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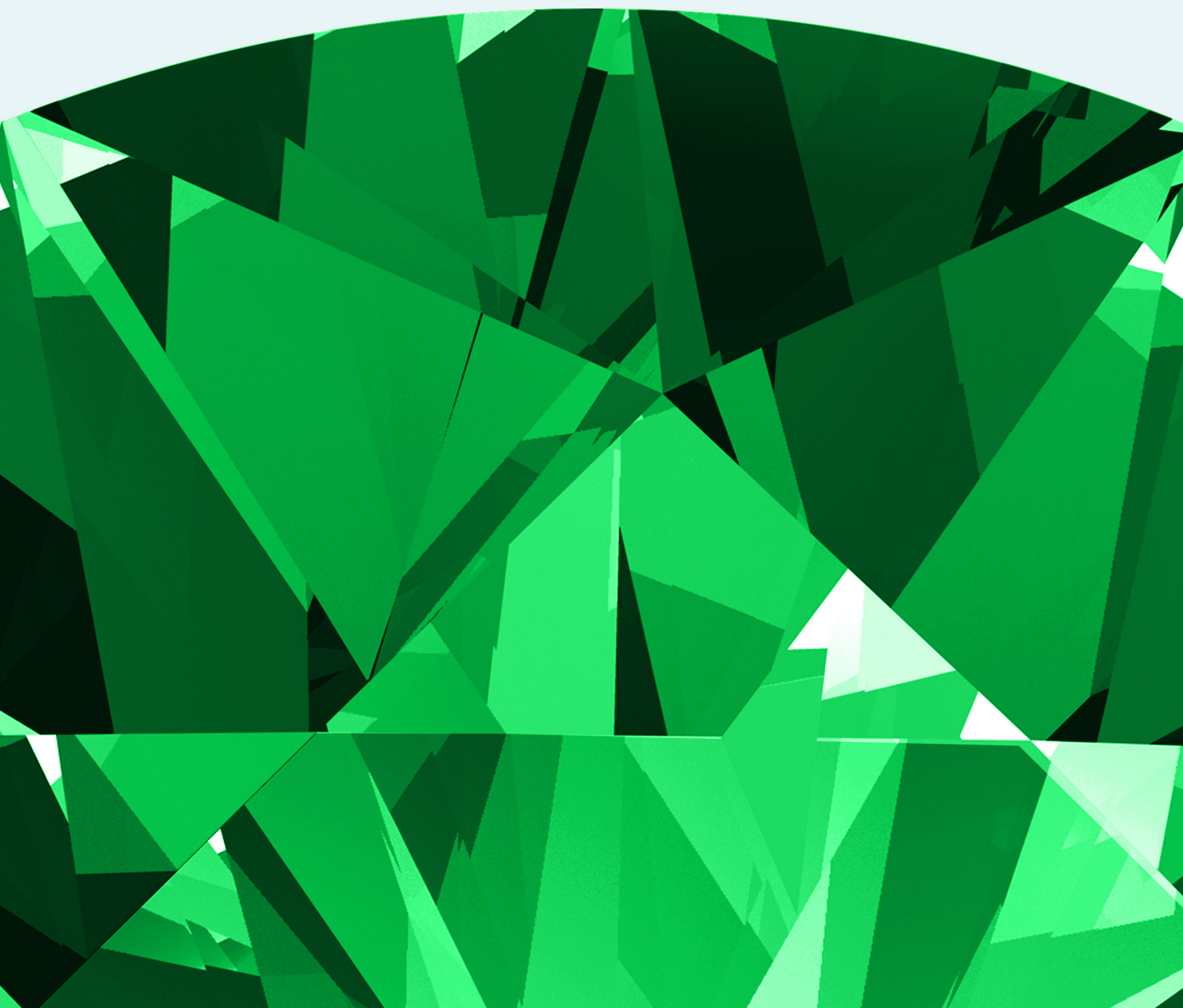

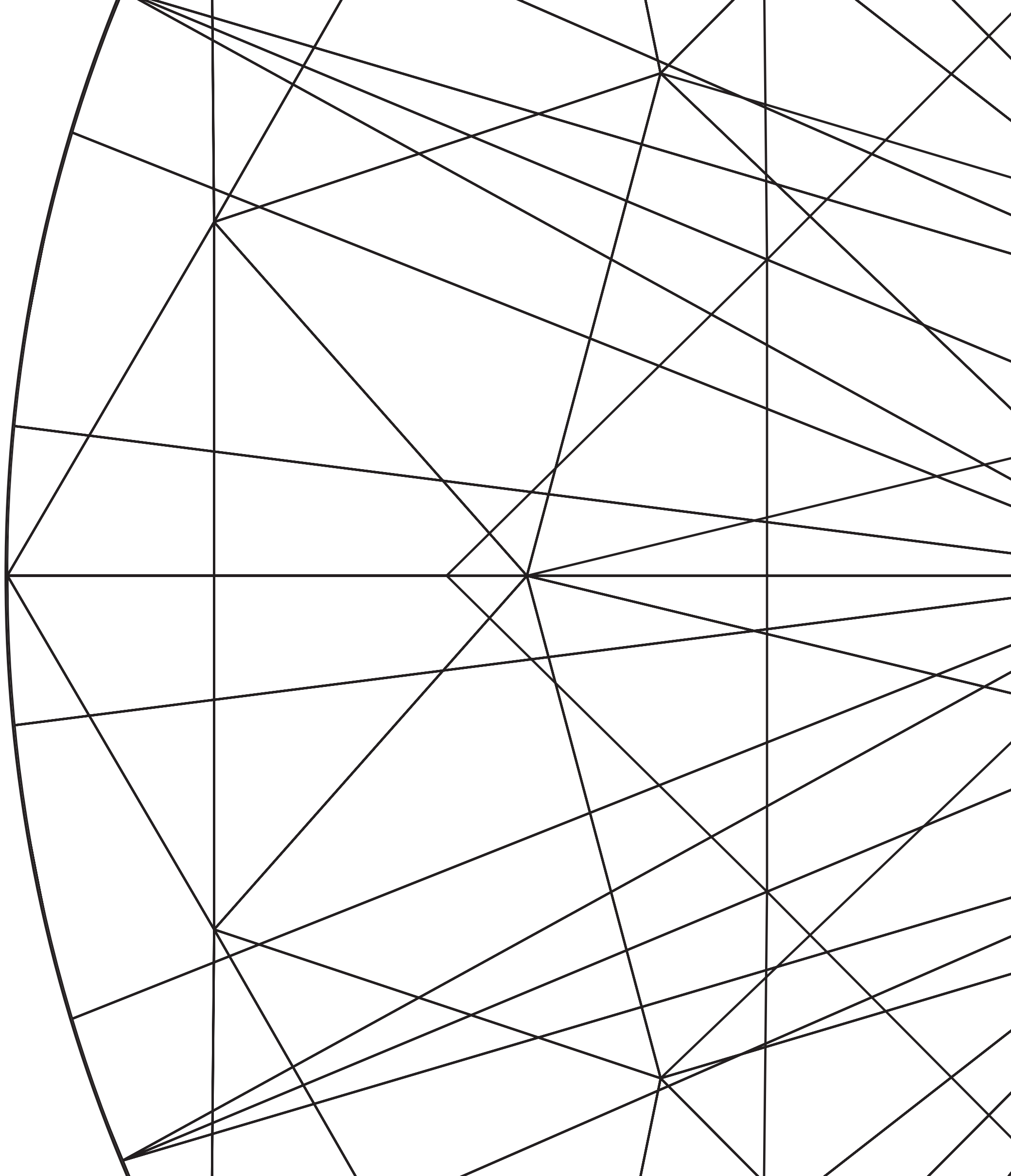

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HAPPILY EVER AFTER

VOLUME FOUR Money

REFLECTIONS ON LIFE GOALS AND PRIORITIES

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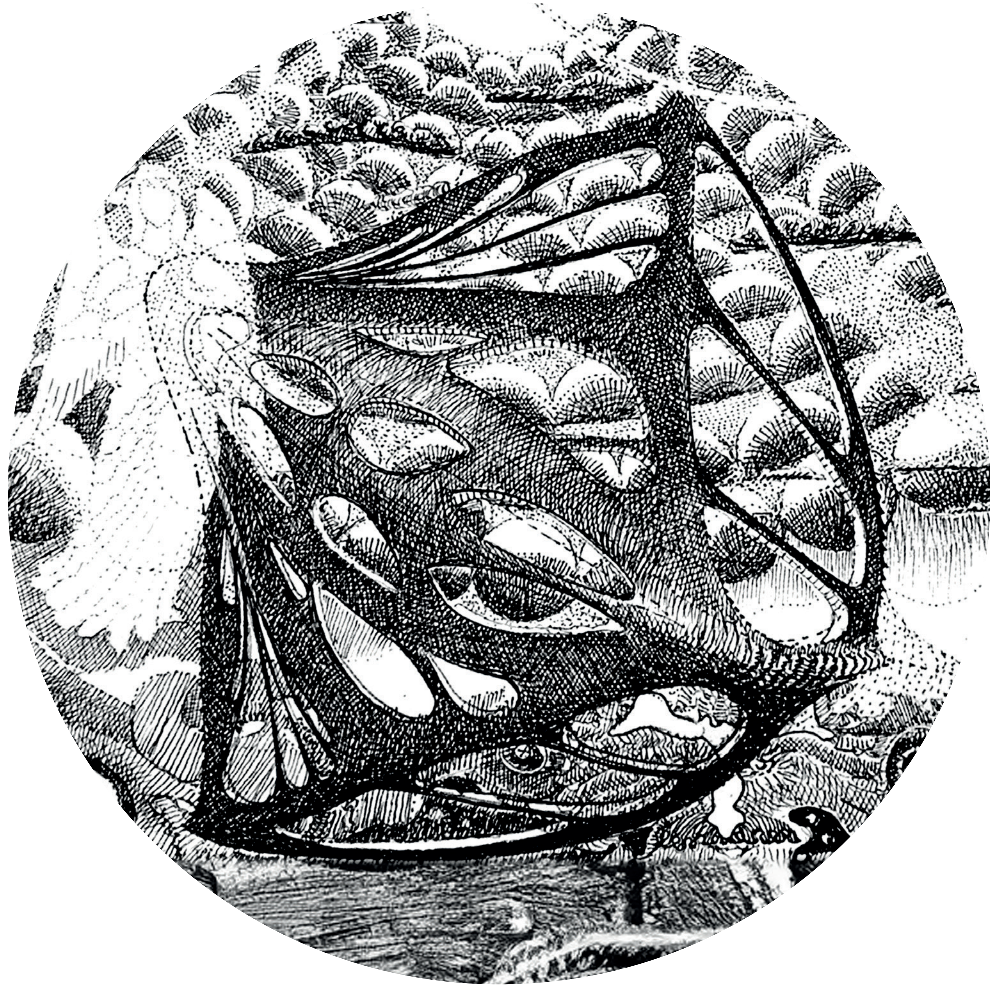


Buddhism and the Pursuit of Wealth

One of the things that is often asked about when people come to visit a monastery are questions concerning money: 'How do you run this place? How do you pay the bills? I thought Buddhists didn't believe in money.' The usual response is something along the lines of, 'Well, that's not quite the way it works.' As Buddhist monks and nuns we don't use or accept money, that's true, we don't own money – I haven't used money since 1978 – but only a very small proportion of Buddhists are monastics, most Buddhists are ordinary householders. Also, oftentimes people, particularly westerners, have the impression that the Buddha was completely against people owning any kind of material wealth and, again, 'It's not quite that way.' This is thus an interesting field to look into, to explore what the Dhamma teachings say about it.

As a first example, the *suttas* (at M 82) describe how a famous Arahant, Ven. Raṭṭhapala, began his life in a rich family. But when he went back as a monk to visit his hometown and his parents saw him coming to the door, as a bhikkhu in robes with alms-bowl, they didn't recognize him and shooed him away. His father said, 'This is one of those horrible shavelings, those

bald-pated recluses, that took away our dear son, deluded him into Going Forth. Get out of here, go away!' They didn't realize it was their own son at the door. He then went round to the back of the house and received some stale porridge one of the servant women was throwing away. He said to her, 'If you're going to throw that porridge away, please could you throw it into my bowl. It will be my food for the day.' He was quite content with that humble kind of food.

