



# Ānāpānassati meditation (Mindfulness of Breathing)

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# Ānāpānassati meditation (Mindfulness of Breathing) is one of the 10 Recollections (Anussati meditations)

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3. Saṅghānussati
4. Sīlānussati
5. Cāgānussati
6. Devatānussati
7. Maraṇānussati
8. Kāyagatāsati
9. ĀNĀPĀNASSATI
10. Upasamānussati

Ānāpānassati is a meditation which is constantly used by noble person (Mahāpurisa – Buddha, Pacceka Buddha, disciple of Buddha, etc)

# Places for Meditation

1. The forest
2. The foot of a tree
3. An empty hut (quiet /secluded place)

# Posture for Meditation

1. Sits down;
2. Having folded legs crosswise (crossed legs)
3. Set the body erect/straight

## Proper sitting postures.



Half lotus



Full lotus



Sitting without crossing legs



Sitting with knees bent forward

One can also adapt different sitting postures to allow all muscles to relax.

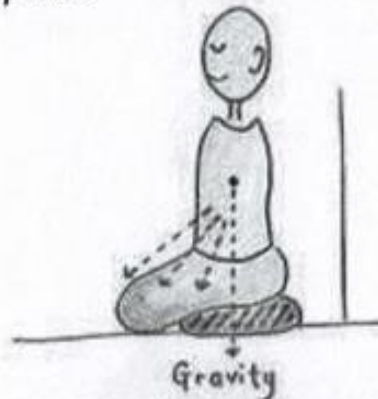




## Proper cushions



The cushion should support the body in forming a triangular position with the legs and spine.



As much as possible, evenly distribute the weight of the body toward the legs as leg muscles are stronger and thicker.



Too high



Too hard



Too Soft



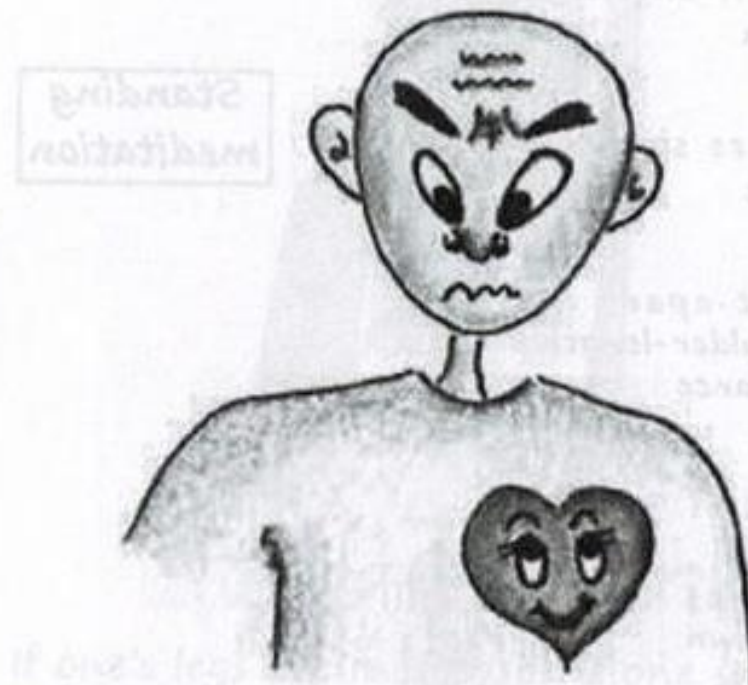
If one's legs are injured or if one suffers from illness or pain, a chair can be used. However, try to refrain from leaning against the backrest.



Meditator should place  
his/her hands on the  
thighs or legs, preferably  
with the right hand on the  
left hand, with palms  
turning upward...

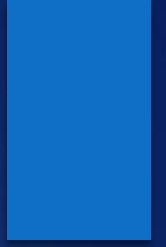


Be mindful of your breath.  
The breath is invisible to the naked eye!



