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A Conversation With Gangaji Series

Host Hillary Larson

Episode 7

FINANCIAL INSECURITY: IS IT REALLY ABOUT THE MONEY?

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[00:00] INTRODUCTION MUSIC

[00:03] HILLARY LARSON, HOST: In the world around us, there are depressions, recessions, and times of great affluence, and we all experience them a little differently. But conversations about money usually revolve around a handful of questions: how do I make it, how do I keep it, and once I have it, how do I make more? Money seems to be interwoven into the very fabric of our sense of survival. Some people barely earn enough to make ends meet, while others have more than most people can ever imagine. But whether we have a lot of a little, is it possible that our basic insecurities around money are pretty much the same? Could it also be that, in reality, those same insecurities on a deeper level are actually about something else?

[00:49] GANGAJI: Are you being fed? Are you housed? And if you are, and this anxiety, or this worry, or even this concern, this attention on money, is it possible it's not about the money?

[01:02] HILLARY LARSON: Those questions can reveal much about how we perceive ourselves and our place in the world. There are also matters of fate or deservability. And while responsibility and positive thinking may help us generate more money, at the end of the day, wonder if this deeper fear of what we have and what we don't have isn't about the money at all. I'm Hillary Larson, and this is *A Conversation With Gangaji*.

[01:31] HILLARY: Well, first of all I wanna say that this show is not about financial advising. Thank God (chuckles), for, for, both of us maybe. But it seems to me the issue of financial insecurity is something that's consistent, and it seems like it's consistent around the world. But, I was watching a documentary the other day and they were talking about, the level of insecurity people have about finances doesn't necessarily mean they don't have much in their bank account, meaning that, you know, somebody might have four hundred thousand dollars in their bank account, and there's still some thread of insecurity about it. And I think that's an interesting line when it comes to finances and money because it has its own kind of energy and maybe it also reflects how we operate in life in general. But I actually just wanted to start off with the idea of security. Is, is that your experience, Gangaji? That, you've spoken to so many people that, that that level of, secure, insecurity is there all the time?

[02:26] GANGAJI: Well, certainly financial security is tied to our basic survival. I mean money is just a substitute for a guarantee of survival. And in the, most of the cultures – not the cultures where they're still living literally hand to mouth – but in cultures where you use some form of trade, what you have to trade means how secure the possibility of your survival is. But we have discovered of course in our very affluent society, the Western world, maybe the United States in particular, is that after a certain point it doesn't matter, you're still insecure about the reality that you, finding the world is an insecure place. And that's the reality, that no matter how much money you have, you are subject to death at any moment.

And somehow we know that because we see it all around us, but we have this hope that if we can accumulate enough of a barrier between ourselves and death then we'll be safe, and we aren't. Because there are people who literally have to look every day for food or shelter, which means literally to look every day for means of their survival. And, it's only at a certain point when you have enough of that that we can even have this conversation. Because to someone who has nothing of course having more, means everything. But when you've had more for awhile, which is true of everyone listening to this program, then you recognize it's never enough. So it's not really about that. It's about some deep-seated fear of, of dying. Fear of the pain, of being hungry, fear of the, the pain of being without shelter, without protection. And it's legitimate fear, it's very deep in our animal natures.

[04:30] HILLARY: That's a perfect place for me to pick up this first question for you. The question is: 'I don't have much cause to worry about homelessness. But I have to admit, that I have that underlying fear. When I really look at it, it seems crazy. Even so, it is a fear that sits in the background and the question is, is there a way to work through it?' and you were, you were pretty much addressing that with it's just facing death, right?

[04:53] GANGAJI: Well I wouldn't call it working through it, though, I, I think that it's really a willingness to recognize that that fear is part of the animal nature, which is an alert system to the, the real possibility that we may die. And so if our concern shifts from being, how do I get rid of this fear, or how do I get rid of this anxiety about homelessness or not enough, and actually our concern becomes, what is this? To *not* get rid of it, but to actually explore it, to open to it, then quite naturally, effortlessly, you do meet the fear of death. But not meeting it as a way of getting rid of something (chuckles), because then it just becomes another trade item. (chuckles) I'll trade in this and I'll get some relief from my fear of, of death. And it doesn't work like that, and we have to grow up enough to recognize it simply doesn't work that way.