But as she was giving him the porridge, she recognized him from his voice and his physical features, and she alerted the family. They duly invited him round for a meal the next day. He accepted the invitation but, before they offered him any food, they tried to persuade him to leave his monastic commitment and go back to the household life. Before he arrived they had piled up a whole mass of gold coins and bullion in the middle of the floor and, once he was there, they uncovered it, saying, 'Take this, this is your wealth, all this belongs to you.' But he replied, 'If you are wise, what you'll do is put all this gold and bullion onto carts, take it to the River Ganges and dump it there. Otherwise, on account of this money, suffering, pain and sorrow will arise for you.' So, agreed, that *does* sound like a very anti-materialistic, anti-money kind of attitude!

There is a section of the *Saṃyutta Nikāya*, containing 43 *suttas*, called the *Lābhasakkāra Saṃyutta*, 'The Connected Discourses on Gains and Honour'.

These are all teachings about wealth, praise and fame. Throughout this section of the *Saṃyutta*, the Buddha is severely critical of the greedy pursuit of gain, wealth, fame, honour and renown. He uses quite stern language to address this, saying, 'Gain, honour and praise are bitter, vile and an obstruction to freedom' (S 17.1). He also uses quite punchy imagery. In one teaching he says one whose mind is obsessed with gain, honour and praise is like a dung beetle, 'a dung-eater, stuffed with dung' (S 17.5), that collects dung to make it into a big ball. He describes how people who are obsessed with gain, honour and praise (particularly monastics) are like the dung beetle which has collected a big ball of dung and then looks down on the other beetles, 'I've got the biggest dung ball! I'm full of dung, stuffed with dung, look at me, look how great I am!' To label someone who is obsessed with gain and reputation as being like a dung beetle is to use pretty blunt language. Out of compassion the Buddha used such uncompromising language from time to time, to make his point.

These are strong messages to give: telling your parents that, if they really want to do the right thing, they should take your inheritance and dump it in the River Ganges; comparing the relishing of prosperity and status to being stuffed with dung. From such messages it is easy to get the impression that the Buddha was completely against any kind of conventional ownership, and any kind of wealth or property, but that is not the case. What he points

to, rather, is the importance of a wholesome understanding of wealth, the way that the mind relates to wealth, and the skilful use of it. So the problem is not so much whether somebody is wealthy, or has high status in society, the issue is rather their attitude towards their wealth and status. What matters is intention and attitude – that is to say, why the mind turns towards accumulating wealth and what it does in relation to it.

Years ago I heard an interesting story about John D Rockefeller, from the 1920s. He was the richest person in the world, as the owner of Standard Oil, and he was being interviewed by a reporter from *The New York Times*. The reporter asked, 'Mr. Rockefeller, you are the richest man in the world. Can I ask you, how much money is enough?' Apparently John D Rockefeller thought for a moment and said, 'Just a little bit more.' This showed that he did have a bit of insight. He knew that, even though he was the richest person in the world, there was still that sense of, 'It's not quite enough, a bit more would be good,' but also he could hear himself say that, so to some degree he could understand that 'it's never enough'. Some aspect of his mind knew that hunger objectively.

What the Buddha points to, in his Teachings, is exactly that feeling of 'it's never enough'; this is one of the key elements to consider when looking at the acquisition of wealth and influence, and whether it is skilful or unskilful.

In Buddhist psychology there are two different words for desire. The first kind of desire is *taṇhā*. Most readers will be familiar with the Four Noble Truths; the First Noble Truth is the truth of dissatisfaction, of suffering, of *dukkha*; we are not totally happy all of the time, we experience *dukkha*, we experience discontent, imbalance. The Second Noble Truth is that *dukkha* has a cause; this cause is named as *taṇhā*, desire, craving. This craving kind of desire is specifically labelled as the cause of suffering. The word *taṇhā* literally means 'thirst', and it always implies self-centredness, a sense of 'I', self-interest. There is always a quality of agitation, restlessness, there.

The other kind of desire is called *chanda*. Rather than this being necessarily a cause of suffering, the Buddha highlights *chanda* as being a requisite condition for anything that we aim to do in life. One of the most important things to understand here is the distinction between *taṇhā* and *chanda*. To know how to make this distinction is to recognize what is a skilful desire, a wholesome desire, and what is an unskilful one, a self-centered craving. These can appear to us to be very similar, like the left hand and the right hand, but they are also exact opposites.

The Buddha was a great list maker, and one of his lists is what is called the 'Four Bases of Success', the *iddhipāda*. These are four qualities that are needed in order to carry out any activity in life, whether it's cooking a meal, coming to Amaravati to listen to a Sunday afternoon talk, training your

mind in meditation, or robbing a bank. These are the four things that need to be part of the mix in order for any kind of task to be carried out well. In themselves these four qualities are morally neutral (hence the inclusion of robbing a bank as an example!) – they are merely the ingredients necessary for a job to be completed as intended.

The first one is *chanda*. *Chanda* means 'desire' but it also means 'interest' or 'enthusiasm', 'zeal'. Examples would be: 'I want to come to Amaravati. I'm interested in Buddhism,' 'I'm hungry, I need to cook some food,' 'I want some more money and I know how to hack a bank's computers,' or, 'I want my mind to be more peaceful. I'd like to learn to meditate.' Interest needs to be there to initiate anything. The second one is *viriya*. This is energy; you might have that interest to come to Amaravati, but then you have to apply energy. If you want to come to listen to a Sunday afternoon talk, you need to get up off your chair and travel to Amaravati. So there needs to be interest and there needs to be energy, a sense of application, acting on an interest.

The third one is *citta*, and here *citta* means 'thinking things through', 'to consider', such as, 'If I want to go and listen to a talk, how should I go about doing it? I haven't got a car at the moment, who might give me a lift?' These first three, *chanda*, *viriya* and *citta* work together as a unit. You need to be interested, you need to apply energy and you need to think

through what it is you wish to accomplish, whether it's running a business, coming to Amaravati, robbing a bank, cooking a meal, training your mind in meditation, or realizing full and complete enlightenment. All these activities require these qualities functioning together in an integrated way.

The fourth one, which is on its own, is *vīmaṃsā* and means 'reviewing' or 'looking at the result of what we've done'. Thus: 'Did we get to Amaravati? Did the meal get cooked? Did the bank get successfully robbed? Did my mind become peaceful? Was full and complete enlightenment realized?' *Vīmaṃsā*, in a way, is the most important aspect because we need to consider the effects of what we do, such as, 'The effort that I was putting into that job, what did it result in? Yes, I started a business and made a lot of money, but I've driven my family nuts with my obsession with work. I made some money but everyone around me is frightened of the sight of me, and I've alienated and upset all the people that I live with. I achieved a certain amount of good results but there are also these negative things that came with it.' Or, 'I put a lot of effort into meditation and my mind has become peaceful, this tells me therefore that this particular approach to meditation was helpful, it hit the mark.' So *vīmaṃsā* is looking at the results. It's the essential element for receiving and using feedback, and it informs us about what looks useful to do in the future. If you start a business and make a lot of money, but alienate your family and friends in the process,

then *vīmaṃsā* is telling you, 'If I want to get back together with my family, if I want to re-establish those friendships, I need to change the way I relate to this job, the way that I've been operating, because this is making life too difficult.' If we reflect on the results in this way they can show us whether our intentions, efforts and methods were skilful or not. That knowledge can guide a successful outcome in the future. This is how we use 'desire' in a skilful way.

The Buddha points out that to achieve anything in life we need a desire to do it, we need *chanda*. It's a common misunderstanding that 'all desires are bad' and that 'Buddhists shouldn't have desires.' Probably a few readers have run into this with your family or at work. If you go into work one day and are given first choice of a new set of offices, and you say, 'I'd like the one with the view over the park,' one of your coworkers might say, 'What do you mean? I thought you were a Buddhist! You're not supposed to have desires or preferences – *I'm* having that office!' It's a common misunderstanding, a common misperception, that if you're calling yourself a Buddhist then you should never desire anything – as if any kind of choosing was anathema to the spiritual life. It would be very impractical and awkward to try and live this way, moreover, this is not the path that the Buddha taught.

The 'letting go of desire' that is talked about in Buddhist practice is to do with *taṇhā,* craving, that is the desire that needs to be let go of. The other

kind of desire, *chanda*, is that which can make wise choices, that kind of desire is necessary, we have to use it.

In the *suttas* there's a very helpful exchange on this theme between Ānanda and a brahmin called Uṇṇābha (S 51.15). Uṇṇābha asks Ānanda, 'For what purpose is the holy life lived under the Buddha's guidance?' and Ānanda replies, 'It's for the letting go of desire that this holy life is lived.' Uṇṇābha follows this with, 'How do you do that? Is there a way, a path for the abandoning of this desire?' Ānanda explains that there is and goes on to describe the path as consisting of using the four Bases of Success, *chanda*, *viriya*, *citta* and *vīmaṃsā* (desire, energy, consideration and reviewing).

Uṇṇābha is confused by this. He says, 'But isn't that circular? How can you use desire to get to the end of desire? It doesn't work.'

Ānanda explains, 'Uṇṇābha, here we are in Kosambi, in Ghosita's Park. Now, did you earlier today *want* to come to Ghosita's Park?'

He says, 'Yes I did.'

'So then, you had to apply *energy*, and you had *to think about* how to get here. Then, having applied all those, with concentration on what you were doing and striving to walk here with intention, having arrived at Ghosita's Park, what happened to that desire and those other factors?'

'They have all fallen away because I have arrived.'

'There you are: you desired to come to the park and you have arrived at

the park, so that desire has been fulfilled. You wanted that, and then you achieved the thing that you wanted so the desire has gone away.'

Ānanda has pointed out here that there is no contradiction in using *chanda* in the process of abandoning *taṇhā*. This is a very helpful instance of the distinction between the two.

With respect to our working lives and our relationship to money, again, I am a Buddhist monk, I have been since I was in my early twenties: I became a novice when I was 21, and bhikkhu when I was 22, so I haven't used money my entire adult life. That said, I have been around Buddhist practice and lay practitioners for many years, so I have some experience of how this all works.

It is quite reasonable and appropriate to think, 'I would like to send my children to a good school; I would like to have a house with a roof that doesn't leak; I would like to be able to drive a car that doesn't break down.' If we apply *chanda* imbued with virtue and wisdom to our actions and our choices, then we can work hard at our jobs to achieve those results without negative consequences. We are able to give direction to our lives, to make choices, to relate to our work, and to succeed in acquiring resources for our own benefit and for the people around us, without creating stressful tension or difficulty within us.

The Buddha gave advice to lay people with respect to many dimensions of life. On the matter of the use of material resources there is a *sutta* called the *Sigālaka Sutta* (D 31). In this teaching the Buddha gives many reflections on how to live skilfully as a lay-person.

The Buddha never pressured anyone to take up the renunciant life. He doesn't say to Sigālaka, 'If you were really wise, you would give up your money and shave your head and become a bhikkhu.' He lets people make such choices on their own. Sigālaka hasn't said, 'I want to become a monk' so the Buddha doesn't make that presumption. Similarly with the Buddha's interactions with extremely powerful or wealthy people like Visākhā (who donated the Eastern Park Monastery) or Anāthapiṇḍika, (who donated the land for Jeta's Grove) or others like King Bimbisāra or King Pasenadi. There's no place in the *suttas* where the Buddha says to them, 'If you were wise you would give away all your money,' or to King Pasenadi, 'You should renounce your throne, disband your army, give all your money away and become a monk.' He is extremely respectful of the choices that people make.

Sigālaka's made a choice to be a lay-person so the Buddha gives him advice on how to live skilfully in that mode. In terms of his money, the advice the Buddha gives him is to divide it into four parts: 'Take one quarter and use it to enjoy yourself; two quarters of it, put that into your work, or use it to support your parents, your family, people who work for you, your friends,

use it for charities and donations and suchlike; the last quarter of your funds, put that away as savings.'

Significantly, nowhere in this *sutta* does the Buddha say, or hint, that if you were wise you would give everything away, or that you shouldn't have any money at all. Rather he is respectful of the choices of this individual, saying, effectively, 'You have chosen the life of a householder, that being the case, here is some advice about the best way to use your resources.'

