Pahankanuwa Sermon #97

English Translation

Translated from Sinhala

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(Pahankaṇuwa Sinhala Audio Dhamma Sermon No.53)

Namo tassa bhagavato arahato sammāsambuddhassa

(Homage to the Blessed One, the Worthy One, the Fully Self-Enlightened One)

Pali Stanza:

Appamādo amatapadaṃ, pamādo maccuno padaṃ;

Appamattā na mīyanti, ye pamattā yathā matā;

Etaṃ visesato ñatvā, appamādamhi paṇḍitā;

Appamāde pamodanti, ariyānaṃ gocare ratā;

Te jhāyino sātatikā, niccaṃ daḷhaparakkamā;

Phusanti dhīrā nibbānaṃ, yogakkhemaṃ anuttaraṃ.

From:

Dhammapada 21–23 (Appamādavagga)

Dear Listeners,

There is a vast difference between how the ordinary world understands the word *appamāda* (heedfulness) and how the Buddha explains it. In worldly convention, *appamāda* means doing any kind of work—whether good or bad—on time, in order to sustain this life. However, the *appamāda* taught to us by the Buddha possesses a far more profound and far-sighted meaning. Dhamma-oriented *appamāda* is the undertaking of what must be done to shorten, or completely bring to a halt, this journey of saṃsāra—which is in itself pure negligence—even at the cost of one's own life, without delaying it for a single moment. It is a few verses in praise of that very *appamāda* that we have selected as our topic for today.

These verses were expounded by the Buddha concerning the exemplary and virtuous life of Queen Sāmāvatī, the consort of King Udena of Kosambī. When the Buddha visited Kosambī, Queen Sāmāvatī's maid, a lay woman named Khujjuttarā, went to the Buddha, listened to the Dhamma, and attained the fruit of Stream-entry

(*sotāpatti*). Upon her return, she preached that Dhamma to Sāmāvatī and her five hundred companion women in the manner of a true Dhamma preacher. Hearing this, that entire group of women attained Stream-entry. Queen Sāmāvatī was so filled with gratitude that, because Khujjuttarā had helped her attain this supramundane state, she freed her from her status as a maid and placed her in the position of a mother and a teacher from that day onward.

Furthermore, regarding this lay woman Khujjuttarā, her actual name was Uttarā. "Khujja" means hunchbacked. Since she was hunchbacked, she was known by the name Khujjuttarā. This lay woman Uttarā would regularly listen to the Dhamma from the Buddha and return to preach it to Sāmāvatī and her retinue in the manner described. In this way, she gradually became a highly skilled, widely learned, and eloquent preacher of the Dhamma. So much so, that on one occasion the Buddha declared her foremost (*etadagga*) among his widely learned lay female disciples who retain the Dhamma.

Queen Sāmāvatī too spent her life with an extraordinary degree of faith and devotion toward the Triple Gem. Moreover, her mind was highly developed in the meditation on loving-kindness (*mettā-bhāvanā*). Because of this, the Buddha made a similar declaration regarding Queen Sāmāvatī, stating: "Sāmāvatī is the foremost among my lay female disciples who dwell in loving-kindness." Queen Sāmāvatī's power of loving-kindness became manifest due to the hostile and jealous attitude of Queen Māgandiyā, another consort of King Udena. Queen Māgandiyā had developed a deep-seated hatred toward the Buddha because He had, on a previous occasion, disparaged her physical beauty.

On that earlier occasion, because Māgandiyā was exceptionally beautiful—so much so that even kings sought her hand in marriage—her parents wished to give her in marriage to the Buddha. At that moment, the Buddha, having in mind the parents' potential to attain Arahantship, disparaged her physical beauty. Because of this, she harbored a deep grudge.

Unable to take revenge directly on the Buddha, she prepared to take revenge on Queen Sāmāvatī, who was one of the Buddha's most devoted disciples, to satisfy her long-standing hatred. Sāmāvatī was one of King Udena's consorts, and Māgandiyā was another. In such situations, jealousy is natural. Thus, driven especially by her hatred toward the Buddha, Māgandiyā employed various cunning plots to make the king lose faith in Queen Sāmāvatī.

On one occasion, when King Udena was preparing to spend several days at Sāmāvatī's palace, he took with him his famous elephant-charming lute (*Hatthikanta-vīṇā*), which possessed the extraordinary power to summon elephants. The king carried it wherever he went. What Queen Māgandiyā did was to have a snake, whose fangs had been extracted, inserted into a cavity of the lute. In all of these schemes, she was assisted by her paternal uncle, the Brahmin Māgandiya. With his help, she executed this cunning plot. Having inserted the fangless snake into the

lute, and after the king had gone to Sāmāvatī's palace, she arranged for the snake to slide out of the lute, thereby provoking the king's wrath against Sāmāvatī.