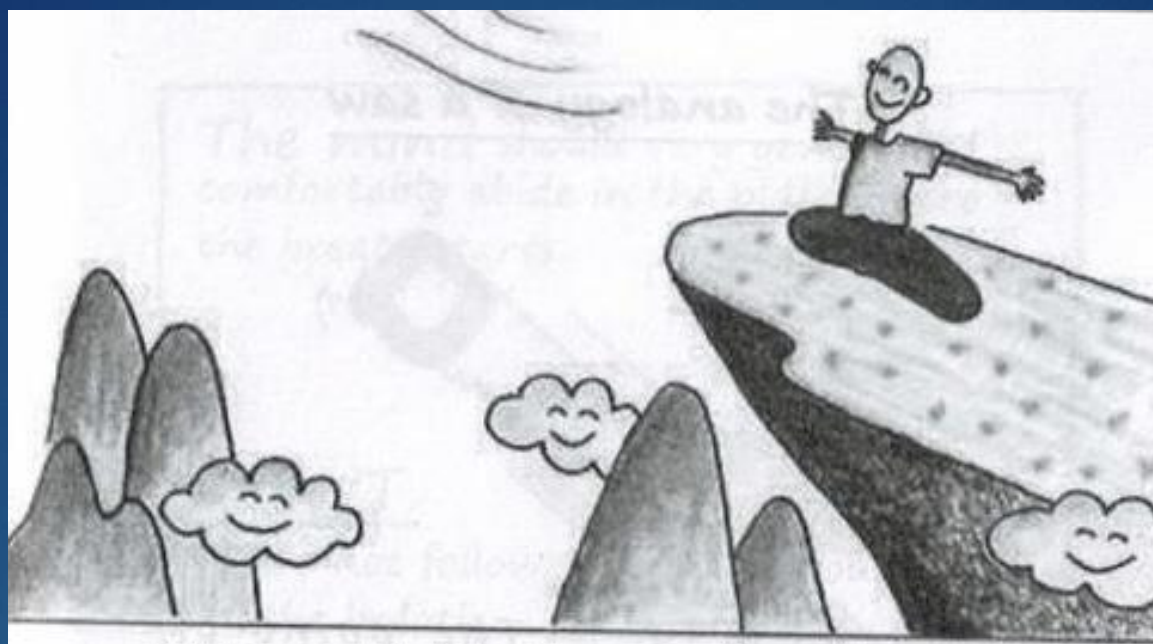
Don't be in a hurry to observe the breath  
immediately....

Gently close eyes...  
Breath “normally”



Mind should be fixed to the touching point (at the nostrils - *nāsāpuṭa*, at the upper lip – *uttaroṭṭha*, etc), and watch the breath on that touching point. Mind should not follow the breath...

Just place the mind on the breath (mere awareness)



Let your mind be in a comfortable state, as if sitting on top of a hill, seeing the vast, boundless sky. Feel the breeze brush against your cheeks.

The immediate cause of Samadhi is joy.

When your body and mind are at ease, peace arises. When peace arises, joy will arise. When joy arises, happiness will arise. When there is happiness, there is Samadhi.

It is very simple!

## Simile of a GATE KEEPER...

A gate keeper doesn't examine people inside and outside the gate.. His concern is only limited to the people who are just arrive at the gate!

## Simile of a SAWYER...

A man who cuts a log with a saw, establish his mindfulness only at the saw's teeth where it touches & cutting the log!



# Breathing Mindfully...

Establish mindfulness on the  
in-coming breath & out-going breath,  
which represent the  
“MEDITATION SUBJECT”  
of the Mindfulness of breathing  
(Ānāpānassati meditation)

Just aware of the in-coming & out-going  
breath...

Should always concentrate on the  
BREATH & Not on the touch...

“touching point” is only a help to fix the  
mind on one-point  
(one pointedness)...

In between sittings, one can do standing  
or walking meditation.

Arms slightly  
open

Knees slightly  
bent

Feet apart in  
shoulder-length  
distance



**Standing  
meditation**

Eyes looking  
down



**Walking  
meditation**

# SHOULD NOT PAY ATTENTION TO ;

## (1) Natural Characteristics (*sabhāva lakkaṇa*)

Natural characteristics of pathavī, āpo, tejo & vāyo such as hardness, cohesiveness, hotness, pushing & supporting characteristics

## (2) Common Characteristics (*sāmañña lakkaṇa*)

Common characteristics of nāma, rūpa (impermanence, suffering & not-self)

Anicca, dukkha & anatta



Should not note as;

“touching”

“pushing” etc...

You may note as;

“breathing in ” or

“breathing out ”

Should not take note of any bodily sensation such as pain, itching, numbness that arises during the meditation...

Meditator should tolerate & neglect any bodily pain ...

Don't let the mind to wander-away (mostly);

- (i) In the past or
- (ii) In the future..

Whenever one's mind wanders, one bring it calmly back to the breath. One does not get upset when one's mind wanders...!!!

In case the meditating mind does not remain fixed calmly on the object of the in-breath & the out-breath & if it is restless;

The COUNTING METHOD (quickly counting) should be used...