In reflecting on this area of life, I feel it is important to understand that money is a kind of energy. It represents a capacity to make changes in the world. It represents a set of agreements between one person and another. I believe it still says on Bank of England money, 'I promise to pay the bearer on demand the sum of ten pounds, or twenty pounds.' Money is an agreement, we agree to give this piece of paper, this Bitcoin or this cheque its value. It's an agreement between people and it's an agreement that is referring to resources of energy. If you have 100 UK pounds, then you have the resources to change the world to a certain degree, to that 100 UK pounds amount. Just like using physical energy, for walking or working, or the energy of electricity that goes into the lights, it is just a form of energy. If it's guided in a particular way, or we have a lot of energy available, why should that be something that is intrinsically harmful? Again, it is all about the attitude that the mind has towards it and the ways that that attitude

is acted upon. The Buddha'sadvice to Sigālaka is a good example of this, it was simple guidance about the skilful use of available energy resources.

With respect both to pursuing wealth and the way that it's used, I would say that there are two particular areas that are significant in terms of Buddhist practice: one is *sīla*, the Precepts and virtue; and the other is that of contentment. If we use unscrupulous, illegal ways to acquire wealth, then no matter how much we've got, that's going to conduce to discomfort and insecurity, fear of being caught by the authorities, and suchlike. But, even if you've worked hard and you've acquired your resources in an honest way the aspect of contentment is still crucial. Mr. Rockefeller felt a lack of contentment, instead he felt that if he had *just that little bit more*, it might be enough. If you're the richest man in the world and it's still not enough for you, then what's it all worth really?

On the subject of extremely rich people: just before he died, Steve Jobs (a founder of Apple Corporation, an inventor of the iPhone and iPad, etc.) was being interviewed by reporters about his life. They asked, as his life was now wrapping up, what was most significant to him? He made a very telling comment about money, he said, 'What's the point in being the richest corpse in the graveyard?' This was a very insightful way of looking at it.

'What was it all worth? You die with a big pile of money, but the money stays and you go.' On this I would say that Mr. Jobs had a bit more wisdom than Mr. Rockefeller.

In terms of *sīla* and the pursuit of wealth, this is something very important, because we can go crazy around money. Again I'm speaking as a monastic, I don't have any money, and I don't control money, but Amaravati costs about £1700 a day to run at present, (that's just the overheads), so even though I don't own it, I'm involved in how money is used in terms of decision-making at the monastery. It takes money to run places, it takes money to buy things, in everybody's life, whether you're a lay-person or a monastic.

It's very hard to make judgments in relation to money with non-attachment. In most Buddhist countries, in Thailand like everywhere else, even though Buddhist monastics are not supposed to own money or control money at all, it's uncommon to really have no money of one's own. A monk once came to Wat Pah Pong, Ajahn Chah's monastery, and he was carrying money. He said he wanted to study with Ajahn Chah. The Ajahn told him, 'If you stay here, you have to relinquish your money, otherwise you can't stay,' and this monk said, 'I don't need to relinquish my money, I'm a *mahāthera*, I've been a monk for more than twenty years. I'm not attached to my money. I use it for the temple, for Dhamma activities.' But Ajahn Chah was unimpressed and said, 'If I put a kilogram of salt in a bag in front of you, and if you eat all that salt and tell me it isn't salty, then I'll believe that you can use money without attachment.' He then said, 'If you can do it with a kilo I'll give you 100 kilos.' Ajahn Chah knew that we all go a bit crazy around money, and so having a very clear ethical standard around the acquisition

of wealth, and the use of money, is really crucial to our peace of mind, because Buddhist practice is about living skilfully and ending suffering.

I lived in California for about fifteen years, and our monastery was in a remote country region two or three hours drive north of San Francisco. I would come down once a month to give a talk in the City area and stay overnight,w and then go back the next day. There was a particular Thai restaurant where they would offer a meal the next morning before I went back to the monastery. One day at this restaurant, a Thai woman came and said, 'Can I talk with you a little bit? I have a problem I want to discuss with you,' and I said, 'Certainly.'

She carried on, 'I'm a single mother, I have a nine-year-old son, and we live in a small apartment, and we haven't got very much money. I work in a real estate agency. A few weeks ago a person came into the office and said, 'I've got this property and I need to sell it really fast, I don't care how much money you get for it, but it's worth a few hundred thousand. I gotta leave the country within a couple of weeks, and I need the money now, so whatever price you post it at, I'm happy with that. It's probably worth $400,000 or $500,000 but if you get a quarter of a million for it that's OK, that's fine, just let me know.' So this person left the details with her and took off. A few minutes later, somebody else came in, and said, 'I want to buy a property, a commercial property, and I need a place in such-and-such part of town.

I have plenty of resources, I can certainly go up to a half a million, that's no problem. If you've got something with these particular specs let me know.' She said that, at that moment, she realized, 'The previous customer gave me this property, that they are happy to get a quarter of a million for. But I can give it to this new customer for half a million and keep the difference! Nothing's been written down yet, I'm the only one who's seen the paperwork. I'm the only one who knows about this – I could sell it for half a million but tell the seller that we only sold it for a quarter of a million. I'd get a quarter of a million in my pocket.'

She said this had been a big temptation, but, to cut a long story short, she said, 'Even though I could have hidden it easily, and kept the quarter of a million dollars, I decided not to. That money would have made a big difference to me. We could have found a different place to live. I could've got better schooling for my son, and better things for him, but I decided not to, so I wanted to know what you thought about this – did I do the right thing?'

My answer was, 'Absolutely! You did the right thing, well done! It must've been a difficult choice to make, but you definitely did the right thing, and so I'd say *sādhu, sādhu* for you!'

She said, 'Well I'm glad you said that, because I felt it was the right thing, but I wasn't sure. My son is quite good at maths, so as a kind of game and

to help him with schoolwork, we go through some of the bookkeeping I do for the office. I actually told him what happened, and I walked him through how I would've arranged it, how I would've fixed the books, and I also told him why I hadn't done it.'

I was impressed that she was skilful and honest enough to tell her son that she'd been tempted, and also to show him how she had been tempted, and how she could have done the trick and stolen the money. Then I asked, 'So what did he think?'

She said, 'Well, he took a moment to answer me, but then he said, "Well, I *would* have liked a new bicycle, and we *are* kind of squashed into this apartment, but I get it mom, I get it."'

I felt this was an example of very good parenting – that young boy would remember this for the rest of his life. He understood that, if she had taken the money, she would have been in a state of stress, worried that the authorities would catch her. He saw that it was an act of great kindness to her customer that she didn't cheat him, but also that she had ensured that she herself had peace of mind as well.

If she had asked me, 'Do you think I should tell my boss what happened?' I would probably have said, 'It's entirely up to you. I don't ever make decisions for people, but it's possible that, by telling your boss, she might be impressed with your honesty, acknowledge that she's got a really good

employee, and give you a raise.'

The quality of *sīla* and its resulting peace of mind are essential to enjoy wealth. When we have the short ceremony for lay-people to take the Five Precepts, there's a verse that is chanted:

> *Imāni pañca sikkhāpadāni*
> *Sīlena sugatiṃ yanti*
> *Sīlena bhogasampadā*
> *Sīlena nibbutiṃ yanti*
> *Tasmā sīlaṃ visodhaye*

It means:

> These are the Five Precepts.
> Precepts are the source of happiness, *sugati*.
> They lead to true wealth, *bhogasampadā*. (*Bhoga* is 'wealth' or riches, *sampadā* means 'abundance' or 'fullness' or 'completeness'.)
> *Sīlena nibbutiṃ yanti*: Precepts lead towards peacefulness
> *Tasmā sīlaṃ visodhaye*: Therefore *sīla* should be purified.

Bhogasampadā doesn't mean that if you keep the Five Precepts then you're going to win the lottery. *Bhogasampadā*, 'they lead to true wealth', meansthey lead to contentment, to ease of heart, which is a foundation of well-being. That's more precious than any amount of money.

It is interesting when you talk to people who are extremely rich. I once met Mitch Kapor, who created a significant piece of software called 'Lotus 1-2-3', way back in the mists of time. He sold the rights to it for five billion dollars, so that was quite a profit. I met him at a Buddhist conference in India some years ago. The subject of his wealth came up, as he had brought a few of the Buddhist teachers to the conference on his private jet. He described how one of the effects of having such resources was that he would get dozens of begging letters every day. So he had to deal with people asking for money from him: 'You are a good-hearted person, so here is my good cause, please, please, you've got to help me...'. So being the owner of abundant wealth does not necessarily bring peace and a tranquil life.

People often fantasize about being extremely wealthy – wishing to win the lottery or some such – but how will the rest of your family react to that? There are many stories, sadly, of how, when for many years you've been getting on very well with all your sisters and brothers, cousins and children, and it was all fairly even and easy, then suddenly you're worth £200 million and everything goes sour: 'You helped her, why don't you help me? Come on, it's only a couple of million, that wouldn't even make a dent in what you've got!'

The opposite of contentment is craving: 'When I get this, then I will be happy,' that's a state of *dukkha*, because it is placing the possibility of

fulfilment over there. 'I can only be happy when I get this result, when my kids have passed their exams and got to the right college,' or 'When I get this promotion,' 'When my product has been sold,' or 'When we've got the mortgage paid off, then I can be happy.'

When the mind is caught up in hoping for something to happen, the Dhamma is not apparent here and now, only the hoping is. But the Dhamma is *akāliko*, it's timeless, *actually* here and now. That total fulfilment, peace, and contentment is here, now. It's not over there, it's always here, but our worldly conditioning is always setting up that dynamic of over there, just over the horizon, 'When I retire,' 'When the weekend comes,' 'When I go to the retreat,' 'When I have paid off the debt,' 'When my kids are in Uni,' 'When I win the lottery, then...'. By setting up that dynamic we devalue what's here and now, and we never know the Dhamma in its full glory and magnificence.

The worldly mind continually devalues the present and inflates the future or the past. The advice of the Buddha, in the *Bhaddekaratta Sutta* (M 131.3), is to not dwell upon the past or the future, or create ideas about the self in the present since these all obscure the realization of the Dhamma, which is only here and now, it is the present reality. *This* is the only moment when true contentment can be found.

Amaravati is just a couple of miles away from Ashridge Executive Education college, across the other side of Golden Valley. Ashridge is a high finance teaching centre, at which I have helped to lead a couple of events over the years. In the early days of Amaravati there was a couple who were having a wedding blessing here, and one of them, the husband, was a portrait painter. He had done the portrait for a man who worked at Ashridge. When they had the blessing, they invited a few Ashridge people to come here. I was a junior monk then, but also being chatty and English, I was given the job of talking to the wedding guests, to introduce them to Buddhism and give them a bit of an explanation about the Monastery. So, before we had the wedding blessing, I sat down with about twenty of the guests and talked about Buddhism, particularly *sīla*, because the couple wanted to have the Five Precepts as part of the wedding blessing.

After it was all over the man who had had his portrait done came and introduced himself to me, he was a teacher at Ashridge. He said, 'This is all very interesting because, even though you work for God, and we work for Mammon, the principles you talked about, and particularly your attitude towards morality, that's exactly what we teach in the business world. It's precisely the same.' He explained what he meant, 'If you are in business, the most powerful asset you have is people's trust; it doesn't matter how

valuable your shares are, if people don't trust you, your business will go down. If people know they can trust you, you'll do fine. If someone makes a deal with you, they know you'll follow through with it if you can; if you say, "I'm sorry we can't do it," you genuinely mean you can't do it; people know it's not because you're favouring somebody else.' He said, 'That is what we try to impress upon people in the college, if you fudge things or you are deceptive for the sake of a quick profit, you might get a big yield quickly but you'll lose trust, and your business won't thrive.'

When I was in America I heard another story: a woman who was a member of a New York Buddhist group had also been a Wall Street corporate lawyer. She went to have lunch in New York City with her boss and a client who was thinking about making some big investments with them. They were eating outside at a restaurant. During the conversation it looked like this client was ready to put some $500 million into the company, that's a big investment. This woman, if the deal went through, as the lawyer drawing up the papers, would get a cut of half a percent. Half a percent of $500 million is $2.5 million dollars, thank you very much! So she stood to gain quite a lot from the deal. At the end of the lunch, the client left and her boss turned to her and said, 'So what do you think? Pretty interesting, huh?' And she said, 'No, we shouldn't do business with that kind of person.' He said, 'What do you mean? It looks pretty good to me.' And she said, 'Did you see

what he did with his glass?' Her boss looked a bit non-plussed, not knowing what she was referring to.

