

WHAT IF BUDDHISTS LEAD THE WORLD?

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ABSTRACT

If Buddhists are leading with a global outreach then there is education from the cradle to the grave to counter ignorance on self-knowledge, boost wisdom and self-leadership which soften greed and hatred. Since the financial crisis a decade ago humanity is still being poisoned by bankers' greed and extremists' hatred. These poisons are to be detoxified by raising consciousness through shared responsibilities ensuring awareness that inner peace and social harmony outweigh the highs of money or revenge. Buddhist leadership sets the stage by encouraging people to be self-aware in a two-pronged approach to sustainable societies. Firstly, a shared responsibility to self-awaken to "our inner world". Meditation, a form of self-therapy, is a love affair with a non-abiding, provisional, illusory self toward the inward silence of ultimate not-self. There is nothing to fear, grief, hate or be depressed about when cultivating balanced loving-kindness, compassion and joy. Deeply understand that happiness blocking unhealthy emotional suffering stems from the birth, aging, illness, death of psychological self and that ego extinction begets awakening. Nirvana requires an eightfold balancing practice encompassing this view of self/not-self (1) to transform karmic intention (2), speech (3) and action (4) in daily life (5), requiring effort (6), awareness (7) and attention (8). The latter two refer to "being mindful to be heartfelt", a walking the talk self-therapy by "kindful empty self" sometimes to be supplemented by psychotherapy, a method of structured conversation.

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Once awakened and looking around in today's world, another awesome awakening is facilitated: greedy craving accrues hateful grasping and clinging threatening the human race. Secondly, support a sustainable society by self-awakening to "the world-out-there". Buddhist leadership guides an outward balancing by practicing an ennobling eightfold way of relating with collaborative masses toward self-leadership. Calling upon 21st century Buddhists-to-be, a giant step to global outreaching is disseminating Buddhism as a psychological way of life rather than as a worshipping religion. The Buddha's teaching of mind cannot be but a self-therapy that offers guidelines for scouting this wondrous world via TV, newspapers, magazines, and social media. What's fake, what's real? Is the elite manipulating us? Embodying societies' poverty suffering, let's empirically follow the money and track the USDollar from our wallets to the local Bank, Central Bank, International Monetary Fund, World Bank up to the Bank for International Settlements and amaze that they are all privately owned in governmental disguise. Enlightenment that questions elitist authority discharges a dire need to bypass never jailed "banksters" who got financially rich at the expense of innocent tax payers. At the 2008 recession, Satoshi Nakamoto created Bitcoin, a swift peer to peer electronic cash "self-banking" system and alternative for central banking. Cryptocurrency's blockchain, where trust is an algorithm in millions of computers, frees from middle men enabling everyone to be a decentralized bank without anyone's permission. Here is a call for financial liberation by creating "Buddhist Bitcoin" usable across borders and in remote areas of the globe by a thus united community that excludes no-one. A Buddhist world economy comes into being if 500 million Buddhists form a coalition of the willing by using it. Buddhist leadership targets self-leadership that works toward self-awakening by self-therapy and secures autonomy by crypto self-banking, thus sharing responsibilities and sustaining Buddhist societies worldwide.

1. INTRODUCTION

This essay offers a roadmap of two kinds of self-awakening, within and without, for Buddhist global leaders to guide the world into a prosperous future with Buddhism 4.0. This has got nothing to do with the 4th industrial revolution save that both are innovations for the 21st century. The spirit as in the Buddha's discourses can be rejuvenated as a psychology rendering the interpretation

and observations of a poetic activist who studies Buddhism and the beguiling titanic of big money. Awakening within reflects a Buddhism as psychology and psychotherapy for the post-modern secular urban citizen. Not only is the Dhamma pregnant of terminology referring to mind or psyche in the Buddha's ca. 17000 discourses (www.accesstoinsight.org); the first, second and third discourses disseminate a psychotherapy of alleviating emotional suffering. By the Buddha's memorable words spoken 2600 years ago, mankind can be guided to live a wholesome life and flourish in "heartfulness" (Kwee & Berg, 2016). Can a rebirth of Dhamma as therapy offer a regenerated practice, a structured conversational method, that helps awakening within? (*Note: the sustaining suttas and sutras below are selected based on their psychological significance and may be viewed as a biased choice which it is; they are to be retrieved by googling the preferred version*).

Here is a case in point. Having practiced Dharma in reclusion for decades as a self-therapy, an awakening poetic activist is alarmed into a world-out-there where big money rules the planet, watches with awe, and is amazed how people are being enslaved by loans and shackled in an economy ruled by deceiving US bankers who already scammed the globe into recession in 2008 without being seriously sanctioned for their hoax (97% Owned, 2012). Disguised as governmental agents, but in reality private "banksters", central bankers issue money called "federal reserve notes" out of thin air and impose interest rates to enrich themselves while keeping the masses in poverty. Because the money for interest rates are not printed along, the global monetary system is always short of currency with a bust as result. This practice is replicating now a decade later in worse circumstances of governmental debt to the central banks promising economic disaster if nothing changes; and nothing has changed thus far. A way out is to bypass banks by becoming one's own bank which is possible by cryptocurrency based on the blockchain technology that makes use of an open distributed ledger. An expanding block lists and records by running in numerous computers transnationally and registering transactions between two parties efficiently and effectively in a trustworthy way. Thus installing freedom from a third party control, this trustful

dealing verified by mathematical algorithms not by banks, ensures that bankers as middle men will outlive their usefulness. Financial freedom via Buddhist crypto money is a grassroots movement of shared responsibility that unleashes time and energy. Can that lead to the real, the rational and the good, and sustain a completely transformed society (Cryptocurrency Explained, 2018)?

