

# 2006-01-22 Money

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## SPEAKERS

Gil Fronsdal

Thursday afternoon, I was interviewed by a man who is writing or editing two books about spirituality and money. And he said he was gonna include my interview in his second book, which is basically a collection of interviews, talking to different spiritual teachers about money. And I thought first, I thought the title of the book was kind of fun. He's calling it dollar and saints until I realized that I was going to be in the book. But let me think about money, a little bit as well. And I thought I'd share you some of my thoughts about it. There was it was very interesting that many years ago in Palo Alto When we were teaching there, maybe some of you were there, I gave a talk about money. And I was kind of blown away when I finished the talk. The amount of outpouring of enthusiasm for that talk, you know, haven't even talked about meditation and letting go and for years and years, right. And finally I talk about money. And within a few days, I'm going to transcribe the talk. And, you know, this is all stuff happening, people are so enthusiastic about it. So I'm not quite sure what to make of it. But it's one of those topics, I guess that is very important for people. And certainly, cause for a lot of suffering for many people. And confusion and a lot of questions. I think the topic of money is an interesting one for a variety of reasons. Certainly, because personally, a lot of people have important personal connections to money and wealth and some ideas about relationships to it. But also be because money is an abstraction, no matter how concrete we think it is, it represents something. And so represents something we can eat, we could use it to represent to do think do things with. And because of the abstraction that represents things, it's relatively and somewhat ambiguous what it represents. And we can infuse that each individual person, I think, has their own idea of what it represents. And so it belongs to kind of partly an inner world, not just the outer world of what is out there in terms of what people say money is, but how we can use it in what it's worth buying gas, but also it has to do with the inner world of our relationship to it. And then if you go into the inner world, or psychological world spiritual world, then becomes a kind of a pretty big universe of factors that come into play with our relationship to money. One of the things I've seen over my some over 30 years now involvement with Buddhism here in the West, is that there's sometimes confusion around the relationship Buddhism has to money and wealth that seems to arise from two different sources. One is that there's a current of

thought in the West that says that money is evil. And that the ideal thing is poverty. Poverty is really good. And, you know, it's kind of spiritually cleansing, or it's like being like Jesus or something, and it's really good. And so there's a kind of that thread of Western thought then people who've come into that line of thought, and sometimes the counterculture of the 60s and 70s people kind of a little bit had that kind of image, kind of they were ideal. And so when they people encountered Buddhism, they saw that Buddhist monks and nuns traditionally in Southeast Asia at least, are not supposed to have money. That's the most handled Money and, and so that must be because they're spiritually pure. And they're avoiding what is spiritually impure, they're avoiding the money, money's bad and these people are above money they're going to do with money. And so, it just reinforces ideas somehow money is, is bad. Another idea is that Buddhism another source of kind of misunderstanding about money in Buddhism is comes from the idea that the central idea in Buddhism is that Buddhist practice entails non clinging, learning how not to be free of attachments and so sometimes that's translated in people's minds is not if you're supposed to be non clinging and non attached then you're not supposed to be have any kind of relationship to the material world material wealth and money and all that and you supposed to give it all away or something. And I haven't it's been many years since I've heard of practitioners just saying oh, I'm just give it all the way but in the mmm in their in their 70s. I certainly heard people who We're very idealistic and just thought I'll just give it away. And it kind of worked better back then also remember the 1970s it was probably 1973 I think semi 273 that I spent. I lived for six months on \$100. And, and I never felt any lack of money or wanting anything. I was kind of hippie and hitchhiking hitchhiking was free, hitchhiking around the country and staying on communes and different things like that. And it was just plenty of money. So it was kind of easy back then to let go of things because you could just kind of wander around somehow. I don't know what it's like now to hitchhike around, but I don't see a lot of people doing it. I don't think it's so easy. lifestyle, poverty back then somebody who remember was like, some of you probably old enough, young enough to remember those times, happy times. And so the idea of non attachment, sometimes it's misunderstood as being kind of clinging and not supposed to be interested or concerned with these things. And I've been told and this guy who interviewed me on on Thursday said, there's he says, there's sometimes in spiritual circles. There's ideas that spiritual people, spiritual teachers are supposed to be above money, they're not concerned about it, they're kind of lift they float, somehow free of it. You know, somehow life happens, you know, with money is not something to think about at all. And I guess that was part of the motivation to do this book is to actually interview different people about money. And there's some concern he raised and other people are raised with me, that are dāna culture, our emphasis on doing everything freely, and not charging for anything. And just, you know, taking donations kind of can feed into certain kind of misunderstanding about money and when to sell video, we're above money. We don't care about money. And, you know, we're kind of That's so dirty over the money so dirty, we shouldn't talk about we shouldn't, you know, even take it, and all that and so, and, and, or some ideas that, oh, I don't have to pay for my spiritual life, I could just, it's, it's, I deserve it and I can just come and come to a place and just, you know, take whatever I need, but I don't have to give anything back. So we talked about some of the problems that can exist and kind of a monoculture. But I think I told them that there certainly are problems in any kind of financial system that people have. And there's pluses and minuses. And after, certainly in my mind, after careful

