out?
- What were the messages about success and accomplishment you received growing up? Did they have to do with money? How would you describe your family's "culture" around money?
- Which parent or caregiver are you most like when it comes to money? List some of the characteristics you have with this parent around money.

- The book goes into detail about certain “money energies” and their attributes. None of us fits neatly into any one category, but it can be helpful to examine these and determine which of the energies ring true for us. Here is a very brief synopsis of the energies as exemplified by the characters in the movie *“It’s a Wonderful Life”*.

The Innocent (Uncle Billy). The Innocent’s approach to money is like the ostrich with its head in the sand. They may be happy-go-lucky on the outside but are a little fearful and anxious on the inside. Their basic thought is, “I don’t want to deal with this, and I wish it would go away.” Or, “Somebody I love and trust should take care of this for me.” They want others to help them so they will feel “safe,” but there’s often an underlying fear that whoever is helping them will abandon them. Uncle Billy in *It’s a Wonderful Life* has Innocent energies. He’s happy and funny on the surface, but inside he’s fearful and anxious. He’s dependent on others for his job, even though he’s fairly unskilled and scatterbrained—always tying a string around his finger to remember something he’s forgotten. For Uncle Billy, the Innocent, when problems arise, he’s nonconfrontational but worried, turning to alcohol to make his problems go away.

The Victim (Pottersville’s Ma Bailey). Victim energy assures us that our problems are not our fault—they’re someone else’s. Sometimes we really are dealing with financial and other types of difficulties outside of our control, but often we have a part in it we don’t want to admit. We’d rather find someone or something to blame. Ma Bailey in *It’s a Wonderful Life*—that is, Ma from the dystopian reality of Pottersville—is suspicious, distrustful, and bitter. When George comes to her house looking for help and mentions her brother, Uncle Billy, she turns him away, suspecting he’s trying to take advantage of her. George isn’t her problem and she’s used to people abusing her. She’s a Victim.

The Warrior (Sam Wainwright). Warrior energy is focused, decisive, and gets things done. The caveat is that people with strong Warrior energy can get into the “sport” of it and forget it’s related to anything meaningful in their lives. Dealing with money becomes the thing itself. Sam Wainwright captures this in *It’s a Wonderful Life*. Sam is the friend of Mary and George who gets in on the ground floor of the plastics industry in the 1920s, becoming wealthy and successful. He is portrayed as someone who inherited the opportunity, but who also understands the business world and is blithely unconflicted about making tons of money. He is somewhat goofy and materialistic, but also seems full of a certain *joie de vivre*.

The Martyr (George Bailey Jr.). We all know people with a high dose of the Martyr: resentful, self-sacrificing, long-suffering. On the outside they may be smiling, but inside they’re resentful. They are often perfectionists, expecting a lot from themselves and others and living with disappointment. There is certainly nothing wrong with caring for others, or giving of our time, energy, and money. The problem comes when the energy is used to rescue others while taking away their opportunity to help themselves, or when the giving comes at the expense of the giver. *It’s a Wonderful Life* protagonist George Bailey Jr. suffers from some

serious Martyr leanings. He stays home to help his father take care of the building and loan and gives his college money to his brother. He dreams of traveling, but when his father dies, he stays home to keep the business going. He even gives up his honeymoon to save the building and loan. Meanwhile, he grows darker and more resentful as the years roll on. (That is until the end of the movie!)

The Tyrant (Mr. Potter). People with Tyrant energy use money to control people, events, and circumstances. At its core, this energy springs from deep-rooted fears and can spread easily into anger, almost like an addiction. This energy might have started in a healthy way—perhaps as a kind of Warrior energy—but it has grown wild into a tool for power. Tyrant energy can be found in people with a little or a lot of money. If money is used to control others, and that control is based in fear and anger, the Tyrant is showing its colors. It's not hard to see who the Tyrant is in *It's a Wonderful Life*. As a somewhat one-dimensional character, Mr. Potter fits the model perfectly in his black suit and heavy wooden wheelchair pushed around by his flunky. He has a lot of money and uses it to get more. With no family, he seems to care about nothing but control over all the businesses in Bedford Falls.

