

What we buy and who we are

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Money and what we do with it--this sounds like an even-handed way to determine ethical standards. But in these times of supposed transparency, I can't figure out how a nation like the United States keeps going when it has debt in numbers beyond anyone's ability to comprehend or even pronounce. *How many zeros?*

For transparency, I recommend a personal money management approach of a simple software program that tracks spending on a daily basis. There is nothing quite like a daily tab in your face to force you to come to terms with priorities: you are what you've spent your money on.

My tendency is to turn the words of Matthew into something they are not intended to be, a kind of soft approach or promise. But on the face of it, these words point to habits that make up everyday life. Don't spend what you don't have. Do make a list of the goals that matter to you. Ask yourself what you give in time and money to contribute beyond yourself for the whole of the earth and community. Put these three lists side by side: money, goals, giving.

This approach changes everything: it tells you who you are, what is important to you and to what you are connected. When you live within your means, and have money in hand before you spend it, you take seriously the sustainability of a hoped-for lifestyle or set of worthy goals. More than that, it frees you to be part of a community and a hope. The approach is simple--yet

by all statistical indications it is the hardest of decisions to make.