Buddha's Practical Advice for Maintaining Material Gains and Wealth

Andrea Fella · Notable Dhamma Teachers — Andrea Fella · 27:19

I'm the last of a series of speakers in what we've called "The Lesser Known Teachings of the Buddha." I put together this series because I was very intrigued as I read the discourses. We've been reading the numerical discourses of the Buddha, the Aṅguttara Nikāya, this year in our monthly study group, and I became aware that there were many discourses, especially in that collection, that are not often heard about. There are lots of surprises here—even after years and years of studying the suttas, there are just lots of surprises in the Aṅguttara Nikāya. So I wanted to devote a series to looking at the things that are just not so commonly talked about.

I knew I was going to be jet-lagged for this talk, so I picked a very simple one. I wanted to speak about how we maintain wealth and material gains. How many people think of the Buddha as teaching that? No, we think of the Buddha as being all about renunciation, about letting go, about giving up the home life and going into homelessness. We don't think about him as giving advice about how to keep your wealth. But there actually are discourses where he was speaking to lay people and giving them advice as to how to protect their family's wealth.

Just knowing this opens up the discourses a little bit, moving us beyond some idea that these are spiritual words that are all very elevated and otherworldly. Instead, the discourses of the Buddha are conversations that he had with real people, and he dealt with whatever their situation was.

The discourse is from the Aṅguttara Nikāya, the Book of the Fours, and I'll just read it. It's two paragraphs:

"In every case where a family cannot hold onto its great wealth for long, it is for one or another of these four reasons. Which four? They don't look for things that are lost. They don't repair things that have gotten old. They are immoderate in consuming food and drink. They place a woman or man of no virtue or principles in the position of authority. In every case where a family cannot hold on to its great wealth for long, it is for one or another of these four reasons.

In every case where a family can hold on to its great wealth for long, it is for one or another of these four reasons. Which four? They look for things that are lost. They repair things that have gotten old. They are moderate in consuming food and drink. They place a virtuous, principled woman or man in the position of authority. In every case where a family can hold on to its great wealth for long, it is for one or another of these four reasons."

So I want to look at these four reasons together tonight.

"They look for things that are lost." It's really practical—really, really practical. I understand this to be encouraging us to be mindful of our interaction with the material world so that we don't engage with things in a careless manner. We bring attention to the most ordinary of daily activities, which is our relationship to the various things that we touch, that we work with, that we have, that we hold.

We're not only mindful of how we place our bodies in the sitting posture, but we're also mindful of the things that we touch, what we hold, what we're responsible for, what we use, what we protect, what we own, what we possess. What we wash, what we clean, what we move, what we do, the stuff that we do stuff with. We're mindful of our hands.

Some people have habits. Do you have a habit of losing your glasses? Or a habit of losing your keys? Or a habit of wondering where you put that ring or that watch or that book? Have you lost your phone? What do you lose? Sometimes the things that we lose repeatedly—and often find—we lose them because we weren't mindful of our relationship to them.

We weren't aware and attentive of how we were using it and what we did with it.

And so a simple instruction like this—to look for things that are lost—I think helps us to start to bring attention to how it is we lose something in the first place, and to practice mindfulness then with touch, with holding, with the things that we're responsible for. And when we lose them, then we look for them. We don't have to get all worried and anxious that we've lost it. It's probably in our pockets. It's probably in whatever jacket we were wearing yesterday. Because often when we think we've lost something, we've really just misplaced it. So by looking for things that are lost, it helps us to bring attention to that arena of our relationship to things.

And I think this connects again with the next point, which was that they repair things that have gotten old. Whether this is about fixing a vacuum cleaner or being attentive to the state of your toaster or taking the time to actually stitch and patch up a hole in clothing rather than just throw it away as soon as it starts to wear a little bit—I think this item encourages us to respect our possessions and respect the work that went into acquiring them.

Because everything that we have was gained through effort. It was gained through labor. It was gained through time. We invested in it and other people invested in it. So by repairing things, we give respect to things so that we don't just toss everything away as soon as there's some little waver of "whatever, it's not working." We consider: can we fix it up? Can we repair it? Can we make the effort to keep them in good condition, to keep them operating? It's just a basic respect for the effort and the time and the labor that goes into producing things.

