



# Rich in the Now

**T**his moment — this moment that you are breathing — is all that exists. Our past feeds this moment with memories and beliefs, be they helpful or not. If we believe we can be rich, we can be. What is rich? Rich relationships? Lots of money? Financial freedom?

I think rich is a place. Rich is where our expectations are slightly below what we have. Is that confusing? Let me explain: Of course we can aspire to grow, but this definition of rich means don't obsess; don't cry. It suggests that we reprogram our self-talk to say, "I would prefer to have," rather than, "I gotta have, or I will have a crummy day." If we have a crummy day because we didn't get what we wanted, we're letting addictions rule. In an addicted moment, no one is rich. In this moment, where you "prefer" rather than "gotta," you are rich.

Einstein said, "Nothing happens until something moves." But in what direction will we move? We need goals to guide actions aimed at our preferences, because our future is 100 percent influenced by choices that result in action. We can't

I'll tell you a secret — sort of a "duh" secret because it's obvious, although very few live as if it's true: We trade time for money, and if you can manage your relationship to time well, including your choices, attitude, and actions, everything will fall into place. So it's about responsibility — a serious and powerful word; the most powerful word for anyone who aspires to success. Responsibility is the foundation of all spiritual practice.

Imagine closing your eyes and pretending you have unlimited time and money. What would you do with it? Play with it? Fantasize about the power you would possess with abundant money and time. Okay, done with all that? Now visualize that you have no assets, no debts, no friends, no work, no family. Nothing except the crispness of the fresh air we breathe. Feel the

Right practice doesn't say anything about good or bad outcomes, accomplishment, failure, or achievement. It just says to go for it, to try with sustainable right intention, enthusiasm, joy, and right attitude. We don't control outcomes; we only control our thoughts and actions. So it is supreme silliness to be attached to anything other than trying. And you might have fun trying.

If we are ever going to practice financial planning, we have to have personal goals and real financial goals. Typical goals might be: I want great relationships. I want to live a spiritually engaged life. I want to write a book. I want to wake up inspired and feeling 100 percent alive. Financial goals might include: I want to feel and be financially secure; I don't want to worry about money; I want to retire in 10 years with \$50,000 annual income and my house paid off.

Goals simply influence our actions. "A journey of 1,000 miles begins with the first step," but what do we want our journey's aim to be? Gotta think about this. The path you wish for needs to allow you

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simply pray and think about what we want. We must act with intention. What do you want? What are you committed to? What are your priorities? Take out a piece of paper and write down your commitments. Are you committed to your lover, to your kids, to living as an example of engaged spirituality? Do your priorities reflect those commitments? Gosh, if I walked around with you for a day or two, what would I say your priorities were? Do your calendar and checkbook reflect your commitments and priorities?

freedom of total simplicity?

Wasn't that fun? My simple goal here is to get your goals to come from your centered, authentic self. So, what are your goals now? Write them down! Are you afraid of goals? Afraid to commit? Worried that if you don't achieve your goals you'll be a failure? Afraid that if you articulate them, they will look greedy, unspiritual, or petty?

The antidote to this fear of goal commitment is right practice, straight out of the Buddha's Eight Noble Truths.

to live in the moment, knowing you're moving in the direction of your dreams. I believe you can be rich; I believe you can have it all. What do you want? What are your goals? Dream . . .

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