



**PAUL SUTHERLAND** is the chief investment officer of the FIM Group and the author of *Zenvesting*.

## “MY PARENTS ARE HELPING ME. DO I NEED TO LIVE LIKE A SPARTAN?”

My husband and I both work hard and are able to get by, but it's not always enough for my son's private school tuition, so we accept some help from my parents. Consequently, I can't spend money on anything “nonessential” without feeling guilty. Am I bound to live like a Spartan for as long as my parents are helping us out? I haven't gone on vacation or taken a yoga class in five years.

**Paul Sutherland:** Your question is wonderfully thorny because it is essentially about values. To some people, organic produce, yoga classes, and a yearly vacation are “essentials.” On the flip side, I have a friend who shops only at thrift stores and thinks buying clothing that has never been worn before is a wasteful luxury!

Think of your parents as investors in your family, and sit down for a shareholders' meeting. Go over your family budget—including treats like a gym membership or modest family vacation—and ask them what they think. Then listen. It may be that they see these “nonessentials” as a worthwhile investment in your family's happiness and well-being. Or you might find out that providing your family with financial help is creating more of a hardship than you thought—do you really want your parents doing without so that your son can attend private school?

In the end, these are your problems, so if your parents help, great. If they don't, you need to downsize your budget and live within your means.

**There is so much need in the world. Will I do more good if I divide my money among many causes, or focus on just one cause to the exclusion of the others?**

The late Hanley Denning, founder of the poverty-fighting organization Safe Passage in Guatemala City, once told me she was inspired by a minister who lived by the words “Anything worth doing is worth doing poorly.” So I say, spread your money around if there are many causes you believe in. But a word of caution: do your research to be sure you are making a wise investment. Take the time to learn about the charities you support, and align yourself with organizations that are making a real difference on the ground.

**My mom lost her job four months ago, and now she has to move out of her apartment. My husband and I are in a**

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**position to offer her financial help, but I don't want her to become dependent on us long term. How can I help her in a loving way but with boundaries?**

You sound like you can help your mom but don't want to enable her, make her dependent on you, or have her become overly involved in your life. If that is true, I would sit down with your mom, tell her you love her, and lay your cards on the table. Tell her that you want to have the kind of relationship where you can both be completely honest with each other. She should

feel comfortable being honest about what she really needs, and you want to feel comfortable being honest about what you can do to help—and what you can't. Then listen. It's not unreasonable to ask your mom to help with

child care if she moves into your home, or to continue her job search while you support her financially. If you must say no, do so clearly and compassionately. Remember, she may be your mother, but you're both adults. —S<sup>CH</sup>

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

## *What Energy Does Your Money Hold?*

"Everyone wants to contribute their money to make a difference in the world—whether they have only a few Indian rupees or Zambian kwacha or they have millions of yen or hundreds of thousands of dollars. Philanthropy at any level enables people to get back in touch with that relationship with money. In philanthropic interactions, we can return to the soul of money: money as a carrier of our intentions, money as energy, and money as currency for love, commitment and service; money as an opportunity to nourish those things we care most about."—LYNNE TWIST, *THE SOUL OF MONEY*

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