- ▶ Take in-breath & out-breath, both as one
- ▶ Count not less than 5 & not more than 10
- ▶ Count up to 8 is the standard method
- ▶ Slowly counting also can be used when in-breath or out-breath is not clear. Pls count one one one one..... taking in-breath or out-breath as object until before second in-breath or out-breath comes, then count two two two two taking second in-breath or out-breath as object (in the same way, count until 8)

## ĀNĀPĀNA-PABBAṂ

For concentration, Ānāpānasati meditation is described in Four Stages...

Dīghaṃ vā assasanto “dīghaṃ assasāmī” ti pajānāti, dīghaṃ vā passasanto “dīghaṃ passasāmī” ti pajānāti;	While breathing in long, he knows “I am breathing in long”, while breathing out long, he knows “I am breathing out long”;
Rassaṃ vā assasanto “rassaṃ assasāmī” ti pajānāti, rassaṃ vā passasanto “rassaṃ passasāmī” ti pajānāti.	While breathing in short, he knows “I am breathing in short” while breathing out short, he knows “I am breathing out short”.
Sabbakāyapaṭisaṃvedī assasissāmī ti sikkhati, sabbakāyapaṭisaṃvedī passasissāmī ti sikkhati;	Experiencing the whole breath body I will breathe in, like this he trains, experiencing the whole breath body I will breathe out, like this he trains;
Passambhayaṃ kāyasaṅkhāraṃ assasissāmī ti sikkhati, passambhayaṃ kāyasaṅkhāraṃ passasissāmī ti sikkhati.	Calming the breath body I will breathe in, like this he trains, calming the breath body I will breathe out, like this he trains.



1. **Concern (ābhoga):** you pay initial attention to the breath, you apprehend the breath, you advert the mind towards the breath, to the effect: 'I will try to make the breath tranquil.'
2. **Reaction (samannāhāra):** you continue to do so, i.e. you pay sustained attention to the breath that way, do it again and again, keep the breath in the mind, to the effect: 'I will try to make the breath tranquil.'
3. **Attention (manasikāra):** literally 'deciding to make the breath tranquil'. Attention is the mental factor that makes the mind advert towards the object. Attention makes the mind conscious of the breath and know the breath.
4. **Reviewing (paccavekkhaṇā):** you review (vīmasa) the breath, make it clear to the mind, to the effect: 'I will try to make the breath tranquil.'

So all you need to do at this stage is to decide to tranquil the breath, and to be continuously aware of it. That way, you will find the breath becomes more tranquil, and the nimitta may appear.

# Meditation Signs (Bhāvanā Nimitta)

1. **Parikamma nimitta** – Preparatory sign (natural flow of the breath or a grey light etc. at the touching point)
2. **Uggaha nimitta** – Acquired sign or taken-up sign or learning sign (a white image like cotton or silk cotton that appears at a higher degree of concentration)
3. **Paṭibhāga nimitta** – Counterpart sign (very clear & bright image/light)

The **Ānāpāna paṭibhāga nimitta** is also the object of absorption concentration based on in-coming & out-going breath: it is **the object of Ānāpāna jhānas**.

For some yogis, there is first light before the nimitta appears, for others, the nimitta appears directly. They are not the same thing. They are different just as the sun is different from sunlight.

The nimitta of varies according to the individual yogi.

To some yogis the nimitta appears as a sukha sensation like :

1. pure and fine like cotton wool, or
2. drawn out cotton,
3. moving air or a draught,

To some people it appears like :

4. a bright light like the morning star Venus,
5. a bright ruby or gem, or
6. a bright pearl.

To some people it appears as a coarse sensation like :

7. stem of a cotton plant, or
8. a sharpened piece of wood.

To others it is like :

9. a long rope or string,
10. a wreath of flowers,
11. a puff of smoke,
12. a stretched out cob-web,
13. a film of mist,
14. a lotus flower,
15. a chariot wheel,
16. a moon,
17. a sun.



In most cases, a pure white nimitta like cotton wool is the uggaha-nimitta (taken-up sign or learning sign), and is usually dull and opaque. When the nimitta becomes bright like the morning star, brilliant and clear, it is the patibhāga-nimitta (counterpart sign). When like a dull ruby or gem, it is the uggaha-nimitta, but when bright and sparkling, it is the patibhāga-nimitta. The other images should be understood in this way too.

So, even though is a single meditation subject, it produces various types of nimitta: the nimitta appears differently to different people.