A Buddhism as psychotherapy that aims to self-awaken within and without does not dwarf or discard non-psychological interpretations of the Dhamma as a religion, cosmology or metaphysics. It wants to stand as one of them, the more as it aligns with the Mahayana description of the three turnings of the Dharma Wheel (*Samdhinirmocana Sutra*) as 1) a middle way soteriology (*the Buddha*), 2) a philosophical quest (*Nagarjuna*), and 3) a religious quest (*Asanga/Vasubandhu*). The idea of a 4th turning of the Dharma Wheel had been innovated earlier by the Huayan School in China as from roughly the second part of the 4th century until a Buddhist purge in 841 (Hamar, 2007). It practices Dharma as in the Flower Garland Sutra, a 2nd to 3rd century compilation of 39 sutras on the relational nature of existence with the last book, the Supreme Crown Sutra as its pinnacle. Huayan bears similarities with Relational Buddhism (Kwee, 2012) which takes the Dharma up from there. The present essay submits, standing on the shoulders of giants, that Buddhism as psychotherapy is the Fourth Turning of the Wheel for the 21st century, which is in full accord with the healing discourses of the historical Buddha. Hence, Buddhism 4.0, a fourth turning that has come into existence more than a century ago next to Buddhism as a soteriology, philosophy, and religion, due to the writings of William James, the father of American psychology, and of C. Rhys Davids of the Pali Text Society in the UK (Rhys Davids, 1914). Theravada (*Dhamma*) can be regenerated to flourish as a contemporary psychotherapy which aims at transforming the karma of regrettable intentional action. Buddhism, with its 2600 years of experience might help psychotherapy to mature. The present psychology of awakening includes the topic of economy, particularly the subject of finance as an important field of Buddhist handling. Can Buddhist leadership throw a light on money, its dependent origination, and secure safety from scams?

2. AWAKENING WITHIN: A PSYCHOLOGY OF SELF AND NOT-SELF

Can Buddhism 4.0 as psychotherapy regenerate the practice of Dharma like precious old wine in a new bottle (Kwee, 2010; Kwee, Gergen & Koshikawa, 2006)? The wisdom of kindness wards off greed (*fear, grief*) and hatred (*anger, depression*) by cultivating virtue (*compassion, joy*). Happiness blocks venomous greed, hatred and ignorance which are intricately linked to the birth, aging, illness and death of psychological self. Ego extinction accrues awakening and nirvana (*flame extinction*) needs an 8-Fold Balancing Practice (8-FBP). This requires a balanced view of self/not-self (1) to transform karmic intention (2), speech (3) and action (4) in daily life (5), demanding effort (6), awareness (7) and (8) attention. The latter two refer to heartfulness meditation, i.e. being mindful to be “kindful” to self, a walking the talk practice of emptying self. Awakening within for secular people astray and distressed in this world is guided by a psychological interpretation of the first three discourses as a basis for self-therapy.

2.1. First discourse

Forty-nine days after bodhi the Buddha set the Dhamma Wheel in motion by delivering the 4-Ennobling Realities (4-ER), generally known as the four noble truths, which is a discourse about a healing middle way to awaken psyche without a creator god. Transcendental Truth is not what the Buddha could have meant as the purpose for his way of life. 4-Ennobling Realities sounds more appropriate than “noble truths” with a connotation of permanence and eternity discarded in the Dhamma’s spirit that emphasizes impermanence and the here-now. Ennobling however indicates a process of becoming an Arhat who is noble of heart and karma; a worthy one who has abolished his inner enemies and has quenched emotional fires for nirvana (*extinction*) by a self-therapy called meditation. Note that this meaning and use of ennobling realities differ from “True Realities for the Spiritually Ennobled” (Harvey, 2009). The 4-ER coined here is a psychological interpretation that aims to reflecting the Buddha’s spirit rather than inferring from linguistic or semantic analyses. Suffering is interpreted here as a body-mind

experience on a continuous scale. A psychological take delimits the purview to a “mind-only” (*Yogacara flavored*) interpretation of the Dharma by only considering the emotional suffering without denying or belittling bodily suffering or physical pain. Indeed, painfulness harnesses a double meaning as of the body and of the mind. Psychological painfulness is in its core emotional suffering which on its turn also inheres in a double meaning based on the dual experience of emotion, as of the body and of the mind. The emphasis is on the psychological aspects of the experience. A psychological perspective leans on psyche rather than on soma as conveyed in the *Salattha Sutta* about the man shot by a poison arrow who suffers from two kinds of pain whereby the Buddha prioritized the man’s mental healing rather than his physical condition, which he qualified as a skillful approach.

1st *Ennobling Reality*, *dukkha*, is to be understood. There is *dukkha*, psychologically inferred as emotional suffering, regarding birth, aging, illness and death of body and *particularly of self*. The Buddha’s dual view of human beings as *namarupa*, mindbody, implies that we need a body to experience mind and consciousness. Quintessential to understanding emotional suffering is the “double entendre” when speaking about the sufferings of birth, aging, illness, and death of self in an overarching teaching of not-self. Critically thinking: why is birth mostly a joyful event in all known cultures and does birth in the Buddha’s take come to mean suffering? Birth of body is the start of physical suffering due to aging, illness and dying for sure. But, the *sutta* further points to suffering as “sorrow, lamentation, pain, grief, despair, being with the unloved, not being with the loved, not reaching goals” which are all psychological conditions. Moreover, the last indication in the *sutta* reads: “In short, the *khandhas* of clinging”. The concluding question is: clinging to what? The answer embeds the quintessence of all listed sufferings: the illusion of self. *Khandhas* refer to mindbody/*namarupa*, consciousness/*vinnana*, organ sensing/*vedana*, (*introspective*) perceiving/*sanna* and mental formations/*sankhara*. These are modalities or inflammable heaps which if on fire motivates to cling onto and give birth to I-me-mine/ego-self enabling a psychology of birth, aging, illness, and death of self. The birth and rebirth of *khandhas*’ clinging implies the creation of I-me-mine/ego-self.