The king became so furious that he took a poisoned arrow, lined up Sāmāvatī and her five hundred companion women, and prepared to shoot them. In that moment, Queen Sāmāvatī advised her group: "We have no refuge at this moment other than loving-kindness. Radiate loving-kindness equally to the king, to Queen Māgandiyā, and to ourselves." Just as the king released the arrow, instead of flying toward them, it turned back. It reversed its direction and aimed itself directly at the king's own chest. The king was struck with intense emotion (*saṃvega*), fell at Sāmāvatī's feet, and begged for forgiveness. Sāmāvatī seized that very opportunity to inspire faith in the Buddha within the king. She urged the king to go to the Buddha for refuge. Subsequently, with the king's assistance, Queen Sāmāvatī secured permission to regularly attend to and serve the Saṅgha. We are summarizing a very long story here; there are numerous nested narratives connected to this event. As the Queen became increasingly devoted to serving the Buddha and the Saṅgha, Māgandiyā plotted an even more severe and treacherous scheme to harm or destroy Sāmāvatī.

When the king was preparing to go to the royal pleasure gardens, what did Māgandiyā do? She told her uncle, the Brahmin Māgandiya, to go to Sāmāvatī's palace in the king's absence, open the storehouses of cloth and oil, soak the cloths in oil, wrap them around the pillars of the palace, and set them on fire. While the king was away in the pleasure gardens, the Brahmin went and prepared to set the palace on fire as instructed. Sāmāvatī and her retinue realized what was about to happen. What did the conspirators do next? They locked the women inside and set the palace on fire.

In that critical moment, Queen Sāmāvatī spoke to her companions as if delivering a Dhamma sermon: "In this long saṃsāra, even the Buddha may not be able to count the number of times we have burned and died in houses in this manner. Therefore, be heedful (*appamattā hotha*)!" Thus, she made a profound request and gave deep advice to her group. The palace caught fire. As the palace burned, what did this group do? In that moment of intense peril—which is referred to as the comprehension of feeling (*vedanā-pariggaha*), a highly advanced meditation subject—they took the bodily sensation (*vedanā*) itself as their meditation object and developed insight (*vipassanā*).

In this manner, that group of women, who were already Stream-enterers, contemplated the intense sensation (*vedanā*) arising in their bodies as the palace burned down around them. Through this insight, they attained the higher paths and fruits (*mārgaphala*), many of them realizing the states of Once-returner (*sakadāgāmī*) and Non-returner (*anāgāmī*).

In the subsequent events, people came and informed the Buddha: "O Blessed One, while the king was in the pleasure gardens, the inner palace caught fire, and Sāmāvatī along with her large retinue of five hundred women met their death. Where

have they been reborn?" The Buddha then declared: "Monks, many of those lay women attained the higher paths and fruits of Stream-entry, Once-returning, and Non-returning. They acted heedfully (*appamatta*). None of them met a death that was in vain (*anipphalā kālakatā*)." Declaring that they had met a fruitful death, He uttered a profound verse of solemn utterance (*udāna*) on that occasion:

Mohasambandhano loko, bhabbarūpova dissati;

upadhibālo tamasā parivārito, sassatova khāyati, passato natthi kiñcanaṃ.

The Buddha uttered a profound verse of solemn utterance there, expressing the voidness and emptiness of the world: "The world, bound by delusion (*moha*), appears as if it is real and substantial. The fool, grasping onto the substrates of existence (*upadhi*), is enveloped in darkness. It appears as if it is eternal; but to one who sees truly, there is nothing there." The Buddha expressed this truth in connection with that event. We can reflect on how a grand palace, home to a large retinue of women including Sāmāvatī, was reduced to ashes in a single moment, destroying everyone inside. Thus, the Buddha uttered a verse that demonstrates the impermanent (*anicca*) and unsubstantial (*anattā*) nature of everything in the world. But the story does not end there.

