Paying Off Your Debts

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We’re born into this world with a lot of debts. And unfortunately there’s no ledger, no website where you can check to see how much debt you have to whom. But you simply have to assume you’ve got a lot. The primary debts, of course, are to your parents. As an old tradition says, you took your mother’s blood, you took a lot of her body, moved into her stomach for nine months, and you came out and you had a lot of demands. And so we have a lot of debt to our parents. But then there are other people as well that we don’t know about, but we meet up with them in the course of our lives. So you have to ask yourself, “How do I pay off these debts?” The only people who have no debts at all are our aunts. So whatever practices get us in that direction, those are the practices for paying off our debts. And ideally we have to learn how to produce wealth from inside, so that whatever the debts are, we can pay them off. Because otherwise if you just borrow from somebody else, then you’re indebted to that person. It’s like borrowing from one bank to pay off debts to another bank. So look inside. What potentials do you have here? The Buddha talks about inner wealth. And it starts with conviction. Conviction in the Buddha’s awakening, that he really did awaken to something special. It wasn’t just the result of his cultural conditioning or his preconceived notions. He learned an awful lot in the course of his quest for awakening. He tried out various paths which occurred to him, which were basically the common paths in those days. And he realized these didn’t work. So he was going to have to do something new. And the way he learned was to look at his actions. To see what results they gave. Look at his thoughts to see what results they gave. This is the beginning of Right View. One realizing that whatever suffering there is in life comes from within, from your own actions, particularly from actions of the mind. But you have the freedom to change, the freedom to learn from your actions. There’s a path this is where the Buddha says that the mind is luminous. And it’s defiled by passing defilements. Common image is the sun, with clouds blocking the sun. The clouds are not inherent in the sun. They just come and get in the way. Now that luminosity, that’s not awakening. It’s not the pure mind. It’s simply the mind’s ability to observe itself. Because as he said, it’s because of this luminosity that we can’t train. So we take advantage of that fact. All too often we obscure our own luminosity by paying attention to things outside, not things inside. Paying attention to what other people do and not what we’re doing. But the Buddhist discovery was that you pay very close attention to what you’re doing. You reflect on what you’re doing. You commit yourself to doing the best you can. It gets better and better and better. So you accept that as a principle. That’s your working hypothesis. That you have choices, the choices are real, and they really do make a difference. So you want to be careful. An important element in wisdom or discernment is heedfulness. The realization that you have to be careful in your actions and it’s that does make a difference, that you are careful. Because there are dangers. But the dangers can be avoided. That’s a form of wealth. Because you begin to realize you can look inside yourself and find all kinds of good things. Two of the qualities that the Buddha also lists as wealth are shame and compunction. Now shame here doesn’t mean the unhealthiness of shame where you lack pride. It’s more the opposite of shamelessness. Healthy shame is when you want to look good in the eyes of good people. People who have compassion for you, but people who hold you to high standards. Compunction is when you realize that your actions can cause harm, so you want to be really careful to avoid that harm. I know some people who feel that after they’ve made a fair amount of merit and made a fair amount of progress in their meditation, they can afford to be a little sloppy. After all, they’ve got a lot of money in the bank. They can spend a little bit here and there. But you never know how much money there is in the bank. You never know how solid your merit bank is and what’s going to be demanded of you. So you want to be really careful. Compunction is basically an expression of hatefulness again. And then there’s virtue, when you avoid harmful actions. That too is a form of wealth. It’s interesting, the Buddha says that when you’re following the precepts, you’re looking after your own good, your own well-being. When you get other people to observe the precepts, that’s when you’re working for their well-being. Because basically you’re inspiring them to create good karma. This relates to another form of wealth, which is generosity. But the Buddha also talks about virtue as being a form of generosity. On the one hand, when you’re observing the precepts, you’re giving safety to others. And if your precepts are absolute, i.e. principles that you follow in all situations, then you’re giving universal safety. People may face dangers from other quarters, but not from you. And then you can share in that universal safety as well. And as you’re observing the precepts, then when you try to get others to observe them, it has more power. Otherwise it’s like someone who smokes a lot and is trying to get friends to stop smoking. Or someone who drinks and tries to get friends to stop drinking. It doesn’t have any power at all. So virtue is a gift. It moves into that other form of wealth, which is generosity, where you really do think about other people’s well-being. And you realize that by not getting them to break the precepts, or actually getting them to observe the precepts, and getting them to overcome as much as they can any greed, aversion, and delusion in their minds. That’s when you’re really being helpful. This is a gift of the Dhamma. Sometimes we think of the gift of the Dhamma simply as being teaching the Dhamma or giving away Dhamma books. But when you get other people to take the Dhamma into their minds and actually try to work against their own greed, aversion, and delusion, that’s when you’ve given