

Investment Strategies

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The Dhamma is something special—so special that only honest people can practice it. As the Buddha once said, “Bring me an observant person, one who’s honest and no deceiver, and I’ll teach that person the Dhamma.” In other words, truthfulness is the essential prerequisite for the practice. And there’s something deep down inside of us that responds to that, because there are so many areas of life where truthfulness is pushed aside, or honesty is pushed aside, where your basic goodness gets pushed aside, and you have to steel yourself to do things that deep down inside you don’t like doing, in order to succeed. Of course, success is defined in very narrow terms there. But something within us responds to the idea that here is something that opens itself only to honest people. Basic good qualities of the mind are called for, and success is defined in different terms.

There’s a sutta where someone comes to the Buddha and comments on how wealthy a particular person is, in terms of gold and silver, and the Buddha replies that that kind of wealth is subject to all kinds of dangers: It can be stolen; when you die it gets passed on maybe to heirs that you don’t like; fire can burn it; floods can wash it away. It’s no match, he says, for inner wealth, inner treasures.

It’s interesting that the number for wealth in the Pali is always seven. The ocean has seven treasures. The universal monarch has seven treasures. The person who practices the Dhamma has seven treasures, as well.

They start out with conviction. How is this a treasure? Well, you realize that when you meet up with difficulties in life, it’s the qualities of mind that you bring to the difficulty that are really going to make the difference. There are some difficulties where money is of help and friends are of help, but there are also cases where money and friends don’t help, can’t help at all.

There’s a conversation between King Koravya and Ratthapala, the monk. Ratthapala says the world has no protector, no shelter, there’s really no one in charge. The king says, “What do you mean by that? I’ve got an army to protect me.” So Ratthapala asks him, “Well, do you have a recurring illness?” And the king says “Yes, I have a wind illness. Sometimes the pains are so great that the people standing around thinking—hoping—that this time I’m going to die.” Ratthapala asks, “Can you ask those people to share out your pain, so that you will feel it less, or do you have to bear it alone?” The king says “No, even with all my power as king and all my wealth as king, I can’t get them to share out the pain; I have to bear it alone.” Ratthapala says “There. That’s what I meant.”

A lot of pains in life, a lot of difficulties in life you have to face alone. If your mind is well trained, then you have the strength and wherewithal to face these things. And so, you need to have conviction that this is true in order to develop these powers. That's why conviction is a wealth: something that helps you stash away good qualities for the future, because conviction comes down to the idea that the training of the mind can make all the difference in the world. As you're sitting here focusing on the breath, you're developing qualities that will be very useful, such as mindfulness and alertness. In other words, when you see the mind moving into unskillful directions, you can hold it in check and bring it back to the breath. And you can try to remember, as best you can, what is skillful at any particular time.

I know some people who are concerned that when they get older their brains are going to start decaying. The synapses are going to get slower, and they're going to forget things. But the quality of mindfulness, if it's been well trained, can help you notice when the brain is not functioning and that can protect you from the malfunctioning of the brain. Ajaan Fuang had a student who had been meditating for several years and then had to go in for heart surgery. He came out from the operation and realized that something was wrong with his brain. It wasn't functioning the way it had before, but he was mindful enough to be able to notice this, alert enough to be able to catch himself.

It took several years for his brain to get back to normal. What had happened was that they had cut off one of the arteries to the brain during the operation, so that it had been starved of blood and starved of oxygen. When his brain started sending him strange signals that things didn't seem right, he was able to catch himself. For example, sometimes he would think that he had said something to his wife but his wife wasn't responding and she told him, "Well, you hadn't said that to me." He was quick enough to realize "Maybe my brain is malfunctioning." So if he thought that he had said something and then noticed that nobody was responding, he could train himself to think: "Okay, maybe I didn't actually say that." So then he would say it very deliberately. And so bit, by bit, by bit he was able to learn how to function with a malfunctioning brain, and it was the training that had made the difference.

So simply the conviction that the training of the mind is going to make a difference in your life: That's a huge hunk of wealth right there, because it helps you to stock up all these other treasures that the Buddha says form inner wealth.

There's virtue, the realization that if you learn how to abstain from harmful behavior you're not going to be weighed down by regret and unfortunate memories, because the regret tends to cause you to want to forget—and the desire

to forget, of course, goes against mindfulness. I know people who've done things in their lives that they've regretted and it comes back as they get weaker, as they get older, and the way it manifests itself is that the mind tends to ricochet away from those topics and it starts making it a habit to forget. That way, it starts closing off huge areas of their awareness.

There's an interesting novel by Ford Maddox Ford called *The Good Soldier*, in which a man is telling the story of his marriage and it basically ends with his wife committing suicide and his best friend committing suicide. As it turns out, you learn through the course of the story, his wife and his best friend had been having an affair. And the man tells the story in a very peculiar way. He's constantly jumping around in time. In fact, one of the challenges of the book is to try to figure out exactly what happened and in what order. You begin to realize that the story is actually a study of this man's mind, how he tends to avoid certain topics. He was in a position where he could have prevented his wife's suicide, he could have prevented his best friend's suicide. You learn that in the course of the story but he tends to avoid those particular topics, so he's always jumping around them, avoiding them. The novel is a good study in how the mind deals with regret. You can't think straight. You forget things. You jump around.