Next, it is said that the king, having heard that the palace was on fire, rushed back as fast as he could. But by the time he arrived, it had already burned to ashes. After extinguishing the remaining embers, he was overcome with immense grief and began to contemplate who could have done this. He suspected that Māgandiyā might have been responsible, but resolved to trap her using a ruse. The king summoned his ministers and, in their presence, said: "For a long time, I lived in constant anxiety, wondering when this woman (Sāmāvatī) would harm me. Now, at last, I can sleep in peace." The king expressed joy over Sāmāvatī's death in the presence of Queen Māgandiyā, who was standing nearby. The ministers then asked, "O King, who could have done this?" The king replied, "It must have been someone who has immense love and affection for me." Hearing this, Māgandiyā stepped forward and revealed the secret: "O King, it was I who did this through my uncle!"

The king did not reveal his anger even then. He said, "I am exceedingly pleased. No one has as much affection for me as you do. Let us summon all your relatives so that I may grant them rewards." Māgandiyā sent messages to her relatives, urging them to come quickly as the king was highly pleased and wished to bestow favors. To the first relatives who arrived, the king gave special gifts and rewards. Seeing this, even those who were not her relatives bribed others to claim, "We too are relatives of Queen Māgandiyā," and came to the palace. Once the entire group had assembled, the king had them all seized. He had pits dug in the palace courtyard, buried them up to their waists, covered them with straw, and set them on fire. As they were burning and trying to escape, he had them plowed over with iron plows, crushing their bodies to pieces and putting them to death. It is recorded that Queen Māgandiyā was

subjected to an even more horrific torture: her flesh was sliced from her body, fried in a pan of hot oil, and she was forced to eat her own cooked flesh until she died.

Thus, the king punished them in an extremely horrific manner. While these events were unfolding, a discussion arose among the monks in the Dhamma Hall. They remarked that such a tragic death was highly unsuitable for a lay woman of such great faith as Sāmāvatī. The Buddha arrived and asked, "Monks, what are you discussing?" When they related the conversation, the Buddha explained: "Monks, from the perspective of their conduct in this life, the death of Queen Sāmāvatī and her retinue indeed appears unsuitable; but from the perspective of their past kamma, it is completely fitting." The monks then begged the Blessed One to reveal their past kamma, and the Buddha related the story of the past.

This event took place during an interval between Buddhas, before the appearance of the present Buddha, during a time when Paccekabuddhas lived. When King Brahmadatta was reigning in Benares, eight Paccekabuddhas regularly visited the palace for alms. Seven of them, having finished their meal, would fly back to the Himalayas through psychic power. One of them, however, would remain and enter meditative absorption (*jhāna*) in a clump of grass near the riverbank. The five hundred women of the king's harem used to attend to these Paccekabuddhas. One day, after the Paccekabuddhas had departed, the king went to play in the water with these women. Having played in the water the entire day, the women felt very cold by evening. They decided to warm themselves by a fire. Looking around, they saw the clump of grass and set it on fire, unaware that the Paccekabuddha was inside. As the grass burned down, they suddenly saw the Paccekabuddha sitting there. They were terrified, thinking, "This is the king's respected Paccekabuddha. If the king finds out, he will surely put us to death." They decided to burn him completely to cover up their deed. They gathered more firewood, piled it up, and set the Paccekabuddha on fire.

However, that Paccekabuddha was in the attainment of cessation (*nirodha-samāpatti*). According to the law of kamma, the women accumulated unwholesome kamma through their intention (*cetanā*), even though the Paccekabuddha was not physically burned. He emerged from his concentration after seven days and walked away unharmed. But because of their grave unwholesome intention, those women—who were Sāmāvatī and her retinue—suffered in hell for hundreds of thousands of years. Furthermore, as a residual result of that kamma, in a hundred subsequent lifetimes, they died by being burned to death inside buildings. The Buddha declared that this was their final birth, and this was how that kamma bore its last fruit.

On that occasion, wishing to clarify other details, the monks asked another question, as is common today, regarding the lay woman Khujjuttarā. They asked why she was born hunchbacked. Since she was a highly prominent disciple whom the Buddha had placed in the foremost position (*etadagga*), they wondered why such a meritorious person was born with a physical deformity. That was one question. The second was: what past merit made her possess such vast wisdom? Third: what past merit led to

her Stream-entry? And fourth: what past kamma caused her to be born as a maid servant? The Buddha then related the past stories connected to these questions.

First, regarding her hunchbacked condition: this too was connected to the same Paccekabuddha. The Paccekabuddha who meditated near the clump of grass happened to have a slightly bent, hunchbacked body. One of the harem women—who was none other than Khujjuttarā in a past life—mocked him. She draped herself in a robe, took a golden vessel in her hand, and mimicked his hunchbacked walk to make the other women laugh, saying, "This is how our Paccekabuddha walks." The Buddha explained that due to this unwholesome kamma of mockery, she was born hunchbacked.

