

## *Investing in Noble Wealth*

*August 27, 2009*

There's that old phrase that "You can't take it with you." But it turns out that there are some things you *can* take with you: the qualities you've built into the mind.

This is why we spend so much time working with the mind. Because the effort expended here, the time and effort invested here, are time and effort well-spent.

If you're not developing good qualities of the mind, you're developing bad qualities. We don't like to think about that. We think of the mind as perfectly okay. But each time you do something unskillful, you're actually investing in bad qualities.

Nobody likes bad investments. Yet if we're not really careful, that's what we're doing all the time. So it's important that you get a sense of what good investments are.

There are a couple of different lists scattered around the Canon. There's one, the classic one of the noble treasures or noble wealth, which has seven qualities altogether. But there are a few other qualities that appear in different places in the Canon, too.

One is the quality of persistence: the ability to put in an effort regardless. Again, it's an effort devoted to skillful qualities in the mind. This particular quality covers everything else.

There's a really nice sutta where the Buddha talks about the occasions for effort and the occasions for laziness. And it turns out that, in terms of external factors, they're all the same occasion. You get only a little food today and you say, "Oh, I don't have much food. I'm weak. I can't practice." Another person gets just a little food today and says, "Oh, today my body is light. It's not weighed down with all the issues of digestion. I have more energy for practice."

Or say that you've been sick and you're just recovering from an illness. You could say, "Well, I've been sick for all this time, I don't have much energy yet. Let me gather my energies together and then I'll practice." The other way of thinking is, "I've been sick. Now at last I have some energy to really practice. And who knows when I'm going to have a relapse? So now that I've got this window of opportunity, I want to take it."

What it all comes down to is your attitude. Do you really want to put an end to suffering or are you just shilly-shallying around? Practicing when it feels convenient, practicing when it feels easy and then running away from the practice

when you run into a problem: That's not going to get you anywhere.

So this is the underlying attitude that feeds all the other forms of noble wealth: the desire to take advantage of whatever opportunities you've got to work with the mind, to instill good qualities in the mind.

Because what other kinds of wealth are there? Look at the wealth of the world: material wealth, status, the high opinion or the praise of other people. How much does that kind of wealth really mean?

Your material wealth is totally dependent on forces outside of your control: the economy, the climate, war and peace. If you invest your time and energy in that kind of wealth, there are some times when you're flush with wealth and other times when it just dries right up. If you don't have good solid qualities of the mind, your mind-state rises and falls.

Even when things are going well, it's not that you're necessarily safe or happy. You can get very complacent. And we've seen the damage that this can do. When people start getting complacent, they say, "Well, this bubble just might not be a bubble. Maybe it's just going to keep growing and growing." As if there were anything in the world that could just keep growing forever.

If your wealth depends on trusting other people, we've seen what other people are like. There's a great cartoon in *The New Yorker*: a banker is saying to some potential clients that "People don't really appreciate that we bankers aren't just in it for the money." What else is there in a bank except money? You're putting your money in the hands of other people who are just in it for the money. And who in their right minds would trust people like that? Yet that's the way the world economy goes.

Status, praise: These are all things totally outside of your control. And you have no guarantee that the people who give you this status or give you praise are really doing it with good intentions. And of course, all these kinds of wealth have their ups and downs. When you gain them, you tend to get complacent. When you're down, you get really discouraged—unless you've developed good qualities of the mind. You keep coming back to the fact that the mind needs its own inner wealth if it's going to survive outer wealth.

So the first step in developing inner wealth is having conviction that it really can be developed. Just as any investment requires confidence and trust, you have to trust in the Buddha's awakening, that the Buddha wasn't pretending; you have to trust that he knew what he was talking about: that there really is a deathless and it really can be reached through human effort. As he said, it wasn't because he was a god or anybody special that he gained awakening. It was because he developed qualities of the mind that anybody can develop: heedfulness, ardency, resolution.

These require energy, these require effort, but they are things that we can develop.

So he puts that out there as a possibility: This is one of the things you can do with human effort. Then you look at all the other areas where you might expend effort and ask yourself, “Can they really compare?”

Part of the problem, of course, is that the Buddha couldn’t bring out nibbana to show it to everybody. Ajaan Maha Boowa has said that if he could, nothing else in the world would ever have any takers. Everybody would be going for nibbana.

We can see material wealth. We can’t see the deathless until we’ve actually practiced and reached it. That’s one of the things that discourages us. So we have to have confidence that the Buddha knew what he was talking about, and that all the noble disciples who have guaranteed what the Buddha said knew what they were talking about as well. That’s a form of wealth right there: having that conviction. It gives you a lot of energy to stick with the practice.

