Pahankanuwa Sermon #149

English Translation

Translated from Sinhala

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(Pahankaṇuwa Sinhala Audio Dhamma Sermon No.104)

Namo tassa bhagavato arahato sammāsambuddhassa

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

Pali Stanza:

"Idha vassaṃ vasissāmi,

idha hemantagimhisu;

Iti bālo vicinteti,

antarāyaṃ na bujjhati."

From:

Dhammapada Verse 286 (Magga Vagga)

Dear Listeners,

Usually, a life is spent within a multitude of future plans. Rather than reflecting on the obstacles that might arise in fulfilling those plans, we mostly think only of the ways to achieve them. Because of this very reason, one has to experience suffering and unsatisfactoriness (*dukkha*) due to sudden disappointments. Understanding life well in advance helps to reduce the shocks and tremors that may arise in such situations. This is precisely the advice contained in the stanza we have chosen as our theme today, as well as in the story related to it.

This Dhamma stanza was delivered by the Buddha in Sāvatthī to a certain multi-millionaire businessman known in the teachings as Mahādhana Vāṇija. This businessman was traveling for trade from Bārāṇasī to Sāvatthī, loading a stock of red cloth onto five hundred carts. Having prepared to cross the river, and intending to cross it the next day, a heavy rain fell in the middle of the night, swelling the river, and for seven days they were unable to cross over. Meanwhile, the city-dwellers spent their time celebrating festivals. The merchant could not carry out his trade. So, this merchant thought, "Even if I go back, there too will only be a delay. It is better to spend the rainy season, the winter season, and the summer season right here and carry out my trade." Such a thought arose in this merchant.

On that day, while walking for alms (*piṇḍapāta*), the Buddha saw this merchant staying at that spot. The Buddha also perceived the merchant's mind, and upon seeing it, he smiled gently. As mentioned in many places in the Dhamma, on such occasions, Ven. Ānanda, who was walking behind, asked the Buddha the reason for that gentle smile. Then the Buddha said: "Ananda, do you see this merchant named Mahādhana Vāṇija?" When he replied, "Yes, Bhante," the Buddha said: "He is thinking of spending the rainy season, the winter season, and the summer season right here. Though he thinks so, he does not see the danger to his life." Then Ven. Ānanda asked, "Bhante, do you see such a danger?" "Yes," the Buddha replied, "He will live for only seven more days, and on the seventh day, he will fall into the mouth of Death (*Māra*)." Saying this, the Buddha uttered two valuable stanzas mentioned in various places in the Dhamma. One of those stanzas is especially worthy of our remembrance. Although it was preached particularly for the Sangha, it is a stanza that helps all of us.

Ajjeva kiccamātappaṃ, ko jaññā maraṇaṃ suve,

na hi no saṅgaraṃ tena, mahāsenena maccunā.

If we render this stanza into English, it can be shown in this manner:

Do today itself the task that must be done,

Who knows, death might indeed come tomorrow,

For there can be no agreement made

With Death and his mighty army.

Because we cannot make agreements with Death, the Buddha delivered this stanza—which says that what needs to be done must be done today itself—to Ven. Ānanda. Out of compassion, Ven. Ānanda asked the Buddha, "Bhante, shall I go and tell this matter to that merchant?" The Buddha gave permission, saying, "Very well, then go with confidence about it." Thus, Ven. Ānanda went on alms-round to the place where the merchant had pitched his tents.

After the merchant had offered alms, Ven. Ānanda asked, "Upasaka, how long do you expect to stay here?" Then he said, "I have this intention. I came on this trade journey from afar. Since returning would only cause delay, I thought of staying here like this and trading throughout the entire year." Then Ven. Ānanda said, "Upasaka, when danger to life will come is something no one can know." Then the merchant asked, "Is there such a danger, Bhante?" "Yes," he replied, "There is danger within seven days."

Having felt a sense of urgency (*saṃvega*) because of this, the merchant invited the Sangha led by the Buddha for an alms offering (*dāna*). For seven days, he offered alms to the Sangha led by the Buddha, and at the end, the Buddha preached a sermon of appreciation (*anumodanā*). The stanza for that appreciation sermon is the

one we mentioned earlier. The Buddha said, "Upasaka, one cannot keep making plans like this—thinking 'I will stay at such a time in such a place; I will stay here during the rainy season; I will stay here in the cold season; I will stay here in the summer season.' There is no opportunity to remain with such plans. One does not know what kind of life-danger may occur in the meantime. Therefore, a wise person does not direct their mind to such things, but rather to the danger present to one's own life." The stanza that summarizes this point is the one we mentioned at the beginning:

Idha vassaṃ vasissāmi, idha hemantagimhisu,

iti bālo vicinteti, antarāyaṃ na bujjhati.

