

Cultivating the Twelve Kinds of Wealth
A New Year's Eve Address to the Sangha

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Cultivating the Twelve Kinds of Wealth

As we go into a new year and try to begin fresh with greater enthusiasm and optimism, I would like to encourage everyone to begin cultivating certain “jewels,” or adorning qualities.

I remember how, many years ago, when the New Year came around we used to write cards with prayers for auspiciousness and very eastern greetings, such as “Happy New Year. We all pray for your good health, happiness, and success”; or, “We send prayers and good wishes for a long life, wealth, and happiness.” These are some of the common greetings we would send. This was long before I began relating with the western sangha and practitioners. When I grew older and began speaking with westerners, many of them would ask why a monastery would send good wishes for wealth. Why do easterners place so much of emphasis on prosperity?

Well, who doesn’t like prosperity? Who doesn’t like wealth? Everybody is working hard to acquire wealth. So I thought it would be interesting to use the wealth word this year. I am going to wish you all “good wealth.” May everyone acquire tremendous wealth.

The Meaning of Wealth

Wealth is an English word. What we mean by wealth in Tibetan is *nor*. Simply translated, nor is “wealth”; but nor is also a word for something precious, like jewels. So, may all of you have good health and acquire tremendous wealth—not just money, which is the simplest thing that comes to mind in terms of wealth. I am referring here to cultivating twelve kinds of wealth.

As the year passes, of course, this list could grow longer. I started off with seven and went up to ten. Then I thought I’d stop at twelve and match them up with twelve months. In giving thought to how to incorporate certain good qualities and riches into our lives, which would enhance our view and support our devotion to the path of dharma, we could come up with other such numbers. Which supports would best allow the fruitioning of our aspiration for enlightenment for the benefit of self and others—with fewer challenges, fewer hindrances, and greater speed?

But these are not just twelve things I’ve come up with for conversation. They are things we learn from our teachers. By observing them, by receiving teachings from them, and by trying to learn from the example of how they live their lives—this allows us to bring the meaning of the dharma more intimately into ourselves, so that everything doesn’t remain an intellectual or outer pursuit.

First: The Wealth of Dharma

Tame your own mind and you have gained the wealth of Dharma.

The first wealth that I encourage everyone to cultivate is the wealth of dharma. Spend some time understanding how important and precious the dharma is. There is nothing actually more precious than dharma.

We try to defend samsara, particularly whenever obligations and responsibilities come up. Whenever the mind feels a little resistance to totally letting go of self-absorption and self-attachment, we immediately come up with a kind of natural defensiveness and think that we have to champion samsara. We say, “Okay,

but you know certain things in samsara are important. Samsara has certain qualities....” One very intelligent thing we come up with is “If there were no samsara, there would be no nirvana.” But if we take a little time to think carefully, using our own true analysis and observations, it is not difficult to see that samsara is nothing but a quagmire—and the more we indulge in it, sooner or later we will sink in it.

Now I am not talking about abandoning samsara to cultivate dharma. But if one is aware of the preciousness of the dharma, one will understand the importance of slowly decreasing and letting go of samsara—particularly those things that induce or increase self-absorption and self-attachment. Wherever there is great self-indulgence, that person will always have difficulty having sympathy, empathy, kindness, genuine love, and the ability to let go of grasping and clinging. A practitioner who truly values the path of liberation and sees that as ultimate happiness will not find it difficult to let go of those distractions and understand the importance of realization. This cannot happen, however, until we begin to decrease samsaric neurotic patterns and to treasure dharma in our lives. So cultivate the wealth of dharma.

Dharma, as many of you know, simply means “the truth.” Every single day, it is very important to take small but important steps towards strengthening practice, leading to true seeing. Take small steps. Don’t try everything at once. Just as you would religiously save fifty cents, a dollar, ten dollars, fifteen dollars, by going to the bank to make your deposits, in the same way strengthen the momentum of your practice every day, until you understand that dharma means seeing the truth as it is.

Gaining the wealth of dharma means not seeing all the illusions as real; not seeing with the taintedness of a neurotic, emotional, or sentimental mind. It means gaining the strength to see things as they truly are there—even if for a fleeting moment. Work hard to acquire the wealth of seeing things as they are. When you know how things really are, letting go is so much easier, and doing the right thing is always much easier.