consideration about how to organize a Buddhist center like ours, I came down on the side that the benefits of offering all dāna outweighed the problems of it. And that's certainly certainly our weaknesses and it also and how people see it and understand it. I think the benefits are great outweigh the problems so you see this. So you see a little bit this idea that somehow that creeps in here and there that money is bad and evil, it's part of the material world and spiritual people don't get involved in it. But if you look back at the teachings of the Buddha, there was no, it doesn't seem to be any idea like that. In fact, nowhere in the teachings of the Buddha is poverty praised as something that's desirable. The In fact, the Buddha said that poverty is a form of suffering. When the Buddha listed the various forms of happiness is that a lay person could have one of the forms of happiness that was the happiness of having well, having resources, having money, that was a source of happiness and using it well for one's own happiness for the happiness of one's family. In fact, because one's children, neighbors and friends and strangers was a source of happiness that people can use a lot to delight them and so money or wealth, which is a source of happiness for life person, provided that it was rightfully earned. And so the issue in the teachings of the Buddha is not whether you have money or not. But the big issue is the Buddha looks at is how it has been acquired how it's been earned. And so if it's earned in a way that doesn't cause suffering, and you're on your own, and there's a list of things back then that made sense back then in the ancient times, they probably have to somehow rework it for the modern world. So one of the one of the qualities that the layperson is supposed to have if they want to, that leads to the welfare and happiness of a family person in this very life. One of them is a comment. punishment in protection and accomplishment protection means a person family person sets up protection and guard over the wealth acquired by energetic striving. And mass by the strength of his or her arms are in by the sweat of the brow righteous wealth righteously gained, thinking, How can I prevent kings and bandits from taking this away kings invented fire from burning it to floods from sweeping it off and unloved ears from taking it. This is called the accomplishment of protection. So you see a little bit near the idea that you know, righteous wealth righteously gained. So that becomes very important. The other so how we translate into the modern world, I don't know some ways that the ancient world was simpler. Now people invest their money and we have we effect people far from here, you know, back then you could have had a local economy mostly. And now we have a global economy. We don't even have any clue about the people in Indonesia, Guatemala and Brazil, that our financial activities somehow has an impact on. We don't know how it impacts the, the general attitude towards wealthy people in the ancient world, in ancient Buddhist world, is that if a person was acquired well, righteously, that it was a result of their good karma. And that if you do good karma in this life, good activities, one of the best ones to be generous, but live a generous, ethical life, that the result of that in the future lives is be wealthy. So you see a positive correlation in Buddhism, between ethical activity and wealth. And so the kind of the assumption is that a wealthy person has some points has been ethical and kind of paradoxes that it might not have been in this lifetime. But still, that's supposed to be a sign of good karma. So I'm not saying we have to kind of believe in the classic understanding of karma over lifetimes. But what you see is that infused in the early Buddhism is this idea that there's no idea that money is bad, evil, rather see what money is something that can bring happiness can be appropriate and is the result of living a good and ethical life. The and then the Buddha also gave teachings on how to spend the money. And

