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sense of pride can be a real hindrance to any sense of well-being and peace of mind.

So in this way we can see that in any circumstance, be it acquiring wealth in a worldly sense, or with study, or even in a religious context, it is very easy for us to fall victim to vices, such as jealousy, envy, competitiveness and pride, if we do not pay attention to the state of our mind. There are many who have confessed to me that they have a problem with pride, which they find difficult to deal with. So it is clear that it is negative states of mind that are the main cause for distress, agitation and an unsettled mind.

The immediate benefit of meditation practice is that one will immediately feel a sense of relief, because the meditation practice involves focussing on a neutral or virtuous object while completely withdrawing and distancing oneself from all forms of distractions and negative states of mind. Through familiarity with that practice, the mind becomes more and more acquainted with a positive frame of mind. Then, when a negative state of mind begins to manifest itself, one will be able to detect it, and then replace it with a positive state of mind.

For example, jealousy is a state of mind that is not, by definition, happy about the success of others. When one cannot bear to see others progress, or to see their well-being, then that's when one feels jealous. One can actually train the mind to feel happy and joyful when others are progressing. For example, if they are promoted to a higher salary then that's something that they may well deserve; if they are doing well in their study, that's good as it means they are intelligent. When we can develop that sense of being happy when others are doing well then there is no room for jealousy. In that way we can see how we can deal with a negative state of mind simply by changing our attitude. This is how we can progress in our spiritual development.

As mentioned previously, the purpose of meditation is to divert our attention and focus from negative states of mind, negative attitudes, and all forms of distraction, by keeping it focussed on a positive state of mind. In other words we are keeping our mind pointed in a positive direction. When we realise how some negative states disturb us, and then intentionally decide to come out of that negative state of mind, and place our mind into a positive state, then the result is a real sense of relief.

So we can see through first-hand experience how transforming the mind is really just a matter of focusing on a positive state of mind. Here 'transform' specifically means to transform the mind from a negative state, by focusing on disadvantages of jealousy, for example, seeing how it actually disturbs one's own mind and disturbs others, and then focus on the thoughts that overcome jealousy, such as feeling joy and happiness for others. Then there is a real sense of relief when one overcomes that sense of jealousy.

You can do the same with the sense of competitiveness—try to meditate on having feelings of non-competitiveness; with pride, develop a state of non-pride; and of course with attachment, we can slowly develop, through our practice, a state of mind of non-attachment. Non-hatred, non-anger, non-attachment are positive

states of mind that are the opposite of the negative states of mind.

For each negative state of mind, there is an opposing positive state of mind that we can train ourselves to adopt. It is a matter of checking and analysing, and then adopting the appropriate positive state of mind. And when we actually choose to do that, it actually works! As we gain more familiarity with the practice of meditation, we will come see for ourselves how those particular positive states of mind are antidotes, which can replace the negative states of mind. This is how meditation practice benefits us in a very practical way.

Receiving these benefits from the practice of meditation is a gradual process. We won't notice an immediate result, but through gradually engaging in the practice on a daily basis, one will definitely reap positive results from meditation practice. It is highly beneficial if we can begin to adopt meditation practice while we are young. We may not see the immediate relevance of meditation when we are young, but if we begin to take it a bit more seriously and actually adopt the practice, then as we age, our life will become more and more joyful, rather than miserable and unhappy. In fact our happiness will naturally increase throughout our life. This can be attested to by those who have practised meditation since they were young—they live a very contented, joyful, and happy life into ripe old age. This is something that has definitely been experienced.

So, since we do wish to live a long life, it is reasonable to prepare for our later years in a worthwhile and meaningful way, so that we can secure a sense of happiness for our later years. That is our own responsibility. It is not as if we are separate from the person of our later years, as our later years are nothing but a continuum of who we are now. There is nothing apart from the body and mind that we have now. We are already quite skilful in taking care of our body, but it is even more important to care for the well-being of our mind. In fact it is essential.

The importance of mind is shown when someone asks you, 'how you are doing?' If your mind is happy, you can say, 'I am happy, I feel happy'. This goes to show that of our physical body and mind, the most important is the well-being and happiness of our mind. When our mind is joyful and happy then we feel happy. We also need to have a healthy body, and with a combination of a healthy body and a happy, contented mind, the individual feels happy. It is this sense of happiness that carries on throughout our life, from earlier times to now, and then onto the later part of our life—it is part of our continuum. That is why it is in our best interest to secure a genuine sense of well-being for ourselves, and for that we need to start our preparations now.