Cultivating the wealth of dharma means taming one’s own mind. Remember, you may attempt to learn, to meditate, and to practice many things, but nothing is gained until you tame your own mind. As our teachers always said: Tame your own mind and you have gained the wealth of Dharma.

As the year unfolds you will hear many teachings, you will read many books, you will sit in meditation—and all this is wonderful and good. But in doing all these things, make sure to treasure the wealth of dharma: seeing things as they are and taming your own mind. If you do that, you will become wealthy with dharma.

Second: The Wealth of Good Health

Good health comes from a serene mind and healthy habits.

Just as important is the second wealth that I encourage you to work with: the wealth of good health. Sometimes I think practitioners neglect their health. Good health is very important. Good health is an expression of recognizing the preciousness of human existence.

Good health comes from a serene mind and healthy habits. You may have received many teachings and know a lot about the many different philosophies of dharma. Your intellectual belief in the view might be quite profound. But despite that, your knowledge may not be reflected in the treasuring of your precious human existence. Whether because of bad habits such as drugs, smoking, or alcohol; or because of such things as being angry, oppressive, lazy, self-destructive, or living in great depression or disappointment, or not trusting one another—with such negative habits you will not be able to cultivate the good habits that

protect life. This is because, mentally, the mind loses its serenity and calmness. And this affects your body as well.

Good health is very important. A few things that are very important to good health are, for example, to eat a balanced diet and to learn to really work with your breath. Breathe deeply; inhale and exhale. Work with taming and training your breathing so that it allows the mind to have the most beautiful support for calming down and resting as much as possible in its own nature. And learn to meditate!

Cultivate moderation in life. Live moderately and be cheerful. Being cheerful is very important for good health—even if that cheerfulness may sometimes have to be a bit forced. Like every medicine that must be taken with some discipline, cultivate cheerfulness. And maintain an interest in life.

Make an effort to be kind and helpful to others. If you want to be healthy, try especially to be kind and helpful to others—free of any hidden agendas or expectations. If you go out to help others with a hidden agenda or expectation, rather than building something positive in yourself, that help could ruin your health.

One of the secrets of a good life is to learn to find joy in silence and solitude. Especially as you grow older, learn to be happy in silence and solitude. One of the remarkable things you will find in our teachers—and a secret of their good health—is a childlike joyfulness in being curious. I've observed in my teachers, especially the great teachers, how they can make a sort of discovery in the simplest things. These are enlightened minds, yet they take an avid interest in very simple and small things. At the same time, this wonderful childlike curiosity of theirs is without any unnecessary profoundness or stickiness. It is just pure joy—and from that joy comes a simplicity and great happiness and laughter. That, I think, really stimulates good health and helps your whole system to be healthy.

So as much as possible, cultivate the good qualities that build a good and healthy life. If you are mentally and physically healthy, you are a good vessel within which the view of dharma can manifest with fewer obstacles and hindrances.

Third: The Wealth of Success

From the dharma perspective, the wealth of success comes from the power of decisiveness: being decisive and having a simple outlook on things.

The third wealth one must try to cultivate and learn about is the wealth of success. Now what is success? As a spiritual person or practitioner, oftentimes you live with the stereotype of not being successful in life. Many people who devote their lives to dharma have the fear of not being accepted into the world—and being successful in dharma is not a “success.” So what does success actually mean?

To be successful, understand what success is. From the dharma perspective, the wealth of success comes from the power of decisiveness: being decisive and having a simple outlook on things. You make a decision, and you remain firm and steady and patient with that decision. This will lead you to the wealth of success. To be victorious or successful in *any* action you undertake—no matter whether it is big or small—you must learn to be steadfast, patient, and firm with your decisions.

To have the wealth of success, never begin something with the thought, “What if this doesn't work?” With that kind of attitude before you even begin, you will end up only planning. If you begin something assuming that it won't work or that you're not content with what you begin, you will do things, but you will do them

half-heartedly. If you begin things and then have other thoughts; if you're fully inspired in the daytime and by bedtime, have second thoughts—with that kind of attitude you may become a very good at planning things, but not good at carrying them to fruition. You end up thinking and thinking, worrying and worrying—and life finishes and nothing good or substantially beneficial for yourself and others is actually accomplished.

