

# *Wealth Management*

*January 1, 2014*

Close your eyes and watch your breath. Watch it all the way in, all the way out.

Notice where you feel it in the body. If it feels comfortable, keep it up. If it doesn't feel comfortable, you can change. You can make it deeper, more shallow, heavier, lighter, faster, slower, more refined, whatever feels best right now. If the body needs energy, breathe in a way that gives it more energy. If you're feeling tense, breathe in a way that's more relaxing. You want the mind to be in a state of balance here in the present moment—because when the mind is in balance, it can see things clearly for what they are.

For instance, you can reflect on today here it's New Year's Day. We've succeeded in maintaining our human treasure for another year. That's what it is, it's a treasure, the fact that you've been born as a human being and have the capabilities that come with a human birth. And as with every treasure you want to learn how to manage it properly. You don't want to waste it. You don't want to spend it on things that won't return the value of what you originally had.

A lot of us don't know how to manage our human treasure, so the Buddha gave directions. There are basically seven qualities, he said. The first four come together as a set. There's conviction that your actions really matter and if you do good you'll get good results. They might not come right away, but you get good results down the line, so you want to act on good intentions. If you act on unskillful intentions, you get undesirable results. But conviction in that fact is what carries through all the rest, because you realize your actions are the most important things you've got. The abilities you have to think and act and speak: That's the essence of a human treasure. It's not the things you can hold on to, it's the abilities you have that you want to develop.

So, based on that, we develop a sense of shame and compunction. In other words, you would be ashamed to do anything that's beneath you, anything that's harmful. And you realize that if you do it, it's going to cause harm down the line. You don't want that harm, so out of concern for that, you don't want to do it.

Then there's virtue: the ability to step back from anything that you know would be harmful to yourself or to other people and just say No. You don't want to do that. But it's not just a matter of saying No, though. There are lots of things you want to say Yes to.

This is where the remaining qualities come in. There's learning: You want to learn about the Dhamma so that you can get more guidance on how to use this human treasure well.

You want to develop generosity, realizing that life isn't measured by the things you have but by the qualities of your mind. So you want to learn how to give of your things so that you

can share to spread your goodness around. That way you develop good qualities of mind, and people around you benefit, too.

Finally, there's discernment, the ability to see what's right and what's wrong, what's skillful, what's not. Even beyond what you've learned from other people, you begin to see in your own actions when you've acted on unskillful behaviors, unskillful motives, and you can figure out how to not do that again. If you have acted on skillful motives and the results came out well, you can pat yourself on the back. Realize that you've done something good. You've learned on your own, which is a basic principle in the practice. The Buddha can teach you only so much. You have to be in charge of what you're doing and saying and thinking all the time, 24/7. With all the details that come in in your particular life, you've got to learn how to handle them skillfully.

So these are ways in which you look after your human treasure, so that, at the very least, you don't lose it, and at the very best you can develop it into higher treasures: There's the treasure of a heavenly birth; there's the treasure of nibbana. Those treasures are even higher than what we've already got.

You look around you: A human birth has its good points but it also has its bad points, it's drawbacks. And there's aging, there's illness and death: Things we don't like to think about but we have to prepare for them. If you want to lift your mind above that, think about the higher treasures that you can develop. They basically come down to the same seven qualities. You simply raise them to a higher level so that you can develop your treasures even further. You're even more firmly convinced in the principle of your actions, and have a more highly developed sense of shame and compunction, virtue, learning, generosity, and discernment. These are the things that maintain your human treasure and develop it to higher and higher levels.

So don't take the fact that you've got a human body and a human mind for granted. They came from all the good you did in the past. So learn to take what you've got here and make the most of it, so that when you invest your time and your energy, the investment's going to pay off in even higher treasures. That way you really benefit from the fact that you've maintained this treasure for another year. Keep on maintaining it as long as you can.