The Fool (Clarence Odbody). Everyone loves the Fool. People with Fool energy are fun and spontaneous. Unlike the Innocent, who may seem optimistic on the outside but inside is anxious, the Fool is genuinely optimistic, inside and out. They also tend to be very generous. The problem with this “live for today” attitude is that it’s not always grounded in reality. People with a lot of this energy are not quite telling themselves the whole story. They don’t want to look at things realistically or bother to do the math because they might miss out on something. No, that would be a downer. In *It's a Wonderful Life*, Clarence Odbody, George Bailey’s guardian angel, has a bit of the Fool in him. He exists quite literally outside of the money system, so he’s the perfect image of this energy. When he’s told he’ll be returning to earth to help George, he has no clue how difficult it’s going to be to convince him that he shouldn’t throw away his life. In Nick’s bar, Clarence seems oblivious to the harsh reality around him (and to the fact that he has no money).

The Creator/Artist (Mary Hatch Bailey). The energy of the Creator/Artist is one of spirit and creativity. People with a strong level of this energy tend to be internally motivated and non-materialistic. The problem is that they like the freedom that money brings, but don’t want to be “sullied” by the material world. They may feel that because they are spiritual beings, they should not have to deal with money. The issue is not the amount of money they have, but the fear that they’re not being true to themselves and the belief that money is somehow tainting them. The one character in *It's a Wonderful Life* who most approximates this energy is George’s wife, Mary, though it’s not a perfect fit. Like the Creator/Artist, she is not at all materialistic. At the beginning of the movie, she eschews the advances of Sam Wainwright, the wealthy inheritor and entrepreneur, in favor

of her real love for George. She doesn't mind living in a drafty, leaky house, as long as she can pursue her joys: raising her family and helping others. We don't know from the movie whether Mary is disdainful of money and the material world or whether she worries about "selling out"—common characteristics of the Creator/Artist.

- What aspects of yourself do you see in each of these energies? It's important to remember that there is no "right" energy—some energies have more positive aspects and some more negative, but all of us have at least a little bit of each of the energies in us. It's helpful to be aware of these tendencies so we can work to change those aspects that aren't as healthy.
- If you were to give your "money energy" a persona, what would he/she look like? What name would you give that persona?



Closing Prayer:

Gracious God,
Looking back, we see the generosity of those
who came before us,
acknowledging their hardships and struggles,
their joys and gains that bring us to the place
we are now.

In looking back, help us to build a foundation for
those who will look back at *our* lives,
those who will be affected by what we do, what
we offer, what we give.

In the name of the one who calls us to the
loyalty of justice, Jesus the Christ.
Amen.

Looking In: Second Session

Quote from It's a Wonderful Life:

"You've been given a great gift, George: a chance to see what the world would be like without you. ... Strange, isn't it? Each man's life touches so many other lives, and when he isn't around, he leaves an awful hole, doesn't he?"

— The angel Clarence Odbody

Read *Integrating Money and Meaning* book pages 89-110

Introduction paragraph for the week:

We live an “incarnational” faith—the belief that (like Jesus) our faith is not just an idea, but it gets lived out in our actions in the world. Now that we have taken an honest look at our past, our wounds, and our tendencies around money, it becomes easier to look at our relationship with money in the present moment. This week we integrate money and meaning by articulating our values, our talents, and our intentions for living a spiritual and meaningful life. If we can articulate this, we can create a “courageous vision” for our presence and impact in the world. This is the bedrock for how we “spend” our assets—time, energy, and money—so that we approach the life we have left with attentiveness and an intention to making it a truly “wonder-full” life.

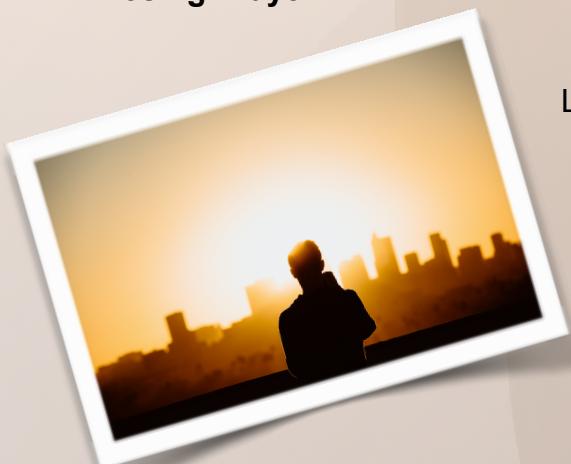
- Sit for a moment with this idea: You suddenly find out you have five to ten years to live. You won’t be debilitated; you will simply die suddenly within that time frame. Think about it for a while. What would you change about your life? What would stay the same? What choices would you make? In what new direction would you turn? What are the money implications of your decisions? Would your answers change if you had only one year left? How about one day?
- If you had to say what is “enough” wealth, what would you say? What do you believe would happen if you didn’t have “enough”?
- What would it feel like if you did have “enough”? Would this be a “wonderful life” for you?

