Close your eyes and watch your breath. Keep your attention focused inside. Know the sensation of the breath all the way in, all the way out. Try to stay right there.

As you do this, you’re developing good qualities in the mind: Mindfulness. Alertness. A quality called ardency, when you want to do something with your whole heart.

Why do we want to give our whole heart to this? Because we realize that our true wealth in this life has to come from within.

Outside wealth comes and goes. Even though we may earn it, it’s not really ours. You look at the paper money in your pocket: your name is not on it, somebody else’s name. Even your credit cards: Even though they may have your name on them, the bank’s name is the really big name. They’re the one in charge of these things. Wealth comes and goes with the economy, all kinds of things that are beyond our control. That’s outside wealth.

Inside wealth, though, is really under our control. If we make up our minds that we’re going to make the mind wealthy, we can do that through the meditation and through all the aspects of the practice.

The Buddha lists seven kinds of inner wealth that he calls noble wealth. They start with conviction, conviction in the Buddha’s awakening, which translates into conviction in the principle of karma: that what you do leads to results. Skillful intentions acted on lead to good results. Unskillful intentions, when acted on, lead to bad results. So the source of all good and bad actually comes from your own actions, your own intentions. And this is a form of wealth because it reminds you not to be apathetic.

It carries over into virtue, a healthy sense of shame and a healthy sense of compunction. Virtue is when you avoid harmful activity, things that would harm yourself or harm other people. Shame is the sense that when you think about doing something harmful, you would be ashamed to do it. You’d think it’s beneath you. This kind of shame doesn’t belittle you, actually it’s the obverse of pride, in the sense that you appreciate your value and honor as a person and see that certain actions are beneath you. Compunction is the sense that if you do something you realize that the results are going to be bad, and you don’t take the attitude, “Well, I don’t care about the future, all I care about is now.” You realize that the future really does matter because it’s going to be you in the future who reaps the results of the actions.

These things protect you. They’re a form of wealth because they protect you from doing things that you would later regret. You hear so many times about people doing something and then for years afterwards regretting it, saying, “I’d give a million dollars to go back and undo that thing.” You can’t go back and undo it. But if you have a sense of shame and compunction supporting your virtue and conviction, you can avoid doing the thing to begin with. That
means that these qualities are worth more than a million dollars. So try to develop these forms of wealth inside as much as you can.

Then the Buddha adds three more: learning, generosity, and discernment. Learning is when you study the Dhamma so that you don’t have to invent the Dhamma wheel every time you’re trying to make a decision. You look back at the decisions of the wise in the past, the teachings of the wise, and you learn how to bring them into your life. The more you can remember their teachings and apply them to your life, the easier it is to act in ways that are skillful.

Generosity is when you realize that the things that really belong to you are the things you give away. When you give something away, you cut off all your sense of holding on to it, so the mind is strengthened by the fact that it’s not grasping at things all the time. At the same time, that wealth then is out there in the world waiting to come back to you sometime. So it’s in the act of giving away that you actually save things for yourself.

Finally, there’s discernment, realizing again that the mind is what makes all the difference in the world, so you want to train the mind as much as possible. This is the discernment that leads us to meditate, to develop even more discernment, to gain more understanding of how we’re causing suffering, and how the ways we waste our inner and outer wealth can be changed if we have the right qualities in mind. So to protect our outer wealth, you need a mind that’s well trained. To have inner wealth you need to train your mind. So everything comes from a mind that’s well trained.

So try to give all your heart to this because this is where everything good in life comes from. The mind that’s trained so that it understands what leads to true happiness and can follow through on that understanding: That’s your most important treasure.