[05:53] HILLARY: How do you get around that mechanism, 'cause I understand that, if, if you say you face your fear of, ultimately death, then my mind automatically goes to, 'Oh, great, if I face it, then it'll go away'.

[06:04] GANGAJI: Yeah and you, finally, you hear that, you recognize that's not it, and at that point, there is the opportunity to grow up and to stop hoping, stop the pipe dream, that if I do this I will get that. Nothing can protect you from death. That's the hard fact and as human beings we have the, the capacity to face that hard fact. And, and most people don't choose that, they would rather be lost in a pipe dream of what can save them. I remember in the seventies there was a big movement in the alternative subcultures to do these different techniques so that your body could be immortal, and maybe it's still going on. That's when breatharianism came in, and different, different ways to *make* death not take *me*. And, you know, I know that that is a concern, none of us wants to die, and the fact that we don't want to die has actually given rise to great scientific and medical ad, advances. And so, I don't see the fear of death as the enemy at all, so I'm not inviting you to face your fear of death so that you get rid of it. It's, it's really to recognize that this is an essential human and animal aspect of our beings. And it's not at fault. The fear of death is natural. What's *unnatural* is that we, we start to think that we can do something that will actually defeat death. And of course we have defeated death in many cases. Surviving childhood diseases, or getting inoculations from childhood diseases. So you can see in that sense the fear of death actually spurs us on to great, great things. But at a certain point when we, we have survived and we are haunted by this specter of homelessness in this case, or starvation, or old age, whatever

it may be. We are haunted by the reality that we will lose what we have, our life, our health, our, our youth, our homes, our jobs – and we will (laughs) it's the truth – and in order to, to diffuse the power of being haunted, you turn and face the monster. And it's, it's a choice that a, a child can't make, but an adult can make that choice.

[08:47] HILLARY: I wanna shift gears a little bit in the world of money. And I just wanna bring in this second question. And it's a just, it's just a little bit of a different angle on it. The question is: I've always had struggles around money. I constantly feel like I'm just keeping my head above water. But I also see people who seem to accumulate money easily. I try to picture myself experiencing abundance in life, but it's hard to hold that viewpoint consistently, I wonder if what holds me back in that area mostly has to do with my ability to receive. Do you think that some people are just born to make money?'

[09:22] GANGAJI: I think we put too much emphasis on money. And that that's, that's the problem. Where, once the emphasis comes on money then we are counting how much we have and how much the other person has, and then we are deciding we have less because we aren't such and such, they have more because they are, or that could be reversed, we have more because we do this, and we think this, and we get this, and God loves us – I mean there're certain people that, that see if you have a lot of money, that's proof that God loves you and has blessed you. And it's all superstitious thinking. So you don't, you don't have to think about that, don't think about the money, think about what is it you wanna do, what, how do you want to spend your life? Not, how do you wanna spend your money? And then you can actually shift the conversation to what does abundance mean, is abundance, you know, having the, the car you want? Or having the clothes you want, or having the job you want? Or, or is it having a heart that's filled with, with abundant love? Love won't save you (chuckles) from death either, but at least you will live a life in abundance. And other than that, to me, really, it's a big mystery. It's all a mystery. Some people do have the Midas touch. Some people do seem destined to live right on the edge of things. But I don't think that we serve anything by overlaying that with the latest theory of what makes some people get more and some people have less.

[10:58] HILLARY: Is there any validity to you, it sounds like part of her question is, wonder if you just feel like you don't deserve money, so you are constantly going in a loop.

[11:04] GANGAJI: Well who – well that's (chuckles)– maybe you don't deserve, who deserves money? I mean still, that's, the question is about money, do you deserve love? Many people don't feel they deserve love, and love is the true abundance. So maybe money in many cases is simply a substitute for a deeper question, because it's a, an issue, an item, that's so tied in to what we do need for our daily bread, it's easy to deflect from the deeper questions of, what *do* I have, and what do I have enough of, and, and what do I have more than I could ever use? And do we deserve that which we have? Well let's assume we don't, let's assume it's grace, and grace is beyond any question of merit, of deservability, or it wouldn't be grace.