Aging refers to me or self and illness implies the inflation of ego, or egotism, considered a “dis-ease” of disturbed mind. Death is losing what is I and dearly mine and which belongs to me and self, my status, my possessions and my loved ones. All this defines my I.D. as a person that is lost or going to be lost when dead or dying causing emotional suffering. Death of psychological self has rebirth at the flip side: the birth/rebirth of an unwholesome, provisional, illusory self that develops onto a wholesome, ultimate not-self, liberated from obnoxious emotionality and rebirths of self illusions. Body rebirths are anathema in a Dhamma that defies metaphysics and embraces a nama perspective. Is this the end of the provisional householder index self? Obviously no! We’ll still pay taxes, have a name, address, phone number, and passport. Not-self is a psychological redeath post and pre a rebirth in a this-worldly cycle of samsara-nirvana. Being not-self on life’s ultimate level is a reboot of our body/speech/mind systems to non-clinging. Death of self-I.D. is about losing that was mine, rising sorrow, lamentation, pain, grief, despair, being with the unloved, not being with the loved, and frustration, all hurting I-me-mine/ego-self toward understanding ultimate not-self

2nd *Ennobling Reality*, craving, is to be abandoned. Craving begets greed, hatred and is due to ignorance how to manage these 3 poisons (3P) as in the basic negative emotions of depression, fear, anger, and grief. Greed includes fear of losing and grief to have lost, hatred includes anger toward another or oneself, resulting in depression. Beware of craving’s dependent origination, conditioned arising-peaking-subsiding-ceasing. How does craving arise and cease in dependent origination? Through the fiery modalities of feeling, thinking, and doing. Behavior, action, karma; Affect, emotion (*sankhara*); Sensation, sensing and perceiving (*vedana and sanna*); Imagery, mental pictures (*sankhara*); Cognition, thoughts, concepts (*sankhara*) and Inter-relations, emotion’s context alike body and consciousness. This forms the acronym BASIC-I (*a wordplay*) that winks to the khandhas constituting I-me-mine/ego-self, which are illusions lacking substance in life’s impermanence; the self illusion was dis-illusioned by the Buddha during meditation in his quest to end emotional suffering. Consciousness (*vinanna*) appears from contact of 6 sense organs with a sensed object, thus

6 awarenesses, the usual 5 and a 6th one capable to perceive, watch, and observe body/speech/mind and to look into psyche and its contents. The 6th, “mind perceives mind”, here called the “mind’s eye” or “brain as sensing organ” completes the list of organs: eyes, ears, nose, tongue, skin. Having sensed (*vedana*) and aware how the object feels (+, -, or *neither*), one inwardly perceives (*sanna*) mental formations. Craving, a mental formation of Affect, Imagery, Cognition, mounding in the intention-motivation and Behavior of karma. These subconsciously fabricated mental formations might aggravate suffering by mental proliferation of (*racing*) thoughts, called *papanca*, resulting in emotional disorder. Since the term Affect or emotion is lacking in the Asian Buddhist languages, it is subsumed under *sankhara* (*a lump of what is put together*) in concert with Cognition, intention-motivation. *Khandhas* (*aggregates*), also a lump term, does not per se indicate a “firing order” of BASIC-I which manifold dependent originations can be experienced in meditation as firing orders. The Buddha’s firing order “sensation/vedana-perception/sanna-formation/sankhara -action/karma” translates in Sensation-Imagery-Cognition-Affect-Behavior, SI/CAB and SAC/IB, whereby I/CA and AC/I comprise the lump “mental formation”. Other orders of dependent origination: seeing a snake, we sense heart racing, think “danger”, feel fear and run, thus: SI/CAB (*James-Lange*). Or seeing a snake, we feel fear, sense heart racing, think “danger” and run, thus: ASI/CB (*Cannon-Bard*). Or seeing a snake, we sense heart racing, run, feel fear and think about it, thus: SBAI/C (*Schachter-Singer*). Any firing order depends on idiosyncratic disposition, conditioning and timing which determine one of a 100 billion possible neuro-electro-chemical brain reactions. Understanding dependent origination and the emptiness of self, the Venerable Kondanna, one of the Buddha’s five first disciples, self-awakened instantaneously.

3rd Ennobling Reality, nirvana, is to be realized. Craving and emotional disturbance are ceased by the wholesome karma of thought, speech, and action by equilibrating an 8-FBP, the Buddhist middle way to apply daily. The subsiding-ceasing of craving to grasping is like its origination-arising an interdependent process of the modalities. Ceasing occurs abruptly in a bigger cycling process of *samsara-nirvana*. Emotional suffering ends by breaking out of the

vicious cycles of birth-rebirth and death-redeying of samsara until nirvana is attained. The quenching of sensory flames and inner fires extinguishes emotional arousal. Basic emotions show ingrained psycho-physiological patterns to mentally form fear, anger, grief, depression, each of which arises in dependent origination in the framework of illusory self. Nirvana, temporary or long-lasting (*Bahiya Sutta*), is dual thinking transcended into non-dual views like “empty self”. The Arhat walks the talk of the 4-ER, is in a love affair with self to find not-self, has abolished inner enemies and realized a noble heart. The road to nirvana depends on fetters and four levels: stream-enterer, once-returner, non-returner and Arhat. Nirvana, peaceful mind in total emptiness, is a transitional state or long-lasting trait of liberation from greed, hatred, and ignorance, freed from fear, anger, grief, depression and which, beyond joy, love, happiness, has arrived at an unshakable silence that was there all along. One gets there by virtue, meditation, and wisdom; the 8-FBP. The first wisdom for a stream-enterer is insight, understanding and a transformed view of self/not-self to attain via conversation and meditation. The Buddha as a kammavadin, specialist in transforming kamma, reflects the “raison d’être” of Buddhist practice. Arhat and nirvana, not a “saint” or paradise out-there, are inner conditions indescribable by words. If there is no self, craving and emotional suffering are abolished breaking the cycle of emotional rebirths and redeaths. The realization is completed by performing wholesome body/speech/mind karma.