Next, regarding her great wisdom: this too was connected to the same period. When the Paccekabuddhas first visited the royal palace, the five hundred women served them hot milk-rice in their bowls. Because the milk-rice was extremely hot, the Paccekabuddhas were passing the bowls from hand to hand to avoid burning themselves. Seeing this, this particular woman wisely took eight ivory bangles she was wearing and offered them, saying, "Please place the bowls on these bangles." The Paccekabuddhas did so, easing their discomfort, and later tried to return the bangles. She insisted, saying, "No, venerable sirs, I have offered them permanently."

The Buddha explained that because of this wise act of service, which she performed with wise reflection, she was blessed with great wisdom, becoming widely learned (*bahuśruta*) and a holder of the Dhamma (*dhammadhara*). Her Stream-entry was also supported by the very service she and the others rendered to the Paccekabuddhas—for serving those who have realized the paths and fruits and touched the peace of Nibbāna assists one in attaining the same realization. Finally, regarding her being born as a servant: this occurred during the dispensation of Kassapa Buddha. Khujjuttarā was then the daughter of a wealthy merchant (*seṭṭhi-dhītā*). An Arahant bhikkhunī came to visit her in the evening while she was dressing and putting on her ornaments. Having no servant nearby, and needing her ornament box which was out of reach, she told the Arahant bhikkhunī, "Noble lady, please hand me that box," speaking with a lack of respect, as if treating her like a maid.

The Arahant bhikkhunī reflected: "If she harbors anger toward me, she will be reborn in hell. But if she performs this service for me, she will merely be born as a servant. Being born as a servant is far better than being reborn in hell." Thus, she handed her the box. The Buddha explained that because she made an Arahant bhikkhunī serve her like a maid, she was born as a servant. From this, we can comprehend the precision of the fruit of kamma. Furthermore, it is said that the discussion among the monks in the Dhamma Hall continued to reverberate regarding this entire event—how Sāmāvatī and her large retinue died in the fire, how Māgandiyā's relatives were executed by the king, and how Māgandiyā herself was subjected to horrific torture. They debated on who in this world is truly alive and who is dead.

It was on that occasion that the Buddha approached and asked, "Monks, what are you discussing?" When they related the conversation, the Buddha declared: "Monks, in this world, those who are heedful (*appamatta*) are truly alive. Whether they live or die, they are to be considered alive. Those who are negligent (*pamatta*), even if they are physically breathing, are as if already dead." He then uttered the three verses from the *Appamāda Vagga* of the Dhammapada, which we took as our opening topic.

Appamādo amatapadaṁ, pamādo maccuno padaṁ;

appamattā na mīyanti, ye pamattā yathā matā.

As you know, the Deathless (*amata*) is a name for Nibbāna. Once the Mind Stilled is realized, there is no more birth (*jāti*). When there is no birth, there is no aging and death (*jarāmaraṇa*). Heedfulness (*appamāda*) is the path to the Deathless. Negligence (*pamāda*) is the path to death. The heedful do not die. The negligent are as if already dead; even though they are alive, they are like the dead.

Etaṁ visesato ñatvā, appamādamhi paṇḍitā;

appamāde pamodanti, ariyānaṁ gocare ratā.

Knowing this distinction clearly—that those who are heedful do not die, while the negligent are as if already dead—the wise (*paṇḍitā*) delight in heedfulness, rejoicing in the pasture of the Nobles (*ariyānaṃ gocara*). On one occasion, the Buddha defined the "pasture of the Nobles" as the four foundations of mindfulness (*cattāro satipaṭṭhānā*). The four foundations of mindfulness are the pasture, the rightful territory, of the Nobles and of all those who seek Nibbāna. The wise, residing in this pasture and practicing mindfulness, rejoice in the path of heedfulness.

The next verse speaks of a deeper aspect:

Te jhāyino sātatikā, niccaṁ daḷhaparakkamā;

phusanti dhīrā nibbānaṁ, yogakkhemaṁ anuttaraṁ.

