

Inner Wealth

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We all know the word *samsara*: It's a process, it means wandering on, traveling around. We often think of it as a place, but it's actually the process that *makes* the place. Through our past actions, through our present actions, we create the places where we go. It's the *going* that's important; it's the *going* that's crucial.

As with any trip, it's good to have provisions, it's good to have the wealth you need in order to travel comfortably. Otherwise, you end up spending all your time sleeping on the side of the road. This is why the Buddha encouraged us to develop inner wealth, because exterior wealth is something that comes and goes. It doesn't really belong to you. Those of you who have money in your pockets, take it out and see what it says. Does it have your name on it? No, it says the United States Government. It belongs to *them*. We get to use it, but it's not really ours.

What you want is a wealth that really is yours. There's a passage in the Canon where someone is talking about how wealthy a particular householder is, and the Buddha says, "That's not real wealth in the discipline of the noble ones. Real wealth is inner: the qualities you build up inside."

The Buddha goes on to list seven qualities that form our wealth as we travel on. The first is conviction. And it's not just a floating conviction, a general sense of confidence. It's very particular: You have confidence in the principle of karma.

What does that mean? It means that you believe you really are responsible for your own actions. You believe that your actions give results, and that the results are determined by the quality of your intention, which is something under your control. This is a good thing to believe, because if you don't believe it, you tend not to make the effort that's needed in order to develop more skillful actions. As a result, your actions don't become wealth at all. They just become more scattershot. Sometimes they weigh you down.

We believe in karma not just because it's a good thing to believe, but we can see it in practice: You change your intentions and that will change the way you act. When you change the way you act, you live in a different world—it's as simple as that.

It's complex, in that you have a lot of actions from the past that are giving their results sometimes here and now, sometimes into the future. What you experience is a combination of what you're doing right now and what you did in the past.

You can't do much about the past, but you do have control over your present intentions, and through them, your experience of the present moment. When you have conviction in that—instead of just giving up and letting things go on automatic pilot—that's when your actions really do become wealth. They really do help you.

The second treasure is virtue: When you think about the power of your actions, it stands to reason that you'd want to act in ways that are skillful, in ways that don't cause any harm. That's what the precepts are all about: You abstain from actions that are harmful, both to yourself and to other people.

Some of us tend to shy away from the precepts because we associate them with rules we picked up from our past, which were applied in very unskillful ways: commandments, rules forced on us by somebody else.

The precepts are promises you make to yourself. You promise not to lie, you promise not to steal, to cheat. It's interesting that the Buddha places the most emphasis on the precept against lying. Of all five, that's the most important one: learning how to be truthful in everything you say. It's a basic prerequisite. From that you learn how to be truthful in how you talk to yourself inside, truthful in your dealings, honest with yourself about what you're doing, what the results are.

From that one precept, virtue builds up to the other ones. And it's wealth. I think it's in the Dhammapada where the Buddha says, "If your hand doesn't have a wound, then you can handle poison." If it does have a wound, the poison can get into your blood and cause problems. A person without any bad karma, who hasn't done anything harmful, doesn't have the kind of karma that's going to leave an open wound.

So the precepts make sure that you're healthy, that you have protection. They also make it easier for the mind to concentrate: If you don't have a lot of negative past actions in your background, then there's less that you have to deny, there's less that you have to regret—and the mind finds it easier to settle down. Again, you don't have any wounds that you find yourself suddenly sitting on when you sit down in the present moment. This, too, is a kind of wealth.

Related to the principle of virtue are the next two treasures: One is a sense of shame; the other is a sense of concern. "Shame" here doesn't mean being ashamed of yourself as a person, it means that when you think of doing something unskillful, you'd be ashamed to do it. You'd feel that it's beneath you.

In this sense, this healthy sense of shame is an aspect of self-respect, self-esteem. You realize that your actions are valuable, that they're powerful. When you think about doing something where you yourself know better, who are you deceiving when you pretend that you don't know better? You're deceiving yourself, harming yourself.

As for concern, that means thinking about what would happen if you did give in to unskillful intentions—the kind of harm you'd cause yourself, the harm you'd cause others—and you just don't want to do it. That, too, is a form of wealth. It's a form of protection.

The remaining treasures are: having heard the Dhamma, being generous, and having discernment. These are more on the positive side. The precepts, shame, concern: These deal

with the negative things you don't want to do. Generosity is something positive you *do* like to do, because when you're generous, you benefit. The people around you benefit.

You see this clearly when you're generous with other people. They feel more inclined to be generous with you. That's a kind of wealth: Wherever you go people are happy to share things with you. There's almost a magnetic field you create around your mind when you're a generous person. Other people don't have the sense that you're going to hit them up. As a result, they can be more open with you and they're more willing to be generous, because they know you're not going to take advantage of their generosity.

Discernment, of course, is the quality that informs all the other ones and keeps them in control: reminding yourself why these qualities are forms of wealth. Because as you develop the mind in this direction, you find that you enjoy your mind more and more. It's a more livable mind.

As we wander around, we don't live in any one particular place all the time, but we're in our minds all the time—so you want to make sure your mind is a spacious mind and a comfortable mind, a mind that doesn't have any unpleasant surprises.

You find that as you develop these qualities, there is a very strong sense of *enough*. Especially with the quality of generosity: As you learn to share, you begin to see more and more opportunities to share. There's a greater sense that you do have enough.

As we go through life, we don't need all that much, we don't need as much as we often think we do. And it's a big burden off the mind to have that sense of enough. That's precisely what wealth is all about: having *enough*. So these treasures work in both directions: One, they actually do provide you with better situations in life, because your actions really do shape the things you encounter as you wander along. After all, it's the act of wandering that creates the space in which we wander.

And then secondly, they develop a mind state that's satisfied with whatever resources come its way. Ajaan Lee once said that of the various treasures of the mind, the most valuable one was discernment, because if you have discernment then you can make use of whatever you get. Even if you get only a little, you can turn it into a lot.

So as you wonder about what you take with you as you go in this wandering around, focus not so much on things you have to carry, but on the qualities you build into the mind. Then you find that wherever you go, that's the kind of mind you have, that's the kind of mind you bring to each situation. That's true wealth right there.

It's the kind of wealth that nobody else can take away and doesn't depend on outside circumstances. People at present are very conscious of outside dangers, but instead of focusing on the outside dangers, you should focus more on what things you can build into the mind that are not touched by those dangers, so that no matter what happens, you're well prepared.

You've also created a good place for yourself to go. Because where do you go? You go with your mind wherever you go. And having a spacious mind, a solid mind, a reliable mind—that's the most valuable thing you can have.