There was a passage that was chanted this morning, part of which said, “The world has nothing of its own. One has to pass on leaving everything behind.” Now, that’s partly true. Material things, relationships: We have to leave those behind, although it’s very rare that a relationship ends at the moment of death. We pick it up again in later life. But what really goes with us are the good and bad things we’ve done. The bad things are like weights that weigh us down. The Buddha’s image is of a cart that you have to drag behind you. It’s heavy. But the good things are like a shadow. They follow you without your having to do anything at all. In fact, the Buddha talks about your good kamma as being like wealth, noble wealth: the kind of wealth that fire can’t burn, floods can’t wash away, nobody can steal. It’s yours. Even as you leave this lifetime, it goes with you. In some ways, it actually goes before you, prepares the way. So it’s good to think about that kind of wealth, because it comes from inside. It’s something you can create yourself. It’s not like the wealth of the world where you have to work for somebody else and only then do they give it to you. You create it yourself. You’re independently wealthy in a way that’s really secure.

The Buddha gives a list of seven qualities that are worth developing as a form of inner wealth. The list starts with conviction. Formally, that’s the conviction in the Buddha’s awakening, that he really did awaken to the truth. The important part of that, especially as it relates to us, is that your actions really do shape your life. Actions based on skillful intentions lead to happiness. Those based on unskillful intentions lead to unhappiness.

Now, that kind of conviction doesn’t just sit there and say, “Yes, I believe that.” It requires you to act on it. And the way you act on it to begin with is to practice virtue. That’s the second form of noble wealth, in which you abstain from doing harm. No killing. No stealing. No illicit sex. No lying. No taking of intoxicants. You avoid harming yourself. You avoid harming others. In that way, you get to live in a harmless world.

Backing up that virtue are two other forms of wealth: a healthy sense of shame and a healthy sense of compunction. Shame is something that’s gotten a bad rap, especially in modern psychology. But we have to understand that there are two kinds of shame. There’s the shame that’s the opposite of pride, which is unhealthy. It’s debilitating. But then there’s the shame that’s the opposite of shamelessness. That’s something you want to develop and maintain. Shame is basically an issue of
wanting to look good in the eyes of others, and whether shame is healthy or not depends on whose eyes you want to look good in. Here you want to look good in the eyes of the noble ones, who are true judges of character—true judges of what’s goodness. That kind of shame is healthy. If you think about doing things that are unskillful, you’d just be embarrassed, thinking about what they might think. That prevents you from doing a lot of unskillful things.

This is related to one of the basic external principles that the Buddha said is important for awakening, which is admirable friendship: having admirable friends, people who exemplify and embody good qualities—like conviction, virtue, generosity, and discernment—and who encourage you to develop those qualities as well. As we think about these people judging our behavior, they judge it not to take points away from us. They judge it in terms of their compassion for us. They want to see us behave in ways that will be for our own good, so you don’t want to disappoint them. They have that amount of compassion for you; you want to make sure you have that amount of compassion for yourself.

That connects with the next treasure, which is compunction. This has nothing to do with how you look in the eyes of others. It’s more a question of your own sense of how you don’t want to do anything that’s going to cause harm. That’s related to the interior quality the Buddha said was important for awakening, which is appropriate attention. You look at your actions, not in terms of whether you want to do them or don’t want to do them or like them or don’t like them, but in terms of their consequences. Where are they going to take you? What do they give rise to? And the idea of doing something that would cause harm just doesn’t appeal. This compunction is the opposite of callousness; it’s the opposite of apathy. So it truly is a treasure. It’s your internal protection.

The next treasure is knowledge. Knowledge, in this case, is knowledge of the Dhamma, the Dhamma that shows you the way to the end of suffering. In the Pali this is called, “having heard much.” In those days when you heard things, especially about the Dhamma, you would memorize it. If you look at the Buddha’s teachings, you’ll notice that they were delivered in a format that was meant to be memorized. This is why we memorize some of the chants, both in Pali and in English, so that you have something good sloshing around in your mind to remind you what the basic principles of his Dhamma are.

Then there’s generosity. You give freely, you give willingly, not only of material things, but also of your time, your energy, your knowledge, your forgiveness.

Finally, there’s discernment, where you see clearly how suffering is caused from inside the mind and you also see what you’ll have to do to put an end to that cause by developing the path—the path of virtue, concentration, discernment. Like
what we’re doing right now: trying to get the mind still so it can see itself clearly—still with a sense of well-being.

To see yourself clearly, you have to see your actions and their results, and sometimes that takes time. Some actions give the results immediately; others take a fair amount of time. You want to be here steadily watching what’s going on so that you can see these connections. To do that, you have to have a sense of ease being here—a sense of well-being.

So breathe in a way that feels good, deep down inside. Think of the breath as a whole-body process. It goes through all the nerves in the nervous system, all the vessels in the circulatory system—out to the tips of the fingers, out to the tips of the toes. You have to think of yourself not sitting here looking at the breath but wearing the breath: surrounded by the breath, bathed in the breath, immersed in the breath, with the breath all around you, flowing smoothly. It soothes the body and it can also soothe the mind. When the mind is here with a sense of well-being, then when any thoughts come up that would lead to anything unskillful, you see them clearly as they arise. And you see them for what they are: something you don’t want to get involved in because you’re feeding the mind well. It’s when we’re hungry for pleasures that we sometimes go for anything. But when the mind has this inner sense of well-being, you can be a little bit more picky, a little more choosy about where you’re going to look for your happiness.

