

Investment in Personal and Spiritual Growth

This webinar is a continuation of last week's webinar, "Spirituality and Money." In 1993, during the period of my extended unemployment, I asked Swami Charan Das a question about whether it is wrong to charge money for spiritual instruction, as I had noticed that different spiritual groups had very different opinions about this.

I was expecting a short, yes or no response, with a brief explanation. What I got instead was a comprehensive exploration of what is financial focus, a discussion of our personal and collective freedom, taking the risk of investment, making inner investments, what we consider worthy of investments, the monetary factors that impact the propagation of a spiritual teaching, an exploration of our ethics around money, and what is our inner sense of truth, or Dharma.

This amazing satsang is contained in our upcoming Initiate's library volume, *Question and Answers with Swami*. I was so taken with its breadth and depth of insight that I wanted to share it with you for our webinar today. So strap in—here we go!

On Investments

Excerpted from *Question and Answers with Swami* © 2012

Q: Is it wrong to charge money for spiritual instruction? Some spiritual teachers believe this.

A: You are always spending money, always investing. In this society, if you only have enough money to invest in levels 1 and 2, then you are considered poverty level. If you can only invest up to 3 and 4, then you are low income or lower middle class. If you can invest up to level 8, then you are considered middle class. At levels 9–12, you are considered upper middle class and upper class. [This is shown in the table on the next page].

Where is Your Financial Focus?

1	Survival	Food, water, shelter clothing, utilities, laundry.
2	Health & Beauty	Medical, psychological and dental care, exercise, nutritional supplements, toothpaste, hygiene, cosmetics, toiletries, medications.
3	Education	College, career training, seminars for career advancement and essential personal growth.
4.	Career	Job search, transportation, uniforms, entrepreneurial investment, business purchase.
5	Security	Alarms, security systems, martial arts training, weapons purchase, insurance, retirement investment.
6	Courtship	Dating, parties, entertainment, gifts, rings, special ceremonial clothing for marriage, marriage ceremony.
7	Family	Items 1–6 for each child.
8	Friendship	Gifts, parties, dinners, entertainment.
9	Wealth	Capital investment (stocks, bonds, mutual funds), property (home + real estate investment properties), cash (savings, checking account, CDs, MMAs), acquisitions of quality possessions, collections, art acquisition, lifestyle enhancement (swimming pools, new additions to home).
10	Esteem	Acquisition of fine clothing, luxury car, expensive home, items to impress others.
11	Experience enhancement	Travel, vacations, education for interest and self-improvement, visiting museums, learning about other cultures, concerts and operas.
12	Actualization	Living one's dreams, spiritual and moral development, philanthropy and charity, pursuit of knowledge and understanding.

When we say that you only have enough money up to a level, it means that you are primarily focused on meeting the needs of that level. This doesn't mean that people at the poverty level don't provide for security, don't have friends and raise families, don't visit museums or listen to music or go to church. It means that their primary focus, on Maslow's hierarchy of needs¹, is survival.

We have elaborated on Maslow's broad categories here slightly but the principle is the same. There appears to be a correlation between the income that people have, the social class that they live in, and the needs that they are focused on in our society.

But each of us is striving for actualization, to live our dreams, to be all that we can be as human beings, to explore our potentials, to sound our depths, to reach to the horizons of knowledge and experience. Like birds, we are not happy in cages but seek the freedom of the skies.



What do you sense is your current financial focus today?

Do you aspire to a higher level on this financial scale, or are you content where you are?

What are your feelings about functioning within your current financial focus?

¹ Maslow, Abraham H. *Toward a Psychology of Being*. New York: Van Nostrand. 1968.

Wealth and Freedom

Wealth conveys a certain freedom in this society—it removes certain limitations. But there are several kinds of personal freedoms. Only in some does wealth play a role—more or less depending on our life circumstances.

Physical freedom	Freedom from disease. Flexibility. Being able to express one's ideas in physical form (e.g., sports, dancing, yoga, martial arts).
Emotional freedom	Freedom from incapacitating insanity. Freedom from neurotic fixations and self-sabotaging lifestyle patterns. Freedom from limiting beliefs of the past. Freedom to love and be intimate.
Mental freedom	Freedom from retardation of intelligence. Freedom to explore beliefs and concepts different than those advocated in one's religion, academic community or cultural heritage. Freedom to think for oneself and discover unique meaning, truth and values in experience.
Spiritual freedom	Freedom from ignorance of one's spirituality. Freedom to travel within the inner spiritual realms to discover the Soul and the Divine. Ultimate salvation of the Spirit and liberation of the Soul. Mastery.

