Money as Dhamma Practice

Guy Armstrong · Notable Dhamma Teachers — Guy Armstrong · 16:28

Hello, Sangha News listeners.

This is Baba Goliath, IMS's Executive Director, and I'm happy to have with me today Guy Armstrong, one of our senior and guiding teachers here at IMS.

Hello, Guy. Welcome.

Thank you. Nice to be here.

Guy began his practice of insight meditation over thirty years ago, and at one point in his life, he trained as a Buddhist monk in Thailand with Ajahn Buddhadasa. In 1984, he began teaching and he leads retreats worldwide and is also a governing teacher at our sister center in California, Spirit Rock. Each fall, he is part of the teaching team for IMS's annual three-month retreat, as well as leading other courses here from time to time.

While Guy was here at IMS for this year's three-month course, he gave a presentation to our staff on the Buddha's teachings in regard to money and wealth. Many of us found it thought-provoking, even challenging, I might add. And we thought that members of our wider community might find his reflections on this topic interesting as well.

So again, Guy, thank you for being here and taking on this topic with us. Let me start by asking—you've led lots of retreats and you've certainly had relationships with many, many people who are meditators. What do you find the attitudes about money and financial matters among meditators about this broad topic?

Very much as you would find in the world as a whole, I'd say with one exception—and that is that I don't see in many meditators this kind of obsessive greed for more and more money that you sometimes see in the outer society. I'm thinking of banking executives who object strongly if even a small fraction of their hundred million dollar bonus is threatened.

Most meditators don't subscribe to the idea that money alone can buy happiness. We've seen through some of the false allure of consumerism. But in some cases, then, meditators in moving away from money may have overshot in the other direction and have not quite made a clear relationship to what constitutes enough money, or clearly how to relate to money.

So more commonly with meditators, I find a degree of fear and anxiety over not having enough, and

sometimes a certain amount of denial or delusion, not coming to terms in making a clear relationship with money.

Guy, when you say that meditators might be deluded a bit about their relationship with money, can you expand upon that? What do you mean by that?

Yeah, it's kind of an attitude of not really coming to terms with the reality of money in their lives. And I see it a little bit differently with someone who's more of a greedy temperament and someone who's a little more of an aversive temperament.

So greedy types, in relation to money, tend to like to spend. They like to be surrounded by beautiful things, so they enjoy money in order to spend to surround themselves with beauty and happiness and pleasures. When delusion comes in to the kind of greedy temperament often what happens is they spend but they don't look at the impact on their bank balance or their credit card bill or their loans. And so they may tend to overspend and then they find they've got an unsustainable living style and credit card bills that are going to take a long time to repay and that's really burdensome and really worrisome.

Then with aversive types who don't want to deal with money, the mind state that tends to predominate is fear and anxiety. There's sort of always a worry about, "I won't have enough, I won't have enough," and then that can lead to stinginess—not a sense of liberality or ease or generosity, but being kind of tight around the whole area of money.

But when we can get clear about how much we need and we take care to provide that amount and then to spend it thoughtfully, that's kind of the middle way of what I would call sanity in relation to wealth. I think that's the wisdom factor coming into our relation. It's helpful to know whether we tend to greed or tend to aversion and then to find the middle way.

Guy, as you know, economic times, especially for the last couple of years, have been quite unusual and difficult for many, many people. There are many people who don't have work. And you were talking here about relationship to money and so on. And there are people who right now, of course, are really struggling and don't have enough money. Can you say a little bit about how practice and understanding of money that practice might lead to might apply in that situation?

Sure. It's a good question, and a lot of people are in that situation now because of this economy. Two things come to mind.

One is that in any situation someone is in, from a Dharma perspective, the most important thing to look at is what is our relationship to money and our attitudes to money. So if there's a sense of real insufficiency, how are we relating to that? Usually it's gonna trigger fear and anxiety, worry about not having enough, and that may be a reality for people. The more that someone can be comfortable with the emotions that that provokes through the practice of mindfulness, acceptance, allowing of the emotion, understanding with wisdom—emotions come and go, sometimes present, not always present—the more that will help

them be more comfortable, more settled in their relationship to money itself. This is true of kind of any aspect of life.

The second thing I think about is that meditators, those who've come to IMS have had the experience of being on retreat and living a very simple, you might even say Spartan or somewhat ascetic lifestyle and finding in that really simple lifestyle, great deal of contentment and richness.

For me, that provides a really good bottom line that if I end up being poor, I've got practice to support me. The Buddha said that contentment is the greatest wealth. And sometimes it's helpful to reflect that even if we lose most of our material prosperity, if we have the requisites of food, clothing, and shelter, and we have our practice, we can find contentment.

How are the Buddha's comments on the relationship to money, coming to terms with money, if you will, different for laypeople and for monastics?

It's interesting because you get two very different sets of advice from the Buddha. For monastics who are unable to handle money at all, the message is very clear. It's not a contributor to their path. In fact, monks and nuns can't handle money, but they can have possessions. If you go into a monastery, you'll see that monks have robes, bowls.

They may have a nice cottage and a number of books. These days, they can own computers and work on computers.