Success is not just about becoming rich and famous, or having a title, or anything like that. Success is seeing through to completion whatever it is you are doing. Success is to be joyful in what you are doing. Even if it's sweeping the floor or washing the dishes, do it well. Do it joyfully. See it to completion. Do it without an agenda. Do it because you know you can accomplish it. Find the joy of success and the wealth of success in having that attitude in life.

Success must be understood as doing your best regardless of the result. Having that attitude towards success trains the mind to be free from hope, from expectations, and the trappings of all the material things. Some people do simple things, but they do them with steadfast interest, see them to completion, and find great joy in doing this. It could be something as simple as planting a tree or making a meal.

When your attitude towards big or small things really remains like this, you have the glow of success in your life. This is the third wealth. So no matter what you undertake or try to do, try to do it successfully and gather the wealth of success in life.

Fourth: The Wealth of Courage

*When you let go of negative tendencies, when you let them be,
when you are free of them—that is when you gain the wealth of courage.*

The fourth quality of wealth that many of us practitioners need to cultivate is the wealth of courage. We speak often about building confidence, being brave, and cultivating courage. But what is courage?

There are many ways to approach the topic of courage. One way is to look at courage as being able to be without all our various fears: the fear of not being successful, for example. To be courageous and brave, first look at the fear. When you haven't even started something, look at the attitude you have. Are you afraid of not being successful? Are you afraid of committing, or of making mistakes, or of making a fresh start?

Let's take the Ngöndro for example. If a teacher says, "Why don't you start from the beginning?" you might see that as a sign of failure. You don't see it as making a fresh start or maturing more beautifully. That fresh start doesn't have to mean that you failed at something. It is all about the attitude. So observe your attitude to see if you are afraid of beginning fresh.

Another sign of lack of courage is the fear of letting the past be. To just keep chasing after the past, too afraid to let the past be; too afraid to *do* anything or break free from habitual patterns—that's another tendency that builds a lack of courage. How will you be able to truly manifest the view of dharma, if you are not courageous enough to break free from habitual patterns and persevere in working towards decreasing habitual tendencies?

When you let go of negative tendencies, when you are free of them—that is when you gain the wealth of courage.

When people lack courage, they lack happiness. If even before beginning something, you start off with doubts—Will I succeed? Will I win? What will others think? Should I, or shouldn't I? What if this happens? What if that happens?—there are just too many numbers, discursive hesitations, and doubts. This will truly lead to a complete lack of courage. And when the wealth of courage is missing in life, transformation and the transition from negative to positive qualities will be very difficult. The transition from samsara to nirvana will be very difficult because the timidity of your attitude will always be a great obstacle.

Now I think this is true for everyone, but these days it is especially true among the younger generation. There is an unfortunate trait of being very careless about looking into oneself, examining oneself from within and beginning to know oneself better—then taking that as a reference for trying to work with oneself and build a better person. Instead, tremendous importance is placed on presenting an image of one's self, based on the expectations and opinions of others, peer pressure, and other worldly involvements. This kind of imitating has become so important. Instead of really knowing oneself, one relies on outside opinions. You then live in great confusion. When that confusion increases more and more, there is a sort of crisis of identity. And if you don't know your own self, what is it that are you going to work with?

As a practitioner you are trying to tame the mind and transform yourself. But if you don't know what you're working with, then everything becomes very pretentious. This is why we behave a certain way in front of the teacher or in a sangha environment, and then relax and revert back to something else in another environment. Where that confusion persists, you won't have a strong basis or awareness of the basis that you're working with.

It is very important to continually know how to work with yourself. Working with your self brings greater confidence and a greater ability to go beyond doubts and hesitations. A kind of certainty arises. This is the good basis for building your courage and confidence, which is very important.

For this work of really looking into yourself and knowing yourself better to be more introspective, silence is especially important. Silence is important for knowing what it is you know. To know what your good qualities are and enhance them; to look at the negativities you're struggling with and work with the antidotes to decrease them—these things are important. That is the mark of courage in your life.

Fifth: The Wealth of Friendship

Learn to cultivate your own mind in such a way that you, yourself, are the most ideal friend. This is how to look at friendship.

The fifth wealth is the wealth of friendship. Having a caring attitude, a sense of belonging, a flexibility that adjusts to all situations easily, and encouraging each other on the path of virtue—these are the signs of good friends. What comes to my mind is a quote from the Buddha's sutra teachings: "An insincere and neurotic friend is to be feared far more than a wild beast. A wild beast may wound your body, but an evil friend will wound your mind."