So to avoid regret, make up your mind that you're going to be as harmless as possible in all your activities. This is a treasure.

The same holds for a sense of shame and a sense of compunction. Here we're not talking about the kind of shame where you think you're a bad person. The shame that's a treasure is the shame where you'd feel ashamed at the idea of doing harmful things. That's a valuable protection. The same with compunction, in other words the thought that "If I did x , the results would cause harm, and that's not the kind of thing I want." That, too, is a treasure.

Then there's the treasure of having heard much in the terms of the Dhamma. You listen to the Dhamma, you listen to the chanting, so try to have that in the back of your mind. Usually, the mind picks up all kinds of things, and for the most part it picks up garbage. So you want to train it to have good things in the back of the mind. That's one of the reasons why we have chanting day after day after day. Some of the chants we repeat, many, many times because it's a way of drumming particular messages into the fabric of your thought. "May I be happy, i.e. may I be truly happy." That's a useful thought to keep in the back of your mind, to remind yourself that this is your motivation, so that when there's a temptation to go for a short-term happiness, you can ask yourself, "Is this really going to make me happy or is this going to lead somewhere else?"

That's why we have the chant on reminding yourself that aging, death, illness,

separation, these things are normal. That's what the Thai translation actually of the *jarā dhammomhi*: Aging is normal, we haven't gone beyond it yet,

Then there's the contemplation on karma. All these things are useful to have sloshing around in your mind because otherwise, as we've all found, you sit and meditate what sloshes in is this or that tune from who knows when. Songs you heard decades ago, if you've been around that long, come bubbling up into your mind and they just stay there. Total garbage

So you want to replace them with better tunes in your mind, the tune of the chanting. Which then reminds you of the words and of the Dhamma you've read, and maybe those reminders will be timely. All this is a treasure.

Generosity is a treasure as well, it's a good habit. This covers not only generosity with your material things but also just generosity of spirit: being generous with your time, generous with your forgiveness, generous with your goodwill. There's a story of a man who had been through an operation and he saw the effect on his memory as he got older. People would come to see him and they'd say, "I knew you back when..." He couldn't remember them but he was very generous about it and he'd say, "I'm afraid I can't remember you now," but he was very kind with them. So even when his memory got affected, the generosity of spirit was still there.

The final treasure, of course, is discernment: realizing what's a treasure and what's not. Realizing that, as you go through life, you're gathering up things, so what do you want to gather up? For a lot of people, it's sensual pleasures, thinking that the memories of those sensual pleasures will be a good thing to hang onto. Well, is it? How does it really help you that you remember having had this particular sensual pleasure or that particular sensual pleasure? It's like going out to the seashore and gathering up feathers and stones and shells, and then taking them down to the bank and trying to use them as a collateral for a loan. They may be pretty things but they have no real value—which is very different from the pleasure of meditation. It may take work to get the mind to settle down, but the pleasure of concentration, as the Buddha said, one, is harmless and, two, it's not a form of intoxication. It's a type of pleasure that's actually clear-headed clear-sighted and can be used as a basis of discernment. The ability to settle down and be relaxed in your body and have a range of full-body awareness: That, combined with concentration is precisely what you need to give rise to insights, to new understandings. So that's a kind of pleasure that you can invest.

Ajaan Lee gives the analogy of getting some coconuts. If you just simply eat the coconuts, that's it. You've had the pleasure of a full stomach for a while and the nice of the taste of the coconuts briefly in your mouth, but it doesn't go any

further than that. But if you take some of the coconuts and plant them, they grow into coconut trees and then you eat some of the coconuts they give and you also plant some more of those. That way, bit by bit, by bit, as he says, you become a millionaire with a coconut orchard.

And so discernment is what allows you to look at what pleasures life offers and realize which are the feathers, stones, and shells, and which ones are genuine money. Which ones are coconuts that you can plant and which ones will grow and what pleasures are just there: They don't grow. They just hang around, and sometimes the memories of those pleasures can actually be painful when you realize that you can't pursue that pleasure any longer, there's no way you are going to be able to enjoy that particular pleasure any longer. You get too weak, too old, too whatever.

The price of gas is going up. There are lots of places where it's going to get more and more difficult to go now. As the basics of life get more and more expensive, the luxuries we used to enjoy are going to get more and more out of reach, and all this stuff you gathered up is just going to be a burden. You can't sell it. You can't use it for anything. But if you realize that you've got good qualities and particularly the quality of conviction combined with discernment: Ajaan Lee once said that if you're a person with discernment, all you need is a machete and you can set yourself up in life. In other words, you don't need many things but if you've got good qualities invested in the mind, they're going to pay off.

When we meditate, we may not like thinking in terms of investment and treasures, payment and success, but the Buddha used those analogies in his teachings and they're useful for thinking about time. Ask yourself, how are you investing your time? If you're investing in inner treasures, okay, that's a wise investment strategy. It'll take you far.