

## Life's Most Carefree Investment

Written by Tang Yau-yang

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In her high-flying job, Shirley Lin (林雪莉) worked long hours overseeing financial investments around the globe. Because there are always markets open somewhere in the world, she never got a real break from work even when she was at home or on vacation. She attempted to relieve the mounting pressure with indulgences like exotic vacations, gourmet foods, and five-star shopping—all eventually proved futile.

She began to question the purpose of her all-consuming career and, indeed, of life. She is glad that she has now found a more worthy cause in which to invest her time and effort.

The year was 2008, a year of many significant historic events and a year of horrendous global financial devastation for a wide array of investors and financial institutions. Many venerable firms went under and disappeared from the world stage.

In 2006, Shirley Lin also bowed out of the world of financial management. However, unlike those venerable but disgraced companies, Shirley chose to exit when she didn't have to—when in fact others had urged her to stay on.

### **The sun never sets**

Global financial markets never rest. Just when one market closes, another one opens for the day. Shirley said that in her former banking job in Taipei, she could never relax for even a moment. She was always making calculations of one kind or another on the portfolios in her charge.

To keep up, she monitored Asian markets during the day. Before she left the office for the day, she watched the opening moments of European markets. Often, she made it home just in time to catch the early trading at the New York Stock Exchange. Then the omnipresent Internet kept her glued to her home computer late into the night to keep abreast of financial breaking news around the world. In the morning she woke up and checked how the American markets did while she was sleeping.

"I moved money, often in amounts with eight or nine trailing zeros," Shirley said. The pressure on her was suffocating. She felt like a hamster in a spinning wheel, running all the time after the tantalizing goal of spectacular and unending profit growth, quarter after quarter, year after year. She just had to answer to her demanding stakeholders.

Though her former employer had showered her with financial compensation commensurate with her exemplary performance, she began to question the purpose of her all-consuming career. She started to search for the true value of life.

In 2006, after 12 grueling years, she decided to leave her coveted job and go to a "greener" pasture—the earth-friendly green, not the dollar-bill green. She joined Tzu Chi as a full-time volunteer. Her new responsibility was to help make the earth greener and a better place to live. Her headaches over never-closing markets were now replaced by Tzu Chi's Great Love, which

also never rests—just as some volunteers are about to call it a day in one country, other volunteers are starting a new day of giving elsewhere in the world.

She concerned herself not with greenbacks, but with greenhouse gases. She wanted the Earth to have less of the latter, and she was willing to give up the former for it.



### **A new way of life**

Nowadays, Shirley and her husband, Jason Leou (劉傑), often visit companies, schools, and groups to spread the word on energy conservation, carbon emission reduction, and global warming.

“I urge you to forgo a little convenience for yourself. Your constraint can give the Earth a chance to survive,” said Jason at the end of a presentation, which included a few short film clips on melting glaciers, warming-induced weather changes, and food shortages. The couple then rose with other Tzu Chi volunteers and bowed to the host audience to thank them for taking time out from their work to attend the information session.

Then they walked quite a distance to the nearest subway station for a ride to their next destination. They have been calling on people to use mass transportation instead of driving, and they themselves “walk the talk.”

“Occasionally I still struggle with whether to drive or not,” Shirley commented. “I used to consider only the speed, but now I seriously think about my own carbon discharges. This new way of looking at the issue often helps me answer my own to-drive-or-not question rather easily.”

Shirley and her husband have given up not only the convenience of driving a car, but other luxuries in life as well. Jason thought back on those unrestrained days: “We used to frequent five-star restaurants, just the two of us, and we were spendthrifts in many other ways. We had this mentality that we had earned it, so we deserved all the indulgences. We fell into a vicious circle of working like maniacs, making tons of money, spending like there was no tomorrow, and having to work hard again to sustain the pattern.” They believed that that was how success ought to look and ought to be lived.

### **High achievers, outlandish spenders**

When Shirley and Jason went to the United States for graduate study in 1991, they were shocked by the abundance and affordability of food and daily supplies. They quickly adjusted to the American way of life. They did their grocery shopping once a week and bought large amounts of food, and they traveled long distances over long holidays. Both returned to Taiwan after earning their master’s degrees, he in electrical engineering and she in business.

