

Understanding money, understanding ourselves, and bringing money into our practice

by Siddhisambhava

"...money and its uses, how we think about giving and receiving, how we define our roles as Buddhists within a consumerist culture, and how Buddhist groups and centres fund themselves are among the most important moral and practical issues facing ... Buddhism in the coming decades." (1) Santikaro



"Understanding money is a matter of understanding ourselves." (2) Dorothy Rowe

"Just as animals were spirits or gods in material forms, so too is money, a kind of third thing between only spirit and only the world...Hence, to be with money is to be in this third place of soul, psychic reality." (3) James Hillman

"My compassionate and skilful teacher, through the example of a hundred rupee note, made it clear to my respectful yet confused mind that the mode of being or existence of all phenomena within samsara and nirvana is similar to that of such a clearly visible illusion." (4) Geshe Rabten

introduction – why I'm writing this

I'd like to start by explaining my reasons and motivation for writing this article. As some of you may know, I began working early in 2008, as a fundraiser in the FWBO Development Team. Fundraising is and isn't about money. It's really about whatever it is you're raising the funds for, it's about the relationship between that project and the people who give to it, hopefully it's about improving people's lives. It involves asking for money, for course, and so it mostly puts me in contact with the inspirational generosity of many people. But, for various other reasons too, before I started this job, I'd already been thinking about money, how we deal with it, or don't, in the movement, noticing the muddle so many of us get into about money. Although I mention issues concerning the fwbo and its institutions, **my emphasis in this article is on our individual relationship and practice with money** and I'd like to stress, from the start, that although there is a 'general Buddhist attitude' towards money, **I am not going to be arguing that there is only one way 'to be' in relation to money, in fact au contraire.**

So **my first reason for writing this is to simply encourage us to talk about money more** as I've noticed that most of us still find that difficult to do, it's another elephant under the carpet perhaps? As Kulananda and Mahaprabha say in their book, 'Mindfulness and Money', *"A person's relationship with money – earning and spending it – takes up more time and energy than any other activity: it's the biggest relationship we*

have. Think about your relationship with your life partner. If you are completely unaware that you have a relationship, it's unlikely to be a good one. The same holds for our relationship to money – whether we're rich, poor, or in between.” (5) Since the global banking crisis last September (2008) and the slide into recession, finance is the major issue in the public domain. In the late 80's 'the market' became King. The fetishisation of and obsession with money increased dramatically, accompanied by a rampant increase in consumerism. “*The predominant religion of the modern world,”* David Loy writes, “*in fact the most successful religion of all time – making more converts more quickly than any other belief system or value system in history – is our present economic system.”* (6) The UK, and many other western countries became wealthier, the standard of living rose, many of us in the western world have got used to having more and more. At the same time the chasm between rich and poor widened even further. (7) So, in many respects, money has been more talked about in the last twenty years and especially in the last few months – and yet, somehow, there still is a paradoxical sense of taboo and unease in talking about money.

Secondly, it struck me that when we do talk about it, we often don't do that very well, or that there's room for improvement. It's hard not to go straight into 'how much' conversations. How much do I have or want, how much does s/he have, how much do they have. With this focus, it's difficult for the feeling tone of a communication to avoid heading towards guilt, especially if you've got money, or resentment, especially if you haven't got money or – more to the point – feel you don't have enough. How much is enough? That's a good and difficult question. More than you've got, if often the answer! I'm not, of course, saying that 'how much' is never the issue. Life is prosaic and the issue often is about 'how much' money. But it often isn't. When money's in the air, beware of focussing solely on 'how much'. Even when talking more generally about money, 'the issue' often is - and isn't - about money.

My third motivation for writing this is to urge us to become clearer about what the general Buddhist approach to money is, and to increase our confidence in that. This will help us and make us feel better about this area of our lives. It will also enable us to better help others, the people we are colleagues, neighbours and friends with, the people who come along to our classes and retreats. This is a particularly difficult time for many people financially, especially those with limited means, vulnerable livelihoods, commitments and dependents. **It's important that our understanding and teaching is relevant to what is happening in people's lives.** What have we got to say about the current economic mayhem in the world that shows kindness and can help people?