4th *Ennobling Reality*, the 8-FBP, to be cultivated, contains firstly a balanced view on self as an illusion and not-self as a basic reality. The first step follows the oxygen mask principle: put it on your face first before applying it to your kids, i.e. take care of self first and abolish self by the divine attitudes of kindness, compassion and joy toward self and others in equanimity. Balance between outer-inner and take care of rational self-speech. Traverse the 8-FBP, begin to experientially view not-self (1), transform karmic thoughts (2), speech (3), acts (4), in daily life (5) with effort (6), start here-now in full awareness of the inner-outer flux of events (7) with attention (8) (7/8= heartfulness). Note that 2, 3, and 4 refer to karma, so that my take of the 8-FBP is about changing activity of thought,

speech, action and is therefore called Karma Transformation, a self-therapeutic strategy of stress inoculation based on meditation and conversation. Heartfulness, better known as mindfulness is the G-factor of Buddhist meditations comprising 4 stages and 8 steps; each stage consists of 2 steps and includes the best of Theravada, Mahayana, and psychotherapy (see also: Kwee, 2015):

1st Stage of vigilance (*appamada*) to practice 1) *Samatha*, a deep relaxed stress-free state and 2) *Samadhi*, state of absorption or flow which dissolves views and extinguishes emotional arousal (*nirvana*). 2nd Stage of wise reflection (*yoniso manasikara*) if practicing 3) *Vipassana*, insight in mind's dependent origination and 4) *Sunyata*, experiencing total emptiness/MTN of self due to life's omnipresent impermanence. 3rd Stage of clear comprehension (*sampajanna*) to arrive at 5) *Non-duality* of conceptual paradoxes like in "form is MTN" and 6) "*Kill-the-Buddha*" a Chan way of ridding a conceptual obstruction. 4th Stage, to accomplish inter-mind (*antaratman*) by 7) the *Brahmaviharas*: kindness, compassion, joy in equanimity and 8) ubiquitous and universal MTN as *everything in the world is a social construction* (Kwee, 2012).

2.2. Second, third discourse, and more

The second discourse, Anattalakkhana Sutta, five days after the first, is the teaching that instigates the instant self-awakening of the Buddha's four other companions, also at the Deer Park; see: Dhammapada (277-279) with the same essence, the Three Empirical Marks of Existence. Life has 3 marks: impermanence, suffering, and not-self with the essence that to be is to become, we cannot set the clock backward. Because of constantly moving forward, we always grow until death, the only perfect state where the body as a whole ends. Emotional suffering is due to perfectionism: "must" and "should" express an innate striving that fails while the perfect is unattainable in an imperfect world. Obsessive demands, if changed into wishing make failing bearable; tolerating life's imperfections and unsatisfactoriness is more easy if we take a not-self stance toward frustration of not meeting goals. Letting go of self is not selflessness, as we need a provisional-household-index

self as a citizen making selflessness a lopsided stance, not a middle way of healthy self-interest to help and serve. Not-self does not imply a psychiatric “suicide” and although the term literally means “eradication of self”, not-self does not imply “somicide”, the killing of the body to achieve psychological goals. The art of living is in the paradox: to be self/not-self, to be empty of self but full of experience and bringing into practice that self cannot be captured; due to life’s flux we are ultimately always left without a self. A life that never sticks to anything surfs on waves of emotions, balances through the storms of existence, and peddles amid a troubled ocean of impermanence with one certainty, to sink one day. Without the illusion of a self that has no substance, we’ll “see things as they really are”, impermanent, imperfect and unsatisfactory; thus, emotional suffering is easier to bear. Notably, Sariputta’s three kinds of suffering (*Dukkhatta Sutta*), the suffering of suffering, the suffering of conditionality or mental formations, and the suffering of change or impermanence as above, can all be inferred as psychological suffering.

The third discourse, *Aditta Pariyaya Sutta*. The Buddha expounded to fire worshippers that the six senses can be burning and that the flames of craving fabricated in psyche effect emotional fire; thus the advice: dis-attach from the 6 sense bases or the ALL, defined as the 6 consciousnesses by contact of organs and objects (*Sabba Suta*). To declare another ALL is to talk non-sense beyond human ability. The Buddha’s omniscience cannot go beyond this ALL. Consequently, metaphysics is denounced as anathema like in numerous *other discourses* (*Dona, Rohitassa, Lokanta Gamma Suttas*).

To the Brahmin Dona, awe-stricken by the Buddha’s radiance, he said not to be a supernatural being and wanted to be remembered as a lotus flower arisen from the mud of existential trouble. To Rohitassa: the world of dependent origination and the path to cessation of emotional suffering is in this one fathom long body with perception and thought. Thus, the ALL is in the 6 senses and the beginning and end of the world is within psyche, rather than out-there. The Buddha left questions regarding metaphysics unanswered, like: Is the world eternal or finite? Is soul different from body? Will a Buddha exist or not exist after death? Answering these questions will not lead to the end of emotional suffering, awakening, wisdom,

