## Greed for Outer & Inner Wealth

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When the Buddha lists the qualities that set the mind on fire, the list is passion, aversion, delusion. When he lists the qualities that are the basis for unskillful mind states, he has a different list, similar but not quite the same: greed, anger, and delusion. The big difference there is between the greed and the passion, because not all passion is unskillful. After all, you've got to have a passion for the path. In fact, you *have* to have a passion for the path in order to practice. The term "passion" covers, in addition to passion for the path, unskillful types of passion: for sights, sounds, smells, tastes, tactile sensations, which you might call greed for experiences. The word "greed" is used specifically to refer to greed for things.

Now, the Buddha didn't say that wanting to have things is, in and of itself, bad. When he talks about unskillful greed it's modified by a Pali term, *visama*, which means out of balance, out of line with the way things should be. As Ajaan Suwat often liked to say, the Buddha didn't say that the desire to have things was bad. One of the qualities that the Buddha lists as causes for happiness in this life is industriousness—in other words, working hard to gain your wealth. The second quality is learning how to maintain and protect the wealth you've gained. The third is learning how to spend it in a way that's appropriate.

It's interesting that the Buddha says, of course, that you don't want to be wasteful in your spending, but at the same time you don't want to be miserly. One of the rewards of having material things, he said, is learning how to get some pleasure out of them. And the reason seems to be that if you can't take pleasure in your material things, then you're not going to look with a favorable eye on the pleasures that other people have. It's going to be impossible to develop the quality of empathetic joy. It also would be hard to develop a quality of compassion, because if you don't care for pleasures, you don't see other people's pleasure or happiness as being valuable.

The fourth quality for happiness in this lifetime, the Buddha said, is having admirable friends: people who have conviction in the principle of kamma, people who are generous, people who are virtuous, people who are wise—and not only having these people as your friends, but also trying to emulate them. Because they remind you that there's more to life than just getting and gaining wealth and spending it. You want to look at what good your wealth can do, because there's a lot of good that can be done with wealth if you use it rightly and well. Look at Anathapindika: He provided the Buddha with the monastery that he lived in for apparently at least twenty years.

The forest ajaans like to point out how wealth can be used to develop good qualities of the character, particularly the perfections, such as the perfections of generosity and goodwill, showing your goodwill for others; being generous with your time and assistance—in other words, getting some good out of your wealth. Ajaan Lee talks about wealth as being like being a fruit: You squeeze the goodness out of it by being generous or by using it to help other people. The quality of generosity you develop in the mind, that's the juice of the fruit. The rind is the things you give away.

Because, after all, things come and they go. If your happiness is based on simply how much you can gain, that's going to be a happiness that's divisive, because there are so many times that when people gain, somebody else has to lose. Whereas if your industriousness is paired with generosity, then you gain and other people gain, too. And hopefully you've made it a better trade, you've transmuted the material thing into something good for the mind. There's nothing wrong with being wealthy, but you have to realize that the wealth in and of itself is not an end. It's a means. And the simple pleasure of enjoying the wealth shouldn't be your end, either. You should see that there's a greater good that can be done with it.

So as we work on developing the mind here, we're trying to pull back from the unskillful side of these qualities—of passion, aversion, and delusion, or of greed, anger, and delusion—to give the mind a place where it can stay and look at these qualities from a more objective standpoint. Because so much of our greed, so much of our passion is basically a hunger. And you know what happens to people when they let their hungers take over. The purpose of the meditation is to give you some satisfaction, to find some well-being simply by breathing in a comfortable way, learning to develop skillful qualities in the mind, to abandon unskillful qualities, and to have a sense of how much lighter the mind feels when it's trained, how much better it feels. Then you can look back at the qualities of greed, aversion, and delusion, and realize that that's not where you want to find your happiness.

So meditation gives you something better. And it's in this way that the meditation is a gift to other people. When you're less hungry for things outside, it means that you're going to be less in conflict with others, and you're going to learn how to manage your wealth a lot better this way. You begin to see the drawbacks of wealth.

I've known some very wealthy people who never really trust anybody else. There's always that concern: These other people who come and get involved with them, are they there for the money or what? The same as when you have a lot of power, with people come thronging around: You wonder, Why are they there? What share do they want out of your power? There's, of course, the fact that people can be jealous. Whereas if your treasures—and this is where the Buddha takes the analogy of wealth and brings it inside, to describe treasures of the mind: If your treasures are inside, they're yours for sure. Nobody has to be jealous of them, and there's no need to fear that they're going to take them away from you. That kind of investment is a lot safer.

So in this way you take that quality of industriousness that's used for gaining wealth outside and you learn how to bring it inside, to create inner wealth. Conviction is a form of inner wealth. A healthy sense of shame and compunction: Those are both forms of inner wealth.

Shame here is not the opposite of pride. It's the opposite of shamelessness. It's the realization that certain types of behavior are beneath you, and you wouldn't want to stoop to them. That's a form of wealth. Compunction is when you realize that your actions have consequences and you want to make sure that you don't do anything unskillful that will lead to harm to anybody. These are the qualities that underlie virtue, which is the fourth treasure. These four create a set: conviction, shame, compunction, virtue. They protect you from doing things that you would later regret, and that's something really valuable.

Years back, I heard a radio broadcast in which a veteran from Vietnam was talking about how he had very casually killed a young Vietnamese girl during the war for no reason at all. And it's haunted him ever since. He said on the broadcast that if he had a million dollars and could go back and undo that deed, he'd gladly pay that amount of money. Well, there's no amount of money that can go back and undo the things you've done. Which shows that if you have the shame and the compunction and the virtue and the conviction that would prevent you from doing those things to begin with, they're worth more than any amount of money.

The other treasures are learning, in other words, learning about the Dhamma, having a fund of knowing what the Buddha said on different topics so you can call them to mind when you need them; generosity; and discernment. Now, you'll notice that some of these treasures are qualities of that admirable friend you're looking for. That's because admirable friendship leads beyond just well-being in this lifetime. You want to develop the treasures that will lead you onward, that will look after you and provide for you in future lifetimes as well. These are things that you don't leave behind. They go with you. Or in the Buddha's image, they welcome you when you come to a new life. So, as far as material pleasures are concerned, the Buddha said that a certain amount of industriousness and a certain amount of desire is okay. But you have to be very careful about how you go about gaining your wealth and spending it in moderation. But with noble treasures, the more the better. The more you can develop in this area, the better it'll be for you and for the people around you.

And that's not called greed, trying to develop these treasures. It's called heedfulness, which lies at the basis of all skillful qualities. So external wealth is something that's necessary for life. If you gain it in the proper way, then there's nothing wrong with it. If you use it in a way to develop good qualities of the mind, that's a good investment.

The Buddha actually uses these analogies: investment, thinking in material terms. Sometimes we're told that spiritual materialism is a bad thing, that we shouldn't be trying to gain anything out of the meditation. Well, if we're not thinking of gaining anything out of the meditation, then what are we doing here? Everything we do has a purpose, and so you want to make sure that your purposes are for your long-term welfare and happiness. Material wealth can't guarantee that, but inner wealth can. So want as much internal wealth as you can muster, and as long as you act wisely on that desire you'll be fine.