My fourth reason for writing concerns changes in the economy of the fwbo. It's hard to assert trends categorically as we haven't kept track with conclusive statistics but I feel I can make some general statements. The economy of the movement now is a far cry from the early days of the fwbo ie the late 1960's and early 70's. Let's face it, the foundation of the movement, in Britain at least, owes much to the welfare benefits system! It's probably a reasonable assumption that the proportion of people living in communities and working for the movement was greater than it is now. Then, I suspect, the majority attitude towards money was a quasi-monastic one ie wanting to have as little to do with money as possible. This has something going for it (for some people) in terms of, for example, encouraging simplicity and contentment. It may still be the norm for many of those who work within the movement's institutions. As a general policy, or norm it's, frankly, not very helpful given we're not a monastic movement. It can also be a

cover for being 'money immature' or slip into 'spiritual correctness'. Today, as demonstrated in the Order Survey sample, 20% of Order members work in the movement's institutions. Most people are in regular jobs with regular ie higher, salaries.

The most rapid change at the moment is probably in our institution's sources of income. Obviously this varies enormously. I did a survey in the summer of 2008 of about 15 of our centres, all but one in the UK, which highlighted that variety. The point I want to emphasise here is that several of our businesses are struggling anyway, and that this trend is exacerbated by the recession. As www.fwbo-news.org reported on 11 January 2009, in it's story, 'Windhorse: Evolution faces the credit crunch', our biggest business is fighting for survival. Over the last twenty years we've got used to Windhorse Evolution being spectacularly successful, handing out dollops of dana, hundreds of thousands of pounds, year on year. This year: no dana to the European Chairs Assembly's Central Dana Fund or to anything else either; profits to local Centres from Buddhist shop teams capped – for the first time - to £35,000; and – also for the first time – redundancies at the warehouse.

Windhorse:Evolution has been our institutional equivalent, you could perhaps say, of the 'nanny State'.(8) It's been easy for many, if not most of us, to feel that 'somebody else is taking care of that' and we don't need to even think about it, never mind do anything. This is another reason why we need to change the way we are with money – I suspect that era may be over, at least for the time being. It's already changing, of course. The successful appeal to the Order, ie to individual Order members, in 2008 to take on the financial support of Bhante and his office has exemplified what was needed. It relieved the financial strain on both the European Chairs Assembly and – in the nick of time, as it turned out – Windhorse: Evolution. But, note, it's never just about the money. It was a spiritually significant shift too with spiritual benefits.

More changes are a coming. It's good to remember we never were in the business of standing still! More and more we will probably need, as individuals practising in the context of the Order and the fwbo, to step up financially for our institutions to both survive and develop. We need to revision how we think, feel, talk about right livelihood. We need to revision our businesses. Perhaps we need to revision our Centres too. A new culture of fundraising is being introduced, that emphasises relationship and sangha building. There are, no doubt, both difficulties and opportunities ahead. As even Sarah Beeny, presenter of UK TV's Channel 4's Property Ladder recently said, "We were in a period of unsustainable gluttony, and now is a much more realistic place to be." But, as said at the very beginning, my main emphasis here is on our individual relationship and practice with money, so I'll turn to that with more focus now.

the Buddha had two approaches to money

Let's touch base first with a few reminders about basics. There are many Buddhist teachings that can guide us in how we practice with money, teachings on ethics, simplicity, moderation, contentment, greed and generosity. I won't go over that material here. The Buddha didn't avoid the subject of money and he had two approaches to it: one that addressed his monastic followers, the minority, and one that addressed everyone else ie those who were working, earning and spending. There are several suttas in this area. He drove a clear line down the Middle Way between need and

greed. You could say his teaching was all about inner wealth, with our heart-mind being our greatest asset. He never condemned outer wealth, in fact he praised it. **The issues were about how you got money and what you did with it. In short, his teachings stress that our relationship with money be guided by wisdom and understanding of its true value and limitations.** It's important not to be burdened by money. We should be masters of our wealth (be financially literate) and use it to bring happiness and benefit to others. So far, so good.