These wise ones, constantly meditating (*jhāyino*) and possessing firm endeavor (*daḷhaparakkamā*)—which refers not to physical warfare, but to the battle against defilements—touch and realize the supreme security from bondage (*yogakkhema*), which is Nibbāna. *Yogakkhema* is another name for the Mind Stilled. "Yoga" here refers to the four bonds: the bond of sensuality (*kāma-yoga*), the bond of existence (*bhava-yoga*), the bond of views (*diṭṭhi-yoga*), and the bond of ignorance (*avijjā-yoga*). These are the four bonds that drag one through the length of saṃsāra. The wise, who possess such practice and constantly meditate, touch and realize the supreme Nibbāna, which is the liberation from these bonds. Thus did the Buddha expound these verses.

We have now heard the story and the verses. It is now up to us to reflect on these teachings in a calm and composed manner, extracting the practical lessons and deeper Dhamma principles that we can apply to our own lives. First, when we reflect on this story, we see that Queen Sāmāvatī holds an exceptionally noble position among the female disciples of the Buddha's dispensation. We have just heard the account of her life. Although we do not have exhaustive details, we can appreciate the immense spiritual development her mind had achieved.

When we consider her power of loving-kindness, she harbored not a shred of ill-will toward Māgandiyā, who hated her so intensely. When the king was about to shoot them with the poisoned arrow, she instructed her companions to radiate equal loving-kindness to the king, to Queen Māgandiyā, and to themselves. Her mind had developed such a powerful degree of loving-kindness. In the practice of the meditation on loving-kindness, there is a highly advanced stage known as the deliverance of mind through loving-kindness (*mettā-cetovimutti*). It is a powerful spiritual force capable of radiating loving-kindness to all beings without any discrimination. Within that concentration (*jhāna*), there lies a power that can even perform miracles. It was by the power of that very miracle that the arrow turned back. It is said that the king was struck with deep emotion (*saṃvega*), thinking, "Even this lifeless arrow recognizes her virtue, yet a human like me did not," and fell at her feet in worship.

Thus, we can see how powerful the concentration (*jhāna*) of loving-kindness is, capable of deflecting a poisoned arrow. However, some might argue and raise a question based on the benefits of loving-kindness preached by the Buddha in the *Mettānisaṃsa Sutta*. One of those benefits is: *nassa aggi vā visaṁ vā satthaṁ vā kamati*—"neither fire, poison, nor weapons can harm" one who has developed the deliverance of mind through loving-kindness.

Yet, in this instance, they could not prevent the danger of the fire due to the sheer gravity of their past kamma. The momentum of kamma was far more powerful. Sāmāvatī, however, did not despair in that moment. She immediately directed her companions toward the practice of insight (*vipassanā*). There is a profound and valuable lesson in this. The palace was burning and collapsing around them. In that moment, Sāmāvatī gave her advice in just two words: *appamattā hotha*—"Be heedful!" Here too, we find the word *appamāda*. In the ordinary world, if a large building catches fire, people panic, wail, and die in agony. We frequently hear of such tragedies occurring in the world.

What did Queen Sāmāvatī do? She realized that the doors were locked and there was no way out. She understood that crying and lamenting would serve no purpose. She did what had to be done in that very moment. That is *appamāda*. What she did was this: while being burned by the external fire, she extinguished herself with the internal cooling of Nibbāna. That is what she achieved. She let the external fire burn the physical body, but she extinguished the inner fire through the realization of the Mind Stilled. This was achieved through the attainment of fruition (*phala-*

samāpatti). She utilized the power of Stream-entry she had already attained, and by further developing insight (*vipassanā*) through the comprehension of feeling (*vedanā-pariggaha*), she took the intense sensation (*vedanā*) arising in her burning body as her meditation object. Ordinarily, the natural tendency of worldlings is to fear pain and try to flee from it. What is the marvelous method shown by the Buddha here? It is to look directly at the sensation (*vedanā*) itself, applying wise attention (*yoniso manasikāra*) with a concentrated mind, and reflecting that "this feeling is not mine, this is not self." The Buddha compared sensation to a water bubble: *vedanā bubbulūpamā*. When rain falls, water bubbles form rapidly on the surface, only to burst and vanish in an instant. Sensation is just like that.

Why do we get agitated by sensation? It is because we grasp it as "my feeling." We grasp it, develop aversion toward it, and engage in an internal conflict, thereby burning ourselves. In contrast, the insight method taught by the Buddha is to observe that very sensation, that very pain, objectively as a meditation subject. Through that observation, one perceives its impermanent (*anicca*), painful (*dukkha*), and not-self (*anattā*) nature. It was by profoundly realizing this truth that Sāmāvatī and her companions attained the higher paths and fruits. The Buddha declared that they met a death that was not in vain (*anipphalā kālakatā*)—a highly successful death. This is the very meaning expressed in the verse: *appamattā na mīyanti, ye pamattā yathā matā*—"The heedful do not die; the negligent are as if already dead." This is a great lesson for our lives today. None of us can predict with certainty when, where, or under what circumstances death will come. We too might find ourselves in a situation where we are trapped in a burning building with no escape. In such a moment, our only refuge is the meditation subject (*kammaṭṭhāna*) we have practiced.