and nirvana. No clairvoyance like about his death, he only taught the cessation of emotional suffering and karma self-transformation by the “miracle” of education (*Aggi Vacchagotta, Sabbasava, Malunkyaputta, Anuradha, Kevatta and Sangarava Suttas*). Rejecting psychic powers and mind reading, the Buddha shut the door for metaphysics and delimited his education to a healing method, like in the narrative of the man shot by a poison arrow who suffers from physical pain and mental pain. He was clear in his mission to be a healer of mental pain (*Culamalyankuvada Sutta*) who practices mental training. By dealing with manifest behaviors (*karma*) and behaviors of the mind, he resembles a cognitive behavior therapist. The Dhammapada points at the primacy of cognition: “We are what we think and with our thoughts we make the world. Speak or act with an afflicted mind and trouble will follow. Just like the wheel that follows the ox that draws the cart... Speak or act with a wholesome mind and happiness will follow steadily” (Byrom, 1976, pp. 1-2). The quote points at the karma of speech and action which arises suffering or happiness depending on cognitive content. The Vittaka Santhana Sutta on intrusive sticky thoughts advises to relax and removing these 1) by opposite thoughts, 2) contemplating obnoxious consequences, 3) ignoring and distraction, 4) removing cause, or 5) forceful control. The Brahmavihara Sutta, boosts four sublime multiplying attitudes: kindness, compassion, joy in equanimity to self-train positive attitudes which likely prevent emotional disturbance and ward off imbalances in “reciprocal inhibition; e.g. visualizing loving-kindness with an enemy. In the Kalama Sutta, charter of free inquiry, we read: beware of hearsay, divine revelations, ancient testimonies, tradition, fancy thoughts, rumor, favored presumption, authority, official texts, theoretical ideas, dogmas, common sense, teachers’ beliefs, and own opinions. Instead, rely on experience and reasoning and only then apply to the benefit of oneself and the world. Was the Buddha the first psychotherapist ever, before the word and clinical profession existed? There is a hint when he compared himself as a physician and his Dhamma as a medical treatment (*Magandiya Sutta*).

3. GRADUAL APPROACH AND STANDARD TEACHING

It might be indicated that a student needs psychotherapy, a

“structured conversational treatment” before being able to meditate fruitfully. Psychotherapy is alluded to in the scriptures as the “gradual approach” (*anupubbāsikkha*) (Queck, 2007). Here it refers to a training by a counselor dialoguing insightfully with a client in a warm, genuine, empathic working relationship to transform emotion with the help of a *khandha* self-analysis form, a template to self-fabricate sane karma. Completion takes place in hourly weekly sessions plus homework and is to learn to kindly deal with self by changing self-talk toward healing emotions conform the adage: only I can change myself (Kwee & Ellis, 1998). The Karma Transformation form, has 6 sections: 1, 2, 3 left and 4, 5, 6 right, and is at bottom a *khandha*’s “selfie” analysis (*a snapshot of self in terms of the khandhas*) for alleviating *dukkha* (see also: Kwee, 2013):

Section 1) is to fill in an afflicting *dukkha* event, a sensing (*vedana*) moment (e.g. “Walking at sundown, saw a snake and felt fear”); 2) to jot down numbered sentences of the perceived (*sanna*) cognitions after seeing the snake causing or aggravating fear (*saṅkhara*) due to irrational (*micchā ditthi*) and proliferating thoughts (*papaṅka*) (e.g. “What if it is poisonous and bites me, I’ll die and never see my family again?”); 3) to complete the mental formation (*sankhara*) by naming and rating the disturbing emotion (e.g. “90% Fear”) and consequent action (*karma*) of grasping-clinging (*upādāna*) (e.g. “Running”); 6) opposite 3: the desired effect (*goal, aim, purpose*) in terms of % of fear (e.g. 25%) or equanimity, joy, love, silence, nirvana, and completed by little or no grasp-cling (*upādāna*), plus a new wholesome karma (e.g. Stay in the here-now); 4) to control the contact of sense organ-object-consciousness (*phassa*): outward check and inward dispute (*vicāra*) reveal that “The object was a rope not a snake”; 5) to dispute (*vicāra*) by thinking (*vitakā*) skillfully (*upāya*) and constructing rational/wholesome self-talk (*sammā ditthi*) via questioning whether the thoughts are 1. realistic (*rational, wholesome*), 2. kindful (*compassionate, joyous*) and 3. to phrase realistic cognitions in a new train of self-instructional sentences. “It was unrealistic to mistake a rope for a snake and fabricate irrational fear by misleading thoughts. This is proof that I create my own fears by bringing inner demons to life. Next time, rather than unkindly fooling myself by self-sabotaging thoughts, I better instruct myself to doubt if it is a snake, whether it is poisonous

and will bite me, and doubt whether I will instantly die and never see my family again. By these chasing thoughts I am only scaring myself. When I strive for only 25% fear next time, I slow down my thinking by staying in here-now with my breath and thought of the moment, to enable questioning validity.” (cf. Madhupindika Sutta).

The Buddha’s clinical work can be found in his conversational skillful methods and the salubrious conversations adhering a *gradual approach* that prepares for the *standard teaching* conform the first three discourses. The gradual approach is the skillful means of therapeutic dialogue and conversation that uses metaphors, analogies, parables and “double entendres”, like with the serial murderer Angulimala, who summoned the Buddha to stop (*walking*) by replying that he had stopped (*killing*) already long ago and by asking in return: “when are you going to stop?” Another example of skilled conversation is with the Bhaddavaggiyas, young men of the good life. Once, 30 of these affluent young men had a party. One had no wife and engaged a courtesan who robbed the company of all valuables. Searching the woman they asked the Buddha sitting under a tree whether he saw a woman on the run, whereupon a counter: “what is better, to seek for a woman or for self?” Here are four case examples: 1) The Buddha gave an insightful behavioral assignment which is a gradual approach as a preparation for the standard teaching to the slow learner Culapanthaka who was bullied by his brother that he was going to leave. Having heard this, the Buddha gave him a white cloth and asked him to keep on rubbing while repeating “Removing impurity”. As the cloth became dirty, insight dawned with the student that nothing is impermanent and that he too can learn the standard teaching. 2) Kisagotami’s baby was dead, bitten by a snake. She denied the fact, was berserk with grief and looked for a cure. She went to the Buddha who, for the medicine, needed mustard seed coming from a home where no deads are known. Looking everywhere and unable to find the pinch, she came to realize that death is common, accepted this fact, and stopped grieving. So, the Buddha gave a behavioral assignment leading to insight and acceptance. Again, a gradual approach prior to the standard teaching given after her ordination. 3) Sona was burnt-out because he practiced meditation day and night to no