one of the things he said you should spend, you should live. You should Have a balanced livelihood. And what he meant by balanced livelihood is he said you should spend less than you earn. CMC makes a lot of sense. Now, Ajahn Amaro, who's a Buddhist monk, who lives up in Ukiah. He was being he was being given a tour of the financial district of some major American city. And after walking around and kind of being shown things out, he was told by his friend who was taking him on the tour. You are more wealthy than most people in America are what? I don't have a bank account. I don't have any money. How do you know what do you tell? What are you saying? And he said, most people in America are in debt. So they're by no more wealthy now Whenever we talk about wealth, money in Buddhism, not far away from that is notions like non clinging. So how we relate to the money is extremely important. And so if there's clinging to it, whether we want it in yours, agree to want it, or we have it and there's miserliness, that is a source of spiritual illness, my point of view, Buddhist point of view. So whereas Well, this considered it, you know, okay to have its source of happiness, how we hold it, when we have, it has a lot to do with our well being and our happiness. And be careful if you're a miser, then next lifetime you know, you'll get reborn in some very poor state, because it is classic kind of karma kind of equations because it goes up and down depending on how you are how you hold things. So how we are becomes very important with the money, how we hold it, how we relate to it. And so that has a lot to do for many of us with not only our own personal experience But certainly a person experiencing their family history with money and wealth and, and also with our society, I think is very interesting for people to do a financial biography. And to think back about, you might think of doing that with a friend or someone if you've never done it before, and talk about your history of your relationship with money. what it was like in your family growing up, I know when I was growing up in the, you know, in the 60s, and so we're still very alive in the previous generation of people who had grown up during the Depression. And it was also often part of conversation was how much depression had affected their relationship with money. And probably some of you maybe grew up then or if your parents did or something, and, you know, how, what a big impact that had on people's understanding of money. And then I grew up in an era where, in America, a certain subculture of America that was relatively middle class and money was never seem to be in limiting factor and how we lived our lives. We never lived, you know, very extravagantly. And as a child, as far as I can recall, and remember, I wish I hadn't either very little desires or very little imagination or both. So, you know, I never really pointed a lot of things. I think my room was pretty sparse and pretty empty, didn't have much in it. I didn't have a lot of things I didn't have. Back then it was stereos and you'd be a lot of my friends and stereos in the rooms. And so I didn't, I never never because I never never had many once. I never felt much lack. So I didn't grow up feeling a lack of eating and feeling of not having enough. And then this hippy time right where I kind of could could live for six months \$100 a night and never felt like it was limited by money because of partly because of time that I grew up in. And then my encounter with Buddhism happened when I was quite young Buddhist practice, and, and they're also my religion. To money and not in character was formative for me in my life. And that was that I found that every time that I chose to engage in the, in the Dharma and Dharma practice, somehow, my needs were taken care of them. My needs were always modest, I would say, but somehow was always taken care of even at times when maybe financially didn't make sense to make the choice I made today to tell a story, they've told me recently, so I apologize. It was for many of you. But when I went to Japan to