In Sāmāvatī's life, we see how she utilized her developed concentration (*jhāna*) of loving-kindness to secure her own peace and to bring about a profound change in the king, turning the crisis into a victory of the Dhamma (*dhamma-vijaya*). When a tragedy occurs, the worldly response is to harbor hatred, thinking "who did this to me?" and thus burn with both the external fire and the internal fire of hatred and delusion. What did Sāmāvatī do instead? She understood it as the force of kamma. She advised her companions: "In this vast saṃsāra, we have burned to death in this manner countless times, beyond the scope of even a Buddha's knowledge. This is a minor thing. What we must do now is elevate this experience into insight (*vipassanā*) and escape from this existence (*bhava*) immediately."

For the Buddha, true *appamāda* (heedfulness) is not merely escaping from a burning building. Indeed, in that situation, physical escape was impossible. Yet, the ordinary worldling would spend their last moments wailing and screaming, hoping someone would open the door and save them, and thus meet a miserable death. In contrast, Sāmāvatī accepted the reality. The Buddha highly praises those who, in such moments, strive to escape from the cycle of existence (*bhava*). That is precisely what Sāmāvatī and her companion women achieved. In another discourse, the Buddha

asked the monks: "Monks, if a person's clothes or head were on fire, what should they do?" The monks gave the natural reply: "O Blessed One, they must make a great effort, using mindfulness and energy, to extinguish the fire immediately." But what did the Buddha say? "No, monks. In such a moment, disregarding one's burning clothes or head, one should strive to realize the Noble Truths of suffering (*dukkha*), its origin, its cessation, and the path. Extinguishing the internal fire of defilements is far more urgent than extinguishing the external fire." The story shows that Queen Sāmāvatī and her companions acted in perfect accordance with this instruction of the Buddha. This is extremely valuable for our own lives. While the world thinks of worldly savings and protection for times of crisis, in the ultimate helpless moment, one's only refuge is the meditation subject (*kammaṭṭhāna*) one has developed. A mind trained in loving-kindness can neutralize intense hostility, and if kamma brings an unavoidable tragedy, one must view it as an opportunity to escape from existence (*bhava*) through insight (*vipassanā*). That is the practice of heedfulness (*appamāda*).

All these profound meanings are perfectly demonstrated in the life of Queen Sāmāvatī. We have much to learn from this. Furthermore, from the other events in this story, we can appreciate the terrifying ocean of kamma in which we live. Through the Buddha-eye, it became clear that Sāmāvatī's death was not ultimately caused by Māgandiyā; Māgandiyā was merely an instrument. The real cause was their own past intention (*cetanā*) to burn the Paccekabuddha. The Buddha declared: *cetanāhaṁ bhikkhave kammaṁ vadāmi; cetayitvā kammaṁ karoti kāyena vācāya manasā*— "Intention, monks, is what I call kamma. Having intended, one performs kamma through body, speech, and mind."

One might argue that the Paccekabuddha was not physically harmed. But those women had already burned him in their minds. That unwholesome intention was the kamma that produced such severe results. If the Paccekabuddha had actually been harmed, the consequences would have been even more horrific. We must always reflect on the kammic consequences of our daily actions. We must realize that we live as if on a ground made of kamma. We are born upon the massive heap of kamma we have accumulated over the vast span of saṃsāra, and this life is spent wearing away that kamma. Until we eradicate the seed-potential of kamma (*bīja-sakti*) that leads to rebirth through the supramundane paths and fruits, we have no choice but to swim in this ocean of kamma.

The power of wholesome kamma was also demonstrated in the life of the lay woman Khujjuttarā. First, the monks asked about her physical deformity. The unwholesome kamma responsible for it was something that might be considered minor in the ordinary world—a simple act of mocking the posture of a Paccekabuddha. By draping herself in a robe and mimicking his hunchbacked walk to make others laugh, she accumulated the unwholesome kamma that caused her to be born hunchbacked. Many of our physical illnesses and deformities are rooted in such past actions. Today, even through limited worldly investigations, some of these truths are being

uncovered. But this is an absolute reality. Every small action of our body, speech, and mind has a long-term kammic momentum.