Their habit of once-a-week shopping continued in Taiwan, where he started working in electronics and she in banking. “We would buy enough food for a week, cook just two meals,

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and eventually throw away the rest,” Jason said, his remorse rather apparent. But they were capable of wasting even more.



Their high income gave the couple, high achievers but still so young, a sense that they deserved it all. They began to spend outlandishly. If something seemed exotic or fun, they would do it. No fun ought to be missed, they figured.

So they began an endless spending spree. In her rare spare time, Shirley could not stop going into department stores near her office building and coming out with shopping bags filled with the latest, most fashionable, most high-end clothing and her credit card loaded with charges. Not to be outdone, Jason grabbed all the latest high-tech gadgets regardless of price and despite the unproven quality often found in initial versions of these products. He just had to have the latest and greatest there was out there. How else could he be the true-blue high-tech junkie that he was? He didn't mind, in fact he enjoyed, being a test pilot for those products, never mind that he had to dish out bundles of cash for them.

Furthermore, they didn't spend for just themselves. They made sure that their parents were well taken care of too. Jason's mother, Yu Zhen-lian (余珍莲), took early retirement from her job. "He didn't want me to get bored," she said, "so he bought me a club membership for me to exercise and pass my time." A few years ago, Jason bought himself a German car, and later he bought an even more upscale one for his father. "Both his father and I couldn't bear to see him spend such sums for us," Zhen-lian said, "but we knew only too well that it wouldn't have helped a bit if we had tried to stop him."

Shirley also gave things to her folks. She often showered her parents with new clothes. Her parents were frugal. They continued to dress in their old clothes, relegating Shirley's new gifts to their wardrobe. In fact, they even clad their grandchildren in their children's old clothes, easily more than 20 years old.

Shirley didn't think then that it was at all necessary for her parents to live so thriftily. "Looking back, it wasn't what they did that wasn't necessary. It was I who didn't understand the value of their virtues."

### Is it worth it?

At the bank, Shirley thrived in the pressure-cooker ambience of her job. Her ability to respond quickly to the ever-changing global financial markets earned her high praise from her peers and superiors as a valued member of the team.

However, the constant pressure took its toll. After a few years, Shirley began to wonder why she needed to be so keyed up all the time. She felt that she was scrambling and juggling only for the job's good pay. But was that all there was to life?

Even overseas vacations, her absolute favorite, started to lose their therapeutic effect of

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relieving the mounting pressure inside her. Often after a trip, she would return to work as sluggish as an under-inflated balloon. "I began to realize that the prized parameters at work were not entirely in harmony with my own values," she observed. "I started to have doubts about my work, and the pressure thus began to feel much more unbearable."



### The turning point

A mentally overstrung Shirley took time off work in March 2006. She went to the Hualien Tzu Chi Medical Center to volunteer. Leaving her lavish belongings, lifestyle, and her high-flying self behind at home, she donned a volunteer uniform and did whatever she was assigned to do around the hospital. At night, she slept on the floor with a group of female volunteers in a large dormitory room at the Jing Si Abode, the Tzu Chi headquarters. She became just one volunteer among many.

Helping and comforting patients and their anguished families took up most of the time that Shirley volunteered at the hospital. In those five short days, she got to experience firsthand what it was like to help others, and she saw that life could have other directions than the one her finance job was taking her. "Master Cheng Yen tells us to aim low for material wants, but to aim high for moral and spiritual cultivation. I believe that is a healthier and more blessed way of life."

Shirley came back from the trip a greatly changed person. Jason remembers well the changes in her. "Before the Hualien trip, she had been unhappy and her brows were always knotted under the constant job pressure. But after the trip, her whole person emitted an aura of blissfulness and joy. Anyone around her could feel it." During that time, all she would talk about was the importance of being "content, grateful, understanding, and accommodating," the motto that all Tzu Chi members uphold. And she didn't just talk about it; she acted on it.

That Hualien trip was a life-changing experience for her. She began to have a firmer grip on the direction she wanted to take in her life.



### Something better

It was a shock to her colleagues at her bank when Shirley informed them of her decision to quit the company, and they were very concerned: "Do you have enough retirement funds stashed away? Have you ever thought that you might run out of money one day?" They couldn't understand why anyone would give up such a high-paying job, much less at such a young age. Some of them wondered if she had found a greener pasture where she would earn even more.