The explains that this is because the nimitta is produced by perception (VsM.viii.231). And the sub-commentary of the Visuddhi-Magga explains that it is the different perceptions which the different yogis had before the nimitta arose.

Thus, the nimittas are different because of perception. But perception does not arise alone. It is a mental formation that arises always together with the individual consciousness and other mental formations: these mental formations associated with the individual consciousness are called associated mental factors (cetasika). So, for example, if a yogi concentrates on the nimitta with a happy mind, the mental factors are not only the one perception, but are altogether thirty-three, such as, contact, volition, one-pointedness, attention, application, sustainment, decision, effort, and desire: not only perception differs, but also all the other mental factors differ.

This is in fact explained elsewhere in the Visuddhi-Magga, in its explanation of the attainment of the base of neither perception nor non-perception, the fourth immaterial jhāna.

There, the Visuddhi-Magga explains that the perception in that jhāna is very subtle, which is why we call it the attainment of neither perception nor non-perception. But it is not only the perception that is very subtle. The feelings, the consciousness, the contact and all the other mental formations are also very subtle. Thus, says the Visuddhi-Magga, in the attainment of neither perception nor non-perception there is also neither feeling nor non-feeling, neither consciousness nor non-consciousness, neither contact nor non-contact, etc. (VsM.x.287)

So, when the commentaries say the nimittas are different because of perception, they are merely explaining the ānāpāna-nimitta from the single point-of-view of perception, in terms of perception (saññasīsa), using perception as their example.



But, whatever the shape or colour of your nimitta, whatever your perception of the in&out breath, it is important not to play with your nimitta. Do not let it go away, and do not intentionally change its shape or appearance. If you do, your concentration will not develop any further and your progress will stop. Your nimitta will probably disappear. So when your nimitta first appears, do not move your mind from the breath to the nimitta. If you do, you will find it disappears.

If you find that the nimitta is stable, and your mind by itself has become fixed on it, then just leave your mind there. If you force your mind to come away from it, you will probably lose your concentration. If your nimitta appears far away in front of you, ignore it, as it will probably disappear. If you ignore it, and simply concentrate on the breath at the place where the breath touches, the nimitta will come and stay there.



If your nimitta appears at the place where the breath touches, is stable, and appears as the breath itself, and the breath as the nimitta, then forget about the breath, and be aware of just the nimitta. By moving your mind from the breath to the nimitta, you will be able to make further progress. As you keep your mind on the nimitta, the nimitta becomes whiter and whiter, and when it is white like cotton wool, it is the uggaha-nimitta.

You should determine to keep your mind calmly concentrated on the white uggaha-nimitta for one, two, three hours, or more. If you can keep your mind fixed on the uggaha-nimitta for one or two hours, it should become clear, bright, and brilliant. This is then the paṭibhāga-nimitta (counterpart sign). Determine and practise to keep your mind on the paṭibhāga-nimitta for one, two, or three hours. Practise until you succeed.

At this stage you will reach either access (upacāra) or absorption (appanā) concentration. It is called access concentration because it is close to and precedes jhāna. Absorption concentration is jhāna.

Both types of concentration have the paṭibhāga-nimitta as their object. The only difference between them is that in access concentration the jhāna factors are not fully developed. For this reason bhavaṅgas still occur, and one can fall into bhavaṅga (life-continuum consciousness). The yogi will say that everything stopped, and may even think it is Nibbāna. In reality the consciousness has not stopped, but the yogi is just not sufficiently skilled to discern this, because the bhavaṅgas are very subtle.

According to the teachings of the Buddha, Meditator should first Develop his concentration to a certain level through Samatha Meditation, before he develops his wisdom through Vipassanā meditation.

There are 3 concentration levels mentioned, depend on the sharpness of the concentration/ one-pointedness.

1. ***Parikamma Samādhī*** (Preliminary concentration) or ***Khaṇika Samādhī*** (Momentary concentration)
2. ***Upacāra Samādhī*** (Neighborhood / Access concentration)
3. ***Appanā Samādhī*** (Absorption / Jhāna concentration)