Times have changed since the Buddha's day, 2,500 years ago. The Buddha taught in a feudal world of peasants, clans and kings. It was a much simpler world. Few people could read. In his book Kulananda suggests three crucial differences in interpreting Buddhist teachings on money. Firstly Western culture is highly developed, powerful and confident. It has a well developed language for discussing money, alongside which traditional Buddhist discourse can seem naïve. This means we must listen attentively and imaginatively in the West if we are to hear the Buddhist teachings about money. The second crucial difference is the extraordinary breadth of choice we face – of family structure and life-styles, ways to earn and ways to spend – which can feel like liberation or unparalleled confusion. The third difference is that the way we earn and spend money in the West has the potential to do more harm – or good – than ever before. **Increasingly, money matters far more than in the Buddha's time.**

I would add a fourth area – our psychology in relation to money. Even if we take the above points into account and develop a more sophisticated discourse, *it's not enough* for the discourse to be about greed, consumerism or materialism, or how we, as Buddhists, 'should be' with money. This approach can encourage dogmatism, as well forget the pleasures and benefits of wealth. It also underestimates the power of the unconscious to perpetuate unsatisfactory financial behaviour patterns. We need insight into the psychological forces that affect our motivation, our attitudes to and behaviour around money. To help us do that, let's have a look at what money is and symbolises.

what is money?

"Money," says veteran fundraiser Lynne Twist, *"is the most universally motivating, mischievous, miraculous, maligned, and misunderstood part of contemporary life."* (9)

The love of money, St Paul told Timothy, is the root of all evil. *"My poor money, my dear money, my sweetheart,"* wails Moliere's Harpagon, realising he's been robbed. *"They have taken you away from me, my prop, my solace, my only joy; all has come to an end for me, I have nothing else to do in the world. Without you I can't live any longer. It's all over! I'm dying, I'm dead, I'm buried. Won't someone revive me by bringing back my dear money?"* We may not react as strongly as Harpagon when we lose it, not out loud anyway, but I expect many of us have a secret love. And, slightly different point, many of us are very secretive around money. Why is that? A lack of clarity perhaps, about how we really feel about having, or not having, money? Or a lack of confidence perhaps, in what to do with it, when we do have money?

ask of any money situation: how well is this facilitating relationship?

Economists usually define money by its strictly economic function. It must serve as a means of exchange and be freely accepted for goods and services. Money must offer a measuring device, like a ruler, so that goods and services can be evaluated in relation to one another. And, thirdly, money must be in a form that can be stored. Money has its history, and its anthropology. Due to the financial mayhem going on in the world at the moment, there are more than usual articles and series on television about this, beads, shells an' all that. The focus tends to be on the history of trade, and rather dry compared to the wild life money really has in it. I prefer William Bloom's approach and interpretation. *"In the tribal communities where money first emerged, the gifting and exchanging that created money was mainly to do with building relationships, signifying social solidarity, making gestures to nature and the gods, signifying a recognition of something important. The simple truth is, therefore, that money emerged in order to facilitate human relationships – not to facilitate trade and business.... We can ask more meaningfully of any money situation: how well is this facilitating relationship?"* (10)