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Jason didn't understand his wife's decision either. "You're making far more than most people your age. Why don't you earn the money and give it to charities to do good?" he asked her. According to his notion of philanthropy, people do what they can to help: If you can afford the money, then you give money, and if you have skills, labor, or time, then you give those. He and Shirley were both in the group that could give money. If she quit her job and became a full-time volunteer, Tzu Chi would get one more volunteer but much less income. He figured that wasn't rational.

But Shirley's mind was made up, so Jason respected and accepted her decision. He also began to volunteer for Tzu Chi in his free time. The charity foundation hence took in a couple of new, highly devoted, and capable volunteers.

### Her view on money

Shirley wondered: "How much do you need to retire? I don't know. Wealth, like life, is not forever. Who can say for sure that what you have saved now will still be here tomorrow?"

Most people think that they are the sole owners of their money, but Shirley has another way of looking at it. She said that she has learned a lot from the Buddha, who said 2,500 years ago, "Money is co-owned by five elements." These five elements can easily take one's money away: Water washes it away, fire burns it, the government confiscates it, thieves steal it, and descendants fritter it all away.

In the 12 years in her job managing money, she got to see those scenarios play out in real life. She knows that money or wealth, contrary to the hopes and beliefs of so many people, is neither absolutely safe nor permanent. Financial assets can evaporate, as was plentifully demonstrated in the financial fiascos of 2008.

People assets, on the other hand, stay around for a long time. Shirley believes that the human network of mutual help is the best social system to take care of people in need and in old age. That's why she has chosen to invest in people by volunteering, helping the needy, and doing good. That's why she was comfortable leaving her coveted banking job.



### Practicing what they preach

Shirley and Jason are very aware of global warming. It is an issue for everyone, even for people who will not live long enough to bear the full brunt of its disruptive power and for people who have no posterity. Jason explained why this is so: "You and I should both cultivate the Great Love that Master Cheng Yen advocates. With it, we will treat every child in the world as our own, and we will take it upon ourselves to preserve the earth, keeping it in as good a shape as we can so we can hand it over to those children." Jason and Shirley have no children of their own.

Among the things that they help with is carbon emission reduction. They help spread the word,

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raise people's awareness of the gravity and urgency of the matter, and let them know how they can help.

Their pitch is convincing because they themselves do what they preach. They are mindful of the carbon footprints left by their own daily activities lest they become big environmental offenders themselves. They collect shower water for reuse elsewhere, take stairs instead of elevators, and they don't turn on their air conditioners in summer.

Jason has noticed that his eco-advocacy has attracted some interesting attention. "Some people at work began to examine me with a microscope," smiled Jason, who still works at his electronics job. "They want to catch me in the act of committing a carbon blunder."

He used to drive to work. It took only about 20 minutes. Now he takes the subway and city bus, and it takes him an hour to get to work. Still, he insists on not driving unless he absolutely has to. Shirley even sold the car that she had loved so much.

She believes that global warming, largely caused by people's greed and hunger for economic growth, should be corrected by a change in people's attitudes—by bringing their desires back down to earth. She contends that more material possessions do not bring more happiness. She herself was a perfect example. In the past, she had more clothes than she could ever possibly wear, but she still felt that she had to have just one more dress to make her happy.

Now she doesn't bother with things like that anymore. All she needs are her Tzu Chi uniforms, and then she can go to all sorts of places, formal or informal, to volunteer or give presentations. She and her husband have also done away with their regular overseas trips, giving the money and time saved to help better causes.

### **You can too**

Shirley and Jason are quite busy but happy with volunteering. They invest their time in public service. As for financial investments, she calls for reason and shies away from high returns, which come with inherent high risks. Shirley advises those who are contemplating investing: "If you really want to invest, then divide your money into two categories: the money that is essential to sustain your life and the money that is dispensable. Invest only with your dispensable money, money that you won't lose sleep over if you lose it all."

But she has even better advice: Make sure that you have enough money to carry on a simple life, and don't worry too much about investing. She believes that more giving is the only sure way of achieving a better, happier life.

"Let's give some of our time to help other people," she urges people every chance she gets.

"Let's ask ourselves what else we can do for others."

By Ye Zi-hao

Translated by Tang Yau-yang

Photographs provided by Shirley Lin

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