Now, things are a little bit different these days with the consumer economy. In the Buddha's time, not much was really tossed away. Almost everything was either repurposed or repaired. I think the disposable

society that we live in today would have been unimaginable 2,600 years ago. Many of our electronics, our appliances, our products are difficult, if not impossible, to repair because they're designed to stop working or to break down after a certain period of time. Or companies stop producing the parts that would enable somebody who even had the skills or the interest to repair them, because they want to force new purchases.

I can't tell you how many times—you've probably all had this experience yourself—where something breaks down, some appliance or something, and you call the repair person, and they look at the date you bought it, and they say, "Oh yes, this was designed to last for six years. Be lucky, be happy—it's only seven years old. We don't repair it after five years." I mean, that happens very frequently, whether we're talking about water heaters. Why do water heaters have to break down after ten years? They're nevertheless designed to.

So we have a different society and expectations and economy that we're working within. We have to adjust our understanding of what the Buddha was saying. And we don't also want to just hang on to things because they're broken and we don't want to throw them away, and then we just live with piles of clutter. That would be even worse.

But since there are lots of situations where we might not be able to take this quite literally, I think we can still consider this an invitation to be mindful of the maintenance that's required for daily life and to consider again: how do we tend to, how do we care for our material responsibilities? Are we lazy and just let things fall apart around us because we don't bother to maintain them, we don't bother to keep them up? Or are we flagrantly wasteful, just throwing things away at the slightest sign of wear and just buying new instead of even attempting a minor repair? Or are we paralyzed—neither repairing them nor throwing them away—and then just living with useless clutter around?

We can develop an appropriate, moderate, non-wasteful, and wise relationship to our stuff. I think that's what this is pointing to. It's encouraging us to develop contentment, right effort, and a practical relationship with material things.

The third item is that they are moderate in consuming food and drink. I'd like to read a verse from the Middling Discourses about how the Buddha eats. It says: "When he receives rice, he does not raise or lower the bowl or tip it forward or backwards. He receives neither too little rice nor too much rice. He adds sauces in the right proportion. He does not exceed the right amount of sauce in the mouthful. He turns the mouthful over two or three times in his mouth and then swallows it. And no rice kernel enters his body unchewed and no rice kernel remains in his mouth. Then he takes another mouthful. He takes his food experiencing the taste, though not experiencing greed for the taste. The food he takes has eight factors."

It is neither for amusement nor for intoxication, nor for the sake of physical beauty and attractiveness, but only for the endurance and continuance of this body, for the ending of discomfort, and for the

assisting of the holy life. He considers, "I shall terminate old feelings without arousing new feelings, and I shall be healthy and blameless and shall live in comfort."

So that's how the Buddha eats.

Now, this might seem a little bit extreme, perhaps a little bit controlled. But I think it certainly demonstrates some composure in action and a non-indulgence in the most ordinary of activities—eating—and a sense of simplicity, an awareness of what is enough. It encourages us to reflect on how we engage with food.

Often when food is mentioned in the discourses, it isn't just about food. Food is an example of a requisite. It's an example of something that we need to live but can overindulge in or can use for the wrong reasons. So I extend this to consider: How do we engage with our food and our clothing and our housing and our entertainment and our vehicles? How do we engage with things? Is there moderation? Do we use enough, but maybe not excess?

Is our interaction appropriate, moderate, enough to provide the sufficient conditions for our health, for our safety, for our well-being, for our growth, and for our pleasure, joy, and happiness? There's nothing wrong with that either. Or do the excesses in our lives dominate even the very ordinary activities related to our food, our shelter, our clothing, and our social activities? Because after a while, excesses become burdens.

Now, I don't take this to be a literal instruction that we should obsessively chew our rice. I read it instead as an encouragement to relate consciously and moderately and purposefully to the ordinary activities, the necessary activities of living. So just reflect for a moment: Are there ways in which you feel the unsatisfactoriness, the burden, the pangs of excessiveness in any area of your ordinary life? And how might it be possible to bring greater simplicity—not austerity, but simplicity—to your living?

I'd like to say a few words about the fourth item: placing a virtuous, principled woman or man in the position of authority. The texts actually do say "woman or man," by the way. Sometimes I shift the genders around, but this was actually in the text. So it was clear that in some situations, women certainly did have authority in certain arenas and under different conditions.