Money is a distinctly human invention. And that means it has only the power we assign to it. And so therefore, the logic continues, that means we (can) control it. The politicians are certainly trying very hard to do that at the moment. The problem, they seem to be saying, was an unprecedented lack of regulation; the solution, therefore, is increased regulation. It may take time, perhaps, but the beast still seems to be bucking and I'm inclined, again, to agree with Bloom. *"We need to realise that the economic world, as we know it, is very recent. It exploded into existence only over the last 150 years... Love it or hate it, no one fully understands the new financial world. It is still emerging!... There is always wisdom in acknowledging our ignorance, for it allows an attitude of investigative thinking... If there were a commonly acknowledged truth, there would be a commonly accepted strategy for managing economies. There is not. The reality is that financial and economic realities are continually emerging as 5" (now 6) "billion beings interact on this planet. The real issue is not to understand how certain figures add up (old economics), but to grasp the pattern of emergence (new economics)."* (11)

Hopefully 'new economics' will turn the global financial crisis into a great opportunity that will give a boost to progressive finance, green economics and community development. We could play a part in supporting this, individually, and collectively. Triodos, a bank that many individuals and institutions of the FWBO are involved with, commissioned an opinion poll recently (12) which suggested that people's attitudes to their money is changing, in particular they want to know more about how their bank invests their money, and would consider a lower interest rate if it was used in a socially or environmentally responsible way. Let's hope that the legacy of this crisis will be a shift to more transparent and sustainable banking. And let's make sure our own institutions are transparent and sustainable too!

there seems to be a primal fear underlying our economic feelings

Bloom also writes about how there seems to be a primal fear underlying our economic feelings. In our separation from a direct relationship with nature, we have transferred our natural and primal fear of nature (and her elemental powers of eg storms, famine,

pestilence, earth movements) on to money and the economy. With nature apparently conquered, our vulnerable relationship is now with this other creature, the economy. Even if we do everything right, we are still subject to the uncontrollable forces of the economy. The economy has moods like nature. It's certainly felt like that in the last few months since September 2008! We have no choice, the vast majority of us, but to use money. When we are faced with an environment we cannot understand or control it's understandable and normal to feel anxiety. But there's far more to our emotional and psychological response to money than anxiety.

Money is a powerful symbol of many things in our society. It provides us with the basic necessities – food, shelter, clothing – so it is a symbol of security and having our needs met. Others give money in exchange for our time, skills or services – so it's also a symbol of self-worth and self-esteem. Money can buy us leisure time and experiences – so it's a symbol of freedom and choice. Money can be swapped for 'status symbols' and badges of identity – so it's a symbol of personal identity and belonging. And money can be heavily linked with our relationship with our parents, partners, or ex-partners – becoming a symbol of love, support, dependence, neediness and power. Wow. No wonder we can get so screwed up about money – it can mean so much to us! To state the obvious, money is a useful resource but it cannot, of course, makes us feel safe, happy, or good about ourselves.

Whenever you feel a button being pushed it can point to how money is symbolising other issues in our lives. Once you figure out what money symbolises to you, you can begin to 'release that weight'. How do you do that? The first step is to begin to notice, be interested, be open, to exploring what's going on. There are resources out there that can help, including ones with a spiritual, or Buddhist leaning. Kulananda and Mahaprabha's book, for example, uses the framework of the Wheel of Life and the Five Precepts to explore our money issues, and has exercises at the end of every section. Lynne Twist's Book has a CD version which includes practice sessions exploring our relationship with scarcity, and deepening our experience of sufficiency.

are we able to fund the things that matter most to us?

Where many exercises of investigation into our money lives begin is with counting. This helps us identify our personal style of working with money. You can begin by evaluating the net worth of your belongings which gives you a realistic starting point. Then you can analyse the flow of your income and expenditure over a week, a month, a year or several years. When we analyse ourselves in this detail we begin to get a multifaceted picture. We can see what patterns of behaviour emerge. Did we create debts or savings? What degree of stinginess, or generosity, is revealed? How much control did we exercise? Most importantly, were we, are we, able to fund the things that matter most to us? (13) Perhaps the most powerful tool that helps us with this is simple truthfulness, the power of being honest with ourselves and others.