[12:00] HILLARY: So true, and, and I also think there's a trap just in the way human beings operate anyway, because if somebody looks a certain way and they're driving a certain kind of car, there's an assumption that we might make that, 'oh, they're happy'. And then, you know I've known people that make a ton of money, but in the world of relationships they're very lonely.

[12:18] GANGAJI: Well I, I don't know what the exact figure is, but I was reading recently – of course this issue has been studied, as all issues have – and there is a certain amount of money that does insure that you are relatively happy, because at that point the wolves aren't literally at the door. And you can see that in the next two weeks, or two months, or two years, you're not gonna starve, and so there is a release of the kind of constant vigilance that's needed by probably most of the people on the planet, to survive. But very quickly it's shown that once you get over that amount – I don't know what it is, in the, America maybe it's forty thousand dollars or something – once you get over that, it doesn't do anything for your happiness. So when we're speaking of money, and we're speaking of enough, I think it is important to recognize that many people on the planet don't have enough. Usually people who are having the conversation of abundance or deservability, have more than enough. And they just want more, and they, and they get more or don't get more, but that's still a, a deflection from a deeper question.

[13:34] HILLARY: In that documentary I was watching they were saying that it's fifty thousand dollars, anywhere below that there's that, the true anxiety. 'Cause there are homeless people, and it is frightening. It must be terrible to wonder where am I gonna get my next meal. But then, from fifty thousand dollars up, a hundred thousand dollars, five hundred thousand dollars, it was, the happiness quotient just is flat lined.

[13:56] GANGAJI: Yeah 'cause it's not about money then. Once it's literally not about survival, it's not about money. And the fifty thousand dollars I believe it was for a family of four. So if we're talking about a single person, or a couple, I mean we have to factor that in. Are you being fed, are you housed? And if you are, and this anxiety or this worry or even this concern, this attention, on money, is it possible it's not about the money, it's about something else? And maybe it's about the same thing, always, and it's an avoidance of that thing.

[14:35] HILLARY: This next question actually hits upon that, Gangaji. The question is, or she's making a statement on the outset: 'Sometimes I get tired of spiritual conversations about money. It seems like one more way I use to dodge my fears of not being able to pay my bills, which is very much a reality in my world. My issue seems to be more around trust. I know I have to do my part, but I would like to have more trust that I am being supported in a deeper way. I would like to know what your thoughts are on the relationship between money and trust.'

[15:07] GANGAJI: Well, what, this question has so many different avenues, I mean, I'm not sure that the questioner is even talking about money. Again, trust? I don't know that you can trust anything about money. You, you can't trust that you will live if you walk out in front of a truck. You can't trust if, if you don't see the truck coming and you walk out that you will live. There you are, innocently, best-intentionally crossing the street, and you still may be killed. So trust has nothing to do with money. That's just some hope, that if I trust, if I do some magical thinking, if I *do* something, then I will *get* something. What *do* you trust? What is money standing in for you? What do you want? Is it really about money? At this point we aren't talking about people who are starving or can't pay the rent. We're talking about the fear of that, which is the fear of, of pain. It's the fear of loss. It's fear of death.

[16:10] HILLARY: And I think most people will say, most people I've spoken to, and this has been my experience as well, that it is a deeper issue. Because in hindsight it's always, it's always easy to see we're taken care of. There's some, there's some kind of support that's not tangible with the mind – do you know what I'm saying?

[16:28] GANGAJI: Well I'm not sure if I agree with you though. I don't know what you mean when you say 'we are taken care of', because there are people innocently dying every moment who are, who deserve to live as much as we do. It's not that they have bad karma or God loves them less, or, so I think even this hope that we are taken care of is an avoidance of some deeper nakedness, some deeper exposure, some growing up.

