

SPRING CLEANING FOR YOUR SOUL

MARCH/APRIL 2010

Spirituality & Health

The Soul/Body Connection®

Be the Change!

3 BOLD STEPS
For Right Now

CLEAR YOUR BRAIN
WITH YOGIC BREATHING

**CREATE A GARDEN
OF THE SENSES**

**WHERE HEAVEN
CAME FROM**

ZENVESTING
HOW TO PULL THE ARROW OUT

+
**THE NEW
SCIENCE
OF GHOSTS**





Pull the Arrow Out!

The Buddha told the story of a man who was struck in the chest by an arrow. He came to Buddha, begging to know, “Who shot the arrow? Why was I shot? What is the purpose of this arrow in my chest?” As you sit at your kitchen table, staring at the piles of receipts, old bills, bank statements, and tax forms after just about the worst economic year in recorded history, perhaps you, too, are asking, “Who shot this arrow? Why was I shot? What is the purpose of this arrow in my chest?”

Here’s what the Buddha said: “Pull the arrow out!”

In Buddhism, optimism is defined as “fall down seven times; get up eight!” So let’s get started with taxes. Yes, we must pay taxes, and yes, they are ridiculously complicated. So, my first advice is don’t do your own! No matter what shape you are in, have it done for you. That’s right; take all your reporting stuff — like 1099s, mortgage interest, charitable expenses, and such — to an accountant or CPA. If you’re not self-employed and earn under \$100,000, a low-priced tax service like H&R Block can most likely do an

expenses and write them down, too. Be honest, and don’t forget the gifts for friends, yoga classes, and other expenses. We must be in reality to find the arrow.

Now, write down what you have, all your assets, home, savings, IRA, 401(k) — everything. Finally, write down your skills and your jobs and other income and what you could do to produce income. Write down stuff like “I could work part-time at the yoga studio in trade for classes,” or “I could take a few more clients or barter childcare for tax preparation.” Don’t be bashful. More and more people are becoming community-

Perhaps you will need to refinance your home or tell your mortgage company, “I cannot pay you \$800, but I can pay you \$400 monthly.” You might need to tell your credit card company to wave all interest charges and that you will pay \$125 monthly for six years but not a penny more. And the furniture or car that you owe more on than they’re worth, you might just need to give back for a forgiveness of your debt. It all can work out. Every business realizes that we are in tough economics times and that creativity is the key.

If you still can’t figure out how to pull the arrow out, find a good fee-only advisor (for a link to list of quality financial advisors, go to SpiritualityHealth.com). Then call and ask if she or he can see you for an hour. Take your sheets from the above exercise with you and then barter for his or her fee to help you. Zenvesting.com has some good solid help as well.

The Buddha wove the same basic teaching into every talk throughout his life: life is tough. It is tough because

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adequate job for you. Bottom line: make it your accountant’s problem.

If your frustration goes deeper — a pile of bills a mile high and a bottomed-out checking account — don’t despair. Relax. Hopefully, you’re healthy and can breathe and enjoy the now of this moment. Smile at your predicament and realize it is reality. It can be fixed. It might be uncomfortable fixing it. You may ruin your credit, if it isn’t already ruined. But the key is being in reality. “Find the arrow,” so to speak. Write down all of your bills, all that you owe, and add it all up. Take all your monthly

oriented and bartering services for stuff — and stuff for services. My grandfather was a lawyer in an Ohio coal-mining town during the ’30s, and he never billed anyone. He expressed his trade and assumed people would pay him. And they did: in tomatoes, eggs, cash, yard work, housekeeping, wood, and furniture. My mom and her five siblings had great life.

Once you have all this down, you can see the reality and usually, that will show you how to pull the arrow out.

Debts from credit cards may make this more painful, but there is a way out.

(of ego) we grasp and cling. There is a way out; the way out is by living a responsible, spiritual life of following the noble eightfold path. And, of course, the Buddha yelled repeatedly to those wallowing in self-pity, “Pull the arrow out!”

Paul Sutherland is president of Financial & Investment Management Group. See excerpts from his best-selling book, *Zenvesting*, as well as his latest book, *The Virtue of Wealth*, at SpiritualityHealthbooks.com.

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