She continued, 'A fly landed on the rim of his almost empty glass of fruit juice. Did you see how he took his straw, knocked the fly down into the dregs and then held the fly down with the straw and drowned it, as he was talking to us... Did you notice that?' He said, 'Yeah... That was kind of weird.' So she said, 'We shouldn't do business with someone who acts like that.' She gave up the prospect of $2.5 million dollars on the life of a fly. Her boss realized, (as I suspect he had done before), 'This woman can really be trusted; for this person moral values are more important than cash in the bank, so her judgement is highly reliable.' This is a beautiful example of the value of both *sīla* and contentment.

A final story about contentment concerns Ajahn Vimalo. Ajahn Vimalo has now been a monk for more than twenty years. He is a very gifted artist and, before he entered monastic life, he worked in a studio for a photographic company in London. He was a photo retoucher before Photoshop existed. He worked touching up photos for advertisements and he was very skilled at his job, he has an incredibly fine eye. Someone in his company, whom he had originally hired, had climbed up the ladder and was now his boss. Ajahn Vimalo knew he wanted to become a monk when his kids had grown up and he was quite happy for this fellow to take on the senior role.

A couple of years before he left the company, the two of them had a conversation. (Ajahn Vimalo's name was Paul Hendrick at that time). His boss said, 'Paul, I can't understand you; you know, you're really good at your job, but you only work three days a week. I mean, if you put your mind to it, you could make a lot of money. Why don't you? Why do you choose to work so little?' Ajahn Vimalo replied, 'Well, I live in a little cottage in Suffolk, I've been restoring a windmill there the last fifteen years, and my windmill is now complete. I can sit in my garden, enjoy the flowers, look at my windmill and can climb up and look over the Suffolk countryside. I sit out, read the newspaper and enjoy the English sunshine, and I can do that four days a week. I haven't got any debts, my kids are at school or at college. I have plenty of time at home, I walk the dogs, and I have everything that I need. So why on earth would I work more than three days a week? With three days a week, I live the life of royalty, and take my ease. But what about you, how many days a week do you work?' Ajahn Vimalo's friend said, 'Well, six, no six and a half. Sometimes it's actually all day on Sunday as well.'

'So, you work six or seven days a week, how many houses do you have?'

His boss said, 'There is the flat in London, there's my cottage, and a house in France, so I have two houses and a flat, and then there's the place by the beach. So actually I have three houses and a flat.'

'So how many mortgages have you got?'

'Well, three.'

'So, you've got three houses and a flat, three mortgages, how many cars have you got?'

He said, 'This one I keep in London, then there's the one parked up on the coast, and there's one in France as well.'

Ajahn Vimalo said, 'And you're paying taxes for all those cars. Do you have any debt? Along with the mortgages?'

'Of course I've got debt, you know, it stands to reason.'

'So you have three mortgages, you work six and a half, seven days a week, you're paying all that tax and you have debts, and *you're* thinking that *my* lifestyle is weird? Don't you see that I'm actually enjoying my life? I have the time to appreciate it! You've got all this money but you don't give yourself the opportunity to appreciate it.'

Ajahn Vimalo said to me, 'Me and my boss looked at each other and we both thought, "I don't understand this bloke!" This was an example of very wise contentment.

As a final word on contentment, here is a little story about Ajahn Sucitto. He was the abbot of Chithurst Monastery, Cittaviveka, for over twenty years, and has been a good friend of mine for over forty years. In his early days as a monk, he was super-ascetic. He relished hardship, he was a zealous ascetic and had very few possessions. Anything he had was rather rugged

and minimal. He was once staying in the countryside in Devon. The couple whose place he was staying at found out it was his birthday, so they gave him a present, a little box, wrapped up prettily. He looked at the card they had attached to it, which said, ‘For the monk who’s got everything.’ That kind of phrase generally means it’s some kind of a trinket that is completely useless. He thought, ‘Oh dear, they’ve given me some pointless gift, but they have these big smiles on their faces. I’ll play along and be polite.’ So, he opened the box, and inside the box there was just a little badge and on the badge it said, ‘I’ve got everything.’ He was so happy! It was the perfect gift.

‘How to Lead a Dhamma Life in the Capitalist World of Today?’

In 2013 I was invited to give talks at a pair of venues in Bangkok, the Buddhadāsa Indapañño Archive (BIA), and the Phatra Securities Dhamma Group, with the two events linked up. I wondered why they were connected. Then I found out the head of BIA is the brother of the head of Phatra Securities. I thought, how appropriate, that one brother looks after the material side, and the other brother looks after the spiritual side. They can support each other and help take care of things in a complete way. Phatra, it also turns out, housed BIA’s activities for quite a few years whilst the BIA centre was under construction in Chatuchak.

In this world, we have to take care of both the spiritual and the material. The Buddha didn’t just teach the Dhamma, he also taught the Vinaya; the proper name for our religion is Dhamma-Vinaya. We think of the Vinaya as being the rules for the monastic community, but these are the rules for how every person can live a spiritual life in the midst of a very materialistic world. The interface of those two, the Dhamma and the Vinaya, is really,

the question: How do we lead a daily Dhamma life in the ultra-capitalist world of today?

I remember visiting Tan Ajahn Buddhadāsa many years ago, back in 1988. I spent two weeks at Wat Suan Mokkh after I finished my tenth *vassa* as a monk. One of the things that Ajahn Buddhadāsa said was, 'A few years ago, I used to say you could summarize the whole of the Buddha's teachings into four words, "Don't cling to anything". Now I've got it down to three!' He was pleased with this simplification. Those three words were, 'Don't be selfish'. I'm not sure how you would say that in Thai, but he said it in English when we were there. 'Don't be selfish.'

When you are in the midst of your job, maybe in a busy and active meeting with lots of dialogue going on, intense discussions, and you're having feelings of excitement, that, 'Oh yes, we're about to close the deal, and I think that it's going to go well!' Or, we think, 'Oh no, it's going badly and I'm going to get the blame!' And we have the feeling of worry and dread. The mind easily gets caught up in those kinds of emotions – these can be intense experiences. Sometimes when you see pictures or films of trading on the Stock Exchange, in the photographs of people working on the floors, you see very intense emotions. When we are caught up in emotional states like fear, hope, excitement, anger, desperation, then what the mind is drawn to is that thing that we're afraid of, the thing that we are angry about, the

thing that we are excited about; that's where the mind goes. Because of the way that our minds work, it's very easy to get drawn into emotion. We get lost in emotional states.

One way to learn how to handle those kinds of intense emotions is to develop body awareness. When you feel yourself getting very excited, you're in a meeting, and the clients are about to agree to the deal, and you're about to get what you want, you reflect, 'This is the feeling of excitement, this is anticipation,' the client's reaching for their pen to sign and you consider, 'This is the feeling of excitement.' At that moment bring the attention into the body to notice the sensation, be aware of that simply as a feeling in the body. You're still conscious of the happy feeling, but you're not getting lost in that.

Similarly, when we've had a wonderful day at work, we closed the deal, and made a huge profit, then we get home and our husband is saying, 'Where have you been all day? It's 11:00 at night, you were supposed to be here for dinner!' 'Oh, right...'. Then you have the feeling of regret and shame. Along with giving your spouse your full attention, you can also notice, 'This is the feeling of regret, this is the feeling of sadness, of *hiri-ottappa*, the sense of wise shame on account of a lack of mindfulness, "Whoops! I made a mistake there."' We see we've done something that is harmful, unkind. Then, in your body, how does that feel? 'Where is it felt? Is the pain in my heart?...?

Across my shoulders... Oh, my stomach is tight as a drum, that's where I feel it strongest.'

This is a very simple practice that we can use throughout the day, not just with intense emotions, but with ordinary moods of a mild nature, to keep track of the flow of our life, the patterns of our day, and to pay attention to the present moment. So often the best way of letting go of self-centred thinking is to be mindful of it, to catch it, make it clear and then it fades on its own.

The emphasis in the Buddha's teaching, and especially in meditation, is on how to bring awareness to the here and now, to the present reality, because this is where life actually happens. So, the Buddha's teaching on meditation has a strong emphasis on learning how to not get caught up in ideas of past and future, fantasies of other possibilities, but to pay attention to the present reality.

Our body is always exactly in the present moment. It never wanders off to the past or future, it's always here. Even when we get really distracted, we're caught up in some computer program, Bitcoin is exploding or collapsing – I think we've all been there – whenever you realize that the mind has been carried away and absorbed, when you pull away from the screen, your body has been here all along. The body was always here, we just weren't paying attention to it.

When we are endeavouring to support this quality of being aware, attentive to the present moment, it's important to use the presence of the body as an anchor, a reference point. Simply walking along the corridor through a building, standing in the lift, sitting in your car, notice: this is the feeling in the body – the feeling of heat, or the feeling of coolness, the feeling of walking, then the moods of like or dislike, being in a rush or being at ease – the more we notice the sensations in the body and the flow of moods, the more we are able to sustain our attention with the present reality.

Another way people put these kinds of questions – how to live a Dhamma life, how to maintain mindfulness and live in a wholesome and skilful way during a busy working life – is based on the perception of not having enough time. They say, 'I'm so busy! You can't believe my schedule, Ajahn. All day, from beginning to end, it's filled with stuff I have to do.' Well, it might not be encouraging to you, but at the time of writing, I am on over twenty different committees. I go to a lot of meetings and my field of perception is filled with agendas and minutes. That might be surprising, but Amaravati Monastery is a big place, there are very many different activities that go on there. It has a significant presence in the UK and around the world too, so my day has got a lot of things scheduled from beginning to end as well.

We might think, ‘I’ve got no time to meditate, my calendar is so full!’ In an ideal world we would arrange our life to, say, have at least a period of a half an hour meditation in the morning and half an hour in the evening. We would make at least those periods a fixed feature of our routine, to sit down in our home and be quiet. But if we think, ‘That’s the only possibility that I have for any kind of peace,’ then we’re missing the other twenty-three hours of the day. Venerable Ajahn Chah would recount how people would say, ‘Luang Por, I’ve got no time to meditate, I’m so busy with the farm, with the school, with the kids, with my patients.’ He’d say, ‘If you have time to breathe, you have time to meditate.’ Are you ever so busy that you stop breathing? No. Well there you are. He would often talk about the kind of thing I’ve been saying, to be aware of emotions arising and passing away, the different moods we have during the day, being mindful of the sensations of the body during the day.

One thing we all can do is we can take very short periods just to be still and to be quiet. When we are in the flow of the day we often find ourselves caught up in the busyness, right? There’s one thing after another after another, busy busy busy, and we’re always leaning into the next thing, next thing, next thing, so we feel that there’s no space, ‘Too much to do, so little time!’ Right? Is this familiar? But what we are not realizing is that the time is always here, we just have to make use of it.

I encourage people to take periods of meditation of just five seconds. When you come into a room – maybe you come into a room and you're the first person there – you don't have to open up your briefcase or your iPad and start checking messages straight away. Instead take a moment to sit down and give yourself five seconds. Just five seconds, you'll find it can make a big difference.

We have a lot of groups of five seconds during the course of a day, right!? But we miss them. We miss the spaciousness, the openness that's present right here, each day, because we fill it with the habits of multitasking. However, we get so caught up in the many tasks that we do, that we're not able to multi-task with any kind of balance.

What I like to recommend is finding times during the day to stop. When you get into your car, rather than immediately turning the key or pushing the button, sit in the driving seat, be still for five seconds, just sit there and don't *do* anything... 1, 2, 3, 4, 5... OK. Then, off you go. During the course of a day, when you finish a meeting, everyone else is gone from the boardroom, you don't have to pick up your things and surge out with the rest, chatting away. You can take a moment, be in the space where all of the noise was happening, to be still for just five seconds. It can be surprising how long that five seconds lasts.

When I first lived at Amaravati, from 1985-95, I was very much involved in helping to run the monastery. I'm an organizer type, so I ended up looking

after an amount of administration as well as community projects and we had a lot of work to do. The structures were mostly old wooden buildings with no insulation. We took the wooden cladding off the walls, made them two inches thicker, filled them with insulation, then planed off all the old wood cladding to make it smooth, then put it back on again, then painted everything. This was with 5,000 square metres of external walls. The roofs were rolls of felt on tar paper, which would break up and blow away in wind storms, so we had to replace the felt roofs of many buildings too.