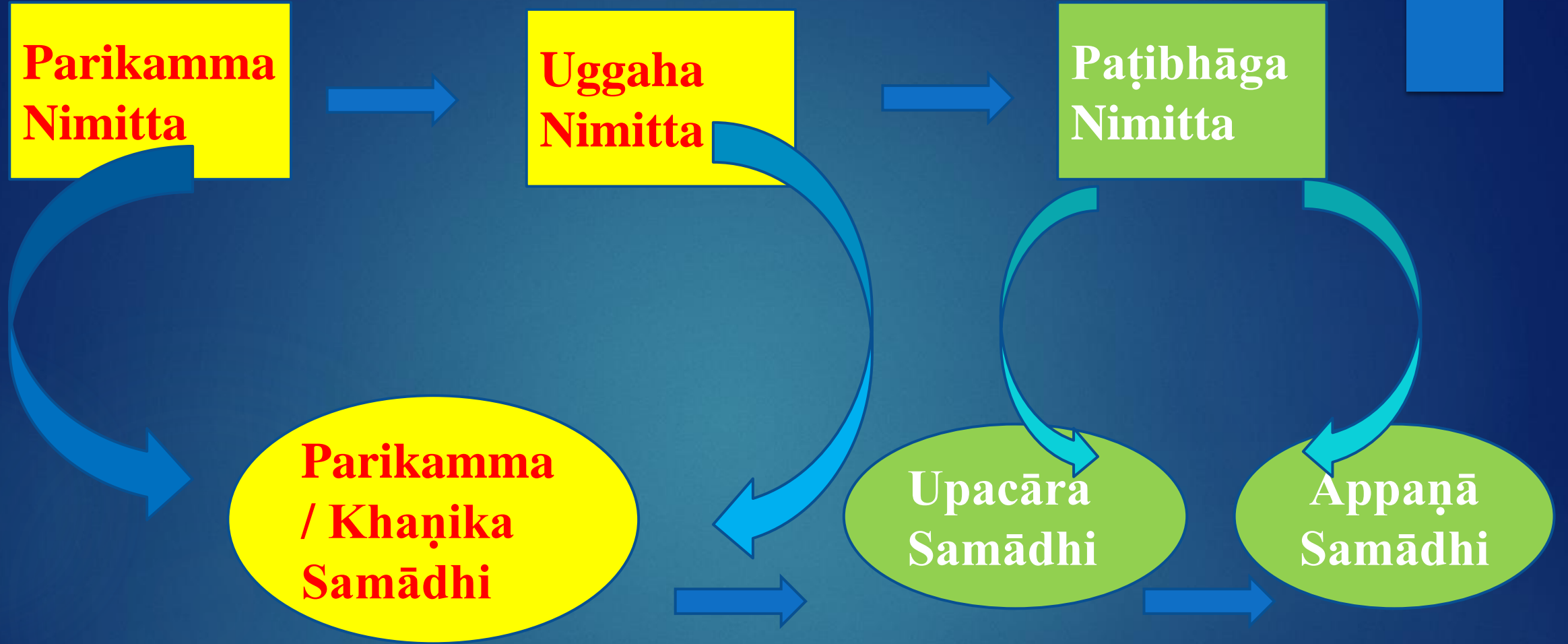
Concentration level has a direct relationship with the  
“**Meditation Sign**” (*Nimitta*)

“Sign(*Nimitta*)” means the object of the meditation or the cause of concentration.

There are 3 kind of Signs,

1. ***Parikamma-nimitta*** (Preparatory sign)
2. ***Uggaha-nimitta*** (Grasping/learning sign)
3. ***Paṭibhāga-nimitta*** (Counterpart sign)





## 5 Jhāna factors and 5 Hindrances (Nīvaraṇa)

1. **Vitakka** (initial application/ applied thought - Directing and placing the mind on the object, ie: ānāpāna paṭibhāga-nimitta) is opposite of **Thīnamiddha-nīvaraṇa** (sloth & torpor)
2. **Vicāra** (sustained application/thought - Maintaining the mind on the the object) is opposite of **Vicikicchā-nīvaraṇa** (doubts)
3. **Pīti** (joy - Liking for the object) is opposite of **Vyāpāda-nīvaraṇa** (Ill will)
4. **Sukha** (bliss – happily experiencing/feeling the taste of the object) is opposite of **Uddhaccakukkucca-nīvaraṇa** (restlessness & worry)
5. **Ekagggatā = samādhi** (one-pointedness - Concentration of mind on the object) is opposite of **Kāmacchanda-nīvaraṇa** (sensual desire)

# 5 Jhāna factors and 5 Hindrances (Nīvaraṇa)

- 1) samādhi kāmaccchandassa paṭipakkho,
- 2) pīti byāpādassa,
- 3) vitakko thinamiddhassa,
- 4) sukhaṃ uddhaccakukkuccassa,
- 5) vicāro vicikicchāyāti peṭake vuttaṃ.

