

## Hand Untying Knots, Part 15

Good morning everyone! This is today's Dharma Espresso on Hand Untying Knots, part 15.

I am going to tell you a ghost story. For those of you who are faint-hearted, get yourselves covered under a blanket. For those of you who are fearless, wait until midnight to enjoy listening to this ghost story.

Page | 1

Ten years ago in 2008, there was a haunted house in San Francisco Chinatown. The house was sold and resold many times, but no one knew how to get rid of the ghost.

Then people thought of inviting a monk. As was reported, at night and even during the day, many homeowners heard footsteps in the rooms, and up and down the stairs, and saw the lights repeatedly turned on and off. Those footsteps were heard not just by one person, but by everyone present. Not only that, someone saw the apparition as well. The odd thing was that the ghost just walked up and down the stairs, walked in and out the rooms, even groaned at times, but absolutely did not cause any harm to the families living there. Eventually, the homeowners were so scared that they left that house, however beautiful.

The monk who was invited to the haunted house, related the full story as follows:

In the 1980's, a Taiwanese came to work here. Formerly a teacher, he however could not get credentials to teach here. So in 1990, he engaged in real estate deals. Actually, he was a flipper, that is, he bought a house, fixed it up, and then resold it. After some time, his operation expanded to involve rentals; he bought a house, fixed it up, rented it out, refinanced it to get the cash out to buy another house, and repeated the cycle again and again. It happened that real estate in the 1990's was good, so after 10 years, he was very successful and wealthy, having accumulated a lot of properties, reportedly more than a dozen rental properties, including apartment complexes with up to 8 or 9 rental units for students.

Unexpectedly, in 2008, because of the market crash, a lot of people had problems with paying rent. Without going into complicated events, in the end he was deep in debt, amounting to roughly over 12 million dollars. In the course of events, many of his houses were foreclosed by banks, arguments and fighting developed between him and his wife. It was a really painful period, not to mention heavy debts and death threats! As tenants could not pay rent, to evict them was to invite death threats! Overwhelmed by so many problems, the husband got really sick and passed away. You could probably guess the cause of his death: a heart attack! It was reported that his wife had to liquidate all her possessions to cover her debts and had to borrow money to pay off bank debts, etc. A few years later, she also passed away.

It was a very painful story. It turns out that the husband of the haunted house had so many debts and so much suffering that at his death, he did not feel that his life ended. Because of his attachment to his possessions, his desire to pay off debts, not to disappoint his wife, and to keep his family happy, his sudden death made him unable to be liberated but remain in the house as a ghost.

It is a very painful situation, a very big entanglement because we lose all control at the last moment of life and remain attached to this mundane world and in such a state of extreme confusion. We can neither reincarnate nor return to life. In Buddhism, that state is called *bardo* (*antarabhāva* in Sanskrit), the intermediate state between death and rebirth where there is no concept of time or space, only darkness. We would wander in such a sphere with no

## Hand Untying Knots, Part 15

control over it, and would always remain in a blurred state of our own heart. It is very painful.

Thus, a ghost is not something to be frightened of; it is a sentient being deeply troubled in a knot without knowing how to untie it.

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Page | 2 The monk recounted that after a few days of prayers, he fell asleep while praying one night and saw the ghost appear in front of him. I believe that the monk, with high spiritual power and great cultivation ability, used the term “fell asleep” in a modest manner to mean that he entered into deep meditation (Samadhi).

The monk asked the ghost questions and learned that the ghost was the owner, and that his attachment to the house had been so strong and inextricable that he did not know he had died. The owner had not let go and thus remained stuck in the house.

The monk then asked: “So now, can you let go of this house?”

The ghost said: “Where can I go if I let go of this house?”

The monk then manifested the Pure Land in front of the ghost. “This is your true home, your true residence. While staying here, you can’t find any happiness.”

Only thanks to the monk’s great virtue and supernatural power to manifest the Pure Land for the ghost to see, was the ghost able to let go of the house and accept the Pure Land as his true home. In the blink of an eye, the spirit was set free, an achievement after days of prayer.

I have added embellishments to the encounter and the conversation, but in reality it happened really fast; only in a flash, the spirit saw the light and was no longer in the dark.

This state of confusion was caused by our being stuck in the clouds, not knowing how to pay off debts, how to keep the spouse and children happy, and how to keep ourselves worry free. Worry is a terrible thing, attacking us, and killing us slowly. Debt is the number one cause of our anxiety and worry.

Debt is extremely terrible, so we should never incur debt. That is the Buddhist philosophy. We should not be greedy. “Gluttons get bruises” and in whatever form, debt is to be avoided. No matter how deceit may help us get our riches, they are only temporary as debts will surely follow to be collected, and cannot be evaded. We should simply not incur any debt, and if it were to happen, try to get rid of it so that our mind can be relaxed to allow our departure on our last day to be easy and peaceful.

We feel sorry for the person in the story who succumbed to a heart attack. It is also a success story as he was saved by the monk with his prayers.

I will stop here, and you may like to ponder on the story. I hope that we always love those who live in deep worry. We should share our joy to reduce their worry and help them alleviate their burden of debt.

I wish you a nice day! If you listen to this story at night (say, around 9 or 10 pm), then please do not be afraid of ghosts. Always remember that ghosts stay in the dark and always need light and our love.

## Hand Untying Knots, Part 15

Thank you for listening.

**Dharma Master Heng Chang**

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Page | 3 *Question or comment, please send email to [css.translators@gmail.com](mailto:css.translators@gmail.com).*