When we were in the middle of the big insulation project, for example, sometimes I would go to the work site right after the morning meditation, before the work program began, and I would just sit there, on a big bale of insulation, and simply be there, not doing anything, not even meditating. There would be the workbenches and the saws and the piles of insulation, Stanley knives, hammers, but completely quiet and still. I would sit there for a few minutes, take it all in, and appreciate the silence, the stillness, the space.

During the day when there was all the activity – there were twenty monks and lay people all busy with their staple guns and saws and the planer, all working away – something in the back of the mind would remember, 'Actually, behind all this noise and activity, there's stillness, there's silence, there's spaciousness.' Then, at the end of the day, sometimes after the

evening *pūjā*, I would go back to the same work site. There'd be all this stuff, tools and materials, the drifting dust in the summer evening light… you'd see the work that we had done during the day, how much had been changed. I'd reflect, 'This is where it was all happening, and now, again, stillness, silence and space.'

If such opportunities are developed and used widely, one can look upon these micro-meditations as a way of taking care of the welfare of a workforce, a team. These micro-meditations are the kind of thing that is of great benefit to our spiritual and physical well-being, I would suggest. When you're stuck as part of some stationary traffic, you can sit there listening to the radio or to a podcast on Spotify, or sit there feeling irritated, or you can sit there and say to yourself, 'This is just like my Wednesday meditation group, sitting still, not going anywhere.' So you can change the attitude by mindfully relabelling what's happening and so take advantage of being in that situation, making use of it as a welcome feature rather than thinking of it as an obstruction.

Another practice Luang Por Sumedho would teach is to use the mindfulness of going through doors. How many times a day do we pass through a door? What helps is, at the beginning of each day, to establish the intention to use this as a practice, 'During the course of today, every time I go through

a door, I'll bring my attention to what I'm thinking, what I'm feeling,' not even necessarily to slow down, but to use that everyday act as a way to punctuate your day, to notice what you're feeling. It's a very simple practice, but if you take that on and you actually do it, it's amazing how it helps the mind to keep track of the flow of moods and feelings, and any sense of busyness.

Of course, sometimes we get distracted and realize late in the day, 'I've been to three meetings and I didn't even notice one door!' But at least you now notice that you have been distracted. When that distraction is over, recognize, 'I have been distracted for so many hours.' There, right there, mindfulness is re-established. Just that awareness of, 'I've been lost, completely gone for three hours,' is of great benefit. In a sense that amount of unmindful time is not wasted, because in that moment you recognize, 'I have the capacity to be lost for three hours. I should bear that in mind and be more careful in the future.'

With such micro-meditations their purpose is not only to help the mind notice what the mood is but also to help a sense of relaxation to arise. Awareness itself, if it is allowed to blossom, is the easing agent. It is an organic way of freeing the system from being in a tense or agitated state. We let awareness trigger an easing and an attitude of non-stress, not creating suffering or tension in the present moment.

Another factor in 'living a Dhamma life in a capitalistic world' is our attitude towards our thoughts. We tend to believe that all our thoughts are true. If we think something, we assume it to be true, and if somebody else thinks differently, they're wrong. They might be a good person, but they're wrong. We take it for granted that if we think something, if we believe something, it's true, a genuine fact. We take our thoughts to be ultimate realities: 'This is good, that's bad, that's right, this is wrong, this is beautiful, that's ugly…' these are taken as inarguable truths. Without any consideration we take it for granted that our thoughts and judgments are correct at all times.

Thought can be very useful, but when we attach to it, it can become a big burden; it can be a cause of great stress, the mind going on and on, creating problems. One of the most helpful things, in terms of living a Dhamma life in a world of commercial concerns is (and this might seem a bit heretical or radical) to learn not to trust our thoughts, to learn not to believe our own thoughts. If we think something, we can, instead of blindly believing it, look upon it as 'a working hypothesis' or 'a convenient fiction'. When we say, 'That's beautiful!' remember, 'That's only *my* opinion. Other people might say, "Ugh."' Or, with food, we think, 'Oh that's delicious!' and they say, 'Ugh, how can you eat that?' You might have lunch at a very posh restaurant, serving spectacularly good Italian food and you feel, 'Wow, my Thai friends must be so impressed with this, this is really delicious!' But then you see

that your Thai friends are looking at each other a bit disappointed. You ask, 'Is the food OK?' They look a bit sheepish, not wanting to be impolite... Finally one says, 'There's no flavour. It hasn't got any chilli in it!' Different tastes, different worlds. What is delicious or good-tasting to one person, to another may not be. So when we say, 'That's right, that's wrong, that's good, that's bad, that's beautiful, that's ugly,' it will always be beneficial to remember, 'That's a working hypothesis, that's just my opinion, that's one way of looking at it. That's not an absolute fact, it's a convenient fiction.'

This reflective attitude is an important tool. Luang Por Chah was very gifted at giving simple teachings that were extremely effective. He would say, 'Whenever your mind comes up with a judgment, "This is good, that's bad, this is right, that's wrong," just say to it, "It's not a sure thing." This is not a sure thing. It's just your judgment.' Or when you were hoping for something or you were planning something, he would say, 'You should never say, "I'm going to Bangkok tomorrow."' He'd say, 'That's not the right way to talk about it. If we're going to speak in terms of Dhamma, then we should say, "I have a plan to go to Bangkok tomorrow," that is Dhamma language.' If people ask me, 'When are you going visit Thailand again?' I try to say something like, 'I have a plan to travel in June this year' – but will I go? It's not a sure thing. This is not to be pedantic, but to realistically speak in Dhamma language because nothing is certain. Everything is insecure and

not sure. Yes, when we park the car, we lock it. When we are making a business deal, we make sure everything is signed and agreed, and that the passwords are hidden. We take those steps for conventional security in the material world, but it's also important that we remember, 'It's not a sure thing.' You might make all of the moves for everything to be secure, but if the bottom falls out of the economy, then suddenly the paper currency notes that indicate that they are worth £10 or £50 might suddenly only be useful to light a fire with.

You might think, 'How can it be useful to think like this? Won't that make me feel more insecure and anxious than before?' This way of thinking is useful because it helps us to keep our actions and our work in the context of Dhamma, that is, with an understanding of how life actually works. When the Buddha made that simple statement, '*Sabbe saṅkhārā aniccā,*' 'All conditioned things are impermanent,' he was pointing to a universal quality of all things: everything changes, all the time.

When Luang Por Chah talked about *anicca*, which means impermanent or not lasting, he most often used the translation 'uncertain'. When we say something is 'impermanent' or 'changing', it's an external quality, an attribute of the material world, it's 'out there'. But the word 'uncertainty' describes a feeling in our *citta*. What the *citta* feels when it meets with change is uncertainty. Why? Because none of us knows what is going to happen next.

You might think, 'Well, this perspective is just going to make me more worried and insecure. I will lose my job, especially in a "securities" company if I say to people, "None of us knows what's going to happen next." So you might think this is bad advice. But I disagree, because Ajahn Chah would respond, 'When you look for security in that which is intrinsically insecure, you will inevitably be disappointed.'

Instead we can recognize, 'I'm making this company as secure as possible, but I cannot guarantee this. This company will do the best job possible. To the degree to which we can protect it, we will do that, but we must always remember *anicca*.' What happens when we recollect the fact of uncertainty, is that it actually brings the heart to peacefulness, because we're not trying to fill up the unknown with hope or fear. We're respecting the unknown; we are more in accord with reality.

Ajahn Chah would say, 'When we recognize *anicca*, uncertainty, we develop true wisdom.' This brings our heart into alignment with Dhamma itself because that's its reality. The reality is that everything is uncertain. When we see that, our life is more in line with the actuality, so there's a greater peacefulness, clarity, and flexibility. If we're not filling the unknown up with hope or fear or worry, then we're much more able to respond in the present moment in an effective way. We're more capable of fully attuning to the present if we're not worrying about the future. Like playing a piece

of music, if we are trying to follow a piece of music and play with the rest of the orchestra, if we're worried and we start to think about that difficult passage on page two that is about to come up, then even on the easy bit our fingers go to the wrong place. We find ourself out of tune with the other people, because we're thinking about what's going to happen next.

So, what we have to do is to recognize, 'I don't know what's going to happen when we get to that difficult bit on page two of the score, but I know how to be mindful so, right now, I will give myself to attending, to working with this, and I will trust in mindfulness to guide me when page two comes along.' To have *saddhā* is to trust that if we're mindful, if we pay attention to the present, then we will be able to adapt in the most effective way to the things that present themselves when any difficult bit comes along.

You can see for yourself, when you are caught up with a worry: 'Is it going to be OK? Is it not going to be OK? How's it going to go?' Just remember, *anicca*, then see what happens in your *citta*. For me, when I recollect that, there's a relaxation, 'Of course! It's uncertain. How could I ever know for sure? How could it be a sure thing?'

We are creating space, not just in the way we are functioning during our day, but we're creating space in our own mind, space around our thoughts.

We're not taking our thoughts too seriously. We're not believing in our thoughts. We're not filling up the future, but we're allowing there to be more space in our mind, more adaptability, more flexibility. When we are looking at an active life, a busy life in the commercial world, and we feel that the days are clogged up, many of the changes that we can make are to do with our attitude, how we hold our thoughts, how we hold the activities of the day. For example, I was referring to traffic, how many of us have ever thought of ourselves as 'being traffic'? How many of us have ever thought, 'Oh dear, there are all these good people trying to get to places on the M25, and here's me being traffic, getting in their way...'? How many people have ever had that thought? It's pretty rare!

It's usually, 'I'm stuck here in traffic.' 'The traffic is terrible.' People tend to say, 'We should be there in fifteen minutes but here we are stuck in the traffic again!' We never say, 'I'm unfortunately contributing to the traffic here. I'm sorry, I'm getting in the way of all these other good people who've got important places to go to.' Almost none of us think that way.

There are a lot of ways that we can shift our attitude, change the ways that we see things, and create more space in our day and more effectiveness in our work. When we are hoping for success and fearing failure, we feel we've got to get somewhere business-wise and we're afraid we're not going to get there, we are holding the same attitude, 'I've got to get somewhere and all these people, and all this traffic, are in my way,' we don't notice that we

are creating these attitudes and turning them into solid realities. We are making them apparently solid by the way we hold them in our thoughts, in our attitudes.

One of the great blessings of Buddhist meditation, of the Buddha's teaching, is to point to the attitudes that we create and that we hold, and to enquire, 'Look! What am I bringing to this?' I gave this very easy example of traffic. So now, hopefully, I've helped change your habits of looking at the other cars on the M25 (and all other famously cloggable roads) in the usual way. The deluded view is, '*They* are traffic. *I* am on my way somewhere to do something really important and this traffic is getting in my way!' If we notice the way we're doing this and we switch it around, we say, 'Oh, it's very unfortunate that we're getting in each other's way, but I can take this opportunity of sitting in my car on the road to spread *mettā*, loving-kindness, to all these good people.'

Perhaps we sit in the morning and recite *Sabbe sattā sukhī hontu,* 'May all beings be happy,' but then we forget that the same beings are also on the roads with us. They are not the *sabbe sattā* that are the recipients of your *mettā*. It's, 'Them! The traffic is getting in my way, because I've got to get to London and we said we'd be there at twelve o'clock, and...'. We can make much more space in life and find great peace in our days by seeing the attitudes that we create, and letting them change. It's not always easy to change our attitude but at least we can see it and laugh at ourselves: 'Oh,

look at that! Why am I the only person that is not "traffic"? How come these are not real people, they're just things in my way. But when I get my Dhamma book out and I'm doing my chanting, then I love all beings without exception! All of them!'

Similarly, if you are competing against another company, the mind creates 'the other lot' that you're competing against; you can think, 'May all beings be happy, except that lot, those others! I wish for all beings: "May they not be parted from the good fortune that they have attained," but actually, I would like that company to be parted from their good fortune, and for it to come to me instead.' When another company has a big success, they get the big deal and make a huge profit, how many of us will see an opportunity to radiate *muditā*, to celebrate the success of the other company? Does that happen? By bringing mindfulness and attention to the way that we hold things, the attitudes that we have, we can make a huge difference in our practice and our lives.