(Visuddhimagga-1-137)

# Don't let Hindrances (Nīvaraṇa) to raise their heads...

1. **Kāmacchanda-nīvaraṇa** (sensual desire) **by Ekagggatā = samādhi** (one-pointedness of mind on the object)
2. **Vyāpāda-nīvaraṇa** (Ill will) **by Pīti** (joy - Liking for the object)
3. **Thīnamiddha-nīvaraṇa** (sloth & torpor) **by Vitakka** (initial application/ applied thought - Directing and placing the mind on the object)
4. **Uddhaccakukkucca-nīvaraṇa** (restlessness & worry) **by Sukha** (bliss - Happiness about the object)
5. **Vicikicchā-nīvaraṇa** (doubts) **by Vicāra** (sustained application/thought - Maintaining the mind on the object)



Just before the nimitta appears, a lot of yogis encounter difficulties. Mostly they find that the breath becomes very subtle and unclear; they may think the breath has stopped. If this happens, you should keep your awareness where you last noticed the breath, and wait for it there.

1. A dead person,
2. a foetus in the womb,
3. a drowned person,
4. an unconscious person,
5. a person in the fourth jhāna,
6. a person in the attainment of cessation (nirodhasamāpatti), and
7. a brahmā:

only these seven types of person do not breathe. Reflect on the fact that you are not one of them, that you are in reality breathing, and that it is just your mindfulness which is not strong enough for you to be aware of the breath.

When it is subtle, you should not make the breath more obvious, as the effort will cause agitation, and your concentration will not develop. Just be aware of the breath as it is, and if it is not clear, simply wait for it where you last noticed it. You will find that, as you apply your mindfulness and wisdom in this way, the breath will reappear.

The jhāna factors are together called jhāna. When you are just beginning to practise jhāna, you should practise entering jhāna for a long time, and not spend too much time discerning the jhāna factors. You should develop mastery (vasī-bhāva) of the jhānas.

# 5 Masteries

**vasīti** pañca vasiyo. āvajjanavasī, samāpajjanavasī, adhiṭṭhānavasī, vuṭṭhānavasī, paccavekkhaṇāvasī. paṭhamam jhānam yatthicchakam yadicchakam yāvaticchakam āvajjati, āvajjanāya dandhāyitattam natthīti – āvajjanavasī. paṭhamam jhānam yatthicchakam yadicchakam yāvaticchakam samāpajjati, samāpajjanāya dandhāyitattam natthīti – samāpajjanavasī. paṭhamam jhānam yatthicchakam yadicchakam yāvaticchakam adhiṭṭhāti, adhiṭṭhāne dandhāyitattam natthīti – adhiṭṭhānavasī. paṭhamam jhānam yatthicchakam yadicchakam yāvaticchakam vuṭṭhāti, vuṭṭhāne dandhāyitattam natthīti – vuṭṭhānavasī. paṭhamam jhānam yatthicchakam yadicchakam yāvaticchakam paccavekkhati, paccavekkhaṇāya dandhāyitattam natthīti – paccavekkhaṇāvasī.

1. **āvajjanavasī** : To advert to the jhāna factors.
2. **samāpajjanavasī** : To enter jhāna whenever desired.
3. **adhiṭṭhānavasī** : To resolve to stay in jhāna for a determined duration (2 minutes, or 3 minutes, or 1 hour, or 2 hours etc.)
4. **vuṭṭhānavasī** : To emerge from jhāna at the determined time.
5. **paccavekkhaṇāvasī** : To review the jhāna factors.

In the ‘**Pabbateyya·Gāvī**’ **sutta** of the **Aguttara·Nikāya**, The Buddha says one should not try going to the second jhāna before mastering the first jhāna. He explains that if one does not master the first jhāna completely, and tries to go to higher jhānas, one will lose the first jhāna, as well as be unable to attain the other jhānas. One will lose all the jhānas. When you have mastered the first jhāna, you can try to progress to the second jhāna. Enter the first jhāna, emerge from it, seeing on its faults, ie:

- 1) “**the first jhāna is close to the five hindrances**”,
- 2) “**it has weak jhāna factors which are the gross jhāna factors of applied and sustainment**”,
- 3) paying attention as “the second jhāna is more tranquil” which is without applied and sustainment.
- 4) cutting off the attachment on the first jhana, should try to get the second jhana.



