In different parts of his teachings, the Buddha described almost every aspect of the practice as a form of wealth. There are the seven noble treasures; he talked of the wings to awakening as the treasures of the teaching; goodwill, he says, is the wealth of a monk; concentration practice is food for the soldiers who are doing the right effort.

The different parts of the practice are meant to sustain you. Even though there’s a lot we let go of, there are certain things you should hold onto as long as you need them. In Ajaan Lee’s image, he said the Buddha wants us to let go like rich people. In other words, we amass wealth and then we can put it aside. And then, even though we’re not carrying it around all the time, it’s still there when we need it. But while you’re building it, you have to hold on and learn how to let go of other things. If you let go of everything, you have nothing. But if you hold onto skillful things, then it’s a lot easier to let go of the unskillful ones.

So as we’re developing virtue, concentration, and discernment, remember that these are your valuables. Because the things of the world come and go. People, relationships, come and go.

There was a novel I read one time called *The Good Soldier*. It’s narrated by one of the characters who’s a very slippery fellow. And one of the dominant images throughout the book is of reflections off water. People are reflections off water. They’re there and then they’re gone, and then they’re there again and gone again. Not only physically, but also emotionally and in terms of their views. All too often, people’s views are like reflections off water. You can’t rely on them at all.

But the elements of the practice are a lot more reliable. There’s a passage where Venerable Sariputta’s passed away. Venerable Ananda comes to see the Buddha and tells him how much he misses Sariputta, how it feels like he’s lost his bearings. And the Buddha says, “Why? Did he take virtue with him? Did he take concentration? Discernment? Release? Knowledge and vision of release?”—in other words, all the good things of the practice. “No, they’re still there.” Which is why this is the kind of wealth you want to develop and hold onto while you need it.

And of course, the nature of all wealth is that it comes from giving. As with the precepts: As the Buddha said, if you hold to the precepts in all circumstances, you’re giving a universal gift of safety to everybody. In other words, nobody has to fear that you’re going to kill them or steal anything from them, have illicit sex with people they love, lie to them, or take intoxicants under any circumstances. In that way, you’re giving universal safety, a gift to everybody. And when the safety is universal, then you have a part of that safety as well. So it’s by giving that you gain.
The same with concentration: You’re giving up the things that you might want to think about right now. Thoughts can come in, many times they’re thoughts you’d be just as happy to not have be there, but other times they come in and they’re compelling. Part of the mind says, “Here we’ve got a whole hour where we can think about this. You can wait and get into concentration toward the end of the hour.” But you have to say No. You give the thoughts up. Whatever good things would come from those thoughts, they can wait for some other time. And even if they don’t come back, you’re going to be working on something a lot more valuable: a mind that can be still, a mind that can be solid, that can develop a sense of well-being inside simply by being with the breath. And then as the breath gets more and more subtle, the mind can be with itself and can be sufficient for itself.

The same with discernment: To gain discernment, you’ve got to give up some things. You’ve got to give up a lot of your illusions, illusions that the mind likes to hold onto, that give you some comfort but they’re going to disappoint you at some point. So you have to learn how to give them up. Then you gain the wealth of having a perspective in the mind that can step back from your attachments and view them with a bit of skepticism. And all the excuses that the mind gives, “Oh, I’ve got to hold onto this, got to hold onto that; can’t live without this, can’t live without that”: The Buddha says you can live perfectly well without these things, in fact you’re often better off without them. And even if they are good things, you have to be wary about getting overly dependent on them. So the gain comes from giving, you give up things of lesser value to gain real wealth.

This is especially important to remember as you’re going out into the world, because the world has lots of other ideas they want to sell you. But that’s it, they want to sell you these things. They dress them up so that you’ll want to buy them. But then once you’ve bought them, as far as they’re concerned their responsibility to you has ended.

The Buddha, however, was very responsible. He said, “This leads to true happiness.” These practices, if you follow them, give you something you really can depend on. The Buddha was responsible all the way, you can trust him all the way to the end. But to do that, you have to learn how to be trustworthy in the practice.