It might be that you're thinking, 'Dhamma life is the most important thing for me, I really should bail out of the securities industry. I should go over the fence and join a monastery. I've had it with all this. Dhamma makes so much sense, it's so useful, and there's so much stress and difficulty in the finance sector, I should give it up and go to the monastery or at least go off

to a cottage and bring up my kids out in the country, and forget the whole capitalist world.' A number of years ago I had an interesting conversation on this subject with Bill Ford, who is a great-grandson of Henry Ford and was the head of the Ford Motor Company; he lives in Michigan. There's a little Dhamma group in Detroit, Michigan, that I would go to visit. One of the people who organizes it was in the advertising industry for many years, so he knew Bill Ford and the company. Bill Ford, at that time, was a younger member of the Ford family, and a bit too liberal, a bit too Green for them. The powers that be in Ford didn't really trust him that much in the boardroom, so he was given the job of looking after the charitable wing of the company in those days. He wasn't allowed near the steering wheel at that point, as it were; he didn't get to sit in the driving seat of the company. Nonetheless he was a significant member of the family, he had the Ford name, and was very wealthy.

He was interested to meet me, and this mutual friend had given him some of Ajahn Chah's Dhamma books. I went over to his house in Grosse Pointe, Michigan, where he was living. The flow of the conversation was along the lines of, 'Well, I know I am a Ford and I'm part of the company; I'm married, I have four kids, and I love my family and want to do the best for them, but I'd really like to just give the whole thing up and go off and live in Vermont and have a little farm, so I can take my kids for hikes in the woods and go camping, and have a peaceful life out in the country. I

think that would be much better than being a part of the Ford empire.'

I had the feeling that he was expecting me, as a Buddhist monk, to say, 'Yes, very good, give up the capitalist life and get out of the whole business. It's far more sensible for you to go off to the woods, be a country boy, grow carrots and plant apple trees, and watch your kids out playing in the fields getting grass stains on their knees.' But, to his surprise, and to my surprise also actually, what I found myself saying was, (because I was very impressed by his attitude and his spiritual qualities), 'You'll probably hate me for saying this, but you should consider that you've got a lot of value that you can bring to the Company that other people are unable to bring. You're in a very powerful position. You're a Ford, and you're on the Board of Directors. You're the head of their charities, people listen to you. Even though this might not be what you wanted to hear, I would encourage you to consider staying in the company, and rather than rejecting it and getting out of the whole thing, seeing how you can change it for the better, from the inside.'

Not surprisingly he didn't much like that, as I recall! It wasn't what he was expecting to hear, but we had a very good conversation regardless. I'm not making any claims that I caused him to stay in the business, but the fact is, he did stay, and he has, over time, slowly and steadily, tried to bring more wholesome qualities into the kind of vehicles they produce, the ethos of Ford Motor Company and to their work situation and in many other ways.

My encouragement to him was to say, (using 'bodhisattva' with a small 'b'), 'You could be a bodhisattva of the auto industry, bringing good qualities; you're actively involved in that field, you're in the marketplace, but because you have some power, because you have influence and position, you can use this power in skilful ways for beneficial ends.'

Before the Buddha's enlightenment he had met King Bimbisāra in Rājagaha. King Bimbisāra had been very impressed with him and had offered him half of his kingdom. He said, 'Please, come and rule with me. You're an extraordinary and notable person, a great being! Please come and share my kingdom.' But the Buddha, who was a *samaṇa*, a wanderer, said, 'No, I am committed to the life of a yogi, of a sannyasin, a *samaṇa*, dedicated to realize enlightenment, so I will not take up your offer of half the kingdom.' Bimbisāra then said, 'Well, what about, if you do reach full enlightenment, can you please come back and teach me?' The Buddha-to-be agreed, 'Yes, I will do that.'

So, shortly after the Buddha's enlightenment, he went back to Rājagaha and became a spiritual guide for King Bimbisāra. He was a renunciant in terms of his own conduct but the Buddha did not think, 'I've become a monk. I've had it with worldly things. I'm not going to have anything to do with society,' dismissing all the kings and royals, power holders and rich people. No, instead he went right back to the King and helped him to use his position and influence to develop wholesome qualities. He helped the King to live in a

skilful way, and then the King, in turn, influenced his subjects. The values of Dhamma then permeated the entire society by flowing from the top down.

Shortly after that encounter he met with King Pasenadi, the king of Kosala, and Pasenadi also became his disciple. By becoming the Buddha's disciple and being in a powerful position, as an absolute monarch, he could instil those wholesome qualities into the society around him. Also, in the life story of the Emperor Asoka, similarly, we see that there were many significant beneficial influences that he had on all of Indian society, because of his great faith in Buddha-Dhamma.

I have kept part of an eye on Bill Ford since we met. Later I heard that when he came to Thailand to discuss with the Prime Minister about setting up some Ford motor plants, to the annoyance of both Bill Ford's advisors and those of the Prime Minister, they spent most of their meeting talking about Ajahn Chah and his teachings. With a smile Bill Ford's secretary told me, 'The advisors were really upset.' But Bill and the PM had a grand time, they spent about ten minutes on the manufacturing plants and about forty minutes on Luang Por Chah.

Many meditation teachings and wisdom teachings, on *samādhi* and *paññā*, have been mentioned here. The last element of the training is that of *sīla*, of virtue, the keeping of the Precepts, living an impeccable, honest life. Whether or not one is involved in the business world, when people know

that you're trustworthy and that you are reliable in your dealings, you will draw good people to you, people will be more inclined to help you when you are in difficulties, you will be respected by worthy people in society and you will live free of the anxieties that beset those who engage in deception. What's more, your business will tend to succeed, since trust and respect are recognized as the most precious of all assets. In terms of finding peace and clarity in our lives, one of the easiest and most helpful ways to do it is to always be honest. If you are biased, if you practice favouritism, if you are prone to bending things to get them to go your way, if you secretly take advantage of others, twisting the truth to make a profit, none of that can possibly conduce to well-being. It will only cause stress and difficulty and it will clog up your life.

A final word on 'wealth', the abundance of which one might take as the sign of a successful business. The Buddha said:

> There are these five kinds of wealth. What five? The wealth of faith, the wealth of virtuous behaviour, the wealth of learning, the wealth of generosity and the wealth of wisdom.
>
> (A 5.47)

Notably, gold and silver, or any kind of money, are not mentioned here!

A Currency of Well-being

An article written for FaithInvest,
'Helping twelve faiths make long term plans to protect the planet.'

'THE NEED TO HAVE A CORRECTIVE TO THE BROAD ASSUMPTIONS (USUALLY UNEXAMINED) OF HOW AN ECONOMY WORKS, HAS BECOME A REAL ISSUE FOR US.'

Martin Palmer, founder of the Alliance for Religion and Conservation (patron The Late HRH Prince Philip), and, more recently, FaithInvest.

1
‘If You Make Good Soup...’ – Buddhist Traditions of Mendicancy

‘I haven’t used money since 1978’ is the usual response I make when asked about the Buddhist monastic lifestyle. It invariably brings a moment’s pause in the conversation, if not a wide-eyed dropping of jaws. It’s a very different way to live, never owning or even handling money of any kind, and describing it usually brings forth such questions as: ‘How can one possibly live that way, especially in the modern world?’ And ‘How could such a lifestyle be of relevance to the global population and the well-being of the world?’

At the very start of the Buddha’s teaching career, about 2,600 years ago, he established the practice of mendicancy for himself and his monastic disciples, the Sangha. This means that the small proportion of his followers who wished to commit to a celibate renunciant life-style, in order to focus fully on meditation and spiritual disciplines, made a commitment to rely completely on the generosity of the much larger community of householder-disciples for all their material needs – food, clothing, shelter and medicines. The members of the Sangha, then and now, are prohibited from ever owning or using money. It is a deliberate assumption of material dependency; one that is formed in order to create a symbiotic relationship

whereby both parts of the community, monastic and lay, and consequently the whole society, are enriched.

In countries like Thailand the daily morning alms-round is the archetypal interaction between the Buddhist monastic and lay communities. The monastics walk barefoot, quietly in a line with their empty alms-bowls, and those of the lay community who are inclined to offer some food that day wait by the side of the road. Some food is placed in the bowl, and the line moves on. In this exchange, even at the most superficial level, the layperson is reminded of spiritual values and is uplifted by the joy that comes from offering assistance freely, while the physical needs of the monastic community are provided for that day.

The monks and nuns walk with downcast eyes and can never ask for anything; they do not intrude into anyone's personal space but are available for offerings. Interestingly enough the discipline laid down by the Buddha all those centuries ago, requiring a non-intrusive quiet presence, was described by one British barrister as 'Driving a line straight through the 1824 Vagrancy Act…'. The alms-round is thus not a form of begging but rather a conscious participation in what has been called 'the economy of gifts'.

The custom of going on alms-round, as well as making long-distance walks through the country (a practice known as *tudong*), not only occurs in Asia but is followed in Western countries as well. Groups of nuns or monks have

walked many hundreds of miles in the UK, Ireland, in the USA, New Zealand and on the continent of Europe. During these times the monastics are usually provided for by random strangers, rather than by regular monastery supporters, whether it's on a morning walk to the nearest village or on a long-distance hike. Often the first thing a passer-by will do is to offer some cash.

The conversation then goes something like this: 'Sorry, we can't accept money.'

'Is there anything I *can* give you?'

'If you have some food, you could offer some of that if you'd like...'.

It might be surprising to hear that wandering Buddhist monastics can travel hundreds of miles in Western countries and be sustained by those who have never met them before – often by those who know little or nothing of Buddhism. One might think that a more systematized network of provision would be needed. Back in the early 1970s Ajahn Chah, the abbot of our main monastery in Thailand, asked his most senior Western student, Ajahn Sumedho, 'Do you think you will ever go back to the West and start a monastery there?'

Ajahn Sumedho was surprised by the question. He replied, 'How could I do that? How could one live as a Buddhist monk in a non-Buddhist country?'

Ajahn Chah immediately responded, 'Do you mean to say that there are no kind people in America?'

It was at that point that Ajahn Sumedho realized that he would indeed be going back to the West one day, and, in 1977, that's exactly what occurred, seeding the foundation of more than 30 monasteries of this community outside of Thailand.

The wise perspective that Ajahn Chah articulated here is significant, especially when considering our place in society as a whole. He is saying that kindness is a universal human quality and transcends religious boundaries; we are all 'sisters and brothers in birth, ageing, sickness and death' and thus we participate in a relatedness that comes from our common humanity, physical, mental and spiritual. For example, monks from our community on long *tudong* walks in India have often found that the most heartfelt support and appreciation for their presence has been found when going for alms in Muslim villages.

In a similar vein, once Ajahn Sumedho had arrived in London and was getting acquainted with life in the West in 1977, he asked Ajahn Chah if they should advertise the monastery, put up notices about their talks and events in Hampstead Public Library or even on the Underground. Ajahn Chah smiled, shook his head and said, 'If you make good soup, people will get to hear about it.' That is to say, if what you embody and offer to the world is of benefit, then people will show up.

2
Rugged Interdependency

The driving force for this process is how the monastic community lives and what values it exemplifies – 'Is the soup good?' in other words. If the most noble human qualities are being practised and expounded – such as unselfishness, simplicity, harmlessness, honesty, sense-restraint, generosity, mindfulness and wisdom – that is the fuel for this economy of gifts, and its currency is the well-being of all. People draw close to help, and not only does the helping bring joy but it provides access for those individuals to practical advice for mental and physical well-being; in turn, for the monastic community, there is joy in being able to help others with their mental and social struggles, and an appreciation of the kindness that provides physical sustenance to them each day. The main value of adherence to the monastic Rule (Vinaya) is to sustain the well-being of the Buddhist 'ecosystem'. It keeps the symbiotic relationship between the two parts of the Buddhist community alive (like the balance of clownfish and anemones in a coral reef), and therefore sustains the vitality of the system.

This kind of economy is not confined to a daily alms-round, it also informs the way that monasteries are run as a whole. For example, our group of

monasteries has a 'no fundraising' policy. The lay stewards (who are responsible for tending the funds offered to maintain monastery buildings and to cover medical, travel and construction expenses etc.) never ask anyone for financial or other donations. If there is a project underway, such as the construction of a meditation hall, or the replacement of inefficient and hard-to-maintain buildings, the stewards will let it be known that the project is mooted but no one will be approached for a donation. Like the quiet robed figure on the roadside, with eyes downcast, the monastery is available for offerings but is not hassling anyone.

