



The author of *The Virtue of Wealth*. **PAUL SUTHERLAND** is chief investment officer of the FIM Group.

“SHOULD I GO ON A FINANCIAL CLEANSE?”

Every January I go on a cleanse to kick off the new year. This year, I'd like to put my finances on a cleanse as well. What is the most common financial “baggage” you see people carrying around, and what are your tips for “out with the old, in with the new”?

Paul Sutherland: First, try thinking: out with the new, in with the old. Look in your closet and ask yourself, Do I really need more clothing? Could I go a year without buying one thing that is new? If the answer is no, try finding what you need in a thrift store. And if you have a car and are thinking about replacing it, ask your mechanic if it has a few more years on it. If it's still mechanically sound and the

only reason for trading it in is appearances, get it detailed and keep it a bit longer.

A financial cleanse starts with a desire to lead an engaged, happy, vibrant, balanced spiritual life. As we progress in our spiritual development—and start feeling happier as we learn to live in the moment—we no longer turn to shopping and consumption for a sense of fulfillment.

Take a moment to think about your last purchase. Did it lastingly create joy? Was it even necessary? And if it was a gift, did you give it out of a sense of obligation, or out of real love and concern?

My siblings are very uncomfortable asking our aging mother about her money, but I'd like to know about her financial picture so I can plan for the future and anticipate how I might need to take care of her needs in the years ahead. What responsibility do I have to find out about her finances?

Ultimately, spirituality is about taking responsibility. You feel responsible for your mother's future, and you will feel uneasy until you deal with it. I would look at this as an opportunity to connect with your mom and let her know you love her and want to make sure she's comfortable and secure for the future. Let her feel your sincerity. Then ask if she is concerned about her finances, her health, or what's to come in the years ahead. Then sit back and listen to what she has to say. It might be uncomfortable—and that's fine. You love your mom, so let there be some discomfort and ask the tough questions.

Saying “no” to a request that doesn’t make sense or is contrary to your beliefs doesn’t make you a bad person.

I believe in the power of intention. What affirmations do you suggest to help me achieve my goal of increasing my financial security in the coming year?

I truly believe we can have it all—if we can define the “all.” So what does financial security mean to you? Your intention and affirmations should be based on that personal definition. If you lead a spiritual life and work toward your intention, you’ll find it is already yours.

To ask Paul a question, email him directly at paul@spiritualityhealth.com.

I inherited a large amount of money last year. Ever since then, I’m constantly being approached to donate to various worthy organizations in my community. I do give some money to charity, but I can’t give to everyone! How can I say “no” without being a bad person?

If an alcoholic asks you for money to buy gin, do you say, “Sure”? If your neighbors ask you to come over and mow their lawn so they can watch a football game, do you say, “Be there in a few minutes”? Saying “no” to a

request that doesn’t make sense or is contrary to your beliefs doesn’t make you a bad person.

I believe that how we give is an expression of our core values. So do some thinking about what is truly important to you. Try this exercise: think of the three problems in the world that trouble you the most. Next, think of the three biggest injustices that you would fix if you had a magic wand. Then, be proactive about giving to the organizations that support what you want to right in the world. —S&H

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