Another exercise is to look at our money history, or tell our financial life story. (14) Find the money thread in your own life story, it's there and it has meaning. Most of us have "financial wounds" to use Bloom's term, whilst Twist talks of most of us having "a financial sob-story". Most of us, says Brent Kessel, "have a four year old running our financial lives". He uses the concept of a Core Story (15), the deepest-held feelings and

beliefs we have about money, what we are *unconsciously* telling ourselves we are like, what we can and can't have, and what we must or must not do. Until we identify and examine our Core Story, our outer financial lives will be a mirror of our unconscious expectations.

It's only when we start to understand this that we can even *begin* to change. This process reveals our conditioning and the assumptions we make. We can question views such as, for example, 'the more we give, the less we will have'. Or that only one kind of economic system is plausible whereas actually there are over eight hundred alternative currency systems at work worldwide – a trend that may well increase.

the \$64 million question is – how do we change?

The \$64 million question is - how *do* we change, and become more money mature and truly wealthy in the most meaningful sense of the word? As I'm sure we all know, the momentum of habit and the psychological safety that comes from familiarity (especially, perhaps, as we get older) are often stronger than our instinct to change. Resistance, laziness, rationalisation and excuses kick in. Awakening and healing are not painless processes. To change our financial behaviour requires more than awareness and insight. We need to be willing and intend to change. If we're clear about what our motivation is, that can give us the energy and determination to persevere. Given that the one drive which runs through all our lives is the drive to manifest and experience who we truly are, part of our motivation will undoubtedly be ethical and altruistic. There'll also be a personal carrot, a motivation to change because ***we will feel better when we're financially wise, assertive and generous***, rather than financially stupid, victimised and selfish.

We also need the skills to change. The best tool I've come across so far is Brent Kessel's financial archetypes based on eight of the most common Core Stories. It's a recent book (2008) and he's a financial adviser strongly influenced by the Dharma who places this model in the context of the nature of mind, and 'the wanting mind'. The trick to change, Kessel says, is to "keep working to identify and retain the healthiest parts of our story's message, while at the same time letting go of the extreme and unhealthy behaviours and attitudes it has engendered in us". Many of us will relate to more than one archetype, and our 'stories' will change. To give you a merest hint of what his model is, here is a list of the archetypes with their pitfalls and gifts.

ARCHETYPE

PITFALLS

GIFTS

The Guardian	Worry, anxiety	Alertness, prudence
The Pleasure Seeker	Hedonism, impulsiveness	Enjoyment, pleasure
The Idealist	Distrust, aversion	Vision, compassion
The Saver	Hoarding, penny-pinching	Self-sufficiency, abundance
The Star	Pretentiousness, Self-importance	Leadership, style
The Innocent	Avoidance, helplessness	Hope, adaptability
The Caretaker	Self-abandoning	Empathy, generosity
The Empire Builder	Greed, domination	Innovation, decisiveness

Just as the model of Myers Briggs personality types has been found to be so helpful to so many people in the movement, I look forward to the day when models like Brent Kessel's Eight Financial Archetypes help to open up money talk amongst us. There are dangers in using these kind of models or, rather, mis-using them to fix and label other people. They are intended to help us understand ourselves and others, and to help us communicate with people who are different to us ie to empathise with where they are coming from.

It's aimed at individuals but I've wondered if it also describes *and could help* some of our institutions too. For example, could the centre that's been losing money and didn't know it for a considerable period of time, be an institutional Innocent? Or the centre that was considering fundraising whilst still having money in the bank from a previous fundraising campaign (ie it has not spent the money on what it had raised it for), be an institutional Saver, or Guardian?

What I like and personally found helpful in Kessel's model and writing is how well he marries dharma with psychology in a notoriously tricky area. He affirms how different we are in what's shaped us and therefore how we each need to do different things in order to grow and become money mature. One person, for example, may spend all their income, and more, on god knows what, be constantly in crisis and debt and need to learn and encourage prudence, a sense of the future (vision) and self-sufficiency. Whilst another person, unnecessarily anxious and cautious, would grow from spending more of their money, on themselves, on others, and need to learn to enjoy that and understand its benefits as well as its pleasures. It's a financial equivalent of a meditation review.