When you look at these freedoms, you may notice that these inner freedoms are mainly a function of our ability to use our inner faculties of imagination, will, feeling, memory, thinking, intuition, sensing, metavisual and spiritual perception, and Gnosis (Self-Realization, the Soul's knowledge of the field of the Continuum of Consciousness and of its own Essence).



Inner Investments

Wealth may play a role in purchasing dance or yoga classes, paying for psychotherapy and growth seminars, for example, but to a greater extent, this is an inner investment.

This inner investment—learning how to control our faculties, how to meditate, and how to access our inner life—is a crucial one, because our human freedom is founded upon it. If we invest in this, we are gaining something of lasting value, because we are freeing ourselves from within, improving ourselves in a way that money cannot buy—we are becoming finer, nobler, more aware, more masterful human beings.

Our Collective Freedom

There are also the collective freedoms that we so often pride ourselves on in democratic countries.

Social freedom	Freedom from inhibition and lack of social skills. Freedom to choose one's friends and spouse. Freedom from restrictions on sexual mores and lifestyle preferences.
Economic freedom	Freedom from poverty and want. The ability to do, be and have what one wants within the reasonable limits of law and morality.
Political and Societal freedom	Freedom from government oppression and invasion of privacy. Freedom of the press and the right to freely express one's opinions and beliefs. Freedom of religion and the right to worship in the way that one chooses. Freedom from discrimination and respect for civil rights. Freedom to participate in the political process and the right to vote, protest, and dissent. Freedom from unwarranted searches and seizures and the right to legal representation and a speedy trial. Freedom to pursue legal redress for injuries done to people, property, capital or reputation and the right to adjudication at law.

These collective freedoms act as a kind of filter on our personal freedoms that expand and contract our ability to express ourselves and to actualize ourselves. For example, in societies where there is political oppression, very restrictive social customs and few opportunities to prosper economically, the people are held back in achieving their life goals, their personal dreams and their individual fulfillment. For this reason, the people often feel frustrated and miserable about their life conditions and the policies of their society.

In other societies, where there is greater political freedom, less restrictive social customs and more opportunities to prosper, greater numbers of individuals can go further toward living their dreams than in more limiting societies.

Limits are necessary in a society, otherwise political anarchy, social chaos, crime, corruption and brutalization of the weak would run rampant and the quality of life would deteriorate to unacceptable, inhuman levels. But how many limits on political freedom, how many restrictions on social freedoms through cultural mores and customs, how wide to open the throttle of economic growth and expansion – these are experiments that are being carried out in each nation. Collectively, there is no answer that every nation has agreed upon. Each nation is trying to find the right balance between allowing personal freedoms to be expressed and collective concerns for social control, national security, social welfare, economic expansion and international relations.



Investment and Risk

Which brings us back to investment. Investment always involves a risk. There are unknown factors, things that can go wrong. Investment involves not only money, but also people's thought and planning, time, energy, work, concern and faith. People put their whole lives into investments with the hope that they will win, that they will come out ahead, that they will succeed. Societies invest themselves in social experiments, in political policies, and in economic strategies in order to determine whether the country will prosper or not.

We are continuously aware of the risk in investment. We could be wrong. Something unforeseen could go wrong and shatter our dreams. We could lose all of our money, all that we have built for ourselves. But without investment, there is no progress—not personally, not collectively. Taking risks, putting ourselves “out there,” experimenting, testing—this is what brings learning, growth, and success.



Investing Wisely

So you must invest yourself, in developing your inner life by learning the tools of inner Mastery. But you must also express yourself in the collective life, in society, where by your political choices, your lifestyle choices, and your economic choices you impact many other lives.

Even if you choose to be a recluse, you still impact society by your failure to vote, your silence about political issues, the morality you choose to live, by what you purchase to survive and how you pursue your chosen avocation.

It is important to reflect upon how you have invested yourself in your life. Not only what you can buy and what you own, but also how you have invested in each of the aspects of yourself: your body, your health, your emotions, your mental development, your spiritual life, in your relationships and family, and in your community. The challenge is, can you find a more skillful investment to realize your dreams, to actualize your potentials, to make a powerful and positive impact on the world around you with what you speak and how you live?

This is entirely possible for you, to improve your life, to upgrade your situation, to gain a deeper understanding and a greater Mastery. This is the opportunity that life is placing before you. It invites you to come to invest yourself shrewdly, wisely, intelligently and sensitively so that you may partake of that abundance that opens to you in every moment. It invites you to accept this wonderful gift...of life.

So Is It OK for Spiritual Teachers to Charge for Instruction?

