

GETTING TO ENOUGH: MY PERSONAL JOURNEY

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“**WE’LL** never have enough money!” I wailed at my husband Chauncey as I read yet another article on the growing cost of living. We were both in our early forties. I had taken a break from my career as a corporate financial manager to bring up our two young children. “We’ve got to figure out how much we need for retirement and start saving,” I said.

After some convincing, Chauncey agreed to consult a financial planner with me. A few weeks later, the plan was ready. We were told, “Sure, you can retire at 65.” *How?* “You’ll need to cut your expenses in half so you can save the other half each year.” “Impossible!” I moaned.

This seemingly unreachable goal proved to be motivating. Chauncey succeeded in getting a substantial raise. I researched 401[k] retirement plans for his employer and they instituted one.

“Still not enough,” I realized as we reviewed our plan the next year. I agreed to go back to work. We committed to a strict budget, telling our children this would be good for all of us. During the next four years we approached, and eventually surpassed, our annual target. Our future would be secure! Soon we could ease up a little on our budget, take a long vacation, and relax.

GRADUALLY I became aware of uneasy feelings. I was waking up early each morning, worrying about the stock market. “Chauncey,” I wondered aloud one morning, “What’s going to happen when the stock market goes down? We may not have enough saved.” A few weeks later, my worries focused on his job. “What if you get laid off?” I was worrying about everything!

I couldn’t stop second-guessing our plan. *Would we really have enough?*

My friend Connie was astounded when I told her I was worried. “What do you have to worry about?” she asked. You have a husband, kids, a good career, and a nice house. Look at me. I don’t have a family or someone to fall back on. *I should be worried; you shouldn’t.*”

What was the matter with me? I did have a wonderful husband and kids, a great education, and the obvious material things. *So what? If we didn’t save enough, we could be in trouble. How could I be sure we would be safe?* I was so focused on what I didn’t have: I wasn’t enjoying what was right in front of me. Instead of seeing my loving family, I was seeing only dollar bills floating away.

I DETERMINED to find out why getting enough money to retire kept worrying me so. What was I really yearning for? Trained as a researcher, I followed my first instinct: go to the library! I found inspiration in philosopher Jacob Needleman’s book *Money and the Meaning of Life*: “We have no choice but to take very seriously the power money has ... to show us what we can develop in ourselves that can never be bought or sold at any price.”

“What can money show me about myself?” I wondered. I talked to lots of people. I formed a study group. Then came my first realization: money was supposed to provide security, but it really didn’t. My parents had urged me to get a good job and marry so I would “have security.” I didn’t feel secure. Fear about the future had insinuated itself into my thinking about life. Security couldn’t be bought; I needed to develop it in myself.

I began to look closely at my anxiety about the future, and to get to know my fears and desires. Each morning I would pose a

question and then write in a stream of consciousness. “What would security be for me? What would I need? What do I want? What am I afraid of about the future?”

THEN I saw it! I saw what was haunting me—being lonely. I already had a doomsday script for my future: my husband would die before I did, the children would move away and be too busy for me, my friends wouldn’t care. I’d get sick and be too feeble to go anywhere, stuck in a small apartment to suffer a miserable life—all alone.

I had been trying vainly to calm that fear by saving more for retirement. *At least I could use my savings to hire people to provide companionship. If no one comes to visit me, I could pay a taxi to take me to people.* I wrestled with the loneliness, realizing there wasn’t a stock portfolio large enough to stave it off.

ENCOUNTERING my loneliness was a turning point. *If money couldn’t cure loneliness, and hired help couldn’t quell it, what could I do?* I learned more about making friends and being one. The loneliness dissipated for a while and then came back. I tried to discover the joys of being alone. Once again, a temporary fix at best. Thankfully, I came to realize the solution did not lie in doing but rather in being. Gerald May spoke to me from his book, *Care of Mind, Care of Spirit*: “All one’s basic needs may be met and all one’s relationships going well, yet there may be a deep inner nagging, a longing [which] represents ...our hunger for God.”

There it was! There was nothing wrong, nothing to fix. The yearning itself called for my attention. With this incredible insight, I began to develop practices to listen to and understand my longing. I enrolled in a program for spiritual mentoring, which promised to teach me to connect with the still small voice within me. I experimented

with prayer (which before had been a dry exercise). I made time every day for quiet reflection, and began to get to know myself.

MY INNER JOURNEY has shifted my experience of life. *The deep yearning doesn’t go away. It is my friend, not my enemy.* Now, when I notice an inner yearning, I listen to it as the Divine speaking within me, as I believe it speaks within us all, asking me to pay attention. *What am I taking for granted? What do I need to take care of? What is next on my path?* My experience of connection with all humanity has been growing. I encounter the future as opportunities for invention. Life unfolds, and I can’t predict where it’s going to take me. I haven’t stop saving, of course, but “getting to enough” is losing its grip on me. I have a deep confidence that life is working.

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