You should again concentrate on the paṭibhāga-nimitta, and attain the first jhāna. When you emerge from the first jhāna, and again review the jhāna factors with mindfulness and full awareness, the two jhāna factors of application and sustainment will appear gross to you, while joy, happiness or bliss and one-pointedness appear peaceful.

So, in order to abandon the gross factors and obtain the peaceful factors, you should again concentrate on the paṭibhāga-nimitta.

This way you will be able to attain the second jhāna, possessed of only those three factors, joy, bliss, and one-pointedness. You should then develop the five masteries of the second jhāna.

When you have succeeded, and want to develop the third jhāna, Enter the second jhāna, emerge from it. Seeing on its faults, ie:

- 1) “the second jhāna is close to the first jhāna”,
- 2) “it has the gross jhāna factor of joy”,
- 3) paying attention as “the third jhāna is more tranquil” which is without joy.
- 4) cutting off the attachment on the second jhana, should try to get the third jhana.

You should again concentrate on the paṭibhāga-nimitta, and attain the second jhāna.

When you now emerge from the second jhāna, and again review the jhana factors, the jhāna factor of joy will appear gross to you, while bliss and one-pointedness appear peaceful.

So, in order to abandon the gross factor and obtain the peaceful factors, you should again concentrate on the paṭibhāga-nimitta. This way you will be able to attain the third jhāna, possessed of only happiness and one-pointedness.

You should then develop the five masteries of the third jhāna.

When you have succeeded, and want to develop the fourth jhāna, emerge from the familiar third jhāna, Seeing on its faults, ie:

- 1) “the third jhāna is close to the second jhāna”,
- 2) “it has the gross jhāna factor of happiness”,
- 3) paying attention as “the fourth jhāna is more tranquil” which is without happiness.
- 4) cutting off the attachment on the third jhana, should try to get the fourth jhana.

You should again concentrate on the paṭibhāga-nimitta and attain the third jhāna. When you emerge from the third jhana, and again review the jhāna factors, the jhāna factor of bliss will appear gross to you, while equanimity and one-pointedness appear peaceful.



So, in order to abandon the gross factor and obtain the peaceful factors, you should again concentrate on the paṭibhāga-nimitta. This way you will be able to attain the fourth jhāna, possessed of only equanimity and one-pointedness. You should then develop the five masteries of the fourth jhāna.

With the attainment of the fourth jhāna, the breath stops completely. This completes the fourth stage in the development of ānāpānasati:

[4] ‘Tranquillizing the body-formation, I shall breathe in’: thus he trains.

‘Tranquillizing the body-formation, I shall breathe out’: thus he trains.

This stage began just before the nimitta appeared, and as concentration developed through the four jhānas, the breath became progressively more and more tranquil, until it stopped in the fourth jhāna.

The four jhānas are also called fine-material-sphere jhānas (rūp-āvacara-jhāna), because they may cause rebirth in the fine-material realm.

But here we do not encourage you to develop jhānas for the sake of attaining rebirth in the finematerial realm, but for the sake of using them to develop vipassanā meditation.

When a yogi has reached the fourth jhāna by using ān·āpāna·sati, and has developed the five masteries, the light of concentration is bright, brilliant and radiant, and he can, if he wishes, move on to develop vipassanā meditation.

The yogi can, on the other hand, continue to develop samatha meditation such as meditation on the thirty-two parts of the body, the skeleton, ten kasinas, etc.

# Benefits of ĀNĀPĀNA MEDITATION

## (According to the Mahā Satipaṭṭhāna Sutta)

1. Sattānaṃ visuddhiyā - for the purification of beings,
2. Sokaparidevānaṃ samatikkamāya - for the overcoming of grief and lamentation
3. Dukkhadomanassānaṃ atthaṅgamāya - for the extinction of pain and sorrow
4. Ñāyassa adhigamāya - for attaining the right way
5. Nibbānassa sacchikiriyāya - for the direct realisation of Nibbāna



# Benefits of ĀNĀPĀNA MEDITATION (According to the Ānāpānassati Sutta)

- ▶ Mindfulness of breathing, when developed & cultivated, is of Great Fruit & Great Benefit (**ānāpānassati Bhikkhave bhāvitā bahulikatā mahapphalā hoti Mahānisamsā**)
- 1. When mindfulness of breathing is developed and cultivated, it fulfils the four foundations of mindfulness. (**ānāpānassati bhikkhave, bhāvitā bahulikatā cattāro satipaṭṭhāne paripūreti.**)
- 2. When the four foundations of mindfulness are developed and cultivated, they fulfil the seven enlightenment factors. (**cattāro satipaṭṭhānā bhāvitā bahulikatā satta bojjhaṅge paripūrenti.**)
- 3. When the seven enlightenment factors are developed and cultivated, they fulfil true knowledge and deliverance (great fruit and great benefit) (**satta bojjhaṅgā bhāvitā bahulikatā vijjā-vimuttiṃ paripūrenti.**)