• Make a list of your talents and gifts, those you were born with and those you have cultivated. Next make a list of who and what you believe you value. Compare the lists. Do your gifts serve what you value?

• Listen to the guided meditation at <https://youtu.be/BGQSwB0vbug>. Once you have finished, list any insights that came up.

• Do these practices help clarify a “courageous vision” for going forward on your spiritual path? Try articulating that vision based on your gifts, values, and dreams for the future through artwork rather than an intellectual description—a drawing, poem, collage or other type of artwork.

Closing Prayer:



Gracious God,

Looking inward, we recognize our own hesitation to see and believe what we can accomplish together.

Give us the courage to bring the vision of your hospitality and justice to life now and for the future.

In the name of the one who called all to the true treasure of life with God,
Jesus the Christ.

Amen.

Looking Out (with Gratitude): Session Three

Quotes from It's a Wonderful Life:

"Mr. Potter, what makes you such a hard-skulled character? You have no family, no children. You can't begin to spend all the money you've got."

— Peter Bailey to Mr. Potter

"Just remember this, Mr. Potter, that this rabble you're talking about ... they do most of the working and paying and living and dying in this community. Well, is it too much to have them work and pay and live and die in a couple of decent rooms and a bath? Anyway, my father didn't think so. People were human beings to him, but to you, a warped, frustrated old man, they're cattle. Well, in my book, he died a much richer man than you'll ever be."

— George Bailey Jr. to Mr. Potter

"A toast ... to my big brother George. The richest man in town!"

— Harry Bailey

"You see, George, you really had a wonderful life."

— Clarence Odbody

Read *Integrating Money and Meaning* book pages 110-128 and 136-145

Introduction paragraph for the week:

We have explored our relationship with money and our courageous vision for ourselves, those we love, and the world itself. But how to get there? The answer is the practice. When our practices, no matter how incremental or seemingly simple, are serving the vision, we live with a sense of wholeheartedness and wonder that energizes us, those around us, and the world. And at the heart of these practices is living and giving with gratitude—whether the assets we have to give are monetary, or our own capital of time and energy. We end our series by looking at how we can align our money practices (earning, spending, giving, and storing) with the courageous vision we have articulated and create ongoing practices that continue to strengthen us in our relationship with money and with our whole lives.

- How do you “earn” your money? Do you feel like that earning fits with your values and courageous vision? If not, is it possible to change any aspect of how your money is earned? As a thought experiment, try taking money out of the equation just for a moment and fantasize about how you would spend your day. Right now, don’t constrain yourself by anything. Dream big! This is just for the pure joy of it. Write down or make an illustration of what comes up and let it percolate. Are any changes possible?

•We all spend our money differently. This is one of the reasons people are afraid to talk about money in our culture: There is a lot of judgment around it. Is there someone you have judged for how you perceive they spend their money? What is the real basis of this judgment? Think about 3 or 4 purchases you have made in the last week, large or small. How do you feel about those purchases now? Do you feel grateful for what you received, or resentful? What about the seller—what are your feelings about him/her/it? Are you wishing you could change your spending habits?

•Do you give money, time, energy to others? Why do you do this? Does it bring you joy, or are there elements of guilt and resentment there? Write down three “gifts” you have given (money or otherwise) that truly brought you joy and had no strings attached. Now write down three similar gifts you have received.

•Where is your money stored? A bank? Stocks? Retirement fund? Who or what is profiting from your money? Do you even know? Is increased money profit always the most important element in deciding where to store your money, or are other elements important too?

•Do you feel like your religious life aligns with your courageous vision? What other groups are you a part of? Do they align?

•What are your spiritual practices today? Are there new ones you would like to explore for the future?

- List your next steps for adding money to your spiritual path. Do you believe these steps will lead you to a more wonderful life? Do you believe changes you make in your personal life somehow affect the wider world?

Closing Prayer:

Gracious God,

Looking outward, we see your world, your people and the needs not yet met.

We know that this practice of sharing what we have
is what you would have us do.

Draw us ever close to the true living that is possible
when we align with the courageous vision of your realm.

In the name of the one whose vision of love and justice is the meaning of life,
Jesus the Christ.

Amen.