There is no one way to be about money. Money itself, ideas about money, including how we 'should be' (a term people rarely respond well to) with money - like ideas about anything else - cannot be static and fixed. We can take action to help attain, as far as possible, financial stability for ourselves and our institutions - that's the positive side of what we can perhaps call an earth element approach. There's nothing wrong with solid foundations and stability. Yet beware the negative possibilities of such an approach, rigidity, which can lead to bad feelings, if not rigor mortis, in our relations with each other, and perhaps for our institutions too? As always, the teaching of the Middle Way can help us here. The Middle Way isn't some fixed point in between two other things, like a line in between two railway tracks. It's all too easy for us to get like that about money, defended, in control, not wanting to deal with complexity and change. 'Not too tight, not too slack' was how the Buddha put it in his teaching to Sona. There's movement in there. Dancing on a razor's edge is my favourite analogy of the middle way. That doesn't sound easy but surely how best to practice isn't defined what makes life easy.

don't try to avoid the emotions of money in fantasies of purity and control

Money seems instead to invite water element imagery. The whole point of it is to be in circulation. Lack of liquidity is a major factor in the current global banking crisis. Money, said Trungpa Rimpoche is "mother's milk", an elemental source of nourishment, one that would dry up if we tried to hold on to it. Archetypal psychologist James Hillman takes the water imagery to wonderful places. Since money is an archetypal psychic reality, he says "*money problems are inevitable, necessary, irreducible, always present and*

potentially if not actually overwhelming. Money is devilishly divine....It's as deep and broad as the ocean, the primordially unconscious, and makes us so. It always takes us into great depths, where sharks and suckers, hard-shell crabs, tight clams and tidal emotions abound. Its facts have huge horizons, as huge as sex, and just as protean and polymorphous." (16) Good to know what we're up against then! Thomas Moore, huge fan and sometimes editor of Hillman and an insightful writer himself, says the lesson here is simple: *"Don't try to avoid the emotions of money in fantasies of purity and control. Enter the fray but keep your sensibilities intact. Don't let money serve only your ego, propping you up and giving you control...Keep talking about the place of money in your life. Be creative with it. Don't moralise against it, but let it offer you the dramas that in the end define who you are."* (17)

the challenge of relative deprivation

This advice may be particularly helpful when it comes to a difficult and painful area where money is concerned. You could say that one of the defining characteristics of our society, if not one of its pillars, is relative deprivation. House by house, road by road, people live with competing images of wealth and poverty, a situation that is compounded when recession is upon us. Who has a home, who has a job? It can often feel difficult to take this seriously, especially when the issues may seem superficial, a teenager not getting the trainers they want. But there is undoubtedly psychological pain. It's not superficial when we're looking at children starving on our television screens. This can feel so painful it can be hard to hold your awareness open to it. The difficulty with the whole issue is precisely its relativity. One person's need is another's luxury. These issues can eat away at individuals and at communities. The Order and the FWBO is not immune. The recent Order Survey shows the disparity in income. It doesn't include details on assets, such as property, pensions and inheritance which, especially with the Order's ageing, will probably increase disparity. It's hard to know what else to say about this, except to hope that talking about money and issues like this will become easier, encourage us to be more aware of each other's situation and needs, and share and help when we can. And to remember that the practice for all of us is skilful mind states in whatever circumstances we find ourselves in.

what is wealth?