The running costs of Amaravati Monastery, which are approximately £1700 per day at present, are all covered by such free-will donations, mostly from a large pool of small contributors. The long-term plan that we have to replace the 80-year-old wooden huts that currently form most of the monastery – some 8000 square metres of buildings – has an estimated cost of £30,000,000. Accordingly, we plan for all of that to come from freely offered funds, rather than from any asks.

This kind of conscious, deliberate social dependency reminds us that, as human beings, we all live in a relational state, that we need each other, and that our so-called 'independence' is largely an illusion; if our oxygen supply is cut off for five minutes, for example, we are dead. This mutual dependency might seem to fly in the face of concepts such as 'the Protestant

work ethic' and 'rugged individualism' but it might be most helpful to see this economy of gifts as representing, instead, a 'rugged interdependency'.

Instead of resenting the need to rely on others and taking it as a weakness, one can regard it as a way of respecting and rejoicing in the relatedness of all beings and the ecosystem. It requires and seeks to generate a radical unselfishness on both sides.

The economy of gifts is thus a win/win arrangement. In its healthiest manifestations it is a symbiotic relationship of mutuality, a reciprocal altruism, a long-term relationship between partners where both groups and the whole ecosystem benefit.

3

'What Is Money For?' –
Well-Being as a Virtual Currency

The religious and spiritual traditions alive in the world today are many and various. The Buddhist customs and practices of monasticism and mendicancy are only one model amongst many of how a community can live and work to bring forth its most worthy qualities, to use an economy of gifts to generate and support well-being. The dynamic found in this

Buddhist tradition is only one way of sustaining such a fertile chemistry and it has been described here in order to serve as a single example. Such economies of giving can be cultivated equally fruitfully in a great variety of human relations and institutions, for example between teachers and students, parents and children, individuals and communities... It is a principle independent of religion and culture.

In the classical Buddhist expression of the lay/monastic relationship it is said that 'the lay community provides material support for the monastics and the monastics, in turn, provide spiritual support for the lay community'. In this expression it seems as though the lay community's offerings are tangible, and have an economic value, whilst the monastic offerings are intangible and have no economic value; they are 'non-bankable, social returns', as they have been described. However, there are other ways that the issue can be regarded which make the picture more nuanced, particularly if we consider well-being as a virtual currency, one that flows in both directions. The blessings flow both ways between the polar partners in the symbiosis. Well-being – material and non-material – is supported on both sides, just as with parents helping their children and children, in turn, helping their parents, as occurs in most societies around the world.

As a counterpoint to the spiritual support that the monastic community provides for the laity, the monastic community also receives spiritual

benefit from its interactions with the laity. To use Ajahn Chah as an example once again, he once commented that, 'I developed far more wisdom sitting and receiving people non-stop for 25 years, and helping them deal with their problems, that I ever did sitting meditating in the wilds of the forest on my youthful travels.'

Although it was said that the monastics provide spiritual support to the public, it can also be said that there are material, 'bankable' returns that come to the lay community from their interaction with monastics as well, particularly, at the current time, through the provision of guidance in mindfulness meditation. Jon Kabat-Zinn, the founder of Mindfulness-Based Stress Reduction (MBSR), stated in a keynote speech at a conference entitled '*Mindfulness and the Dharma*', at Sapienza University in Rome, 2013, that depression was the cause of approximately double the number of lost work days, worldwide, than any other illness or injury. It is a public health issue with a huge economic impact. Poor mental health at work costs the UK economy between £74 billion and £99 billion per year, according to a government-commissioned review published recently. Jon Kabat-Zinn then went on to speak about the use of mindfulness meditation in order to counteract depression.

He described how, up until 2007, if a person had experienced recurrent periods of depression (i.e. more than an isolated episode) there was a

90%-95% chance that it would recur regularly. No treatment over the previous century had provided more than a 10% chance of recovery – not counselling, medication, psychoanalysis, surgery... Only one in ten had a hope of a complete remission of the disease. Then in 2002 a study was carried out in the UK by Mark Williams (Oxford University), John Teasdale (Cambridge University) and Zindel Segal (University of Toronto), using a technique they called 'Mindfulness-Based Cognitive Therapy for Depression' (MBCT). This was a method requiring the patients to work with their thoughts with two key principles in mind:

Your thoughts are not completely true.

Your thoughts are not who and what you are in any fundamental way.

Coincidentally, it was hearing these points being made in a talk by Ajahn Sumedho that caused John Teasdale to establish these principles as the basis for MBCT.

The group discovered that they had a 50% cure rate, using this method. There was initially some disbelief concerning this figure in the scientific community; a result that claimed to be 500% more effective than any other treatment was deemed highly unlikely. But the same study was carried out on a completely different sample group, in the USA this time, and achieved

the same results. The impact of this 2002 study, and its follow-ups, was that it caused interest in mindfulness to skyrocket around the world.[1]

At the present time mental health issues have reached epidemic proportions in the West, particularly amongst young people. For example, an article in *The Daily Telegraph* (1-12-2017) stated:

> The number of young children seeing psychiatrists has risen by a third amid an 'epidemic of anxiety' official figures show.
>
> A new report shows soaring numbers of children receiving psychiatric treatment – with a 31 per cent rise in one year among those aged nine and under.
>
> Experts said children were struggling to cope with mounting levels of anxiety, bullying and depression, fuelled by social media.
>
> The analysis by the Children's Commissioner comes as the Government prepares to publish a green paper on children's mental health. Ministers are expected to say therapists should be sent into schools, to deal with a rising tide of anxiety. Every school will be told to have a designated teacher in charge of mental health, with new targets to cut NHS waiting times.

1. [Segal ZV, Williams JMG, & Teasdale JD (2002). *Mindfulness-based cognitive therapy for depression: A new approach to preventing relapse*. New York: Guilford.]

> Earlier this year a study by University College London found one in four teenage girls reported symptoms of depression. The research which tracked more than 10,000 children found widespread evidence of emotional problems, with misery, loneliness and self-hate rife.

This is just a snapshot of one sector of one country's mental well-being. Most readers will be well-aware that this issue extrapolates across many populations, old and young, over many countries of the world, if not the majority of them. This stark reality then leads to the questions:

'What is our material wealth really worth, if this degree of mental instability and lack of well-being is so rife?'

'What is money for, if individuals are in such states of misery?'

'Material security is one dimension of our lives but what is it worth if the mind is locked in despair?'

Money really cannot buy us love.

4
Gross National Happiness and Value-based Education

If we took the step to refocus our priorities, making the cultivation of well-being our prime objective, rather than the size of the Gross National

Product, it could bring a substantial balm to the system. If we took well-being as our virtual currency – in schools, in the workplace, in the home and in our spiritual institutions, irrespective of our faith or political allegiance – it could radically revise the way we live and how we relate to the world and its resources.

In 2008 the government of Bhutan instituted 'Gross National Happiness' as the goal of the country in its Constitution. In 2011, The UN General Assembly urged member nations to follow the example of Bhutan and measure happiness and well-being, and designated happiness as a 'Fundamental human goal'. In 2012, Bhutan's Prime Minister, Jigme Thinley, and the Secretary General of the United Nations, Ban Ki-Moon, convened a high level meeting: *'Well-being and Happiness: Defining a New Economic Paradigm'* to encourage the spread of Bhutan's Gross National Happiness philosophy.

Bhutan is a small kingdom, with a population of less than a million people, however the example that it gives in prioritizing well-being is a very timely one for the world. It is notable that the United Nations have given the principle of GNH some prominence and support. G8 countries such as Canada and France have participated in past international conferences on GNH Of the 2012 UN conference, *The Guardian* (2-4-2012) remarked:

> A UN meeting today is discussing happiness, which doesn't come in dollar bills but – says a report – from strong social networks, employment,

health, political freedom and the absence of corruption. And one of the world's tiniest nations is setting an example.

It is not possible to simply pass laws to change people's attitudes and value systems, there has to be a transformation of perspective in each individual. To bring about such a refocusing of priorities the most fruitful place to start is with the young. Therefore, when considering a shift to an economy of gifts and a currency of well-being, the best place to start is probably within the domain of education.

One of the biggest strains upon the young is the push for academic achievement, yet there is a visceral emotional stress that comes with success being measured only by exam scores. There is an arms-race of achievement between schools, continually fuelled by the promise of prestigious placement at the next educational stratum. Meanwhile the incidence of self-harming, panic attacks, suicide attempts and the need for psychiatric treatment, even for the under-nines, continues to escalate.

In contrast, some schools now focus more on 'emotional intelligence', arising from a value-based education, rather than making academic excellence the one and only measure of success in the educational process. Yodphet Sudsawad, one of the head teachers at Panyaden International School, Chiang Mai, Thailand, gave a significant talk on this subject at an educational conference, (the International and Private Schools Education Forum, Middle

East 2017 Conference, in Dubai), entitled: '*Academic Excellence as a By-product of Values-Based Education*'. In it she began by stating (partially edited):

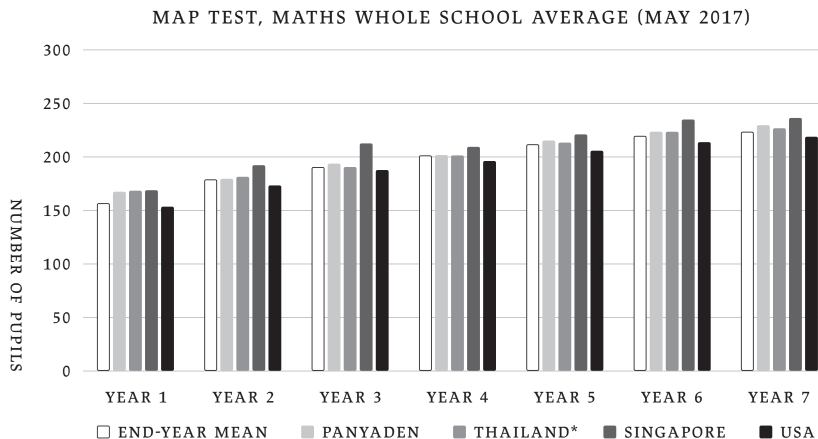
> Conventional education that focuses on academic excellence is like the fossil-fuelled car. There is still a commercial market for it but in terms of scientific content and answering the consumer's needs it is outdated.
>
> The expiry date is clearly visible.

She then proceeded to itemize the 'Twelve Wise Habits' that form the basis of their curriculum.

> Using the senses wisely *(Indriyasamvāra)*
> Knowing the right amount *(Mattaññutā)*
> Not harming *(Avihiṃsa)*
> Being patient and tolerant *(Khanti)*
> Being enthusiastic *(Chanda)*
> Being truthful *(Sacca)*
> Persevering *(Viriya)*
> Being generous *(Cāga)*
> Being kind and compassionate *(Mettā Karunā)*
> Being mindful and alert *(Sati)*
> Being calm and focused *(Samādhi)*
> Applying the mind skilfully *(Yonisomanasikāra)*

On the viability of this approach she said:

> For example, we have a program called 'my project' where kids set up their own projects, something they want to do. So they are enthusiastic about it. At some point in the process difficulties will arise, but they need to stick to it without asking adults to 'fix it' for them.
>
> There will be times when they get lazy and want to give up. These are the important moments. For us these are the opportunities for real personal development.
>
> And we can show that our theory of 'wise habits resulting in academic achievement' actually works in practice.



*THE 'THAILAND' DATA IN THE GRAPH REFERS TO INTERNATIONAL SCHOOLS IN THAILAND

> … [T]he MAP test [Measure of Academic Progress] reading results that show that if you let children develop at their own speed they will imbibe the knowledge, if the environment is stimulating and they feel no pressure.
>
> So in the beginning our curve looks a bit slower than the others as we are working on the right foundations. But then you can see already in year 5 and 6 we are above most of the others. And now you can imagine what the curve will be in year 12 and 13, we don't have those data yet because we are not open to that age, but the continuation of the curve is obvious.

Her school has a small number of pupils (221 in 2018), and was therefore something of a minor player amongst the large and prestigious schools and educational corporations gathered at the event. She was consequently surprised that, after her talk, she was inundated with requests for more information, invitations to speak at other events and requests to help establish similar programs at other schools around the world. There was a hunger for this approach, centred around the well-being of the pupil, completely irrespective of whether those other schools were from Christian, Muslim, Jewish, Hindu, Buddhist or secular backgrounds. The heartful engagement from both sides, the pupils and the teachers, supports the whole system's well-being.