avail. He considered to do good as a layman. Counseled by the Buddha, Sona was reminded of his lute and gradually gained the insight that investing too much energy results in restlessness and laxness in idleness, like the strings of a lute. Only if pitched in the middle of strung and lax can the lute be played. Thus, Sona was offered the gradual approach before continuing the standard method. 4) Anitthigandha is a wealthy young man set to marry a gorgeous woman who died while traveling to him and depressed after his bride's death. Fascinating is the Buddha's psychological assessment of his status and how the lovelorn was cured by a gradual approach. The analysis revealed a layeredness of his condition: depression due to grief about her death and broken-heartedness due to sorrow to have lost lust gratification, arising fear for the future, resulting in depression that he got rid of by insight and abstaining from sensuality. The Nikayas contain more clinical cases, like the psychotic Patacara, the drowsy Mahamoggallana, the obese King of Kosala, the doubt-ridden Tissa, and many others. Note a red thread in all of these retrievable cases: a gradual approach of dialogical therapeutics which often include behavioral assignments and sensory awareness preceding the standard method of teaching the Dhamma on the three discourses' content and heartfulness as a start. The gradual approach likens psychotherapy as a karma transforming self-counseling preparing the individual toward self-awakening without: self-awakening as a dire necessity to survive physically.

4. AWAKENING WITHOUT: A PSYCHOLOGY OF POVERTY AND MONEY

Awakening without means awakening within on deceptive matters out there. While in the first self-awakening we deal with truth vs. reality, the self-awakening without deals with: is what I see and hear "true or a lie"? Once awakened within, an awakening poetic activist looks into the world of the 21st century where the number of billionaires grow exponentially on the planet. How come? Is there greed in play? How can a poetic activist, who does not want to be a Buddhist but a buddha, and who lives assaying inner gold via a millennia old teaching and now catapulted into this cyberspace of electronic money, how can he survive on earth? How to buy a piece

of bread and where can he get money? Where does money come from? And what is money in the first place? Where do currencies go and what is the role of banks? It seems that ignorance abounds on a subject that determines all walks of life, but yet only a few is aware of money's whereabouts, busy with earning and spending, and distracted by arena games with the new gladiators: soccer players. Answering these questions is an arduous task, it requires to follow the money to the rabbit hole, from wallet to where it is eventually destined, carried by the global currency flow. It seems that everybody parking money in a bank give the bank an irrational reason to create money from thin air. Let's cut to the chase, the four centripetal focal points of fact finding are: ignorance, greed, money, and banking. The text below is based on the author's insights as an informed private citizen (Maloney, 2015; Rickards, 2014; 2016; 2019).

4.1. Money and banking

The first thing to know is that there is a banking cartel worldwide governed by central banks in almost all countries in the world and by the central bank of central banks (*Bank for International Settlements*) in Basel, Switzerland (*renowned for financing opposite parties in almost any war*). Take the most powerful central bank whose policies are followed on the globe, that of the USA. This central bank is called the Federal Reserve (*Fed*), but if questioned the prefix Federal only suggests a US governance but is in fact an independent private organization run by the biggest banks in the USA. Although the President of the USA has the symbolic prerogative to nominate the board members (www.federalreserve.org), the beguiling prefix Federal has as little to do with the government as the prefix in the name Federal Express that delivers parcels across the USA. At bottom, the Fed is a private company that functions to enrich itself which is allowed to print money (*on the screen*) and determine the interest rate of lending. So, the USA do not print their own notes backed by gold, but issue treasury bonds and sell this to the Fed that buys them with money it creates out of thin air, called fiat money, theoretical digital money that was, is and never will be there. This money created is the debt of the US Treasury to the privately owned central bank, the Fed. The hard fact is that if there is no debt, there is no money, and by money creating

the US Treasury is bound to be eternally in debt and pay interest rates to the parasite called Fed. This US Treasury debt plus interest rate can never be repaid because there was no fiat money printed along to pay the interest. Because there is not enough money in circulation the next step is to issue treasury bonds again, and this is a vicious cycle, a spell the US Treasury cannot ever break. The result is an accumulating debt of almost 22 trillion USD in 2018 which is almost \$63,000 per capita, thus enslaving everybody for it is impossible to ever pay it off. The private citizen is bound to become crushed in a debt machine as the value or purchasing power of money will decrease by more and more debt and fiat money printing. Indeed the Fed notes called USDollar has lost 96% of its original value since its inception in 1913. In order to pay interest the US will be forced to issue more bonds for electronic money, called Quantitative Easing or helicopter money, under the aegis of the private Fed. This is not unlike in Zimbabwe where solving debt by making more debt is called irrational. All poor countries have debt and should repay the fiat money, which is eventually impossible, because there is simply insufficient currency available. Financed by the International Monetary Fund and the World Bank, poor countries are luted, shackled, and enslaved. Nations all over the world with a central bank are owned by the banking cartel.

On the level of the dealer around the corner, this bank gets its money to loan from the Fed which on its turn got money from the interest rate the US has to pay every year. Suppose, the bank got \$100,000 interest from the state, 10% of this or \$10,000 it keeps in reserve, while the remaining, \$90,000 go to the dealers. The dealer bank (e.g. Goldman Sachs) on its turn is obliged to keep another 10% from what it has got, say \$100 from \$1,000, and then it may on its turn loan \$900 to a private citizen who is charged an interest rate. Interest rate money, however, has not been printed along so that there will always be a shortage of money supply enslaving the people to make ends meet. If the private citizen deposits his \$900 in another bank, this bank is to keep 10% or \$90 in reserve and is allowed to loan \$810, which someone again can deposit allowing the bank to loan \$729, etc. and this chain can be continued until the original \$1,000 becomes tenfold, \$10,000. This hocus pocus is called “fractional reserve banking system”

whereby government decreed fiat money is created out of debt and thin air.