A better question than 'how much do I have, need, or want?' and 'how much does s/he have?' may be 'what is wealth?' True wealth is nothing to do with money but the full potential of our inherent 'worth', expressed through qualities such as dignity, confidence and awareness, projecting an 'enriching' presence, possessing basic sanity and radiance. We set off, trying to 'get this' through practice, an unavoidable paradox on the path it seems because it's (also) something that's already present in us. As the Lotus Sutra says *"You, the richest person in the world, have been labouring and struggling endlessly, not understanding that you already possess all that you seek."*

We need to make sure there's 'a fit' between how we talk about money, and practising with money, and how we talk about practice in general including, for example, how we teach meditation. If we give people something 'to do' and explain that it's to 'get' a desired state of mind, or to a desired goal, we must take care to frame it in a bigger picture, 'Big Mind', if you like. It can take years of sitting to realise the absurdity of such

seeking, or even that such seeking and wanting can even prevent us attaining what we're after. We need desire to practise, of course, but we need a wise relationship with desire. The whole point of practice is to shift from our usual wanting mind to Big Heart, or non-grasping mind. The practice of constantly letting go and opening, letting go and opening, is vital to help the mind realise its limitlessness.

and what do we truly value

We need to be realistic and recognise that our society has produced two levels of value: financial and humane, and address what it is that we truly value. It's probably impossible to agree on value, including amongst ourselves as Buddhists in the fwbo. There may well be broad agreement but differences, I expect, on the details, and we probably need to simply accept that. We need money, as individuals, and as a movement. It is important and we need to work with money as creatively and skilfully as we can. But money isn't the only resource we have. The bigger picture is the wider issue of resources in general. There are all sorts of assets and resources in the Order and the movement but the greatest resources, let us never forget, are people, especially perhaps, those who teach and mentor others. May they be properly valued, appreciated and supported in many ways, including financially, if and when needed.

It's a big subject money, it's about the life force essentially. I've raised several areas, explored a few in more detail, just hinted at others. I hope I've encouraged you to look longer at this crucial area of our lives and practice. Maybe you'll want to take another walk through this article, maybe stop and hang out for a little longer in the areas that particularly interest you, on your own or with some friends. If you're working on a project with others perhaps discussing this article, or looking at your financial archetypes, for example, will improve your financial discussions and decisions. There's so much to be gained, for us and for the spreading of the dharma, by increasing our clarity and strengthening our confidence about money matters.

I've stuck a quote on my laptop keyboard from Lynne Twist to remind me what I'm trying to do in my work. "...A great fundraiser is a broker for the sacred energy of money, helping people use the money that flows through their lives in the most useful way that is consistent with their aspirations and hopes for humanity...Each of us," she continues and this is the note I'd like to end on, "Each of us has the opportunity in our own lives to steward the flow of money; *whatever level comes our way* (my emphasis)." I hope this article helps you to do that. May you, and others, fully enjoy all the benefits that brings.

Thanks for reading this. I'm interested and open to feedback or comments on this article.

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14. See the May 2008 issue of Shabda – in the notices, not articles, section – for the interview I did with Bhante on his financial life-story.
15. To do an audio-guided self-inquiry that will help you understand your financial Core Story and its power, go to <http://www.BrentKessel.com> It's Not About the Money: Unlock Your Money Type to Achieve Spiritual and Financial Abundance, Brent Kessel, Harper Collins, 2008.
16. A Blue Fire, op cit, p173.
17. Thomas Moore, Dark Nights of the Soul: A Guide to Finding Your Way Through Life's Ordeals, Piatkus, 2004, p260.

Other Books and Resources

I've not read these myself but they look interesting and helpful:

- * T Greco, Money: understanding and creating alternatives to legal tender, Chelsea Green Publishing, 2001.
- * DC Korten, The Post Corporate World: Life After Capitalism, Berrett-Koehler, 2000.
- * M Scott Cato, Market Schmarket: Building the Post Capitalist Economy, New Clarion Press, 2006.
- * www.neweconomics.org The site of The New Green Deal, a new group of experts in finance, energy and the environment who have come together (in the UK) to respond, with a 'joined-up plan', to the credit crunch and wider energy and food crisis. Their first report was published in July 2008.