practice and in Japan, I showed up with very little money. And and, you know, I made me I think, maybe had like \$200 you know, and here we were supposed to be in Japan for a year. So I thought the responsible thing to do was to get a job and it was relatively easy to get a job to speaking English. And then my English job was gonna start in a week so I went off to citizenship Retreat at a Zen monastery. And during the middle of that machine, it dawned on me that I'd come to Japan to study Zen not to earn money. And I thought, well, I'll just, you know, what if I just take my chances and take the risk? Why don't just cancel my jobs, English teaching jobs, and just try to, you know, put myself into that Zen practice the best I can. And then think about until really recently, but almost symbolic of that decision, was at the end of that seven day retreat. I went, No, nothing, no money was asked for the retreat. I sat the retreat. And I went for an interview with the abbot. And I handed him some, some offering some doneness of money for the retreat, and then we talked for a while, and it became clear to him that I was a Ronin monk, I was masterlist monk. And because I've been ordained as a Zen priest and kind of lost my teacher, and so what you do For Zen monks in Japan who are looking for a teacher, is you give them train money. So I saw him when he realized that he went into the back room, and he got out, came back with the envelope, and handed it to me. And in the envelope was more money than I'd given him. So it started. And, you know, so And in fact, I did come back from a trip that year in Japan, with more money than I came with west where I came back with \$300. Instead of, you know, I'd gone with 200. And so I don't know if it's a you know, it didn't for me to tell people that Oh, if you trust the Dharma, the Dharma will take care of you. To me, it sounds kind of superstitious and kind of shy to tell people that but in my own experience has been my case, then whenever I've trusted, engaged in the Dharma as wholeheartedly as I can. Somehow I've been taking care of Granted, always my needs have been relatively modest. So that's a little bit for what it's worth a little bit my financial biography, and a little sense of it. So that lends itself to certain kind of attitude around wealth and money, partly because of my conditioning. And I'm sure that my attitude would have been very different if I had had different conditioning. And I feel very lucky for the conditioning I had, though, I think that probably I will condition my son a little bit differently. Because maybe was a little bit too irresponsible. I didn't think about retirement a couple of years ago. And now I'm 51. Right. So I think, I think sort of one Why didn't I learn something about No one told me anything about that whole world. You know, my parents didn't tell me about it. My school. They didn't tell me anything about preparing for retirement. No one told me anything about it. No This world didn't tell me anything about it. And I think I should tell my son a little bit about it earlier unless it's already I'm going downhill. So, anyway, so I tell you my financial biography a little bit, not because it's how it should be for anybody, but partly because I'd encourage you to kind of do the exploration I was it for you. And how is it does effects you now and your choices you make now. So I told you said during the interview, I told the fellow in my view about whether money it was certain view I have about it. And he said, Oh, that's like, you know, voting with your dollars. We still have a different way of talking about so and that is, for me, money represents something that represents a variety of things certainly represents purchasing power, right? I can buy one gallon of gas with \$1 \$2 and 50 cents. But it reflects a lot of other things. And it also represents the our values, and motivations and priorities. So that so that when I spend money, I'm spending, I'm putting certain spin on that money, or that representation of that energy is going through a pretty fun spin on it, depending on what I spend it for. So for example, my livelihood mostly comes



from dāna from people making donations to me, which makes me very happy. So I get this money. I kind of feel like sacred money like special money. So when I see this money that I get this way, I think it's kind of like I feel like it makes me happy to see that. And, and it's kind of like there's a special sacred is, you know, because of the goodwill that went into it, I feel like when I get done, it's all goodwill, goodwill money. And, and so it doesn't feel right to me to go out and buy cigarettes without money. Because that would put a different spin on it. And like the goodwill would kind of like, you know, be evaporated or something and, and then I'd be supporting the cigarette industry industry in this country. And I put putting a spin on that money without money, that value would go off in that direction, you know, cigarette industry. But if I go off and buy organic produce, that puts a different spin on the money in the sense that we're now supporting that money's going out to support something that I think is very good and helpful for our society, you know, organic farmers and whole organic industry, I think it's good. And so it puts certain spin on it. It kind of represents something by value, and that spin then hopefully travels beyond me. So it's going off and Supporting something. So, I feel very lucky to be in a spinning economy. One where I like to spin and, but I think all of us have a choice of how we want to spin the money, how we why we want to infuse that money with with, with the values the what we what we do with everybody and there's a variety a variety of things that I think about connected to that. And the two of them in particular is very important I feel for our center here. And that is that is the qualities of gratitude for qualities of generosity, and qualities of contentment. These are all very key Buddhist spiritual virtues. So I think grab attitude and generosity hopefully go hand in hand that as we're generous, that produces gratitude and gratitude, in turn, hopefully engender more generosity. And my hope is that what my hopes for the culture of the Buddhist center like ours is that it's a greater field, both generosity and gratitude, the next people happy. And if it doesn't make us happy, then maybe we should think about something else. Another system, but it is a mix kind of happy. It's kind of joyful thing. When you when you kind of think about what you're doing and what's involved, but also then the third one is one of contentment. And it's a prime Buddhist virtue, they have contentment, but contentment doesn't mean Buddhism, complacency. It means it doesn't mean that you kind of sit back and contend with everything just the way it is becoming kind of a content blob on your couch. contentment goes hand in hand, with a resolve and a commitment to To spiritual development and growth, and maybe to bettering our society also. And so you're expected in Buddhist spirituality to be energetic, to be engaged, you know, apply yourself contentment doesn't mean become lazy. But that application of ourselves engaging yourselves in the practice, or life goes together with be content with what we have. So being content with, you know, you fill in the blank, I guess, but being content, cultivating contentment, I think it's all too easy not to be content. And there's tremendous forces in our society that they're trying to inculcate you with non contentment. And because I guess much of our industry in our country is dependent on people being not content because Most of the things people buy, I would suspect don't have to be the same that way. You could be content with a, you know, a small car, but then people buy Hummers. You know, I'm not going to contest that I get a good big one, or, you know, but you know, you can be content with or you could be content with a car that's five, six years old, or 10 years old, or 15 years old, whether that be the brand new car, or you can be content with, you know, a smaller house, you can make content with this, and that a lot of things people can be completely content with. But there's a kind of discontent that often drives people. And it's interesting to