Her great wisdom was also the result of a seemingly simple act. Seeing the Paccekabuddhas passing the hot bowls from hand to hand, she wisely offered her ivory bangles to use as stands. This is a valuable lesson for us. When we perform services or duties, we should not view them as a burden or a chore; rather, we should perceive them as a precious opportunity to cultivate wholesome kamma. The Paccekabuddhas did not ask for the bangles, but she wisely used her intelligence to facilitate their comfort, and that wise act of service made her a person of great wisdom, widely learned (*bahuśruta*) and a holder of the Dhamma (*dhammadhara*).

Similarly, her Stream-entry was supported by her service to those who had realized the paths and fruits. Serving those who have realized the Dhamma helps one to realize the same truth. Lastly, her being born as a servant was due to a single instance in a past life under Kassapa Buddha when, as a merchant's daughter, she treated an Arahant bhikkhunī like a maid by asking her to hand her an ornament box. Though it seemed like a minor incident, it carried a significant unwholesome result. Living in saṃsāra is indeed a terrifying affair.

If you are driving a vehicle at high speed, and you are a skilled driver, you might not feel afraid. But you never know when an animal might jump onto the road, or when a minor mechanical failure might cause the vehicle to overturn. Our minds are just like that; they function at lightning speed, and if the mind slips even slightly, the resulting kammic momentum can trap us in saṃsāric suffering for an immensely long period. This is why the Buddha always emphasized true heedfulness (*appamāda*). In the ordinary world, heedfulness is understood as catching a bus or a train on time, arriving at the office on time, and managing one's daily affairs efficiently.

The worldly expectation is to achieve success by hook or by crook, through Dhamma or non-Dhamma, and to secure financial stability. But from the perspective of the Buddha's word, such a life falls into negligence (*pamāda*). True heedfulness (*appamāda*), as defined by the Buddha, is escaping from this terrifying saṃsāra as quickly as possible—escaping from this cycle of existence (*bhava*). It is this escape that is demonstrated in the life of Queen Sāmāvatī, and it is the same truth that is revealed in the Buddha's discourse about one's head being on fire.

The story also illustrates the danger of saṃsāra and the cruelty of Māgandiyā. Although Māgandiyā was exceptionally beautiful—sought after by kings throughout India—she lacked virtue, which led to her horrific end in this very life. This helps us distinguish between true progress and decline, and between true heedfulness and negligence. We must reflect on these Dhamma principles and strive to apply them to our daily lives.

The path of the Dhamma consists of Virtue, Concentration, and Wisdom (*sīla, samādhi, paññā*), which summarize the entire dispensation of the Buddha. Virtue is the essential foundation. Sāmāvatī's humble, respectful life and her gratitude—freeing her maid and treating her as a teacher—demonstrate her immense virtue. Virtue is what enables the mind to achieve Concentration (*samādhi*). One cannot expect to concentrate a mind that is filled with remorse. We observe precepts in order to live a life free of remorse, establishing a firm foundation for concentration.

Today, you have observed the eight precepts of Right Livelihood (*ājīva-aṭṭhamaka-sīla*). For lay disciples, the Buddha has prescribed the five precepts and the eight precepts to restrain body and speech. This restraint, however, is directed by the mind (*cetanā-sīla, cetasika-sīla*). The physical body is not an autonomous machine; it is driven by the mind. Therefore, though virtue is described as the restraint of body and speech, this restraint is accomplished by the mind through the power of resolution (*adhiṭṭhāna*).

One might ask if it is sufficient to undertake the precepts once. In practical terms, however, the precepts we have undertaken must remain at the forefront of our minds so that they can guide our behavior when the need arises. This is why we regularly undertake the precepts. We must make a daily resolution: "Today, I will live within the boundaries of these five pillars (the five precepts) or these eight pillars (the eight precepts), and I will not cross them." When an opportunity to perform an unwholesome deed arises—such as an urge to kill an animal or to steal—our wisdom steps forward and warns us: "This is contrary to the resolution you have made. Do not do it." The mind then refrains from the action. This is known as "refraining upon encounter" (*sampatta-virati*).