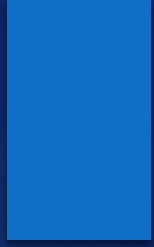
	MINDFULNESS OF BREATHING (ānāpānassati) According to the Ānāpānassati Sutta		FULFILMENT OF THE FOUR FOUND- ATIONS OF MINDFULNESS (cattāro satipaṭṭhānā)
1	Dīghaṃ	long	contemplating the body as a body (kāye kāyānupassī)
2	Rassaṃ	short	
3	Sabbakāyapaṭisaṃvedī	experiencing the whole breath body	
4	Passambhayaṃ kāyasāṅkhāraṃ	tranquilizing the bodily formation /the breath body	
5	Pītipaṭisaṃvedī	experiencing rapture	contemplating feelings as feelings (vedanāsu vedanānupassī)
6	Sukhapaṭisaṃvedī	experiencing pleasure	
7	Cittasāṅkhārapaṭisaṃvedī	experiencing the mental form- ation	
8	Passambhayaṃ cittasāṅkhāraṃ	tranquillizing the mental form- ation	
9	Cittapaṭisaṃvedī	experiencing the mind	contemplating mind as mind (citte cittānupassī)
10	Abhippamodayaṃ cittaṃ	gladdening the mind	
11	Samādahaṃ cittaṃ	concentrating the mind	
12	Vimocayaṃ cittaṃ	liberating the mind	
13	Aniccānupassī	contemplating impermanence	contemplating mind-objects as mind-objects (dhammesu dhammānupassī)
14	Virāgānupassī	contemplating fading away	
15	Nirodhānupassī	contemplating cessation	
16	Paṭinissaggānupassī	contemplating relinquishment	

# FULFILMENT OF THE SEVEN ENLIGHTENMENT FACTORS (satta bojjhaṅga)

(According to the Ānāpānassati Sutta)

1. Mindfulness (sati-sambojjhaṅgo)
2. Investigation/ knowledge (dhammavicaya-sambojjhaṅgo)
3. Energy (vīriya-sambojjhaṅgo)
4. Rapture (pīti-sambojjhaṅgo)
5. Tranquillity (passaddhi-sambojjhaṅgo)
6. Concentration (samādhi-sambojjhaṅgo)
7. Equanimity (upekkhā-sambojjhaṅgo)

# Human beings are creatures of habits



The 3 best habits of Rich people :

1. **Count their money regularly**, ie: aware how much money is flowing (count the breath)
  - ▶ Take in-breath & out-breath, both as one
  - ▶ Count not less than 5 & not more than 10
  - ▶ Count up to 8 is the standard method
2. **Pay themselves first**, ie: save or invest it. (keep concentration)
3. **Improving their earning ability** , ie: make leverage to increase income. (make leverage to increase meditation)

**You don't decide your future.**

You decide your habits and your habits decide your future.



# How Money Really Works

## (How Ānāpānassati Really Works)

### 5 secrets :

1. Talk About Money (Talk About Ānāpānassati)
2. Love Money (Love Ānāpānassati)
3. Understand Money (Understand Ānāpānassati)
4. Circulate Money (Circulate Ānāpānassati)
5. Multiply Money (Multiply Ānāpānassati)

1. **Money moves to those who are not afraid/ashamed to talk about it.**
2. **Money moves to those who love it the most.** Money is lovely thing. It is statement of abundance, not scarcity. You see only people with money are not worry about money. Money gives you the ability to love, to give, to express yourself, to be more, to do more, to uplift others. So love money.
3. **Money moves to those who understand it the most.** You should speak the language of money which is Accounting such as retained earnings, return on investments, depreciation, cost of goods sold, accounts payable, accounts receivable. And have to understand how money works so you can become master of money.
4. **Money goes to those who know how to circulate it.** Now in Chinese, the term “Making money or earning money” it is “**赚钱** Zhuanqian”. It also has sepreate meaning “circulate money”. It is not just to hold it and keep it, not spend it. It just circulate it.
5. **Money moves to those who know how to multiply it in term of business.** Richest people in the world are money manegers, they are investors. When you know **how to multiply money**, you no need to chase money, money chases you.

# The end