In a similar vein, ever since Amaravati Monastery was founded in 1984 it has incorporated a variety of programs for families, as well as providing almost daily pastoral counselling with parents and children relating to a wide variety of issues. These programs include events such as a 10-day Family Summer Camp, weekends dedicated to creativity and to the support of Buddhist teenagers, and a 'Young Persons' Retreat. The principles of the above-mentioned Wise Habits, as well as the broader range of Buddhist teachings and practices, form the basis of these events and interactions.

The understanding behind all these offerings of the Monastery is that the imparting of Buddhist principles should not be confined to describing stories from the life of the Buddha, or in imparting only intellectual knowledge of the scriptures. Rather it is in the life lessons that can be learned – how the well-being of the children and indeed the whole family can be enhanced – that the real value of the instructional contact between the lay and monastic community is measured.

In 1994, ten years after Amaravati was founded, a number of families, that had been deeply involved in the Summer Camp and other children's programs, took the initiative to start a small school in Brighton, UK, called the Dharma Primary School. This has been steadily developing over the years as an institution based on principles very similar to Panyaden International School, offering 'an education based on Buddhist values'.

It is noteworthy that, in 2017, the Dharma Primary School was the winner of the Independent Schools Association (ISA) award for 'Excellence and innovation in pupils' mental health & wellbeing'. This was a significant recognition, as the ISA has several hundred member schools, both senior and junior. Furthermore, it underscores the fact that, like the influence of Bhutan in the UN in the realm of well-being, a small junior school has been held up as an example for other bigger, more prestigious and longer-established institutions to pay attention to.[2]

5
Well-being as a Universal Possibility – the 'Gift of Fearlessness' and Resilience Brokerages

Even though we have drawn in this essay chiefly upon examples from the Buddhist sphere, hopefully it can be seen that the currency of well-being is exchangeable and valid in all countries and in the hands of those of all faiths, or no faith. Similarly, it is likely that those Twelve Wise Habits are equally vaunted as noble human qualities in virtually every society around the globe. These principles apply outside the Buddhist sphere and can inform all faiths, in a skilful and beneficial way.

2. Regrettably, largely owing to the financial impact of the COVID pandemic, the Dhamma Primary School was forced to close in 2021.

The word 'economy' comes from the Greek *oîkos* = house + *némō* = distribute/ allocate; it therefore literally means 'management of a household'. All people can participate in this 'economy', this 'caring for the house', which is a caring for the ecosystem of the living world, beyond our religious and national boundaries.

Each faith has its own conventions, for instance regarding food, the sanctity of life, the appropriate management of money and so forth. The specific protocols we each follow dictate the exact way in which we choose to 'care for the house' – it will vary if we are a Catholic or a Lutheran; a Northern or a Southern Buddhist; an Orthodox or a Reform Jew; a Sunni or a Shiite Muslim; a Shaivite or a Vaishnavite Hindu; a sceptical materialist or a logical positivist... Nevertheless, if we focus on the root principles of wholesomeness and make the cultivation of well-being our priority, we can care for the house of our world whilst respecting and cooperating with the values of our fellow housekeepers.

We are all in this life together; birth, old age, sickness and death are our common experience. These are human, trans-religious experiences. One of the great blessings of using the economy of gifts, reciprocal altruism, as a framework for functioning in the world, is that such participation leads to being nourished and supported by a field of benevolence and cooperation. By generating wholesomeness, we experience the well-wishing and

appreciation of others that naturally comes from that – like a fertile field, this is a source of psychological nourishment and contentment for us. In Buddhist tradition this is called a 'field of blessings', *puññakhetta*.

The Twelve Wise Habits are all qualities conducive to the boosting of this economy. In addition the Buddha highlighted the fact that the habits relating to our behaviour are particularly significant. When we are respectful, honest and well-restrained, it is a gift both for others and ourselves:

> 'Now, there are these five gifts, five great gifts – original, long-standing, traditional, ancient, unadulterated from the beginning – that are not open to suspicion and are unfaulted by knowledgeable wise people. What five?
>
> 'If one abstains from (1) taking life, in so doing one gives freedom from danger, freedom from animosity, freedom from oppression to limitless numbers of beings. In so doing one in turn enjoys limitless freedom from danger, freedom from animosity and freedom from oppression oneself. This is the first great gift.
>
> 'If one abstains from (2) stealing … (3) sexual misconduct … (4) lying … (5) using intoxicants, in so doing one gives freedom from danger, freedom from animosity, freedom from oppression to limitless numbers of beings. In so doing, one in turn enjoys limitless freedom from danger,

> freedom from animosity, and freedom from oppression oneself. These are the second, third, fourth and fifth great gifts.
>
> 'These great gifts are the reward of creating blessings, the reward of skilfulness; they are the nourishment of happiness, resulting in happiness; they lead to heavenly states, to what is desirable, pleasurable and appealing; they lead to welfare and to happiness.'
>
> (A 8.39)

In addition to skilful behaviour being a contributing factor to a healthy economy of gifts and its resultant well-being, as mentioned above in relation to MBCT and depression, the practices of meditation and mindfulness are a highly significant influence as well.

Today specialization in teaching meditation, mindfulness and related sources of mental well-being is not confined to Buddhist monasteries, far from it. In the West these Buddhist monasteries are a small minority when compared to the great many retreat centres and mindfulness training programs available outside a monastic environment. There are Buddhist meditation retreat centres such as Gaia House, in Devon, or Insight Meditation Society, in Massachusetts, and a long list of others. The resources are manifold, both for face-to-face instruction as well as online courses and apps for smart-phones. In addition, within just the UK and the USA, there are numerous degree courses that provide meditation training

and academic study of the field; for example at Bangor University, Exeter University, Oxford Mindfulness Centre, University of California Berkeley 'Greater Good Science Center', University of California Los Angeles 'Mindful Awareness Research Center', Center for Mindfulness at the University of Massachusetts Medical School and others.

The Ecological Sequestration Trust is an organization dedicated to global sustainable development; Prof. Peter Head is its founder and Chief Executive Officer. In September 2017, this Trust organized a gathering under the heading of: *'Resilience Brokers – Approaching Programme Implementation'*. This event brought together leading experts from partner organizations who completed detailed development plans and agreed to a 'Declaration of Commitment' to go forward together as 'Resilience Brokers'.

The aim of this Commitment is to initiate 'new ways of thinking and co-creating driven by the power of collaboration and the networked strengths of an outstanding group of individuals and organizations, working towards a common goal: the rapid transition to resilient development paths in all regions of the world...' to set them on track to achieving the seventeen Sustainable Development Goals (SDGs) and the Paris Agreement targets. The SDGs are:

GOAL 1: No Poverty

GOAL 2: Zero Hunger

GOAL 3: Good Health and Well-being

GOAL 4: Quality Education

GOAL 5: Gender Equality

GOAL 6: Clean Water and Sanitation

GOAL 7: Affordable and Clean Energy

GOAL 8: Decent Work and Economic Growth

GOAL 9: Industry, Innovation and Infrastructure

GOAL 10: Reduced Inequality

GOAL 11: Sustainable Cities and Communities

GOAL 12: Responsible Consumption and Production

GOAL 13: Climate Action

GOAL 14: Life Below Water

GOAL 15: Life on Land

GOAL 16: Peace and Justice Strong Institutions

GOAL 17: Partnerships to achieve the Goal

The Paris Agreement's central aim is to strengthen the global response to the threat of climate change by keeping global temperature rise in the 21st

Century to below two degrees Celsius (and ideally less than 1.5°C) above pre-industrial levels.

Such Resilience Brokers would be able to 'provide communities with the tools and support they need to become resilient and able to withstand all emerging global challenges, and a chance to look forward to a better future: a future built on equality, justice, dignity, respect and shared prosperity for all.'

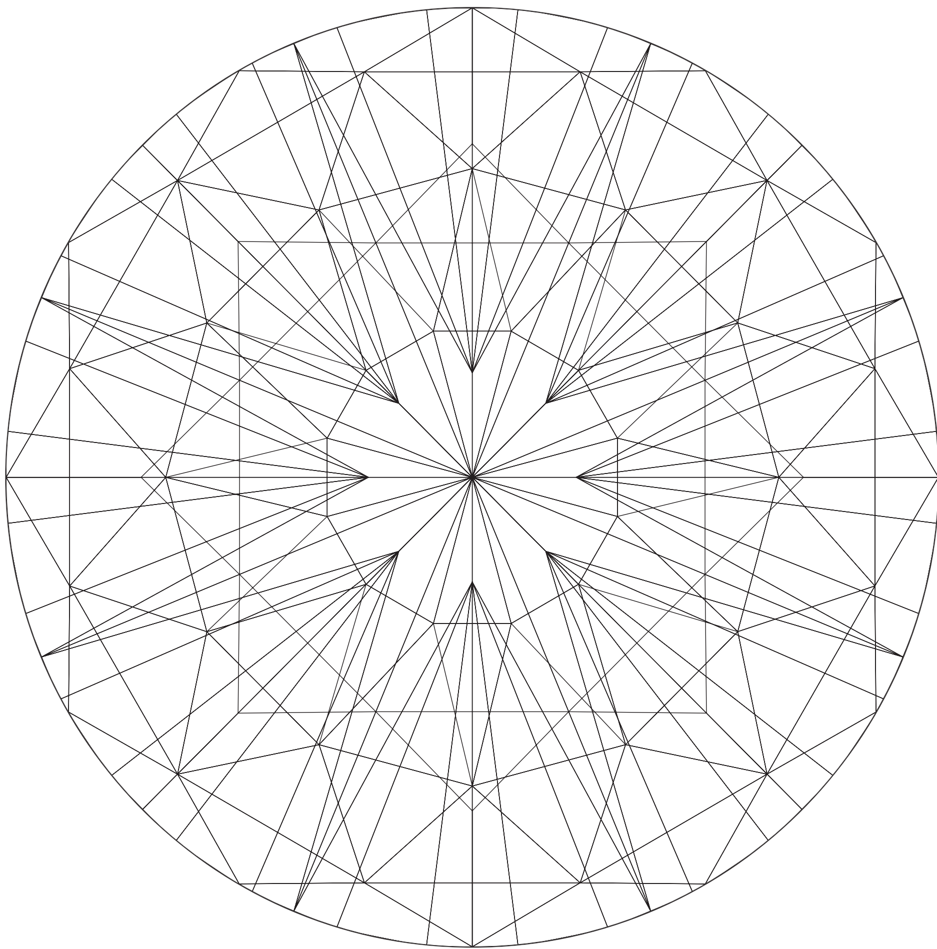
Although the term 'Resilience Brokers' has been coined and used by the Ecological Sequestration Trust to refer to a specific group of organizations, committed to realizing sustainable development goals on a material level, I would suggest that the mindfulness-based university and online courses, meditation centres and monasteries mentioned above can be considered equally as 'resilience brokerages'. Their purpose is to provide the means whereby the well-being of each individual can be maximized and, therefore, to say that the goal of a meditation centre, a mindfulness training course or a monastery is to: 'provide communities with the tools and support they need to become resilient and able to withstand all emerging global challenges, and a chance to look forward to a better future...' would be very close to the mark as a mission statement for most such bodies.

Such resources, of guidance in meditation and mindfulness practices, are available to the broader community and are not faith-specific in their

availability or applicability – just as the meditation classes and retreats at Amaravati are designed to cater for all faiths and do not presume either that the participants are Buddhists or wish to become Buddhists. As such these meditation and mindfulness practices aim to provide the resources that help all those who are interested to be effective and cooperative housekeepers in caring for this house – this, our unique and precious planet. Our preoccupation with money-based economies is outmoded; like the fossil-fuelled vehicle and conventional education – 'There is still a commercial market for it but ... it is outdated. The expiry date is clearly visible.'

What is money for if not to support the well-being of the planet as a whole?

When we endeavour to work with others it is easy to clash or compete, to become disheartened, frustrated or just exhausted... this is natural. If, however, the mind has been fortified with some of the spiritual strengths mentioned here there will be a resilience, a robust adaptability. That in turn will nourish the various types of reciprocal altruism wherein we all benefit by helping each other, resulting in an abundance of the riches of well-being. That abundance of well-being is a more powerful source of benefit than any amount of financial aid, for it enables us to find a place of cooperation and respect that is the mother-lode of goodness. And that is what will enable this planet not just to survive but to fully thrive.



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