This is very, very true. Sangha consists of many good friends; but to have good friends, you must learn to *be* a good friend. Friendship requires friends to be responsible for showing the path to greater basic awareness and basic sanity.

There are people who project their own insecurities and neuroses onto their friends, which is really very dangerous and harmful. One should keep away from such friends at times when your mind is not strongly

holding the view and actions completely inseparable. The day will come when you have enough confidence in the view to be among all kinds of people and in all kinds of environments; they won't be strong enough to influence your mind. But in a fragile state, you will be easily influenced. So you must be very careful to avoid situations where an environment of neurosis makes you even more neurotic.

As a friend, you have to be really careful never to project your own insecurities and neuroses in such a way that they cause another person's mind to deviate from the path of dharma, the path of truth. There are those who think that allowing someone to make you more neurotic is the sign of being a good friend. This is not true. Allowing a friend's influence to lead you into the worst of human neurosis is not being a good friend. It's being foolish.

You have to understand what a good friend *is* in order to acquire the wealth of friendship. First, learn to cultivate your own mind in such a way that you, yourself, are the most ideal friend. This is how to look at friendship. Instead of saying, "Oh, I am going to run away from all these friends because they're so very neurotic," first work on your self. Do not look for a perfect friend, but instead *you* become the perfect friend. Then you will find the world is not such a lonely place after all. So this year work on building up the wealth of friendship.

Sixth: The Wealth of Skill

The wealth of skill is in knowing what your skill is.

Now, what is wealth of skill? Some people are good at writing. Some are good at arguing—that's also a skill. Some are good at music, or cooking, or cleaning. Some people have good voices; some have good memorization skills; some are good administrators; some can make people laugh. Some people can lead well and some can follow well. The wealth of skill is in knowing what your skill is.

You must recognize your own skill and work with that. Many people don't recognize their own skills. Instead of trying to build upon whatever is within them, they continue to look at, envy, and try to imitate the skills of others. But in this way, you will never gain the wealth of skill. When you do not know your own skill, you are deprived of the wealth of skill.

Skills are of various kinds, and you must learn to appreciate that. The traditional analogy is the thousand-armed Avalokiteshvara, or Chenrezig in Tibetan. I remember Kyabje Trichen Rinpoche telling me that, of all the different symbolisms, this form personifies skillfulness. If you look at the iconography of that figure, you will see the compassion of Avalokiteshvara is manifest in thousand arms, and the one thousand arms and hands are all exactly the same. None is bigger or smaller, or more or less important—and each of the manifold arms is part of the one single body of the bodhisattva.

The wealth of skill comes when you know whatever it is you are able to do. When you do that well, with genuine happiness and joyfulness, then it truly becomes a source of goodness for others and for yourself. Even the most simple, trivial of skills can be a great wealth. So learn to take joy in whatever things, big *and* small, that you can do well. This is the wealth of skill.

Very often I have noticed that instead of discovering and treasuring what you could best contribute, you spend more time looking at somebody else's skill and wanting to do that. You may cook very well, but when you hear a wonderful *umdze* you think, "Anyone can cook well. I'd like to become an umdze." Unfortunately you may not have the voice, you may not know the liturgy, or you may never have done such a thing before.

These simple things do happen. Then instead of treasuring what you could best contribute, you lose so much time trying to gain the skills of others. Don't do that.

This year spend time acquiring the wealth of skill—your own skill. Discover that. Make it beautiful. Make it a source of generosity for others and a source of happiness for yourself. Be joyful in that and give that to others. In the same way, work hard to acquire the seventh wealth, the wealth of laughter.

Seventh: The Wealth of Laughter

*At the height of laughter, the universe is flung
into a kaleidoscope of new possibilities.*

I was reading a quote about laughter where the Buddha says: “At the height of laughter, the universe is flung into a kaleidoscope of new possibilities.” I think there is a lot of wisdom in that. Where does it say that when you become a dharma practitioner you have to become so serious in your profoundness that you lose the laughter in life—and without laughter, become so serious and sad? Then, in the future, we would have profoundly serious bodhisattvas who forget about happiness and laughter. But this is a contradiction of what selflessness and enlightenment and awakenedness is.

