Close your eyes and watch your breath. Think of the fact that you’ve made your donation now. Traditionally, the Buddha would have the monks stay on after a donation like this and give an anumodana, which means rejoicing in the merit that has been made, to remind the donors that they now have a form of wealth. Generosity is listed among the seven kinds of noble wealth. And it’s good to realize you now have something you can trade for higher forms of noble wealth.

The virtue of generosity gives a sense of expansiveness in the mind: You’ve given something where you feel inspired to give. It wasn’t under any compulsion, any force, any pressure to do. It was simply out of the pure goodness of your own heart and mind that you wanted to give. Now the gift has been given, and as the Buddha said, when you give wisely, you’re happy beforehand at the idea of giving, you’re happy while you’re doing it, and you’re happy afterwards.

Unlike the pleasures of the world where, many times, after the pleasure is gone, there’s not much happiness leftover. You get nostalgic about it, you miss it, and sometimes you think about the unskillful things you did to get that pleasure, and that makes it even worse. But here, you did nothing unskillful at all, and you’ve got this expansive state of mind, a serene sense of well-being inside.

So, you can think about the different ways that you can invest this inner wealth. It’s a form of currency. People talk a lot these days about the different currencies. There are the cryptocurrencies and the national currencies, along with the question about which ones are going to be devalued, which ones are going to have inflation, which ones are going to be reliable. You have to remember that the Buddha found a form of currency that doesn’t have to depend on the market, one that never gets devalued—and that’s the currency of merit.

Or another translation for puñña would be “goodness”: the goodness of your heart and mind. That can be invested in various ways. As the Buddha said, when you have the sense of well-being that comes from being generous, it makes it a lot easier to be virtuous.

The precepts that we took just now: Sometimes they go against what you might want to do. But when the mind is feeling expansive, you ask yourself, why would you want to kill anything, why would you want to steal anything, have illicit sex, why would you want to tell a lie, why would you want to take intoxicants? You’ve got something good inside already, so that strengthens your will to stick to the precepts.

Think about the teachings that tell you that by developing skillful qualities like this, you’re going to find a sense of well-being. Well, here’s the proof. You’ve got this well-being here in the mind. You think about the people who taught you this, starting with the Buddha, and you
get a greater sense of conviction in the Buddha's teachings. That gives you energy to develop more skillful qualities of the mind as well. You think about the good people who've taught you these things, and you realize that you wouldn't want to do anything unskillful that would look bad in their eyes.

That gives rise to a healthy sense of shame, which is the opposite of shamelessness. It's not the shame that's the opposite of pride, it's actually a kind of shame that goes with a sense of honor and pride—that you'd like to look good in the eyes of good people. This connects you with the principle of admirable friendship, which the Buddha said is one of the most important outside factors for gaining awakening.

So, this is not a small thing, the merit you've made. It can be traded up. As you think about it, then along with a sense of shame comes a sense of compunction. You think about doing things that are unskillful and you realize: Why bother? It's not worth the effort. You think about the principle of karma, that your actions really do make a difference, so why would you want to make a difference that goes down? Try to make a difference that goes up.

So, you can invest the well-being of your generosity in a sense of compunction. This connects with another principle: the internal principle that the Buddha said is the most important one for gaining awakening, and that's appropriate attention, yoniso manasikāra. As you look at your actions, you realize that whether you like to do something or not is not the issue—it's what the long-term consequences of that action are going to be. That's what you should be thinking about.

When the mind is feeling narrow and confined, it's hard to think about the long term, when the short term is right there. But when the immediate present is filled with a sense of spaciousness, it's a lot easier to think about the long term. You realize that you really would not want to do anything that would create long-term harm and suffering. That's another way you can invest the goodness of generosity.

Then, of course, there's the investment in meditation: It's a lot easier to meditate when you're coming with a sense of your own self-worth. You've depended on the Buddha's teachings in the past, they brought you happiness, so when you're going to try something more difficult like meditating, you're willing to put in the effort.