Virtue is the basis not only for developing meditation—virtue is actually the basis for developing all wholesome states. It's the foundation of our practice. In satipatthana practice, the development of mindfulness—sati means mindfulness—we find satipatthana is developed based upon virtue. Similarly, the factors of awakening are developed based upon virtue, and the Eightfold Path is developed based upon virtue. In fact, all wholesome states are explicitly described as being based upon virtue.

Just to give you a sense of this, there's a discourse about a monk named Bahiya. For those of you familiar with the suttas, this is not Bahiya of the Bark Cloth, who got enlightened quickly and then was killed by a cow. This is a different Bahiya, who lived a nice long life as a monk.

The discourse says: "Bahiya, purify the very starting point of wholesome states. And what is the starting point of wholesome states? Virtue that is well purified and a view that is straight. When your virtue is well purified and your view straight, based upon virtue, established upon virtue, you should develop the four establishments of mindfulness, the satipatthanas."

In another discourse: "Bhikkhus, just as whatever kinds of seeds and plant life attain to growth, increase, and expansion, all do so based upon the earth, established upon the earth, so too, based upon virtue, established upon virtue, a bhikkhu develops and cultivates the Noble Eightfold Path, and thereby attains to growth, increase, and expansion in wholesome states." There's very similar phrasing where, based upon virtue, established upon virtue, one cultivates the seven factors of awakening. Basically, it's describing that virtue is clearly a necessary foundation for success in meditation.

But virtue also plays a very important role for maintaining our material wealth and our material gains. We need to trust the people that we work with, the people that we work for, and the people in positions of authority. We can probably imagine the myriad ways that corruption and deception and lies, slander, theft, and greed can destroy wealth.

When you go into a bank, you have to trust the teller. There has to be a certain degree of trust to give over our money to these institutions. We have to trust our financial advisors and our accountants to conduct themselves rightly. We may double-count the change when we get our money at the grocery store or at a shop, but nevertheless, each time we swipe our credit card, there is trust involved in this exchange. We have to trust our employers to be fair and trust the virtue of friends and family whom we allow to enter our homes.

As a society, we need the people we put into authority to have virtue. Without virtue, corruption will increase and the sense of security will diminish. We need trust for society to function.

I'm actually in quite a fortunate position to be associating and working with very virtuous people.

I mean, all the volunteers at IMSB—it's a very virtuous group of people, probably the best you can find anywhere. And it's especially important to me personally because my livelihood and my income is sitting in a basket by the door.

So I'm not only thankful for the virtue of this group—because the dana actually does go in the bowl instead of coming out of it—but also for the virtue of the volunteers who manage the dana, who take it to the bank, who process it, and who at the end of the month send me a check of the combined donations, which is the equivalent of my income, my salary. What's lovely about it is the environment of trust within which that occurs.

Not everybody is so fortunate to feel safety in their work environment. Some people go to work in an environment that has far more contention, backbiting, fear, competition, and other unwholesome, unpleasant qualities than we find here. So I'm very grateful for that.

But I do think this aspect of cultivating virtue is important to understand, not only in terms of our meditation practice, but also to realize that it gives us a strength in integrity—which is actually a strength in social environments too. Too often I hear people say that virtue is of no use in business, that it's a hindrance or a failing. I don't think it is. I believe it's actually a source of strength.

It would be ignorance to think that because we're virtuous, everybody else is. But we can be virtuous and also be intelligent in assessing the degree of virtue of others, so that we don't get used or abused or exploited or betrayed. We can bring intelligence to our practice of virtue and bring that virtue into many different businesses, into our relationship with the material things and the wealth that we have.

So I have a couple of reflective questions for this topic as well. First, consider if there are some situations in your life where somebody in a position of authority has actually had a very protective effect on your material well-being—where you've sensed that somebody's virtue has helped you, has protected your material wealth, whatever degree of wealth that might be.

And consider if you rely upon anybody—it could be businesses, professionals, friends, or family—to protect your assets, to look out for your home, to advise you about your investments, to watch out for your things. I think sometimes it's worth reflecting not only on their professionalism or effectiveness or knowledge, especially if it's a job, but also to realize that underlying all of that is virtue. To respect the virtue involved, the virtue that supports professionalism, the virtue that brings integrity into a transactional relationship.

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