



# SECTION ONE

## *The Lesson from Electricity: Wally's Electrical Diagram*

*Section One introduces you to the principle of “grounding.” You will also experience the benefits of “staying” rather than “leaving” when things get uncomfortable. These attitudes will serve as a foundation for an entirely new relationship with money and the financial details of your life!*

### PREFACE

This book is about your relationship with money. If you have the courage to admit that there is more suffering and worry than joy and peace in your “money life,” and if you want straight answers to your financial concerns, then you are in the right place.

TEN WEEKS TO FINANCIAL AWAKENING will show you how to cultivate financial awakening through the process of “money groundedness.” Hang on, you’re standing at the threshold of a whole new way of living, and the ride won’t be what you might expect!

You will be shown how to slow down and notice what is actually happening right now in your money life. In the process, you will discover what need(s) you are trying to meet with money. It is time that



## TEN WEEKS TO FINANCIAL AWAKENING

*“The real voyage of discovery  
consists not in seeking new lands  
but in seeing with  
new eyes.”*

—*Marcel Proust*

you are supported with a new approach to money rather than influenced by the predominant wisdom of our society that says you must go faster and work harder to make more money and that more money gives you the freedom to ensure your happiness.

### **FEELINGS FIRST—THEN THE “FACTS”**

TEN WEEKS TO FINANCIAL AWAKENING takes a different approach to money and finances than what you may be used to. The “number crunching” comes in the TEN WEEKS CD and Money Attention Page (MAP) section of the book, while the body of each chapter explores what lies beneath the surface of a particular money concern with which you may be dealing. The attention you give to the insights you garner from this material will infuse the weekly Quicken® exercises with a sense of purpose and anticipation that you have yet to equate with financial management.

Each of you can experience genuine freedom and happiness, using money as a valuable teacher. May the following pages serve as a companion and encouragement to you in this exciting journey of giving money your attention rather than your energy; leading to an Awakening of your slumbering Authenticity.

*“The breeze at dawn  
Has secrets to tell you.  
Don’t go back to sleep.”*

—*Rumi*

## **WALLY’S ELECTRICAL DIAGRAM**

### ***A Broken Fan***

Six years ago on a hot summer day, I was in my basement workshop trying to sort through the accumulation of abandoned projects piled on my workbench. I was determined to reclaim my workbench for work. Before I could get serious about tackling this new project, however, I had to do something about the unbearable heat in the room! Amongst the clutter, I noticed a small room fan. I plugged in the fan, but no cooling breeze blew on my sweaty brow.



I smiled at the broken fan. On this blistering hot summer day, the fan had rescued me from my stalwart resolution to clean up the mess in my shop. Ah procrastination, my first love. I did, albeit briefly, entertain the notion of tearing the fan apart and attempting to fix it myself, but then I noticed the remnants of my old bread machine. I remembered that the bread machine, now permanently disabled, had been a project I knew I could fix in a jiffy. So, rather than fixing the fan and cleaning up the mess, I decided to take the fan to my neighbor, a handy man, and tackle the workbench another day.

I picked up the fan and resolutely started down the driveway. My wife, Katherine, watched me emerge from the shop with her long lost fan in hand. She stood up from her gardening, and said, “Oh, did you finally fix that old fan?”

“No, I’m taking it over to Wally’s. See you later.”

My neighbor, Wally, a retired construction engineer, had recently opened up the Mend-it Man, a small home repair shop in his garage. Since the opening of his business, I had beat a dusty path to Wally’s shop with things that needed his attention. Katherine and Wally’s wife, Jane, enjoyed collaborating on how to get their flower gardens to survive in our high desert climate.

“No need to knock; come on in,” was the familiar response to a knock on the shop door. “It’s me again, Wally. Do you have a minute to take a look at this worthless old fan?”

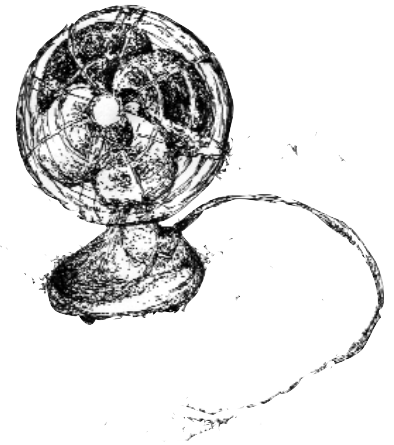
“It’s darn hot. In fact, I was just thinking about getting a cold one. Care to join me?” Wally replied.

