

## *Inner Wealth Management*

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There's a line of thinking that divides the Buddha's teachings into two very separate categories. One is his teachings for laypeople, aimed at finding happiness in this lifetime and in future lifetimes. And then there are the teachings for the monastics, aiming at dismantling the cycle of birth and redeath and rebirth and redeath, and getting out of that cycle entirely. The two sets of teachings, they say, are very separate. In the first you're amassing merit, and in the second you're letting it go.

But from the point of view of the forest tradition, there's not that clear a distinction. In fact, there are many lessons that you learn from teachings for finding happiness in daily life that apply to the practice all the way up to the highest levels. This is one of the reasons why the training is such as it is, where there's so much emphasis placed on keeping the monastery clean, looking after the monastery, repairing it, doing the work that needs to be done. As Ajaan Maha Boowa liked to point out, if you do this intently, you develop the quality of intentness, you develop the qualities of being careful, being meticulous, being observant, all of which are going to be really useful in the practice.

A case in point is the Buddha's teachings on how to find happiness in the present life. They're aimed primarily at using your outer wealth properly, but they can be applied to inner wealth as well.

There are four principles altogether. The first is initiative. You don't just sit there waiting for things to come. You don't say that "I'm going to go past my greed by not doing any work at all." That, as Ajaan Lee would say, is letting go like a pauper. You let go and you're still a pauper. When you realize that you need wealth, you do whatever is needed. As the Buddha said, your wealth is "earned with the strength of your arms, the sweat of your brow, righteous wealth, righteously gained." You look for areas where wealth can be made in that way, and then you apply yourself. You stir up the effort.

When you've gained wealth, the second step is to protect it. You look after it. You repair the things that need to be repaired. You protect the things that need to be protected. You look after your things. If things get lost, you look for them. You don't treat them casually.

The third step is to use your wealth in an even way. *Even* here means that you're not too frugal and you're not too spendthrift. It's interesting that the Buddha criticizes being overly frugal. You would think that he would be a very frugal person, and he *was* frugal in a lot of ways. But he realized that if it gets to the point of being stingy, then it's bad for you. You develop a bad attitude toward the enjoyment of pleasure. If you see the enjoyment of pleasure as a bad thing, it's going to be hard to practice.

After all, nibbana is the ultimate pleasure. Right concentration is a very strong form of pleasure. It's going to require a lot of work to get it. But if you're not willing to enjoy pleasure and then you see other people enjoying it and you decide it's a bad thing, it's hard to develop empathetic joy, it's hard to have the right attitude toward happiness. So you use your wealth just right. You don't get into debt, and you don't spend it too much. You save some for the future.

The fourth quality is to have admirable friends, people who will teach you about the fact that there's more to this life than just material wealth. You want to prepare for the future beyond the end of this life. If your friends are admirable, they teach you about conviction, they teach you about discernment, generosity, virtue. They themselves are good examples in these areas. When you hang around people like this, you use your wealth wisely. You invest it not only in your pleasure in this lifetime, but also in your well-being in future lifetimes.

Now, those are the principles that are set out for finding happiness in the present life, but they also apply very much to our meditation.

Initiative: If you don't put the effort in, it's not going to happen. When problems come up, you don't just give up. Remind yourself that other people have faced problems like this in the past and they were able to get past them. It's not beyond human capabilities to get the mind to settle down and to keep it settled down. Of course, we're taking your "wealth" here as your concentration.

The Buddha also says that there's the wealth of goodwill. Goodwill is something you can create in abundance. There's no limit on the amount of goodwill you can create. And it's good and soothing for the mind. It's also one of those things that helps the mind get into concentration. If you have ill will for the people around you, that's going to carry into your meditation and spoil it. So develop goodwill as wealth. Develop concentration as wealth, and regard the problems that come up in concentration as challenges and not as obstacles.

You run into pain. In Ajaan Lee's image it's like digging down into the ground. You know there's gold someplace in the ground but you happen to run into a rock. Lazy people, when they hit the rock, would just give up. It's the people with initiative who figure out that there must be a way around the rock who will find the gold. You dig here and you dig there, you finally get past the rock, and there it is. So you're willing to dig around in the problem of pain. Don't let it discourage you.

The same with distraction. There are ways of dealing with distraction. You try to recognize, when the distraction comes, how it comes. And realize that when it's there, it doesn't stay there 24/7. It comes and then it goes. But then you dig it up again: Why did you do that? What was the reason?

This is where you get to see the allure: why the mind goes for that. Then you can compare the allure with the drawbacks until you see that it's not worth it. That's when you develop some dispassion for it, get past it.