Which brings us at last to your question of whether it is right or wrong for a spiritual teacher to charge for instruction. There are three issues here: economics, your values and priorities, and your ethical standards: your sense of conscience.

The economic issue is quite plain. The teacher has a body, which has survival needs and personally, the teacher wishes to actualize his or her potentials, just like you do. There is money required to propagate a teaching through advertising, publication of writing or other means of communication; rental or purchase of a building in which to hold meetings, talks, and trainings; utilities; staff salaries and other expenses.



A teacher can 1) raise money by charging directly for his or her services, 2) he or she can rely upon free-will tithing and donations (informal fundraising), 3) he or she can set up formal fundraising campaigns with appeals for money or 4) utilize some combination of these three options. Whatever means chosen, money is essential or the teaching is not propagated and the training is not done. While the cost of religious activities are subsidized somewhat by use of volunteers, certain favorable tax incentives and people's ingenuity, money still enters into the equation.

The second question is, how important is your spirituality to you? If it is the most important thing, your highest priority, then you will do whatever is necessary to develop it, spend any amount of money, maybe any sacrifice to obtain it. If it's only a hobby for you, an idle curiosity, then maybe spending money for your spiritual development seems exorbitant. But if it is a burning desire, if it is a day-and-night obsession, a powerful longing within you, then you will find a way to obtain the money—you will borrow it, take out a loan, sell something, use your credit card—you will find a way to get the money if that's what it takes for you to get your spiritual training.

But you must first evaluate: is this a worthy investment of my time and money? so you must study, listen, question and determine, is this the best path for me? Because it is a very important investment: an investment of your time, your energy, your dedication, your strength, your courage, your concentration and your life—not only your money. So you must decide wisely, make the best decision that you possibly can. There is much that is riding upon your decision.

Finally, there is the question of your ethics, your morality, your sense of conscience. Does it feel right to you for a teacher to charge for spiritual teaching directly? Do you prefer to give voluntary donations? Do you feel that economics should be thrown to the winds and we should all gather out in the field like Jesus and the Buddha did with their disciples? These are important decisions that you must make.

A Question of Dharma

Ethical decisions give you or deny you permission to make certain actions, to utilize or deny yourself certain opportunities, to refrain from or engage in certain lifestyle choices. Ethics are a filter that you place upon yourself. If your life is too restricted, sometimes your ethical standards confine you to very narrow possibilities. If they are broader, then you have more options. If you have no ethics, then anything goes—but then your life is chaos.

If it violates your ethics to pay money for a spiritual teaching, then you should not do this unless you want to experience conflict within yourself. You are the one who will have to face the voice of your conscience screaming at you. You are the one who will have to feel the nagging feelings of guilt and self-reproach. You are the one who will have to look at yourself in the mirror. If you like this kind of self-wrestling, then go ahead and do it. If you can face the consequences, then you can take this risk.

But if your integrity is important to you, then you won't violate your conscience. You'll experience peace within yourself. You'll be true to yourself.

But make sure that your feelings of "conscience" are not just masquerades for what you are really feeling: your fear, your feelings of lack, your self-doubt, your insecurity, or your feelings of unworthiness. Morality is sometimes a shield for our weakness, our beliefs in our limitations and our low self-esteem.

Ultimately, these ethical decisions are some of the most important decisions you will ever make. They not only determine which way your life will go, but they also anchor you in your inner sense of truth – they embed you in your Dharma.

Dharma is the bedrock of character, the foundation of what you live. Dharma is what allows you Soul to express its thoughts, its abilities, to live its authentic life through your personality. To break this connection with Dharma is very serious. It cuts you off from your Soul. It is tantamount to murdering your Soul, to not let it express itself in your life.

So please do not murder your Soul, please do not abandon truth and please do not jettison your spiritual essence to please others, for social conformity, to maintain cultural mores—not for any reason. Be a rebel if necessary, but do not let go of your Dharma. That is the real core of your life.

If you cut the core from an apple, it dies. If you cut the core from a man, he is the living dead—he has no Soul. That is why people have become religious martyrs, why they have died for their faith, their values, for a cause that they believe in. That is because their faith, their values, come right from their core. And they would rather possess their Soul than to be a walking dead man.



What have you considered is a worthy “inner” investment?

How does the collective freedom of your nation—or lack of it—impact your ability to earn wealth and rise on the economic ladder? Does it support you or suppress you?

What are your feelings about taking risk financially? Are you risk-averse or are you willing to take risks?

What are your values and beliefs about paying for spiritual instruction? Have you always gotten your money’s worth?

What do you sense are your core values that you will not violate?

Thank you for attending our webinar today!