Another illustration that I often use is that if you ask a wealthy person if they are happy, they might answer, 'no, I am not really feeling happy'. Whereas someone walking along the beach, who doesn't have many possessions, or even a roof over their head might feel quite happy, and when you ask them, 'are you happy?', they may confidently say, 'yes, I am happy'. Somebody once confided that they were happier when they had fewer

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possessions and that as they got better jobs and became more affluent their worries and anxiety seemed to increase, and they felt they had lost that earlier carefree joyfulness. It is quite intriguing when we think about it. This, in itself, clearly illustrates that it is not the external, physical factors such as wealth and money that are the real contributing factor to happiness, but rather that the source of happiness lies within.

If one is feeling content and happy, then one has a sense of physical well-being; one can still feel happy, and joyful, even without money and possessions. So what are the contributing factors to happiness and well-being? When someone asks you, 'Are you happy?' do you look at your belongings and say, 'Well, because of all my possessions, I am actually feeling very happy'. That is not the case is it? As soon as someone asks us how we are, we immediately think about our physical and mental well-being, rather than relating to our worldly possession. This is a clear sign that the factors that make us happy or unhappy lie right here, within our own body and mind.

Some people who have mentioned that if they had money and wealth, they would put it to good use. With a certain amount of confidence they say 'Why aren't wealthy people using their money to help the poor? If I had money, I would definitely use it to help to feed the poor, and do a lot of good with it'. I caution them saying, 'Right, you may have that noble thought now, but when you actually do acquire a significant amount of money and wealth your attitude might change; so be wary'. All these noble intentions may disappear once we actually become wealthy. We might start to think differently about needing more possessions, and find that things we didn't think about when we had no money now seem to be something that we really feel we need. In other words, we will become more needy ourselves. Therefore one must be really wary about using a seemingly noble intention just to acquire more wealth for oneself.

If someone who is wealthy is anxious and has many worries, and doesn't feel content or happy, then that attests to the fact that they are not really using their wealth in a proper way. When they had no money they were happier, and now that they have money they are unhappy. That's just goes to show that they have not been able to utilise their wealth properly.

The conclusion is that we need not neglect wealth entirely. As mentioned previously, we do need to acquire a certain amount of comfort and stability in our life. The main point is that we need to be careful that wealth and money do not become a condition to create more problems, anxiety, or fears. Rather, as one acquires wealth, try to develop a sense of contentment; try to develop a state of mind of being content with what one has. If wealth increases, then naturally one can buy more, but it is more important to be happy and content. So try to develop a sense of contentment at whatever level one is at, as that contentment can secure mental well-being and a happy life.

In summary, the main point is that adopting the meditation technique can provide great support for the development an enduring sense of well-being.

Now we can actually engage in a few minutes of meditation. So, we adopt a comfortable physical posture, and as we do so we need to pay attention to our state of mind. As mentioned previously, for the purpose of our meditation we need to temporarily make a commitment not to allow our mind to follow distracted thoughts and so forth, but try to bring our full attention to focus on the breath, which is the object that we are focusing on in our meditation here. So bring your focus onto the breath, and maintain a 100% focus on the breath itself. When we practice the meditation technique, with commitment and the right state of mind, then we will experience a positive result. So for the next few minutes we will adopt this technique [*meditation*]

Are there any questions?

*Question:* Geshe-la earlier you mentioned the importance of being content with whatever one has. However there are many poor people such as the homeless, who are deprived of basic needs. So, doesn't having wealth seem to contribute to a better quality of life?

*Answer:* As mentioned previously, wealth and so forth has definitely has its benefits and contributes to well-being. It is very clear that we need a certain amount of wealth to sustain our physical body. Of course homelessness is a sad situation, but it seems that in some cases the homeless are not really utilising their potential to full capacity. Some of them seem to be quite young, and it is not as if they are mentally incapable, as some seem to be quite intelligent. If they were ill, then that of course would prevent them from doing anything. But in some cases the homeless seem to be physically quite capable, quite well and often quite young.