So there are ways of dealing with the problems that come up. You want to take the initiative to keep working at them and not get discouraged. The fact that it sometimes takes a long time is not a sign that you're not going to be able to do it. It's simply a sign that you've got a problem you haven't figured out yet. But all the problems that come up in meditation are soluble. The one problem that really puts you at a dead end is if you get lazy and you don't do it. As Ajaan Fuang used to say, when you do the meditation, whatever comes up there's going to be a solution. But if you don't do the meditation, there's no solution for any of the problems.

So, maintain your initiative, keep giving yourself pep talks, because this *can* be done.

Once you start getting results, then you try to maintain them. Don't throw them away. And don't see them as something that you maintain only while you're sitting here with your eyes closed or while you're doing walking meditation. As you go around the monastery throughout the day, try to maintain your center. Protect this. There may be other things that you're tempted to protect, but you say, "No, this is what I've got to protect above all else. This is what's important."

Ajaan Lee says it's like having a dish of food. You want to cover the dish so that flies don't get it. If you carry it around exposed, all kinds of bugs will land on it and bring disease into the food.

So you protect your center. Find one spot in the body that's very sensitive to the breath, that tells you that this is when the breath is getting too long, this is when it's getting too short. If any fear comes up in the mind, any greed, any negative emotion that gives rise to a tightening in that spot, you try to maintain that as an open area. Think of the breath coming in, going out, to protect that openness. Don't clamp down around it. We often think that by clamping down on the energy around the body, we protect it. We don't. Your mindfulness is the protection; your alertness is the protection. The continuity of your mindfulness and alertness: Those are the protections. The openness is actually a strength.

As for using your wealth, you do want to focus on the breath in such a way that gives rise to a sense of pleasure. Actively cultivate that. Don't be afraid of getting stuck on the pleasure of concentration, because you have to get stuck here first so that you can pull away your attachments to unskillful thoughts: thoughts of sensuality, thoughts of ill will, fearful thoughts, jealous thoughts. You want to give the mind good food so that it can stop feeding on its old garbage.

But you have to be careful with that sense of well-being. Don't leave the breath and just wallow in the pleasure. You have to remember that the sense of pleasure associated with the breath comes from the fact that you're alert to the breath, that you're paying careful attention to the breath.

Ajaan Lee's image is of someone who's working and gaining a wage at the same time. If you work for a while, get your wages, and then quit the job to enjoy your wages until they run out, and then you come back and try to get the job back again—fortunately in this case, the boss is

kind and will take you back—but there’s no continuity. When there’s no continuity, there’s no chance for the meditation to grow, to develop; no chance for advancement. So you keep working with the breath, enjoying the side effects, but don’t move your primary focus away from working with the breath.

Remember your initiative. Ajaan Lee talks about the work of concentration, which is basically directed thought and evaluation: constantly checking on the breath, making sure it’s just right, learning how to maintain it, learning what to do with it, how to use it to nurture yourself. There will be times when you don’t need to do the directed thought and evaluation any more, and you can just put them aside. But even then there’s the work of mindfulness, just being alert to *breath*. You’re feeling surrounded by the breath, feeling at one with the breath. The pleasure will be there at the same place, but don’t shift your focus away from the breath to the pleasure. That’s how you use your wealth properly.

And as for hanging out with good friends, this applies both outside and inside. Your inside good friends are all the voices encouraging you to practice. The bad friends you’ve got to avoid are the ones that would pull you away for one reason or another: your old concerns, the ones that would eat into your meditation. You’ve got to realize that your focus on the breath is your main source of wealth here, your main source of well-being. You don’t know what’s going to happen in the future, but you *do* know that you’ll need inner strength to deal with whatever comes up. This is the wealth you’ve got to protect; this is the wealth you’ve got to maintain. So any voices in the mind that help you with that, those are your good friends. Any voices that would pull you off into other issues, those are not.

So remember that the qualities that lead to happiness on the material level in line with the Dhamma will have a carryover effect as you meditate. This means that as you go through the day and you’re doing your chores around the monastery, or if you’re living at home doing your chores around the house, you want to bring a quality of initiative and intentness to what you’re doing, give it your full attention. Do it *carefully*. This applies to looking after the physical aspects of the monastery, whatever your chores may be, whatever your duties may be. You want to develop that habit of being careful about what you’re doing, having a sense of just right in all of your tasks, and then apply that to your meditation.

Because after all, it’s the same mind. The mind that’s going around looking after the monastery is the same mind that’s looking after the breath and the mind. If you develop good habits in one area, they’re going to spread to the other. This may be part of what Luang Pu Dune meant when he said, “The practice of Dhamma is all one thing clear through.”