Years back, when Ajaan Suwat was teaching in Massachusetts at Insight Meditation Center, I was his interpreter. After the second or third day of the retreat, he turned to me and said, “Look at the people meditating here. Don't they look grim?” You looked out and they really did look grim. It was as if they had “Nibbāna or bust” written on their foreheads. Then he said, “The reason is because they haven't had any experience with generosity and virtue.”

If you have the joy that comes from being generous, the joy that comes from being virtuous, it's a lot easier to put up with the difficulties of meditation. You bring a sense of joy to the meditation. So in this way you're developing an even higher form of noble wealth—a noble wealth that leads to discernment. You see that you can get the mind still and you can
really see clearly what’s going on inside the mind. You gain a sense of which qualities of the mind need to be developed, which ones need to be abandoned.

You really see that the suffering that weighs the mind down most is the suffering that comes from within. The world may go up and down, the economies of the world go up and down, but if your mind doesn’t have to go up and down with them, then you’re not going to have to suffer.

So the real difference lies in what’s going on in your own mind: Where are you creating unnecessary suffering by the way you think, by the way you act, by the way you speak? When you can see this, this is discernment. This is the highest form of noble wealth.

You’ve been trading up, up, up.

So don’t look down on generosity. Remember the teachings of Luang Pu Dune: Once when he came to see Ajaan Suwat in Thailand, he gave a Dhamma talk, and the message of the Dhamma talk was: Everything else in the world comes in pairs, but with the Dhamma it’s one thing clear through—the wisdom and the happiness that come from letting go. Here you’re letting go of material goods, but you’re letting go in a way that you know that they’ll be well used. Then you get deeper and deeper inside, and the higher forms of noble wealth you find come from letting go of unskillful qualities in the mind. The mind gets lighter; the mind gets even stronger.

So, this virtue of generosity is an important foundation for the meditation, an important foundation for the practice as a whole. When the Buddha introduced the Dhamma to people, he’d start with generosity: He’d remind them of the rewards that come in the present life and in the future lives. In the present life, you can go into any assembly of people and you can be proud that you’ve been a generous person. People are happy to meet you because they know you’re generous. In the future lives, your generosity in this life leads to states of well-being in the higher realms.

But right now, you’ve got a state of mind that you can trade up to something even higher than that. That’s how the Buddha would teach: From generosity you’d go to virtue, from virtue you’d go to the rewards of generosity and virtue, and then realizing that you can make the mind even higher than that. Because the whole purpose of the teaching is to take what we have here—the things we have around us, the things we have in our mind—and develop them in such a way that they can take us to something that goes beyond the ups and downs of the world—something that has solid value.

So, think of this as the currency of merit: This is the Buddha’s currency. It’s not a crypto currency. There’s nothing crypto about it. It’s all very open and clear. And its value increases with time. So, take joy in the fact that you’re wealthy in noble wealth. And as any wise investor, you want to take that wealth and not just eat it up. You want to invest it even further—for higher and higher forms of happiness.
This is why we have ceremonies like this, to remind us that all the good things in life come from generosity. But they don’t just stop at generosity, they move higher and higher. And it’s good to have a place like this where people can get together and develop all the forms of goodness, develop all the forms of noble wealth, so that we can create a sense of wealth in the world that doesn’t have to go up and down with the economy, doesn’t go up and down with the values of the currencies. We’re dealing in the Buddha’s currency, which never gets devalued. So always keep that thought in mind.

As the Buddha said, recollection of your own virtue, recollection of your own generosity: These are things that give you energy when your energy begins to flag. They lift up your spirits when you spirits are down. You realize that you’re a person of worth, a person of wealth. So on days when the mind is beginning to feel poor, remind yourself: You do have wealth stashed away, and you’ve got wealth that you can use for higher and higher purposes.