I wonder what has really caused their homelessness. Is it maybe their attitude? They may not have the right attitude to utilise their potential to develop an interest in studying, or working, or to take any initiative. Some of them seem to have a family but for some reason they don't get along with the family. It seems like a rebellion, where they take their freedom to the extreme of doing nothing for themselves or others, which is a sad situation.

Another contributing factor seems to be the lack of discipline in their life. They take their freedom to the extreme of not wanting to have any discipline in their life. They don't seem to utilise the help that even others offer. They are given shelter but they don't want to live there—they want to go somewhere else—and then they get into drugs and so forth. This unfortunate situation seems to be the result of a lack of real responsibility for one's own life, and a lack of discipline and initiative in life.

If people are unable to utilise them properly, the government's services don't seem to work. It seems that those who are into drugs and drinking are in quite a hopeless situation. How can they be helped? They are not taking any initiative to better their own conditions by studying, or by taking responsibility for themselves. So if you give them money what do they use it for? It seems they use it for drugs and drink, and so they spiral down; their life doesn't improve but seems to get worse. It's a very difficult situation: even when you try provide help, it is not being utilised in a proper way.

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There was lady called Fong who used to help the homeless. She told me that once when she went to St Kilda, she saw a homeless mother with three youngsters who were very, very distressed. She told me they were the children of a single mother, and they had not eaten as there was no food. I said this was strange as single mothers can get help from the government. They have a regular pension and other benefits. Yet here she is getting donations of \$5, \$6 or even \$10. In this situation she has not been able to utilise the money in a proper way. Rather than using their pension for drugs or drinking and so forth they should use it for food, heating and other basic essentials.

At a personal level, it is worthwhile to really utilise our means to eat good food when we are able to do so. And if we can't really afford that, then we should eat food in accordance with our budget. That is a useful way of going about our life. I have heard of some people who go out shopping to buy essentials for cooking and so forth, but then they never get around actually cooking anything. They go out to have coffee and an hour passes so they pay for lunch or dinner, when they have food at home. Not only do they waste their money but they waste the food. But there are others, even some rich people, who seem to be able to utilise their food and so forth in a very proper way, and not to waste too much.

I advise those of my friends and students who have children, that when their children reach the age of 15 to 17, it is important to pay particular attention to their needs, and really try to make the situation at home comfortable for them. Their children have reached a stage in their life where they naturally want to have their own friends, even a girlfriend or boyfriend. So the parents need to provide a conducive and supportive environment for them. If the parents are too harsh and strict about bringing friends home, for example, then their children are left with no choice but to go out and hang out with their friends somewhere else. And at that point the parents have no influence over what they may be doing. Whereas if you can make their friends welcome at home, and in a gentle way make them feel comfortable, the children will naturally develop a very close affinity with you, and wish to adapt to your conditions, if they are reasonable ones.

But if one completely stops them from having friends and so forth then they will just go out, and hang out with their friends. Even though they are not actually homeless, their situation is a bit like a homeless person because they are spending most of their time outside. As the parents have no control their children could be getting into drugs and all sorts of things. When the hormones are raging the children have reached a crucial age where they really need special care and attention, rather than being neglected or restricted. Some parents have told me later that that adopting my advice has helped.

The difficulty occurs when the children don't feel welcomed at home because of parental restrictions, and they have no choice but to go out, if they want to hang with their friends. They don't have money and they don't feel ready or capable of working to make money, but they

still want to have good time. This is when real difficulties life can occur and drastic measures may be taken.

I recall a person who had some problems with his legs, which got better after he met a kind person who was very helpful. Someone who actually goes out of their way to help others in situations like that are really inspirational. The care, goodwill, and help that people provide for each other is really remarkable. For example when we had the bushfires few years ago here in Victoria, I heard that a lot of people were going to the supermarket and buying extra provisions to give to families who had lost their homes, which was a really a kind gesture. When these natural disasters occur, people show real kindness to each other. As I have noticed over the years, Australia is a good country, a good place to live, which doesn't seem to have much of a problem with homelessness.

Before we conclude for the evening, we can again spend a few minutes in meditation. This time the object of our focus is the sound of the Buddha Shakyamuni's mantra, and as we hear the sound, try to keep full attention and focus on the sound itself. Then, as the recitation subsides, just remain focussed on that for a while. Then it becomes a complete meditation practice.

*TAYATHA OM MUNI MUNI MAHA MUNAYE SOHA*

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