The Buddha’s basic teachings on mindfulness focus on two activities. The first is keeping focused on the body, or feelings, or mind, or mental qualities, in and of themselves; the second is putting aside greed and distress with reference to the world. You need both activities to get the mind into concentration. The first is the actual concentration. For instance, at the moment, you’re keeping focused on the breath, in and of itself, i.e., without making reference to anything else: just the experience of the breath right here, right now. Then the second activity protects that. If you find the mind is wandering off into issues out in the world, apart from your frame of reference, you’ve got to learn how to subdue, as the Buddha said, or put aside any interest in the world outside right now.

So it’s a double activity to get the mind settled down, especially in the first stages, because if you’ve been out in world, thinking about the world, it’s very hard to put all that aside. The world of the media, the world of your work, the world of your family: They all get very real and get reinforced all the time, yet now you’re trying to un-reinforce them, to pull out of that framework and it’s going to take a while.

So it’s good to have some reflections to help you when the mind wanders out away from the breath, reflections that help direct you back in.

The first one is that whatever going to happen in the world, you have no idea what will happen, but you do know that whatever comes up, you’re going to need a lot of inner wealth—like the mindfulness you’re developing right now, the alertness, the concentration, the discernment. These things will stand you in good stead no matter what. So, put those thoughts up as a fence.

And second, you want to develop some good qualities in the mind because the more your wealth is inside, then the less you have to worry about outside. This doesn’t mean that you’re not concerned with the outside at all, but simply that you realize you’ve got some safe wealth in here. It’s like knowing you’ve got Switzerland inside. No matter what the Germans, or the French, or the Italians do, there’s always Switzerland.

And so what is this wealth, this inner wealth? The Buddha lists seven qualities in all. The first four go together: conviction, virtue, a sense of shame, and a sense of compunction.
The conviction is basically conviction in the Buddha’s awakening, but what does that mean in practical terms? It means being convinced in the power of your actions. He was able to find true happiness through his own actions, and the qualities of mind that he developed in his actions are qualities that everybody has in potential form. So you have it within you, too, in terms of your heedfulness, your resolve, your ardency. You can do it, too.

But conviction in the Buddha’s awakening also means that you’re alert to the fact that your actions really make a huge difference in your life. In other words, their quality doesn’t have to be measured by how much impact you have out in the world, but very much measured by the quality of the intention that goes into the action. The more skillful the intention, the better the results are going to be, at least for your mind.

So this points you back to the mind again. You want to be right here, right now, to see clearly what’s going on and to be very frank with yourself if something unskillful is going on. You want to be able to hold it in check. That’s what the qualities of virtue, shame, and compunction are for.

Virtue is basically refraining from doing anything that would be harmful, and that’s reinforced by a sense of shame. Not the unhealthy sense of shame that’s the opposite of pride: The Buddha recommends the healthy sense of shame that’s the opposite of shamelessness. In other words, you have a sense of honor, you have a sense of your dignity as a person, your value as a person, and you realize that certain actions are beneath you. And that protects you.

This kind of shame goes together with compunction, which is the realization that unskillful actions are going to have bad consequences down the line, and you really do want to avoid those. You’re not apathetic. A lot of people say, “Well, I’ll just do what I want and let the chips fall where they may.” That’s the opposite of compunction. Compunction is very careful about where those chips fall. You don’t want them to fall anywhere that hurts you or anybody else. So these two qualities, shame and compunction, work together to make sure that your virtue is solid.

As the text say, both when other people are looking and when other people are not looking, you want to make sure you stick with your principles that you don’t want to harm anybody. Because after all, what kind of happiness can you get that’ll be lasting if it’s based on harming somebody else? You want a happiness that’s blameless, harmless, because that’s a happiness that lasts. So it’s for your own good that you’re making sure not to harm other people. And the more you can develop these qualities inside, the richer your mind will be.
The other three treasures are generosity, learning, and discernment. Generosity is the side of the mind that doesn’t just avoid doing harm but actually wants to do good, it wants to help. It’s based on the realization that some of the things you have are more than you need, and you can actually share them. This doesn’t refer only to material things, although it does refer to material things, partly, but it also refers to your willingness to share your knowledge, your willingness to share your time, your willingness to share your strength, your willingness to share your forgiveness. The mind that has these qualities is a spacious mind. It’s like having a very large house for all your inner wealth.