We walked into the house and Wally popped open a frosty beer for each of us. After catching up on some of the neighborhood gossip, we headed to Wally’s shop. Wally plugged in the fan and flipped the switch, and then he started to poke at a wire with some probes from an electrical meter. He quickly unplugged the fan. “Sure is a good thing you didn’t leave this thing plugged in. It could have caused quite a fire!”

“The breaker would flip before that happened—wouldn’t it?”

“When there’s an overload or ‘short circuit,’ the breakers will stop what could be a dangerous flow of electricity. But most folks don’t realize that breakers don’t work when there’s some small escape of power from either the ‘hot’ or the ‘ground’ wire. Here, feel how hot this section of cord is!”

I was shocked to feel how warm the fan cord had become in just a few seconds. “This really could have set my shop and our whole house on fire!”





“Exactly.” Wally showed me a small bite mark on the cord. Gracey, a springer spaniel puppy, had joined our family about the same time the fan went on the fritz.

Wally stripped the wires and wrapped them with new insulating tape. He then hooked up a voltage meter to the repaired cord to make sure everything was working. He flipped the switch and a cool breeze filled the muggy shop.

I was about ready to head back up the driveway to show Katherine how I had turned over a new leaf and was no longer the world’s greatest procrastinator. A brief flashback to my messy workshop, however, prompted a question to Wally that would grant me a brief reprieve. It was too much to expect a complete recovery from this postponement affliction in just one day!

“I always thought that the ground wire was neutral. I guess I’d understand the severity of Gracey’s bite if it had exposed the hot wire. My way of thinking is that ‘neutral’ is synonymous with ‘nothing.’ Why did the ground wire damage result in such an electrical hazard?” I asked him.

“That’s a valid question and makes a lot of common sense,” explained Wally. “A better name for this neutral wire would actually be the positive wire. In reality, the ground wire does carry an electrical charge that is essential for electricity to function properly. When Gracey nicked the ground wire with her teeth, she created what is technically known as an ‘arc fault’—a low-level short, or an electrical ‘leak.’ Think of it like the hole in my sprinkler hose that I discovered last month after getting my water bill.

“If you don’t have to get right back, I could draw you a simple little diagram that may help explain some of this.”

“Why not,” I replied. “It’s clear that there are a few ‘shorts’ in my understanding of electricity!”

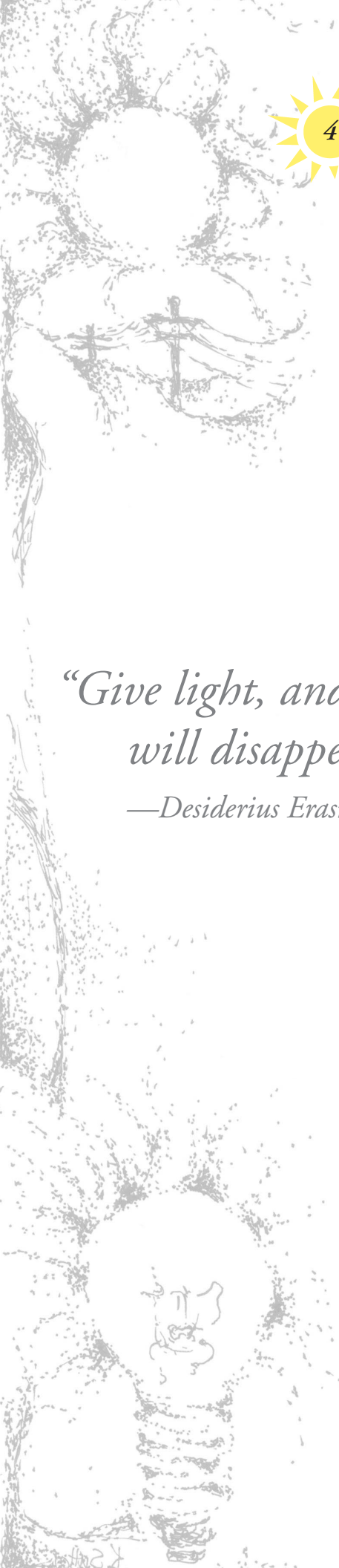
### ***The Diagram***

Wally began to sketch on a pad of drafting paper with a mechanical pen. The diagram seemed to come to life as his pencil skimmed the paper. As he sketched, he explained what each piece of the electrical system meant. When he finished, he slid the diagram toward me.

Before I looked at it, I glanced at my watch. I had been with Wally for over an hour. I had completely lost track of time.