So these seven qualities—conviction, virtue, sense of shame, sense of compunction, learning, generosity, discernment—the Buddha said, are treasures. They’re your independent wealth, because, as I said, you can create as much as you like out of them. It’s not like the wealth of the world where you print a lot of money and the more you print, the lower the value of the money. Here, the more you create of these things, the higher their value. And there’s nothing to stop you. You can make yourself as wealthy as you want and you’re not going to be accused of being greedy.

Ajaan Suwat used to like to make the point that when you’re developing good qualities like this—wanting to develop them, wanting to have a lot—it doesn’t count as greed, it counts as initiative, which the Buddha said is one of the causes for happiness. So do your best to make yourself wealthy in this way.

It’s good to think about these forms of wealth as a different kind of economy. In the economy of material wealth, you have to amass, amass, amass. Get, get, get. You make some investments but you hope to get more back. And it’s all a matter of amassing as much as you can. Whereas these forms of wealth operate in a different way. With virtue, a sense of shame, a sense of compunction, you’re wealthy because of the things you don’t do. You don’t harm. With generosity,
you’re wealthy because of the things you give away. In all these cases, the wealth is not so much in the things or in the actions, it’s in the state of mind. With generosity, the more you give away—you don’t want to give away so much that you’re harming yourself—but you give away things you might like to keep but you realize that you’d be happier to give them away. The mind becomes more and more spacious. As Ajaan Lee said, “You’re making the whole world your home.” As you give to this person, give to that place, give to that person, everybody becomes part of your family.

As for virtue, a sense of shame, and a sense of compunction, there’s a sense of well-being, there’s a sense of self-esteem, that comes from knowing that there are things you would not stoop to do. So even though it’s a wealth of things you don’t do, it’s definitely a wealthy quality in the mind.

Now, for the qualities that you do amass, that you do gather up—conviction, learning, and discernment, but especially with conviction—those are cases in which you’re basically borrowing the Buddha’s wisdom. With learning, you’re directly borrowing the Buddha’s wisdom. But it’s like what they call a non-refundable loan: You borrow it but you don’t have to pay it back. You can invest it so that it becomes your own discernment.

An important part of the path is when you get to the point where you’ve confirmed for yourself that what the Buddha taught was true: There really is a deathless element in the mind. That’s when your conviction is verified. You pay the Buddha back, not by giving back your conviction, but by continuing the practice. As he said, the best way to show respect to him, the best way to show homage to him, is homage through the practice: practicing the Dhamma in accordance with the Dhamma—in other words, not trying to change the truth to fit to your likes and dislikes, but changing your likes and dislikes to fit in with the Dhamma. Then you act on what the Dhamma requires.

But even with the wealth of discernment, there comes a point where the Buddha says you have to let that go as well. His image is of a series of relay chariots. You get into the chariot of virtue and it takes you a certain distance. Then you get into the chariot of concentration, which takes you even further. Then there are chariots of the various stages of gaining insight as you meditate. Finally, the chariot of discernment that discerns the noble paths, but even that discernment is not the fruit. The fruit is when you get out of the last chariot. You’ve arrived. You don’t carry the chariots around with you.

Or think of the Buddha’s image of a raft. You take the twigs and branches on this side of the river. You want to get over to the safety of the other side because this side is dangerous. There are passages where the Buddha said you’ve got vipers
following you, you’ve got thieves following you—all the things in this world that would give rise to suffering. But you see there’s safety on the further shore. So make a raft to get over. You don’t wait for the further shore to come over and pick you up. You make a raft of what you can find on this side—the twigs and branches and the leaves—tie it together well and swim across. The image of the twigs and branches and leaves stands for your own actions. Even though actions are ephemeral and the thoughts of the mind are ephemeral, you put them together in the proper way and they can take you across.

And part of that raft is right view. It’s a raft of discernment, virtue, concentration. When you get to the other side, you can put it aside. You don’t have to carry that raft around on your head.

That’s the ideal form of wealth where you don’t have to hold on to anything at all. You don’t have to amass things and then protect them, afraid that somebody else will take them away from you. This is a wealth that supports you. It gives you protection. When you’ve perfected it, it doesn’t require that you do anything else more.

So that’s the nature of noble wealth. That’s the economy of goodness, which doesn’t work in the same way as the economy of material things because it involves areas where you abstain from doing things, areas where you give things away, but you get something a lot better in return.

So, when you think about the fact that we’re in this world where we can’t take things with us when we go—and we’re all going to have to go; in Ajaan Lee’s image, he says, “At some point we’re all going to have to emigrate. We don’t know when the order is going to come”—then put together the kind of wealth you can take with you. Noble wealth. Qualities of the mind. That way, you never have to worry about being poor.