In fact, the Buddha said, without generosity, if you really are stingy, there’s no way you’re going to get the mind into good solid concentration, or if it is in concentration, it’s not going to be for your own good. It would be the kind of concentration that gets focused on all the wrong things. So you want to make a daily practice of being generous. And the fact that you realize you’ve got this to share, that to share, does give a sense of wealth inside.

The people who have a lot of things but are afraid to share, afraid they’re going to lose what they’ve got, are very poor. All they can see is lack, lack, lack. But here you’re creating abundance from within.

All of this is directed by learning and discernment. The learning here is learning the Dhamma: reading up, listening, thinking about the Dhamma, so that when things get difficult you’ll have something reliable to fall back on.

We have so much garbage in our heads. Think of how many hours of advertisements we’ve seen or heard in the course of a lifetime and how this stuff reverberates around inside. You want to have something better to call on, something better that’ll come into your mind.

I know someone who went down to Mexico, when he was a teenager, to study Spanish with a group of Mexican teenagers. Their hosts held a party and sang Mexican folk songs for them and they turned to the Americans and said, “Okay, can you sing some American folk songs for us?” The Americans looked at one another and all they could think of was “Gilligan’s Island.” That’s the kind of garbage going around in our heads. So it’s good to memorize some chants, good to memorize some passages of Dhamma, so that they fit in with the rhythm of your blood and the rhythm of your walking, the rhythm of your thinking. These things will then show themselves when you need them.

This is one of the ways in which we develop mindfulness, realizing that we’ve learned lessons from the past and we want to make sure we remember the right things that are
appropriate.

Then we use our discernment to apply them. At the same time, we develop our ingenuity because there will be a lot of things that we can’t learn in books.

As the Buddha said, to be all-around wise you need to know not only the Dhamma but also its meaning. And beyond that you need to have a sense of yourself, a sense of the right time and place, a sense of enough in terms of food, sleep, conversation, how much is enough, how much is too much. You need to have a sense of groups of people and how you can relate to them. And where do you learn these things? You learn by being observant.

You can hear the principle, say, of eating in moderation or sleeping in moderation, but how much is that moderation? You have to experiment. Having a sense of yourself means knowing where your strengths are, where your weaknesses are, and you don’t know those until you’ve actually put yourself to the test, sat down to meditate, practiced generosity, practiced virtue.

So discernment here is not just a matter of having learned things from other people. It’s also a matter of learning how to use what you’ve learned wisely. And at the same time, you take those principals and apply them in a creative way, use your ingenuity to figure out what they actually mean. When you have these qualities of mind, then you’re wealthy inside.

In Thai they have a phrase, being “poor-minded,” which means getting to a point where you don’t know what to do. You’ve run out of options. But when you’ve got this kind of wealth inside, you’ll never be poor-minded. You’ll have lots of options to draw on: things you’ve learned, the ability to come up with new solutions when what you’ve learned doesn’t seem quite to apply, the fact that you’re generous and virtuous. All these treasures will enable you to deal with whatever comes up.

When you have a sense of inner wealth like this, then your concern about the world outside begins to pale. It actually makes you more courageous in dealing with the world outside, too, because you realize that even though you may have some treasures out there, those aren’t the real ones. Your real treasures are the ones inside—the ones nobody can touch.

So how you abstain in your actions, what you give outside: These are just the shadow of your virtue and generosity. The inner qualities of virtue and generosity are the real things, and they’re inside.

So when you can think in these ways, the your greed and distress with reference to the world get a lot weaker. What you should be distressed about is if you don’t have these treasures
inside, so work on those. And being greedy for these treasures is no problem.

This is one area where the Buddha doesn’t call it greed, he calls it initiative. With this kind of wealth, the more you take, the better. And where do you find that wealth? By staying focused on the breath in and of itself. Staying focused on the feelings around the breath in and of themselves. Staying focused on the mind as it relates to the breath in and of itself. In other words, everything, in and of itself right here: That’s where the wealth will be found.

So let those thoughts be a fence to protect your inner wealth and to help you stay focused on where your real treasures lie.