The next three forms of noble wealth go together as a set: virtue, a sense of shame, and a sense of compunction.

Virtue is the decision that you’re not going to harm anybody. You’re not going to harm yourself, you’re not going to harm other people in anything you do or say or in terms of the virtues of the mind: the virtue of avoiding excessive greed, of avoiding ill will, and of developing right view.

Shame and compunction go along with this. Shame here is the healthy sense of shame that focuses on realizing that dishonorable action is something that you would be ashamed to do. That sense of shame is wealth. It’s not saying that you’re ashamed at yourself for thinking of it, or that you’re a bad person because you may have thought of it. But you realize that it’s beneath you. This kind of shame requires a certain sense of self esteem, a certain sense of your own honor.

Compunction is when you think about the results that’ll come from doing something unwise and unskillful, and you’re afraid of those unfortunate results. This is a healthy kind of fear.

These are the qualities that protect you from doing things you’re later going to regret. Because regret, remorse, the feelings you have when you look back on your actions and you realize you did something that was really unskillful, really harmful to other people: That can really eat away at you for years and years. And no amount of money can make it go away.

This is why virtue is worth more than a million dollars. There might be people who would pay you to lie for a million dollars, or to steal or kill or cheat for a million dollars. If you can say No, that means your virtue is worth more than a million dollars—because it really is worth more than a million dollars. No amount of money can erase the remorse and regret that come after you’ve done something

really unskillful.

If you try to erase the remorse with denial, that just covers it up with scar tissue. Then there's this hardened part of the mind that makes it really difficult for insight to be all-around. You've built up these walls inside, things you don't want to think about, ever.

As the Buddha said, the proper attitude to things that you have done in the past that were unskillful is simply recognizing the mistake and then making up your mind that from now on you're not going to make that mistake ever again, under any circumstances.

Then you reinforce that intention with goodwill, with all the brahmaviharas, developing these attitudes so that they really are genuine: developing goodwill in your breath so that you can embody a sense of goodwill; developing compassion in the breath. empathetic joy, equanimity around the breath, so that when you start extending these attitudes to other people, they really are embodied. They're not just words. That's wealth for the mind as well, that understanding.

This is where discernment comes in. It comes in at the end of the list but you actually need it all the way along.

Then there's learning and generosity. "Learning" here means spending time in listening to the words of the Buddha, the words of the noble disciples. Their values go at cross-purposes with a lot of values of the world that we're so thoroughly indoctrinated with—commercial jingles and the messages that come from the mass media—that those values seem normal. But they're not. They're designed to make us producers and consumers in the economy. Yet is that kind of life really good for you? Do you really want to spend a life being a producer and a consumer and then being put out to pasture?

Look at the education we get. For the most part it's just learning to be a producer or a consumer. Isn't there more to life? And doesn't your mind need something more than just a new product to make or a new product or a new experience to buy?

This is where generosity comes in. This is the one area where your external wealth can be used to develop inner wealth: learning how to give, learning how to share your excess. Of course, generosity doesn't mean just the gift of material things. It can mean the gift of your virtue: That's a gift as well. It's what they call "the gift of safety."

Then there's the gift of your knowledge, the gift of forgiveness. When you give these things, the mind expands and grows larger. It becomes a really comfortable mind to be in. It's not narrow and constantly worried about not having enough money, not having enough status, whatever. There's room in that expansive quality

that comes with generosity. It's like giving the mind a large home. It can move around with plenty of room.

When you have these qualities developed in the mind, they provide you with the two things that wealth is normally said to provide: a sense of safety and protection, and happiness and well-being.

The safety and protection here is the most important kind of protection you can have in life, which is protection from doing things you know are unskillful. No amount of money can provide that protection. In fact, money often leads people to do precisely the unskillful things that should be feared. In other words, they're afraid of losing their money, so they end up behaving in horrible ways.

But if you develop these qualities in the mind—a really strong sense of shame and compunction, your virtue and the discernment that sees deeper into where that well-being of the mind lies—and you can reach the point where you know that you'll never do anything that falls against the precepts, you'll never intentionally harm anybody: That right there is a great protection.

As for happiness, there is no happiness that can nearly match the happiness that comes from the mind's own goodness. It's a sense of well-being that doesn't have to depend on outside conditions at all.

This is why the Buddha has us invest in this kind of wealth—because it provides the happiness and the security that worldly wealth just simply cannot provide.