It is very important not to get lost in all the hypocrisies, make-believes, and assumptions we have about the various aspects of mature realization and understanding of the dharma. It is also very important to recognize that the more you understand the dharma, the lighter your heart will be and the less your self-grasping, tightness, and tension will be. So cultivate laughter in your life: if possible, a full, sincere laugh each day.

Laughter always rests on a mind with the courage to have a sense of humor about itself. Taking yourself too seriously, constantly gauging yourself by your own or others' opinions, being overly ambitious, particularly about being enlightened—these are sure ways to lose life's laughter and become very uptight. And I've never heard of an uptight Bodhisattva or an uptight selfless Buddha. So, cultivate a loosening up of self-importance.

When you really look at the dharma and the meaning of the teachings, you will wonder why you hold on to that tension. Since there is nothing to hold on to, you will begin to see how foolish it is to make things so very serious: being seriously good, seriously meditating, seriously realizing, seriously listening. Why do we do all of these serious things? To whom are we trying to show off this seriousness? If you really understand the dharma, you will find a loosening of the tension that comes with self-importance. There will be a little bit of humor about yourself and the seriousness that brings about attachment or anger; humor about all the planning you do for a future that may never come—and for all the many things you do that are really very laughable and humorous.

They are good references for building a good, hearty laughter into your life.

If you can rest a bit in that laughter, you might find it's a much better way to enhance your understanding of practice than any of the pretentiousness you build into your life. Another thing that comes to mind is something the Buddha said in one of the Sutras:

*When you realize how perfect everything actually is,
you will tilt your head back and laugh at the sky.*

Keep that in mind. To have laughter, you will need to be without criticism. Enjoy simplicity. Be beyond competitiveness. Keep your mind vast and flexible and learn to love others and get along with them. Learn to see the humor in how seriously we take things, and how we revel in complications—especially the complications. For example in sanghas, the complications about titles and the roles we play. When you become very serious about being a teacher, or good meditator, or chopön, or whatever, learn to laugh at yourself. And in that laughter, really relax and let go. You will find that to be a tremendously powerful experience in your practice and mediation.

Eighth: The Wealth of Contentment

The wealth of contentment comes from taking time to recognize and appreciate what we already have.

The eighth wealth that we could work to acquire is the wealth of contentment. We tend to forget that happiness doesn't come from getting what we don't have. Happiness comes from recognizing and appreciating what we already do have.

How much time do we spend being really happy and grateful for all that we already have—*versus* thinking about how much more we need to actually be happy? The wealth of contentment comes from taking time to recognize and appreciate what we already have. We must truly be grateful for these things: for all the people in our lives, for all the moments we are able to live life—which so many people, so many beings, don't get to enjoy.

If you could develop a sense of awareness of the many beings actually suffering tremendously, you would have much more contentment in your life. When one doesn't appreciate what one has, one is constantly looking outward with a sense of dissatisfaction. Such a person loses all peacefulness and happiness in life. As our great teachers have always said:

The richest person is the content person.

Contentment cannot come to one who is always gauging oneself against others, or depending on outer things to make one a better person. Contentment comes from knowing, here and now, who one is—and becoming someone able to generate unparalleled benefit for oneself and others.

Whoever you are, wherever you are: this person is the best person, and this is the moment from which an inexhaustible amount of goodness can come forth for others.

What hinders that? Usually it is that extraordinarily brilliant idea you have of needing to do something *more* or be like someone else, maybe a great bodhisattva. Suddenly you think, "I should become like Shantideva." This kind of fantastic idea or plan can diminish your actual potential—which may not be as great as an enlightened being's great compassion or goodness, but your dog could have a happier life; your family members could enjoy you more; and you, yourself, could be genuinely joyful for that moment. To find the wisdom and goodness in that is to find the wealth of contentment.

When you are content, you will find that to be the best basis from which all goodness, generosity, compassion, and kindness for others will come. A content person is a joyful person. He or she is a person everyone is happy to be with; a person who is inspiring to others and truly more available for others. Where there is no contentment, you are preoccupied with acquiring things for yourself. And when that

preoccupation is so big in your life, when would you have time to think of others? So, the eighth kind of wealth is to build the wealth of contentment.

Ninth: The Wealth of Humility and Dignity

The antidote to ego is humility. At the same time, one must have dignity: the dignity and grace of holding confidence as the reference within oneself.