[16:59] HILLARY: I wonder what your thoughts are on the subject of manifestation. Remember years ago there was that movie, 'The Secret', and it, you know, kind of caught fire? And, and then, and it's not like that idea was new, the idea that if you raise your vibration you can manifest certain things and, and I think that's true. I mean I think that there's a way that, if you really have a longing, sometimes somehow it magically shows up. And I was just thinking about your story of, of you and your teacher, you praying for your final teacher, and then the series of things that happened, in order for that to occur, were, you know, to me, were amazing. Is that just phenomena to you? With regard to what, you're asking people to look at the deepest truth. But there are a lot of people that operate on, well, I need to manifest, I need to raise my vibration, I need to think more positive thoughts, and then those things might show up.

[17:49] GANGAJI: I think it's a stage in development. And it's very useful, and I believe the movie 'The Secret' really pointed to that stage. Only they, in general, pointed to it as a salvation. And the truth is if we really understand the word 'grace' and 'salvation', we recognize there's nothing we can do to manifest that. We can be open for that, we can pray for that, we can be available for that. But when you equate manifestation of success or money with meeting my teacher, I, I see them in totally different realms. I had recognized in order for me to meet my teacher, that I'd, whatever I manifested, I had manifested a good life. It still hadn't touched the deepest issues of my longing. And so I, it was really a matter of surrender. And this goes counter to much of what we hear in the West. We hear we just have to do more and certainly in America with our Puritan background, we just have to work harder, we have to do it better, and in spiritual circles this means we have to think bigger thoughts, or open to, to get more. But it's all still the same game. And if we're unwilling to expose the game, then we will just switch gods and religions and, and substitute thoughts of heaven rather than thoughts of hell. But if we get rid of both heaven and hell and we get rid of the idea that money is gonna keep us in heaven or save us from hell or that, good works, or that God is watching over us all the time, or... whatever it is that is very appropriate for a child in a phase of development. But then stands in the way of our deepest realization of what we are just participating in in an instant lesson, an instant of time – and it's, it's not about us then, it's not our show, it's something much bigger that's happening, and we can surrender to that. And in that, be bowled over by the hugeness, by the mystery of it, and by our smallness in that, and – not our smallness as a diminishment of spirit, but a recognition that in our arrogance of mind we actually diminish that which is, is sublime, that which is abundance.

[20:19] HILLARY: Yeah it seems like the immaturity that you're speaking of has to do with the illusion of control.

[20:26] GANGAJI: Yes, right! Because we know that there are things we can control. And we know that, like, if we wanna keep a job we show up and work, and we do the best work we can do. And still we could lose our jobs. We know that we can control to a degree and then ultimately we're, we're not in control. So when this issue of 'not enough' or the possibility of

'someday not enough' appears, this is an old issue of trying to figure out how to control things so that someday will never come. But it does come, it comes from – greatest rulers, the richest societies, the most advanced civilizations, they've all come and gone. We are not the pinnacle of that, we are just aspects of that, that's been coming and going throughout time.

[21:15] HILLARY: It's humbling.

[21:16] GANGAJI: Yes! It is beautifully humbling and in that, we aren't tyrannized by our superstitious beliefs, we can actually just open to what is here, not what we have to make here, or we have to get from here, but open to the, the abundant mystery that life is.

[21:39] HILLARY: It seems to me that opening to that is how I actually wanna wrap up this conversation. And that is the subject of gratitude. And it's not as in, you should be grateful, 'cause I wanna play a clip where you're talking about that. But I wanna tell you a story about someone I read about, and I can't even remember where I read it, but it stuck with me, and it was several years ago, but it was a Holocaust survivor; and he was saying that he got an almond a day to live on, for a certain period of time, and as – everybody else was getting the same thing, and... so people around him were dying but he took this viewpoint that every, so he would take the almond and he would eat a little piece of it every few hours. And every time he would take a bite of it he would have this immense sense of gratitude. And in that, I mean he survived, and he survived on a level that I think most people could never relate to. But it was such an incredible example to me, of what you can do, how you perceive your life with just this openness of gratitude.

