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one will not be distracted to other object(s) and another sequence and so forth.

Then one engages the object totally with a mind possessing mindfulness and introspection. There is no part of the mind that doesn't engage the object, no residual mind that engages another object.

That is how one proceeds with meditation in general.

#### **4.1.2.1.1.2.2. In particular that this stage**

In this particular instance, relating to the practice of relying on the spiritual friend, one first of all contemplates the benefits of relying upon the spiritual friend and the disadvantages of not relying on the spiritual friend. Then one reflects upon the qualities of the teacher, thinking *'Now I'm going to eliminate any type of perception of fault in the teacher. I'm going to eliminate any type of negative thought with regard to the teacher. I'm going to eliminate any type of thought that perceives some fault in the teacher.'*

Then contemplate the qualities of the teacher that you can perceive, such as the teacher's practice of morality, his qualities of concentration and so forth, and in such a way generate what is called 'clear faith in the teacher'. One reflects on the qualities of the teacher in such a way until one has generated this clear faith in the teacher.

Then one reflects upon the kindness of the teacher, reflecting on the different ways in which one is benefited by the teacher, in such a way generating respectful admiration for the teacher. In such a way one repeatedly trains one's mind in faith and respect for the teacher.

#### **4.1.2.1.1.3. Conclusion**

The **conclusion** is to dedicate the merits that one accumulated during the practice.

Next time we can talk about the time of meditation and how to act during the post-meditational period.

It is very beneficial to be aware of this sequence: first the preparatory stage, then the actual stage and finally the conclusion. Then one can apply this to any type of meditation that one does. It is also important that one becomes familiar with the particular objects of meditation, their number, their sequence and so forth, before starting to meditate. It happens again and again that people go off to do a retreat to recite mantras or whatever, and then, when they start their retreat, all at once they remember that they don't even know which mantra to recite. Or, after having started the retreat they start to have all these questions about their practice. That is a fault of not being very clear about the practice from the start.

Do you have some questions?

*Question: What should a person do when they lose their job?*

The advice is that such a person needs money. As I have already said before in quite some detail, if such a thing happens, of course the person is concerned with money, because they worry about where their money comes from. But there's no telling, they might actually find a better job. There's no benefit in being depressed and so forth. Rather than seeing it as something terrible, maybe it is better to see it as an opportunity for something better

to come along. I have talked about this in quite some detail some time ago.

*Question: But jobs aren't easy to find.*

Of course in these days it's not easy to get a job, and sometimes there are 200 applicants for one job. So I think it is skilful not to be so fixated, thinking *'This is my job and I need to get this particular job'*, but to be open and take any job that comes along. If you do that, then at least you have some work and then also money starts to come in. But if you are very fixated on one particular type of work, then it can become very difficult. One needs to employ some method to alleviate the momentary difficulty that one is experiencing, and that doesn't happen if one just stays fixated on one particular type of work.

There are different things that one can do to make money, so one just has to be clever and think of different ways of how to make money. For example, one can go to the South Melbourne Market and buy things, and then take those things to another market and sell them for a profit (*laughter*). Some people go and sell newspapers in restaurants or they go around from door to door and sell things, so there are different things that people do to make money. One has to be a little bit clever.

The person who cooked lunch for me today told me about those possibilities. She said that these days the Chinese community gets more and more wealthy, and she told me of some different examples of Chinese people who started out very poor and who are now wealthy. One started out just selling some flowers and some vegetables that he/she got from the market, and sold elsewhere. Now that person has a world-wide export business.

Similarly, another Chinese person started out selling clothes on the street and then over time became an exporter in clothes to the whole world.

One needs to have a combination of persistent effort, and skill. Just persistent effort by itself will not ensure success. One needs to also be skilful as well. In this country, there are many skilful means to make use of opportunities. One just has to make use of them. For example, the people who put the advertising into the letterbox can get \$40 an hour. Sometimes there are different types of work that we don't want to do because we feel embarrassed. If one is old or sick, then it is a different matter, but if one is not sick and has the use of one's body, then there is really no reason why one shouldn't be able to make some money.

There is a certain type of personality that doesn't spend money skilfully wastes lots of money. They are unskilful the way they buy groceries and so forth. If such a person consults with a professional accountant or somebody who is more skilful in the ways of spending money, then they find out that they actually can save lots of money by being more skilful. In India there are many Tibetans, who had absolutely nothing when they first came, but over time some of them became very wealthy.

*Question: Could I build a house at Atisha?*

I'm not sure if you can actually buy the land. I think you are allowed to build a house on that land. Regarding

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whether it is a good idea or not, that's up to the individual. I don't have much to say about that. For example if one were to build a house there, then of course the purpose would be that one would actually live there. If one builds a house but doesn't live there, then what's the point? It would be very difficult to sell the house. I'm not quite sure about how much control you have over your house if you don't stay there. I'm not quite sure about how the rules are set up. Maybe it has to do also with how many years one has been there, like for 50 or 100 years.

There's always this idea of having one's own house. Some people just waste all their money by spending it on different things. Other people buy a house. This idea of building a house in Atisha Centre existed when I was there, and Wayne was also there. At that time, Wayne was inspired to build a house. He wanted to build his house in a slope, as a sort of cave-house, but the hole he dug filled with rainwater.

I have always said that I think it's a very good idea to work from a young age and save money, and not have the attitude of, for example, wanting to go somewhere in the countryside where one can live cheaply and think, 'Oh, I can just stay there very simply and live from Government benefits'. That is not a very good attitude to have. First of all, it is a burden on the Government, because the Government already has to give money to the old people and to sick people. One would just be an additional burden. Even if one goes to a distant place in the countryside one still has to eat. Even in the countryside people try to make money by engaging in different types of trading, like trading sheep and so forth, to make money to eat. One should be very careful, because once one has moved and doesn't like it, then it becomes difficult. So one should be very clear about what one is doing.

Worrying is no good - there is no point in worrying. In fact worrying is actually harmful. I would have many more stories to tell, but let's stop here.

So turn the mind inwards and then place it on the mantra single-pointedly.

*TAYATHA OM MUNI MUNI MAHA MUNAYE SOHA*

*Transcribed from tape by Gabrielle Thomson*

*Edit 1 by Adair Bunnett*

*Edit 2 by Venerable Tenzin Dongak*

*Edited Version*

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