look honestly at a sense of discontent. And to see, you know, is it really, we discontent about a necessity, or we miss contented about a desire, a wish. And I think I'm quite inspired by the monastic model in Buddhism. Because here are people, monks and nuns, who are not supposed to be poor though in the West Nice Western eyes, we see that the poor, they're not supposed to be for. They're supposed to be able to live satisfied with just enough that their well being as well satisfied. And it seems aesthetic to us. But in especially in the ancient world, you're supposed to have enough clothes, so their clothing is well taken care of. So they're well protected from the weather and from insects. What else do you want? You know, that's the things you mostly need clothes for, right? I guess and you want to have enough housing so that they're protected from the weather and the rain and the insects. They're supposed to have enough medicine. So their, their health is well protected, supposed to have enough food. So they're, they're well, well toned, well fed, so that they're not going to be hungry and difficult in the meditation or the spiritual life, but they're not supposed to have so much that they're weighed down by the fruit and they can't meditate. But it's supposed to be enough, just enough and not a lot of extra because that becomes a baggage. So I'm inspired by that model of contentment. And so it takes different form for a lay life. And doesn't be that I have to get rid of my, you know, my house that I have or in a car that I have all kinds of stuff. But given what we have, where's contentment, is it possible to have contentment? So, I hope like for IMC your for our center, that we also function with a notion with a feeling of contentment that goes together with the gratitude and the generosity, that contentment that we're not ahead of ourselves. We don't feel discontent that because our floor still squeak I mean, you got to fix the floor but you're not we're not being discontented. The floors, they do does a trick. Keep us off the ground, wet ground. It's great. And so I think how we spend our money we like to money, I also can then say, these feelings of gratitude, generosity and contentment are also infused in the spin that we put on our money, how we spend our money. So generosity is particularly important. The kind of understanding that I seem to get out of traditional Buddhist teachings is that you know, wealth in and of itself is not necessarily bad, I was acquired is important. But the more wealthier person is, the greater opportunity that wealth provides. And then opportunity goes in two directions. There's a greater opportunity to do harm and a greater opportunity to do good. And, and so a person who has a lot of well could actually do a lot, a lot of benefit a lot of good In the world, produce a lot of general a lot of happiness, General generosity supposed to produce happiness for people, for ourselves for everyone. And it could also help a lot of people do a lot of support, you know, humans do a tremendous amount of good. And it could also be persons miserly or uses it, you know, buying a lot of cigarettes, expensive cigarettes, or the like, you know, it could use a lot of harm. Money can also wealth and do a lot of harm. So Buddhism sees well as basically in and of itself kind of neutral. But that it does offer a great opportunity. And so this thing we put on it has a lot to do with, you know, what, which opportunity we take. So, the final thing I want to say is that I think the Buddhist view towards money is one that are, we should be considered about our money, and we should be conscious, mindful about money. Because not only is money something we put spins on the Money, I also see money as being part of the web, that, for better or worse, connects human beings to each other. And the many ways in which we've connected but I think in many ways for many, many people, I will never meet, I've never met them, I will never meet, the most likely connection that spreads out for me out into the world is through my money. And sometimes