The precepts, for instance, are not just nice ideas or rules that you hold to when it’s convenient and that you put aside when it’s not. Discernment in the area of the precepts isn’t the discernment of knowing when to observe them and when not to. It’s knowing how to stick with them at all times in a skillful way. And this will present challenges. Household pests: How do you deal with them so you don’t kill them? People ask prying questions in situations where you know that if you give them the information, they’re going to abuse it. How do you not give the information but at the same time not lie? Or when your friends insist that you have some intoxicants with them, how do you avoid taking the intoxicant in a way that doesn’t offend them? These are things you’ve got to figure out. It’s in this way that sticking to the precepts develops your discernment.
In fact, following the precepts develops all the qualities you need for meditation. You need to be mindful so that when you might be tempted to break a precept, you can remember, “Oh no, I can’t do this.” You want to get so that you remember these things even in your dreams. You also need alertness to be careful about what you’re doing while you’re doing it, to make sure that it does follow in line with the precepts. And you need the quality of ardency to remind yourself, even when it’s very, very, very tempting to break the precepts, that you’re not going to do it. You can motivate yourself so that the next time you feel tempted, you can think back on how happy you were the last time you didn’t give into breaking the precept. That gives you strength, it gives you an extra argument to use against the more unskillful voices in the mind. That, of course, develops your discernment.

So in sticking with the precepts, you’re getting the mind ready to settle into concentration complete with mindfulness, alertness, and ardency. Those are the kind of precepts that are pleasing to the noble ones, that incline the mind to want to settle down.

As the Buddha said, the two things that are important for mindfulness and concentration are views made straight—i.e. seeing that, yes, your actions do really make a difference and they do have consequences—and then well-purified virtue. Because you have to remember: Mindfulness is about keeping something in mind. If you do things that you’re later going to regret, the mind starts putting up walls to try to forget. First there’s remorse, then there’s denial, which means you’ve put up a wall to prevent yourself from remembering what you did. That’s wounding your mindfulness right there, limiting its range. This is why so many people go through life with the attitude of live and don’t learn. You do something harmful and then try to cover it up. When that’s the case, how are you going to gain any insight? How are you going to have any mindfulness if you’re covering things up in the mind?

So remember, the precepts are not just rules to follow for the sake of following rules. They’re there to train the mind in the qualities you need that you can depend on. So you hold onto them.

The same with concentration. You hold onto it. As Ajaan Fuang used to say, you have to be crazy about the concentration in order to do it well. As you’re on the path, this is your refuge, this is your nourishment. So even though there’s some clinging, it’s part of the path.

The ajaans all have images to illustrate this point. Ajaan Fuang’s image was of a rocket going to the moon. When I was there in Thailand, it was not all that long after the American moon shot, so he used that as an image for how you let go stage by stage in meditation. You need the big booster to begin with, and then once it’s done its job you let that go to lighten your load. And then there’s a second stage and then you let that go only when it’s done its job. So on down the line until only the capsule reaches the moon.

Ajaan Maha Boowa’s image is of climbing a ladder up to the roof of a house. You hold onto one rung and then you hold onto the higher one. And only when you’ve grasped the
higher one do you let go of the lower rung, so you can grasp the one next higher one up. You keep this process up. It's only when you actually get on the roof that you let go of the ladder.

Ajaan Chah’s image is of coming back from the market with a banana in your hand. Someone asks you, “Why are you carrying the banana?” and you say, “Because I want to eat it.” “How about the peel? Are you going to eat that too?” “No.” “Then why are you carrying that?”

Ajaan Chah says, “How are you going to answer him?” And the way he answers actually has two levels. First, he says you answer with desire, in other words, you have to want to come back with a good answer in order to have a good answer. It’s the same with the path: You have to want to do it. There is an element of craving and clinging in doing the path. Then the next stage of Ajaan Chah’s answer is that you say, “The time hasn’t come yet to let it go. Once the time comes to let it go, then I’ll let go of the peel. If I let go of it now, the banana would become mush in my hand.”

It’s the same way with your mind. If you let go of the precepts, you let go of your concentration, your mind becomes mush. If you let go of discernment, your mind becomes mush. So you hold onto these things as you need them. Because they’re your true fortune, your true wealth.

So even though the people around you may be abandoning their wealth, even telling you it’s a good thing not to have wealth, don’t believe them.

Remember the old fable of the fox. There was a pack of foxes who, one by one by one, got their tails caught in a trap. In order to get out, all the hair on their tails had to be stripped off. So all these foxes were around with naked tails. There was just one fox left who still had a nice bushy tail. So the other foxes tried to convince him that actually a hairless tail was the latest style, so he should put his tail in the trap, too. Fortunately, the one remaining fox was smart enough to realize that they were just covering up for their own mistakes.

So hold onto your wealth, because it’s the only real wealth you’ve got that you can depend on. If you hold onto it, it’ll look after you.