Charging interest rates on money created out of nothing smells like fraud and creating money out of debt is like a ponzi scheme perpetuated by new borrowing victims. On top, these private central bankers apply a sucking interest rate policy. Not only is there insufficient money in circulation in a nation's currency system to ever pay debt with by the citizens and their government, but also interest rates are raised as soon as there is prosperity to keep inflation down and prevent the economy from overheating. Cooling down the economy goes along with corporate bankruptcies and with people unable to recompense their debts caused by creating fiat money for the banks' profit in the first place. So, profits go to the banks, losses to the customers and when broke the banks confiscate houses, property, and real wealth cheaply, leaving the people poor and hungry. This interest rate game follows a boom and bust cycle that is already going on for three centuries. The system implies a perpetual expansion of money creation which likely navigate to a colliding crash course. This frightening scenario is unprecedented and has already started. The master planners of all of this are in Basel, the headquarters of the ultimate parasites, where the sucked money eventually goes. The specifics of who, what, when, and how remain unknown and because of its private nature, the meetings' minutes are secret and stored on the guarded grounds prohibited for the unauthorized to enter. Is it to conceal a massive scam? How come that criminals are prohibited to print money, but not the Fed? Ludicrously, this counter fitting is legal. In short, governments issue treasury bonds and for the amount issued, banks are legally allowed to create fiat money from thin air by lending. How can governments and the innocent tax paying citizen become liberated from this hijacked position and how can Buddhism help to free Buddhist and other commoners from being slaves of debt?

4.2. Greed and ignorance

Issuing loans can be multiplied by seducing people who cannot afford to buy a house and lend money knowing that a raise of the interest rate will result in a default of the hard working citizen who then needs to cede back property. This selling of so called subprime

mortgages is a premeditated act to enrich the banks themselves. Sold by the billions these mortgages are mixed in packages and subsequently sliced in attractive tranches to be sold as excellent products like Collateralized Debt Obligations or with other mysterious names (*Asset-Backed, Credit-Backed, Mortgage-Backed Securities, Credit Default Swaps*) but in fact these are worthless papers rated as “excellent” by ditto corrupt private agencies (like Moody, S & P, Fitch) who profit from their fake ratings of the worthless products without being punished. Another fraud is that the Fed dealer banks (like Goldman-Sachs, J.P. Morgan Chase, Morgan Stanley) that sell these derivatives to countries and competing banks, at the same time short these junk equities and bonds on the stock and bond market knowing that they will plummet, thus profiting enormously from a downfall they themselves had staged. This led countries like Iceland and investment bank Lehman Brothers to bankruptcy in 2008. The latter was deliberately not helped to create a impoverishing bust common people are still suffering from. Now a decade later, some systemic banks who are “too big to fail”, because their default could crumble the entire world economy worse than before, are still contaminated like the Deutsche Bank, it seems. Although some derivatives’ issuing banks were fined, nobody was imprisoned. Thus, kindred methods are still practiced by these “banksters” jeopardizing humanity with their weapons of mass destruction that if implode no money will come out of the ATM with all its ramifications.

Only few people know about the above and the erroneous path of solution which is creating more debt so that the present economic situation (2019) is worst than 2008. Even if we all deal with money everyday, these fraudulent facts are too dark to fathom that it is quite difficult to shine a light in a simple way for the ignorant masses to understand the money system scam without a very serious intellectual effort. It seems that greed does not stop with the banking business but is the basis and inspiration for other sectors of public life to have greed reign their hearts, like the multinational corporations, the mainstream media and corrupt governmental institutions to mention a few areas. It seems that money and greed have outweigh the ledger on the wicked side of morality all over. If in the grips of banks, will the big pharmacological corporations like

Pfizer, Roche, Sanofi prioritize the health of fellow human beings or corporate profit? Do companies like Monsanto, now Bayer, work for healthy food or is there evidence that the population is slowly being genetically transmuted? Is there an increase in attentional disorders, in autism, in transsexuality, and why? Why do free people in a free world need to overcompensate Nestlé or Coca-Cola for spring water given by nature to humanity for free? Is it true that the rich gets wealthy by robbing resources and dominating the poor? Are the citizens of the world really being sucked, manipulated, and brainwashed? Can politics give answers or are most politicians being lobbied corrupted? What is the role of mainstream media in politics? Do they broadcast to brainwash, make propaganda, and p.r. the elitist agenda? Do we daily see news or fake news? Why and who killed John F. Kennedy? Who brought down the twin towers, a not-attacked third crumbling neighbouring skyscraper and what was piercing the Pentagon building on 9/11; was it controlled demolition to cover up 3.4 trillion dollars missing? How come that 26 of the world richest own as much as the poorest 3.8 billion people, half of the world's population (Oxfam)?

4.3. A case in point

The awakening but hungry poetic activist, just arrived on earth, learned that he can borrow money from the bank if he has a job, which he meanwhile got as a waiter. So, he has a salary, paper money and coins, physical currency, comprising 3% of the total amount of money in the world. The remaining 97%, the digital fiat currency, is printed numbers on a screen. Having a job he goes to a bank to borrow money for his second basic need, shelter. He fancies \$100,000 to buy a house, an amount he gets because of having a job. After an interview and assessment of his credit-worthiness debt is contracted and thus fiat money is electronically created abracadabra on the spot. So he walks out the bank with \$100,000 and pays upfront for the house \$12,000 and deposits the remaining 88,000 in some other bank nearby. Now this bank and the first bank are allowed to conjure up fiat money out of thin air. The first bank is allowed to juggle 90% of \$100.00 which is \$90,000 for another customer and the second bank is allowed to juggle 90% of \$88,000 which is \$79,200 for any other customer. These actions can be

repeated by any central bank dealer with any customer until the first and second credits are juggled tenfold of each original amount of debt. Our poetic activist is contractually obliged to pay back in say 10 years this amount of \$100.000 with an interest rate of say 5%. So in the first year he owes the bank \$5.000; in the second year, if he redeems 10% each year, his debt is \$90.000 and with the 5% interest rate which is \$4500, he pays in two years \$9500 interest rate which adds up until his debt is zero. Totally, he will pay after 10 years \$127.500, thus the bank “earned” or stole \$27.500 via electronic debt and juggling fiat money out of thin air.