*“Give light, and the darkness  
will disappear of itself.”*

—*Desiderius Erasmus*





“So,” Wally continued, “when you combine all those pieces, you end up with a safe and reliable electrical system that serves its users’ needs. Does that help you see how critical that ground wire is in getting your fan to work and in keeping electricity safe?”

“It sure does,” I said. “I just noticed what time it is. I better get on home or Katherine’ll have my hide. Do you mind if I take this diagram as proof that we didn’t just sit around and drink beer?”

“With one caveat...you are not allowed to rewire your house tonight, OK?”

“No worries there! If you hadn’t moved in next door, there’s a good chance we’d be looking at this fan as fire fighters’ Exhibit One! Thanks a million!”

I picked up my fan and the electrical diagram and was headed out the door when Wally said: ***“Paul, don’t underestimate the importance of being grounded!”***

### ***Wally’s Parting Words***

I plugged in the fan and stood there soaking in the cool breeze. Wally’s last words, “Don’t underestimate the importance of being grounded,” seemed to mix with the cool air.

“Paul, dinner’s ready. What took so long?” Katherine’s voice interrupted my introspection, and I headed for the stairs.

“Oh, you know Wally. We got into a bit of a discussion.”

As Katherine and I ate dinner, I tried to convey what had gone on that afternoon with Wally. I pulled out Wally’s diagram and Katherine patiently listened to my version of that afternoon’s Electricity 101 class.

When I finished my plate, I sat back and said, “As I left, Wally said something that I just can’t seem to get out of my mind: ‘Don’t underestimate the importance of being grounded.’ I know Gracey damaged the ground wire and that its short, I mean *arc fault*, prevented the fan from working. It’s clear that little tiny problem could have burned down our whole house, but do you have any clue as to why he would emphasize the ground wire over tapping into the power source or turning on the switch or matching wire and breaker size? It seems like each of those things is critical in the safe delivery of power to its end use.”

Katherine studied the electrical diagram.

*“If the building of a bridge does not  
enrich the awareness of those  
who work on it,  
then that bridge ought not  
to be built.”*

—Frantz Fanon



“Wally’s illustration routes the ground wire through this Ground Wire Switch,” she said, matter-of-factly. “Isn’t that what this *GW* means?”

“Yes, as far as I can remember.”

“Well, nothing works unless the ground wire finishes the electrical loop. Correct me if I’m wrong, but didn’t Wally say that the ground wire in a two-wire system is the neutral wire that actually communicates with the energy source about what’s really going on throughout the system? The hot wire is full of electricity, but it can only flow if someone’s turned on a switch and that usage is communicated via the ground wire.”

Katherine paused for a second and then spoke as if a light had gone on in her understanding, “I think what Wally was getting at when he said, ‘Don’t underestimate the importance of being grounded’ is that we need that *neutral place* where we can notice what is really happening and what *power is being used*, so to speak. It makes sense that Wally would emphasize this life lesson, since most of us are so busy and preoccupied. It seems we have trouble grounding.”

“That’s it!” I exclaimed. “When the lights are out I’m constantly looking for what’s wrong with the power source. It’s hard to remember how important it is to slow down long enough to notice that I’ve flipped the ground wire switch ‘off!’”

“Don’t mention it, Honey! It’s just easier for women to understand these more advanced concepts!” Katherine laughed as she walked behind me, placing her hands over my eyes.

“Now you see it, now you don’t,” she said as she alternately covered then uncovered my eyes.

Her little game produced an accurate analogy for how my understanding had shifted in the course of the past several hours. Maybe this was one of those “Aha!” revelations that had potential to change the way I saw life. I began to feel a bit uneasy because I wasn’t quite sure of the consequences this new discovery might have on my nice predictable world.

Turning out the light that night, I was still thinking about what Wally and Katherine had helped me see. What would it mean to be grounded in my life—to just be still and notice? It was such a foreign concept that I tossed and turned, struggling to reduce it to yet another “five-step process.” I finally drifted off to sleep. In my dreams, the refreshing breeze of the repaired fan helped calm my busy mind.

*“What a disappointment I am:  
When I’m working, because I think  
I could be working harder, and  
when I work so hard I ignore the  
beauty all around me; when I don’t  
meditate, because I think I’m too  
busy, and when I do meditate,  
because I get lost in my busy mind.  
Today, before doing any of my  
practices, or not doing them, or  
agonizing over whether I should or  
shouldn’t do them, can I just pause  
for a moment? Can I remember that  
I don’t have to be perfect to  
experience a moment of perfect love?”*

—Sy Safransky