"I will spend the rainy season here; I will spend the winter here; I will spend the summer here"—so the fool, the ignorant one, thinks and plans. But he has no understanding of the danger (*antarāya*) that can arise in the meantime. Having heard this sermon, it is said that the businessman Mahādhana Vāṇija attained the fruit of Stream-entry (*sotāpatti-phala*). Next, when the Buddha was returning, the merchant followed him a short distance to see him off, and then came back saying, "I feel a bit of a headache," and lay down on his bed. He lay down and woke up in the Tusita heaven. That was his final sleep. Passing away in his sleep, he was reborn in the Tusita heaven. That is how the story ends. Just as described in this stanza, the Buddha saw a certain deficiency in that businessman's plan. Whatever plans he made, he did not see death (*maraṇa*) that was coming in the meantime. It was to remind him of this fact that Ven. Ānanda out of compassion went to that place.

As a result of that, if he had any hopes regarding his happiness, he was given the opportunity to enter the path of Dhamma which helps to fulfill them. In this regard, there is a stanza by the ancients:

Vyāpārā sabbabhūtānaṃ, sukhāya vidhīyare;

sukhañca na vinā dhammā, tasmā dhamma-paro bhave.

The undertakings and activities of all living beings are directed toward happiness; they are put into action for it. But there is no happiness devoid of Dhamma. Therefore, do things with devotion to Dhamma—this is the meaning. Now, here too we have to realize that what ultimately became a refuge for that businessman was the Dhamma. If we take the deeper meaning of "business" (*vyāpāra*), business means engagement, being occupied. Whether it is a commercial business or any other business, if one is engaged in something, one is engaged in it expecting happiness. Regarding happiness, the Buddha declares that there is no happiness without Dhamma. Especially, rather than the happiness thought of in worldly terms, the most noble happiness can be obtained by being devoted to the Dhamma, in accordance with the Dhamma. Therefore, one should be most diligent and heedful (*appamāda*) regarding this matter.

On one occasion, a story is mentioned in the Dhamma where the Buddha advised his relatives regarding this diligence and heedfulness (*appamāda*).

On a certain Uposatha day, when the Buddha was residing at Nigrodhārāma in Kapilavatthu, a group of Sakyans came to see the Buddha. The Buddha asked them, "Sakyans, do you observe the Uposatha eight precepts?" They replied, "Some days we observe the Uposatha eight precepts, and some days we do not." Then the Buddha declared: "Sakyans, in a life that is so full of fear of sorrow and fear of death, to say 'some days we observe the Uposatha eight precepts, and some days we do not' is a great loss for you, a great misfortune." The Buddha did not praise it as a great thing that they do it at least occasionally. Instead, he pointed out that doing it "occasionally" is a defect, saying: "In a life filled with so much fear of sorrow and fear of death, to say 'if we feel like it we do this, and if we don't feel like it we don't do it' is a very great loss."

Next, the Buddha spoke about the peace that can be obtained from this Dhamma. "Sakyans, suppose a person, without falling into unwholesome deeds, earns half a kahāpaṇa a day from his trade. What do you think of him? Would you say he is a capable person with initiative and energy (*uṭṭhāna-vīriya*)?" "Yes, Bhante." Then the Buddha gradually asked, "What if he earns one kahāpaṇa? Two, three, four, ten kahāpaṇas?" He kept asking in this manner, and they answered "Yes" to each. Next, "If that man, day by day, earns a hundred or a thousand kahāpaṇas, saves as much as possible, and amasses great wealth and material success—using that accumulated wealth, does that person live for a single night or a single day, or even half a night or half a day, in absolute, unalloyed happiness? Can he live in absolute happiness even having acquired such massive wealth?" "No, Bhante." When asked "Why?", they said, "Bhante, these objects of sensual pleasure (*kāma*) are impermanent and inconstant (*anicca*), empty. These are things that delude a person." Even the Sakyans understood this.

Then, next, the Buddha explained how happiness is obtained through his Dhamma. "Sakyans, if a disciple in my dispensation (*sāsana*) practices according to my instructions for ten years, he can live for a hundred, a thousand, a hundred thousand years in absolute happiness. How is this to be understood? By attaining the paths and fruits (*magga-phala*) of Stream-entry (*sotāpatti*), Once-returning (*sakadāgāmitā*), Non-returning (*anāgāmitā*), etc., and being reborn in happy realms (*sugati*). If he possesses absorptions (*jhāna*), he can be born in the Brahma realm as well. Otherwise, being born in the deva realms, he enjoys happiness for hundreds of thousands of years through the practice shown by the Buddha. Having acquired such a mass of wealth, one cannot live even one night or one day in absolute happiness. But by keeping this practice of the dispensation according to the Buddha's advice for ten years, one enjoys heavenly happiness in that manner for a long time." The Buddha did not stop there; he next declared: "Sakyans, let alone ten years! Nine years, eight, seven, six, five, four years..." and going down in number like that... "one year, ten months, nine, eight months..." and bringing the number down in this way,

"even if one practices according to what I say for half a month, that person can live for hundreds of thousands, lakhs of years in that manner." Next, he said, "Not only that. If one lives according to what I say for ten days, nine days, eight days..." and finally, how does he say it? "Half a day, half (a night)"—there he is preaching by connecting it precisely to this matter of the Uposatha.