when I have a kids program, I brought in some clothes, for ask them to look at their clothes and the tags in the back of their clothes. And we'll see how many countries we can get by seeing where the clothes was made from. And you get, you know, you know, a lot of countries. And then you think, you know, in some ways, you're connected to those people in those countries, the factories, the farmers and people today that were involved in the whole industries. And so money is part of that global connection. I grew up when I grew up in Canada. I was in college in the 70s, early 70s one of the big themes was the tragedy of the commons that we have this there where we have we have you know, the Commons is only one Commons it's a common ground it's like a park in the city. If only one person uses it to you know, a person could easily throw throughout to cigarette but the theme today and the commons and it's not going to have any impact release rates gonna come it's gonna rain it's gonna dissolve it's not gonna affect it. But if all of San Francisco goes to the Golden Gate Park and throws a cigarette butts in the park, you know in the comments, at some point it's gonna be too much it's gonna cause problems the grass was gonna grow. So you get the tragedy of the commons is when the comment gets overused. I know I lost track what I'm trying to say. Hello, globally a global community. I'm sorry. It's awake little bit. Sometimes it comes back Oh, yeah, so it came back. So one of things I learned back then is the idea that we're salespeople silicon says, Is it how many people don't have a clue about the impact? Like flushing a toilet has or where the garbage goes? Some of you probably know well, but probably I make some you don't have a clue what happens to your your pee or your poop. That's the language at home. Once you know once you flush the toilet, and also most people that have no sense of taking responsibility for where it goes, Oh, it's somebody else's jobs and they'll see responsibility. And so I think that the kind of the, the kind of mindfulness that Buddhism encourages people to have. That's more than just the media of mindfulness here and now is also the kind of mindfulness involves consideration about how our life impacts that we can't see. Mostly we think of my phone system, you know, in the present moment be here now be present what is. So I think Buddhist spirituality mature one also takes very serious consideration about what the world you can see, which because it's too far away. And how do we impact that? Because that's an ethical issue, and consider that. And so how we spend our money, effects worlds of people way beyond what we can see and meet. And do we care about that? We're concerned about it. What's our relationship to that? And that raises a certain level of creative tension. Because there cannot be I think a fixed answer to You know, once we kind of go beyond the bounds of our life, and where's the creative tension or the creative tension between what we buy and what we spend and what the impact has to give you one simple idea of a creative tension? Is that's the kind of tragedy of the commons is air pollution in California. At what point will I decide that it's that it's unethical for me to drive a car? Because when it's, you know, doing maybe to the kids in Fresno, or was a horse Nagar in his speech, then you talk about that? He said, One in five kids in Central Valley are in Fresno, go to school with asthma medication. Didn't you say that in the speech? I heard that. Yeah. I kind of blew me away. One in five kids in Fresno, according to our governor, go to school with asthma medication because they had asthma. And that asthma that people think is mostly from the air pollution. A lot of it No, that's wrong. A lot of people She she's an expert in this anyway. But it's true about the asthma medication medication. Anyway, One theory is that it has a lot to do with a smog and air pollution Central Valley, some of which comes from cars in the Bay Area, which closed down there. So at what point is there what point