On the backdrop there is the Fed with its boom and bust cyclical game by lowering and raising interest rates. When our poetic activist lend in an economic upturn, expansion and boom, the interest rate was say low, but if a few years later the economy is downturning, contracting and in a bust, the interest rate is raised to high. Then he loses his job, becomes a delinquent, faces foreclosure, and consigns his house to the bank. So, he is left bankrupt while having “helped” the bank becoming richer. The bank would blame him for the inflation and recession because of his unreasonable wage demand and housing speculation. The poetic activist might say that he has been enslaved and sucked out. However, imprisoned by the system in the system, he might later give another try with the bank if he has a new job to continue his enslavement from where there seems no way out if he wants his own shelter. Or is it better for him to bypass banks and do future dealings with the help of a truth telling algorithm called Bitcoin (Nakamoto, 2008)?

CONCLUSION

What if Buddhists lead the world? Buddhist global leadership facilitates both self-awakenings, to ennobling realities and to banksters’ lies. Psychology is helpful in both cases, to awaken within by self-therapy and to thus be able to discern banking practices. Practicing and proselytizing the Dhamma and heartfulness to awaken within is a shared responsibility. The future will tell how effective the spirit of the Buddha’s gradual approach via conversation or self-therapy by Karma Transformation is as a preparation to self-awaken to the world-out-there. While the practice to attain the first awakening abounds in the Buddhist countries in Asia and in

pockets of urban areas in Europe and the Americas, the second self-awakening falls behind and is usually not part of awakening in the original Buddhist sense. Nonetheless this is also awakening: the dependent origination of a bank loan, creating theoretical money called credit, investing effort to counter ignorance and detoxify the poison of greed, and infusing an equanimous loving-kindness, empathic compassion and shared joy in daily life including finance. Money is ubiquitous, penetrates and pervades in many aspects of life. It drives social life beyond family and friends. In trade and the service industry, it is all about dealing with money. Considering the relevance of finance, global Buddhist leaders are set to help self-liberate debt enslaved Buddhists and other citizens of the world from a globalist heartless banking system that keeps mankind in economic vicious cycles. It seems that at present there are only three countries without a central bank: Iran, North Korea, and Cuba. Not long ago Afghanistan, Iraq, Libya and Sudan joined global central banking. These are all countries in conflict with the US deep state. Russia that is on the verge to drop out of the central banking cartel is being sanctioned. Opposition against global central banking is voiced by worried citizens known as anti-globalists who are against the New World Order agenda of the elite forcing toward a one world government, like the Occupy Wall Street demonstrators, Q-Anon, Q+, and recently the yellow vests in France combatting a “Rothschild President”. It seems that the patriotic US President Donald Trump is crusading against the globalists by promising to drain the swamp of the deep state (CIA, FBI and NSA), to defuse the globalist bankers and lawmakers’ networks, to identify the Fed as the biggest threat to his success and to possibly remove it.

How can Buddhist leaders free the invisibly incarcerated citizen? The answer is by promoting self-leadership by self-therapy to self-manage karma and by self-banking with a decentralized crypto currency. The latter is a disruptive innovation like with Über for taxis and Airbnb for hotels. Movers and shakers might want to deploy a “Buddhist Bitcoin” or utilize the existing Bitcoin that has already set the stage for overhauling the present global fiat central banking and the “petro dollar”. Bitcoin can be a store of value and a way of electronic bartering as it is a direct exchange ruling out the banker as middle man. Regarding the future, the result of

going crypto is that all middle men will outlive their usefulness and disappear. The world will function totally differently and look unrecognizable without intermediating agents between producer and consumer. No wholesalers, retailers, brokers, notaries, bankers anymore. Bitcoin is a store of value because of its limited edition of 21 million coins, quoted with eight digits behind the comma (called Satoshi) and is digital gold because of its scarcity. The current fiat currency is not backed by gold as a guarantee of value. This is the case since the gold standard has been abandoned by President Nixon in 1971 leaving the value of the Federal Reserve Notes intrinsically worthless in principle. The value of the USD is solely based on trust and on the oil trade, and is thus as solid as a house of cards in an era that obsoletes oil. The banksters' grotesque 300 years of sucking and enslavement have led the car mogul Henry Ford (1863- 1947) say that "it is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning" (Vennard, 1980, p. 12). The Buddhist way of leadership is not revolution but accelerated evolution by making the repeated call to awaken to detoxify the harming viciousness of greed as imposed by central banking. Bitcoin can be used alongside the pernicious fiat money in a transitional period. Because cryptos transcend borders, its transnational use by Buddhists helps unite Buddhists all over the world.

This essay is a first call of its kind for freedom, compassion, and prosperity by crypto finance in collaborative Buddhist practice with non-Buddhists in a coalition of the willing across borders in order to arrive at a shared responsibility that sustains societies all over the world. In closing, a poetic activist comes to realizing a twofold self-awakening via understanding the insights to be liberated by owning responsibility for emotional suffering and by stopping to believe banksters' lies on money even though yet unable to free from the system. The hope is for a patriotic Buddhist leadership to come forward to lead people to self-leadership toward self-awakenings within by self-therapy and self-awakening without by self-banking.

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