The ninth is the wealth of humility and dignity. Among Tibetans there is a saying that a person who thinks he is better or above others because he is wiser, more capable, more knowledgeable or learned is like someone sitting on the highest peak of the highest mountain. And what is it like on the peak of that mountain? It is very cold there. It's very hard. It's very lonely and nothing grows there. On the other hand, the person who cultivates humility and puts himself in a lower position is said to enjoy living on the fertile land of the planes.

Humility is a wonderful quality that must be cultivated, particularly, by practitioners. But for whatever reasons and without intending to, we all experience tremendous arrogance—in particular among spiritual practitioners, a patronizing arrogance. Therefore, cultivating the wealth of humility is very important. But how is one to develop humility?

Humility comes with learning to rejoice in the happiness of the others. It comes with letting go of one's own ego, appreciating others and developing a wider, more flexible perspective on life. Humility can only arise in one who is confident and understands dignity and self-respect. Humility is very difficult for one lacking the confidence to work with oneself. You will always find that the better and more learned the practitioner, the more he or she learns and really recognizes what dharma is about, the simpler and more humble that person becomes.

Whenever there is a gap between the view and the action, or emulation of the view in daily life, you will always find a person's learnedness does not necessarily lead to *confidence* in the view. Because of that gap, you will find insecurity and a need to present or force themselves over others. That is ego.

If you look at our great masters, you will find that the more learned and realized they are, the more humble they are. Because they have a much wider perspective on things as they are, there is an immense humility in their nature. And because their perspective is not always self-oriented, that humility allows them to really work with others and to work for others in a much better way. So it is very important to allow ego-grasping to decrease, to let it go and allow the wealth of humility into one's life.

And as much as humility is important, dignity is also very, very important. Humility and dignity go together. What I mean by dignity, here, is more the dignity of the mind. Dignity means not being self-absorbed.

Dignity can only arise in a person who recognizes and trusts the basic good nature. It is true honor and the ability to be loyal. It cultivates a certain nobleness; we could even say it elevates the mind to a high sense of what is right and the right thing to do. A person with dignity is someone who is truthful and who abhors unkind and evil action. It is someone who opposes meanness, mean intentions, and any wish to hurt others. Someone who cultivates dignity of mind develops gentleness in attitude and conduct.

All vices are incompatible with dignity. Someone who injures others or finds gain and happiness in the injury of others, someone whose linear thought and approach to life makes one self-oriented and self-

indulgent—such a person has no dignity at all. And when humility and the quality of dignity are absent, it is very difficult for such a person to come out of the self and self-absorption, or to have any time or availability to benefit others.

For practitioners who are meditating, and doing all these practices, and devoting your whole lives to dharma, the eventual outcome or result of all this is to be of benefit to others. Ultimately it is about being truly compassionate and really able to generate so much goodness that you can share it with all others. What other purpose could there be to enlightenment, other than to be of benefit to others? And how could that be possible when ego and the trappings of ego are so strong that you can't think beyond ego itself?

The antidote to ego is humility. At the same time, one must have dignity: the dignity and grace of holding confidence as the reference within oneself. One who holds the treasury of dharma within one's life must be free of all negativities and able to really elevate oneself. Thus, cultivate the wealth of humility. Then work with cultivating the tenth wealth, the wealth of kindness.

Tenth: The Wealth of Kindness

One is poorer than the poorest when everything one does is solely to accomplish something for oneself alone. Such a person knows no joy or peace of mind.

In Hindi there is a word, *swarth*, which comes from the words *swa* and *arth*. Now *swa* means “oneself,” and *arth* generally translates as “meaning”; but what *swarth* really means is “constantly fulfilling the demands of the self.” In English we simply call this selfishness.

Spend a little time working with the words *swa* and *arth*. Is whatever you do, or say, or think constantly followed by What can this do for me? How can I fulfill me with whatever I want? How can I change whatever is happening so that *I* benefit from it? If that is your total preoccupation, you will never have kindness.

To develop the wealth of kindness, you will have to change this attitude to its opposite. To be kind is to think about others. It is said in the teachings: One is poorer than the poorest when everything one does is solely to accomplish something for oneself alone. Such a person knows no joy or peace of mind.

Think about that. If your entire life is directed towards getting something for yourself, you are depriving yourself of the wealth of kindness. And where there is no kindness, there is no meaning to any aspect of the dharma that we practice. So if you are celebrating the New Year as a practitioner, if you're meditating, or in retreat, or supplicating, or doing your various rituals and practices, make sure that each practice is done to cultivate the wealth of kindness.