does it become unethical who drive the car because my car has an impact? Or we say, Oh, you know, it's so minuscule. So teeny, teeny, teeny, teeny, teeny percentage level car, you know, compared to all those other millions of millions of cars on the road? I can't take responsibility for my part, because it's so teeny. But where's that point? You know, it's only one car driving in California. There's no problem the air can handle it just fine. But if you get 50 million cars driving in California, it's too much. So where's the line? And you know, and paying attention to your breath, moment by moment, is not going to teach you the answer to that. That's something you have to study you have to kind of be considered and how do you consider there's no end ends Studying our impact. And that's, you know, you can study all aspects of impact that we have on the world around us. It's not possible. So there's this creative tension between how do we engage in a world where it's going to leave us with a certain sense of tension across tension, maybe, you know, how do we live in this world? How do we take care of it? How do we understand it? How do we understand our impact on the world? And knowing that we cannot get some final answer, but how do we take responsibility for it? So I hope that that was provocative enough to so you'll leave here thinking about this topic for some time and maybe have conversations, I think is an important one. And the case I hope it was useful. Any one or two questions anyone has Comments? Yes. Okay, if you could use the mic. So, my name is Paula. There is this language in the Buddhist sutras about at least monastics being, quote renunciant. Right. And they've never really understood what that means. And that may kind of play into this idea that money, sex and friends and everything is evil and she renounce it all. Yeah, that's one of the things that plays into it. Thank you. And, and it's not a black and white, you know, it's Buddhism is so there's so many different kinds of Buddhist teachers, and some Buddhist teachers will make a very sharp divide between the spiritual world and the material world, the inner world, the outer world, and what somebody emphasis on developing inner world inner contentment inner well being, and kind of really hold the outer world, material world, the potential world and arm's distance Do you find some Buddhist teachers who are like that, but you find other teachers have much more holistic understanding of the inner and the outer world. The renunciate, so called renunciation of Buddhist monastics, some of it is meant to be to create optimal conditions for spiritual growth. It isn't enough money or wealth or having a house is bad or evil. It's just that it's harder to engage in a spiritual practice full time. If you have all these kids running around in a house to take care of and, you know, all these things take care of right so you're creating you're trying to simplify the life as much as you can. The simplicity allows a lot of time for meditation and a lot of time for teaching and things like that. That's part that's one half. The other part is that if you have just enough needs to just enough stuff to satisfy your important needs, you're so you can live. Then everything else beyond that, if you're caught by it becomes something you want to look at, and try to work through the clinging that's connected to it. So, if you are living a celibate life, for example, and you're filled with lust, lust is considered to be unhealthy for anybody who has it. So in Buddhism, so the monastic has a chance to look at that in a very deep way and try to purify that that craving because I click if if you if you don't have that limitation, celibacy puts on you, and you can go out and just cut it Party a lot or something, you might not notice you know how painful the lust is, you might actually look at it very carefully. So same thing with financial simplicity, you actually can look at the places of discontent sometimes easier than if you actually pursuing all these things and getting them satisfied. So I think the simple answer is that monastic life is meant to create the optimal

conditions for what people think is easiest for spiritual growth is not supposed to be as morally superior, except that it's easier to be morally pure. In a life with so radically simple and for lay life, where it's so complex, the interrelationship is harder, sometimes sometimes actually know. What is the impact our life has on the world because we have bigger impact. Generally doesn't drive a car. So you just have to answer those questions. It does help at all. Where's that Miss you? Help? footnote two stock, you know thing I mentioned to him. I've seen this is good. No one's ever gonna come back here now. This is I've seen a fair number of people who had become downwardly mobile because of their contact with Buddhism. And, and mostly because I think everyone has their own reasons, but mostly for different reasons. One is that sometimes they realized that they can be quite happy and content with a lot less and I think one of the great contributions Buddhist Buddhist practice has to make to a person is to realize that the degree to which we can be happy, deeply happy. through meditation or through an inner life, that's independent of the conditions of the world. So if you don't know that, if you don't know that inner happiness, then of course, you're gonna look for the world to provide your happiness for more money, that'll do it. But if you know some deep inner happiness, you don't looking externally so much anymore. And so it's easier to kind of simplify one's life in order to be able to tap into or express or live that inner inner life more fully. And the other reason why they're downwardly mobile is that sometimes they have this retreat habit. And they like to go on meditation retreats that they could all but hard to have regular full time employment, and so they choose to live more simply and more, more. modestly so that they can have spend more time practicing. But it's not required to be downwardly mobile. and expect the expectation is that over lifetimes you'll be upwardly mobile. And though eventually, we spiritual maturity, person will have no clinging whatsoever to money and material goods. So, may you all learn the joy of not cleaning Thank you