Just as an example of this kind of wealth with monastics, my wife Sally and I took a pilgrimage last fall to the Buddhist holy sites in India. While we were in Bodh Gaya, there was a group of monks, I think they were from Thailand, chanting under the Bodhi tree. This happens all the time—there's always a group of monks or nuns chanting there. As they were chanting, we noticed a monk with a laptop propped up on a wall, who had turned his webcam to the group of monks chanting, was logged into Skype and was broadcasting a live video of the event via his cellular modem plugged into a USB port, presumably to some friends or monastery back in Thailand. So here was an amazing example of monks using modern technology for dharma purposes.

So the question of wealth in the monastic community the Buddha addressed by saying that gain or possessions, honor and fame are dreadful, bitter and vile for monastics because they can be obstructions to liberation.

But the Buddha had a very different set of messages directed to the lay practitioners of his time. In this quote from one of the suttas, you get a sense that having wealth as a lay person can be a very good thing. He says that the wise one gathers wealth just as the bee gathers honey, and it grows like an ant hill higher yet. With wealth so gained, the lay person can devote it to his people's good. So for lay people, the idea is that one can have money and do good things with it.

When the Buddha talks about how lay people should use their wealth, he singles out a few key points. He says that lay people should use their wealth to make themselves and their families happy and pleased. I think this is a really beautiful thing for us as lay people to know—that we are free under the Buddha's direction to use our wealth to make ourselves happy and our loved ones happy. That takes away the idea of having to be really tight or stingy around money. And the other thing he said is that we can use our money to do good for others. So for those in need, to support spiritual life, of course, to support dharma centers, is a very good way to use wealth.

Given what you just said about the obstruction to liberation for monks, why wouldn't that very same thing apply to lay people who are also practicing with the intention of full realization or liberation?

Well, that's a great question and I think it hits on an important point. In our community today, many of us are really somewhere between monks and ordinary lay people as described by the Buddha. A lot of the lay people in the time of the Buddha weren't dedicated practitioners. They practiced generosity, ethics, loving kindness. Maybe they were more interested in creating merit for a better rebirth than for attaining liberation.

But in our situation today, a lot of our practitioners are very intent on developing the Eightfold Path, which leads to liberation. So the question then is, if you are such a practitioner, how do you interpret the monastic guidelines of the Buddha and the lay guidelines of the Buddha in relation to wealth? I think the answer is you need to find yourself somewhere in the middle and create your own Middle Way based on drawing some values from one and some values from the other.

In this regard, the Buddha said something I find really valuable about lay practitioners. He said, this is for someone who's actually on the path, on the Eightfold Path, that such a lay practitioner should use their wealth without being tied to it or infatuated with it, not blindly absorbed with it, seeing the danger in it and understanding the escape. So such a meditator will use wealth where it serves them and serves the path, but doesn't have an obsessive relationship to it. They understand the danger of obsession. They understand that the escape is in not being attached to the wealth that they have, and they use it in wise ways.

Well, of course, one of the other ways that we use wealth is for sense pleasures. And in one sutta, the Pali word for householders or lay people literally means enjoyers of sense pleasures. So how can we better gauge the difference between using our financial resources for wholesome happiness and pleasure—an action which the Buddha said is praiseworthy—and self-indulgence, which is giving into the impulse to get more and more?

I think the line there is something that each of us needs to find for ourselves. But one of the criteria that I've been reflecting on is that when money is used to further one's well-being, one's development, certainly one's sustenance, that's money well used. So money spent on our health, on our inner growth and development, and for those around us—such as going on retreats, seeing doctors, taking care of

healing, education and learning. Those are really good uses of money, and hopefully they'll give us pleasure and well-being also.

Enjoying a good meal with friends where the object is really the sense of camaraderie and connection is a wonderful thing to share. And then we see other spending options—like adding the seventy-fifth pair of shoes to our closet that we realize is just kind of gratifying some desire, but it doesn't really make a contribution to well-being. And those we could see in the Buddha's guidelines as being unnecessary. So I think the crux is, does it contribute to well-being, or is it only about gratification?

One other thing is that I know generosity is fundamental to the Buddhist teachings, but how does this particular quality connect with our relationship to money and other forms of wealth? And how does it impact our practice and our lives?

I think one of the great advantages of having some money is that one is in a position to be generous. And I know often at the end of retreats, yogis love the sense of being able to give to the teachers or to the center, to the scholarship fund, to support other people being able to enjoy the retreat experience. And this is one of the key ways that the Buddha encouraged us to use wealth as lay people.

Similarly, if one doesn't have money, sometimes one wishes that one had more in order to share. Although I'd like to say that, in my understanding, the idea of giving can also be in terms of one's time and energy. So even meditators who don't have a lot of money can offer their services as volunteers.

set aside resources for others and helping to run centers or other enterprises.

I think it's really important to consider giving as we look at our annual budget. What do we want to give away? In the old Christian tradition, there was often the practice of tithing—giving ten percent. While we haven't thought in those specific terms or put out any given percentage, I always consider it an important part of my annual spending to have a certain amount go to supporting the things I care about.

The practice of generosity transforms our relationship with money from one of grasping to one of flowing. When we give, we practice letting go. We remind ourselves that these resources are not truly "ours" in any permanent sense, and we experience the joy that comes from supporting what we value most deeply. This practice of dana becomes a form of meditation in action, cultivating the very qualities of non-attachment and loving-kindness that we develop on the cushion.

Whether through financial gifts, volunteer service, or simply the generous offering of our presence and attention to others, we can use our relationship with resources as a path of awakening. In this way, our money and possessions become not obstacles to spiritual development, but opportunities to express our deepest values and to practice the art of letting go.

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