If you have kindness, you have the dharma and every view correctly inculcated in yourself. Where kindness is absent, everything you do is contorted into just another mundane activity, full of self-indulgence.

Eleventh: The Wealth of Listening

The wealth of listening builds awareness, which is the right basis for any realization, wisdom, kindness, and for all good qualities.

The eleventh wealth is the wealth of listening. One must learn to listen. Even in the traditional practice path, hearing is always seen as the gateway to contemplation, meditation, wisdom, cultivating kindness, and so on. So many of us spend so much time telling people things, speaking to people—and for some of us, just outright showing off how much we know. Even among friends and sangha members, the one who can say more is often assumed to be more capable or learned. But you may want to rethink this. Someone who speaks too much might actually be the most neurotic and foolish one.

Learn to cultivate the wealth of listening and hearing. The wealth of listening builds awareness, which is the right basis for any realization, wisdom, kindness, and for all good qualities. To acquire the wealth of listening, first learn to listen to others. Listen to your family, listen to your loved ones, listen to the animals, listen to the environment and to the changes in nature. Listen to your coworkers and the person sitting next to you.

Most importantly, learn to listen to your basic nature. How much time do you spend listening to your inherent primordial nature? In this way, work with acquiring and building the wealth of listening.

Twelfth: The Wealth of Renunciation

Let go of self, and you let go of everything.

The twelfth wealth can simply be called wealth of renunciation. In the sutras, the Buddha again says: Let go of self, and you let go of everything. When we forget this, we try to let go of many things but we never let go of the self. And when that happens, renunciation is never rightly understood. For dharma practitioners, the whole path is the path of cessation and renunciation.

In order to cultivate that path, one must work to cultivate a thorough and correct understanding of the wealth of renunciation. Renunciation is not about retreating into self-absorbed solitude. I've heard many people say things like "I'd love to be in retreat. I'd love to be a renunciate and just be with my practice." But that could well be simply retreating into self-absorption. Renunciation is about breaking down the walls we've built to divide what is self from what is other. Therefore cultivate what the Buddha said: Let go of self, and you let go of everything.

When the wealth of renunciation is cultivated, it frees us in every way until nothing remains but an expansive availability for others.

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Take some time to think about these twelve kinds of wealth. If possible, try to add to them. What simple kinds of wealth are all around and within you, wealth that you need to cultivate or bring as changes into your life? What would make this life joyful and a source of happiness for yourself and others—and greatly enhance your understanding and realization of all the teachings and the practices you do?

Ultimately, are you not the fortunate one who has received so many teachings, the wheel of absolute profound dharma—and who also lives very much in a relative world? We have no choice but to find a balance between the relative and the absolute. Whenever we forget the need to balance these two, we may end up damaging one or the other. Sometimes we neglect the relative world and the fundamental responsibilities we have towards ourselves and to all sentient beings. We forget to cultivate the good qualities that could really bring the blossoming of the view into our attitude and our conduct, or action, in this life.

On the other extreme, we may be living in a profoundly intellectual realm. But having met with the dharma, it would be very sad if all we ended up with were profound intellectual ideas. That wouldn't do any good for oneself or for others.

There is the possibility that we could all wake up to the fact that we are someone who must, in our own life, bring together and enhance this profound view of dharma that we have received and continue to receive in the form of all the teachings. At the same time, we must gather together all these jewels of good, sensible qualities in our lives, such that these jewels adorn and make more beautiful the vessel within which the profound view can manifest as enlightened mind.

I hope that—instead of the many different ways we could spend the coming year—all of us can begin to balance and unify these relative qualities and the absolute view in our lives. I encourage everyone to do so—beginning, of course, with myself. I will try hard to work on this, and I encourage everyone to join me in doing so. Thinking about this may be a good way to say goodbye to the old year and welcome the fresh New Year.

I would like to end by sending all good greetings and wishes for a happy New Year from everyone here. You have all my love and best wishes. I look forward to seeing you all this year. But until then, take care of yourselves. Work hard with your practices, and be happy in the fortunate circumstance you have all been born into. Be content. See all the goodness that you are surrounded with. And as you go ahead in this year, make as your best reference point to become someone who shares and gives nothing but genuine happiness and inspiration to others. With all my love, bye-bye everyone.



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