The word *veramaṇī* means refraining or abstaining. When we recite the precepts, we must focus on the word *veramaṇī*: *pāṇātipātā veramaṇī sikkhāpadaṁ samādiyāmi*—"I undertake the precept of refraining from destroying life." This act of refraining is of utmost importance, for it is here that the mind takes the lead. When there is every opportunity to commit a sin, the virtue we have undertaken steps forward and restrains us. Refraining from the act generates immense spiritual strength, which subsequently brings great joy and relief when we reflect: "I have escaped from committing an unwholesome deed and from the future suffering it would have brought."

This is why we say that when we harm an animal, the harm we cause to our own mind through defilements is hundreds of thousands of times greater than the physical pain the animal suffers. The world thinks we should avoid harming animals merely because it is bad for the animal. But there is a deeper truth: by harboring hatred and harming another being, we corrupt our own minds, and we will have to pay for that corruption with suffering that is vastly greater than the pain felt by the animal. In the past story, the Paccekabuddha was completely unharmed by the fire; he simply brushed off the ashes and flew away. Yet, the unwholesome kamma of the

women remained intact because of their unwholesome intention (*cetanā*). Unwholesome kamma is rooted in greed (*lobha*), hatred (*dosa*), and delusion (*moha*).

We can identify these unwholesome roots within our own minds if we apply mindfulness (*sati*). Although they are often masked by deceptive mental states, we can perceive them if we reflect wisely. We can understand: "Underneath this action lies greed, hatred, or delusion." The Buddha declared greed, hatred, and delusion as the roots of all unwholesome deeds. Wholesome (*kusala*) means skillful, and unwholesome (*akusala*) means unskillful. If we live unskillfully in this saṃsāra, we will experience suffering; if we live skillfully, we will experience happiness and realize Nibbāna swiftly.

Thus, "kusala" in its primary sense means skillfulness. Wholesome thoughts arise from non-greed (*alobha*), non-hatred (*adosa*), and non-delusion (*amoha*). Every moment we make an effort to distance ourselves from greed, hatred, and delusion—even for a single moment—we plant a wholesome seed. Because our minds have been habituated to these defilements for a long time, any effort to step away from them, even briefly, marks a wholesome turning point. This is what is meant by *alobha*, *adosa*, and *amoha*—the prefix "a-" denotes stepping away from greed, hatred, and delusion. We cannot eradicate them all at once, but we can push them aside for a moment through the mental factor of refraining (*virati-cetasika*).

For instance, when an urge to kill an animal arises—perhaps driven by a desire for its meat or by anger—and we immediately suppress that urge, preventing it from translating into action, we perform a powerful wholesome deed. If we do not suppress it, it remains as unwholesome mental kamma, burning within us like a hot coal. The Buddha compared unwholesome thoughts to hot coals. A child might touch a hot coal out of ignorance, but the moment they feel the heat, they drop it immediately. They do not hold onto it because it looks attractive. Similarly, the moment we realize a thought is rooted in greed, hatred, or delusion, we must discard it immediately. If we hold onto it, it will translate into speech and action, trapping us in saṃsāric suffering for aeons. The wholesome path, therefore, is the power of refraining.

Some might argue: "What are we actually doing when we undertake precepts? It is all about not doing things; there is no positive action involved." However, refraining is in itself a powerful wholesome action. Once we remove the unwholesome actions, the remaining actions naturally become wholesome. Refraining from unwholesome deeds is not a passive state; it requires active effort and mental skill. That mental skill is what we call "kusala." This is why we undertake the precepts beforehand, training the mind to refrain when temptation arises. Based on established virtue, we develop concentration (*samādhi*) through meditation subjects such as loving-kindness, recollection of the Buddha, the foulness of the body, or the mindfulness of death.

When the mind achieves concentration, it experiences a physical and mental peace that is thousands of times superior to any sensual pleasure. Based on that concentration, one contemplates the three characteristics of impermanence (*anicca*), suffering (*dukkha*), and not-self (*anattā*), developing insight (*vipassanā*) to realize the noble paths and fruits.

Through this sermon, we have extracted numerous Dhamma principles. By listening with deep faith and establishing ourselves in virtue, we can experience a sense of concentration. May the power of the Dhamma we have cultivated help us walk the path of heedfulness, complete our wholesome qualities through the association with noble friends, and practice generosity, virtue, and meditation. May this listening to the Dhamma support us in escaping from this terrifying saṃsāra and realizing the supreme peace of Nibbāna. May all guardian deities, and all beings from the lowest Avīci hell to the highest heaven (*Akaniṭṭha*), rejoice in these merits and attain the supreme peace of the Mind Stilled according to their own aspirations. Let us now transfer these merits by reciting the verses.

"*Ettāvatā ca amhehi……*"