[22:40] GANGAJI: Not because it will help you survive. I don't know that his gratitude helped him survive (chuckles). There are people who survived the Holocaust who were not grateful for an instant. But the experience that he's relating is the gift of gratitude; we won't survive no matter what we do, but we can be so exquisitely grateful for what is here now.

[23:05] HILLARY: Actually, what I'd like to do is I wanna play a clip, and it's from my CD, DVD, compilation of yours, and the, it's called 'Love and Gratitude' – so, it was easy to find a clip on gratitude – but it was, it's about not forcing yourself, 'okay I'd better be grateful now', 'cause it seems like a great way to kind of wrap up this conversation about security and scarcity. So if you don't mind, Gangaji, I'm just gonna go ahead, go ahead and play this for a second.

(clip)

[23:30] GANGAJI: It's not about 'you should be grateful', it's just that if you tell the truth in this moment, there's more to be grateful for than there is to fix. Just in this moment. And if you ignore that truth, or you trivialize that truth, or you feel guilty that that's true, then this clarity of mind that allows real investigation is missing. This openness of mind that's naturally present in gratitude, in an instant of 'oh I'm just grateful to be here, just grateful to be not flat on my back, just grateful to have been fed today, just grateful to not be dead today'. Just that gratitude, that's this opening, where investigation, true inquiry, can occur. If you try to impose this self-investigation, or self-inquiry, on top of a, a kind of churning, 'how do I make it better, how do I keep it, how do I keep it away, how do I live forever, how do I get healthier, how do I get richer, how do I keep my house, how...' all of that, then there's no possibility of inquiry. Then this precious privilege is wasted.

(end clip)

[24:51] GANGAJI: That's... I stand by that (chuckles).

[24:54] HILLARY: (chuckles) You know what I could really relate to, is that churning? You know, that, that franticness that can be so subtle sometimes of 'how do I keep this, how do I make more?' And I would imagine that there's a lot of people that can relate to that feeling.

[25:07] GANGAJI: Yes, we are these animals who are aware of needs that must be met, so we must relate to that, and we must also recognize that that's happening at one level of our being, our thoughts are involved, our emotions are involved, physical sensations are involved. But deeper than that, closer than that, there is consciousness overflowing in love, simply to be.

[25:36] HILLARY: I actually can't think of a, a better way to end this. However, we do have two minutes left. So what I wanna ask you is, well first of all I just wanna say too, I, I so much appreciate your capacity to take what seems like an everyday life issue into something that's deeper, and that it's, that it, in certain ways one doesn't consider on, in on a daily basis. It's more like, floating around up here, of how do I manage my life and the openness that you create and the, almost the relief that happens when you invite somebody to, to face their worst fear, to, you know, just come, like, come over here.

[26:14] GANGAJI: Yes. Yes, I, I, that's my aim, is to speak of how in daily life, with daily concerns, there is the possibility for the deepest inquiry.

[26:26] HILLARY: As we're ending this up Gangaji, do you have any thoughts on what you'd like to cover? We've covered quite a few subjects at this point.

[26:34] GANGAJI: Oh I'm really open to, to, what comes from you or what comes from listeners. Because no matter what we cover it always brings us back to this possibility of stopping, and inquiring, what is still here.

[26:58] HILLARY: Thank you for joining us for *A Conversation With Gangaji*. Other episodes can be found on the Gangaji website, that's gangai.org, as well as on iTunes and Vivid Life Radio. That's vividlife.me. You can also get updates about this show on Facebook. Just look for Gangaji Community. This show is made possible in part by a generous donation from the Martin Family Charitable Trust. Thank you so much for your support. I also wanna remind you that you can join Gangaji for a live webcast that happens every month. It's another way for you to ask Gangaji a question directly. And you can do it by going to the website, you just have to look for *With Gangaji*. And if you'd like to send Gangaji a question or a comment for this show, please write to Gangaji Radio @gangai.org. That's g-a-n-g-a-j-i-radio@gangai.org. Thank you so much for sharing this podcast with others. We'll be back next month with *A Conversation With Gangaji*.