

The Money Is the Game

On what actually stays with you when the number goes the wrong way — and why keeping the game and the reality straight is a practical skill, not a consolation.

I want to be careful with this one, because it is easy to say in a way that is useless. Somebody takes a serious financial hit and a well-meaning person tells them it is only money. That is true and it is unhelpful and it usually makes the person feel more alone than they were before they said anything.

So let me say the harder version. It is a bummer. Losing money is a genuine bummer and it should be treated seriously and you should go after what is yours. That is how we keep moving in this plane, in the realm where we actually live. You have obligations. You have people who depend on your judgment. Pretending the number does not matter is not spirituality, it is avoidance wearing robes.

And also: it is a game.

Not a joke, not a triviality. A game — a bounded thing with rules and scores that you play seriously and well. Games matter enormously while you are inside them. But the score does not follow you out of the building.

“The money is the game. It's the growth that's the reality.”

TIM O. DAVIS

So what does? Here is what I have come to believe, and it is the reason I can hold both halves of this without flinching. Every bit of real growth is the removal of a blockage. It is one less layer between you and the clear line back to source, back to whatever you call the thing that is already in you. Depending on how you understand spirituality you will use different words for it. But the mechanism is the same: you accumulate constrictions over a life, and every honest passage through something removes one.

Which means the loss did something. Not in a greeting-card way. Concretely. When you feel a loss all the way through instead of managing your way around it, the energy that was locked into that reaction gets released, and what is on the other side of it is quieter. You get to the wisdom faster. You get to the silence faster. Not because you earned points for suffering, but because there is less in the way than there was on Monday.

The number is the game. The part of you that changed around the number is the reality. And notice which one of those you will still have in twenty years.

I say this to people who are very good at accumulating, because they are the ones for whom it is most useful and most

counterintuitive. They have built a whole apparatus for keeping score, and it is a sophisticated apparatus, and it works. The trouble is it has no category for the growth. So a bad quarter registers as pure loss, when in fact something was also happening that the apparatus cannot see and does not log.

There is a false version of this teaching that I want to name, because it does real damage. It says that being spiritual means being indifferent to money, and that if you are any good at this you will care less and have less and that will be a sign of your progress. I do not believe that, and I do not live it. Being right with God is the ultimate security, and I am also not going to apologize for having the means to live my days without killing myself for them. Your relationship with the deeper thing should generally make you *better* with money, better with relationships, better with all of life's ordinary business — because you are making decisions from a clearer place and fewer of them are being made by your fear.

The distortion goes the other way too. The mind is very good at turning the number into the meaning. If the number is good I am fine, and if the number is bad something is wrong with me. That is a hard way to live and it does not even make you better at the game, because a person whose sense of self is riding on the outcome negotiates badly. They cannot walk away. They cannot wait. They take the deal because they need the number to say something about them.

So the discipline is to keep the two straight. Play the game hard. Care about the score. Do the work, chase what is yours, build the thing. And underneath that, keep asking the second question, the one almost nobody asks after a loss: what got removed here? What layer came off? What can I now see that I could not see six months ago?

Every one of those answers stays. The number, whichever direction it went, does not.

You are going to die at some point, hopefully a long time from now, and the number will be nothing. The part of you that evolved around it is the part that goes with you. That is not a comfort I offer at the end of a hard week. It is the actual accounting.

THE PRACTICE

Next time a number goes badly, ask the second question after the first one: what got removed from me here that I will still have in ten years? Handle the loss fully. Then bank the part that lasts.