a really valuable gift, a gift of very high quality. Another form of wealth is knowledge of the Dhamma itself. This can help you through all kinds of misunderstandings. We can misunderstand goodwill. We can misunderstand what the Buddha means by mindfulness. We see a lot of this around us. A lot of people think that goodwill means being nice and doing what other people want. But that’s being a Buddhist doormat. In Thailand they talk about how the Ajahns have high-level metta, high-level goodwill. And it’s usually when they’re being really strict with you. And I noticed, say with the Chan Phuong, that the people he was strictest with were the ones that he had the most confidence in, that would actually benefit from his criticisms. The people he wouldn’t criticize were the people he felt, well, they had no hope. So it was even worth his while to try to improve their behavior. But the ones he saw that were sincere, they were the ones that were getting criticized all the time. So the act of holding other people to a high standard, that is really a form of goodwill. Because again, it helps them develop good karma. The same with mindfulness. You can hear all kinds of things about mindfulness. It’s one of the most ironic things, that mindfulness has become just acceptance, non-reactivity, a general awareness, and a one-definition of mindfulness. It’s that you’re trying to be aware of everything that’s happening to your senses all at once. Kind of immersing yourself in the bath of sensory impressions. That’s nothing to do with the Buddhist definition of mindfulness. You read in the suttas and you realize he’s talking about keeping something in mind, or having something in mind. When you’re doing something, what do you have in mind? When you’re meditating, what do you have in mind? That’s mindfulness. And when you know that, you can benefit from that knowledge. And you can share it with others. And it’s good to memorize passages of Dhamma. You don’t have to memorize the Pali. If you find something that you find inspiring, memorize it. Repeat it to yourself. It’s one of those skills that we’ve lost in the modern world. All our devices are our memories. But as you’re facing death, things will come into the mind. All kinds of bits and snatches of songs and sayings and all kinds of things. So you want to have some good things that will come sloshing in to help save you from all the wrong views that can be developed at a time like that. That connects directly with discernment. Your discernment starts by borrowing the Buddha’s discernment through your learning. And then you think about it, and try to put it together in a way that makes sense. Because as the Buddha said, the truth is consistent. The Buddha never talked about having two levels of truth, conventional and absolute. All the words he said are conventions. The only absolute truth is the truth of Nibbana. The truth is one, and it’s all consistent. That’s how you know that it’s Dhamma. So you try to think about the Dhamma in ways that allow it to make sense. And then you act on it. This is the part of discernment that goes from right view into right resolve. And to right effort. All of these are implicit in discernment. Because otherwise you realize, if you’re really wise, and you just listen to what the Buddha said, or memorize it, discuss it, you realize it’s meant to be used. And it’s in this way that you strengthen yourself. You become more and more independent. You can finally reach that point where you have no debts at all. Think of the Buddha right after his awakening, after experiencing the bliss of awakening for seven weeks. He reflected, “Should he teach?” He thought of all the difficulties that would come, and the fear that because the Dhamma was so subtle, nobody would understand. It would just be a lot of wasted effort. The one Brahma, Sampadhi, who would become a non-returner under a previous Buddha, got upset reading the Buddha’s mind. He said, “Now the world is lost.” So he went down and got down on one knee and begged the Buddha, “Please teach. There are those with little dust in their eyes. They will understand.” The Buddha used his own knowledge to survey the world. He said, “Yes, there would be those who would understand.” So he decided it was worth it. So he decided to teach. Commentaries get all upset about this passage because they say, “How could he have even entertained the idea of not teaching? He’s a Buddha with infinite compassion. How could he not teach?” So they come up with the idea that he was just playing coy. He needed a high-level invitation to teach. But the story tells us more than that. The Buddha really was in a position where he had no debts. He didn’t have to teach, which is what makes his teaching even more remarkable. It was a totally free gift. So here we are, the beneficiaries of that gift. We can take his example. This is how you overcome your debts, by developing these strengths inside, by developing this form of inner wealth. So you can pay off your debts. As John Lee says, “When you’re dying, all the beings with whom you have karmic debts are going to come around.” You can think of your pains as your karmic debt collectors coming and poking you. He says, “If you have nothing to give them, they’re going to really create a lot of trouble for you. But if you have diamonds, just throw the diamonds at them, and they’ll go away, and they’ll be happy.” So even though we repay our debts to others, we say to our parents, by helping them, and if possible getting them to practice the Dhamma, eventually the way to get beyond our need for depending on others, our need to keep borrowing, borrowing, borrowing from others, is to create our own inner wealth. That’s what we’re trying to do as we meditate. And try to take that attitude as you go through the day. You have the opportunity to create wealth. You have your own treasury where you’re creating your own currency. And unlike the currencies of the world, where the more you create, the less value it has, here the more currency you create, the wealthier and wealthier and wealthier you get, the greater and greater the value. It’s in that way that you become debt-free.

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