When observing the Uposatha on the full-moon day, there is a way of resolving: *Imañca rattiṃ imañca divasaṃ*—"This night and this day, I will live close to the practice of the Arahants." In accordance with this, the Buddha declared: "If one practices according to what I say for even one night and one day, that person can live in absolute happiness for hundreds of thousands, lakhs of years." After the Buddha explained his dispensational practice in this way, those Sakyans said: "Then, Blessed One, we shall observe the Uposatha full-moon day every day." That was mentioned because...

Due to the course of action taken by the Buddha here, that merchant turned toward the Dhamma. Why did he turn? Because of a sense of urgency (*saṃvega*). That is what we must contemplate. It is when the sense of urgency (*saṃvega*) regarding death arose that he turned to the Dhamma. When told that there was danger within seven days, this merchant then thought, "Now I must perform acts of merit (*puñña*)," and invited the Sangha led by the Buddha. During that period, he took refuge in the qualities of faith (*saddhā*), virtue (*sīla*), etc., that he developed within himself, as well as in that sense of urgency (*saṃvega*). What arose from that sense of urgency was the mindfulness of death (*maraṇasati*). The merchant must have spent that week (*satiya*) with mindfulness (*sati*). Here, first, we said *satiya* meaning "seven days" (week). The second time we said *satiya*, it meant "mindfulness" (*sati*). Mindfulness of death (*maraṇasati*) means mindfulness that follows death. One does not know when death will occur! That helps the merchant, becoming a meditation (*bhāvanā*) in itself. That meditation is very close to Nibbāna. Why? Because Nibbāna means letting go of everything. Letting go of everything is something we have to do with death, whether we like it or not. If it comes suddenly, we are not prepared for it. Even if we grasp and cling to things, we can never take them to where we are going. But when we constantly cultivate mindfulness of death, a strength to let go from the mind is developed.

Then, what helped that merchant to attain that supramundane (*lokuttara*) state was the sense of urgency (*saṃvega*) regarding death or danger, and the qualities of faith (*saddhā*), etc., generated through activities like offering alms to the Buddha and the Sangha—it was with the help of all these. That merchant passed away in his sleep and, as if waking up from sleep, was reborn in the Tusita heaven. If he had not done so, where would that merchant have gone? Let us consider the other side. Usually, people of the world live making plan after plan. Indeed, this present time is an era of various timely disasters. In the past, there was a custom among Buddhists that when they went to a relative's house or to meet friends, they would say, "I will go and return." Now, road accidents are so frequent that one cannot even say "I will go and

return." To such an extent, it is impossible to say when and where death will come. Therefore, indeed, not only for that businessman but for all of us, we have to live with an imminent mind.

Virtuous friends, you may have heard that the rebirth of a dying person is determined mainly by a certain force of kamma. If an immediate-retribution unwholesome kamma (*ānantariya-kamma*) has been committed, it cannot be changed; one will definitely go to hell. If there is no such weighty (*garuka*) kamma, next what presents itself is the near-death kamma (*āsanna-kamma*). Near-death kamma means the volition (*cetanā*) that arises at the moment of death. Sometimes it might be the recollection of a kamma performed in the past, or else something done at that very moment. Now, because he offered alms here for seven days, that helped the merchant—the businessman—as his near-death mind (*āsanna-citta*). And because of that, he was born in the Tusita heaven. Therefore, living with that near-death mind in view is good for everyone's salvation. Of course, if there is a grave kamma of that sort, such as matricide or patricide, it is true that one cannot escape from it. Often, people bring monks at the final moment to chant pirith, preach Dhamma, and try to settle the mind at that time. We must understand that Dhamma principle here. If one can prepare one's final mind, it becomes highly supportive for the next existence (*bhava*). However, normally, a businessman does not look at the world in this way; they look at death as something that does not belong to them, as if they are ageless and immortal (*ajarāmara*). The concept prevalent among worldly people is to accumulate wealth, whether righteously or unrighteously.

The Buddha has shown the lay devotee to abstain from wrong livelihood (*micchā-ājīva*) and live according to right livelihood (*sammā-ājīva*). On this occasion too, in the *ājīvathaṭṭhamaka-sīla* (virtue with livelihood as the eighth), the final precept we mentioned was "abstaining from wrong livelihood." One must abstain from wrong livelihood. But these days, the educated class values an economic system and a livelihood based on the economic principles presented by wrong-viewed (*micchā-diṭṭhi*) Western scholars, higher than the matter of livelihood shown by the Buddha. They give priority to that livelihood—which, in short, is often wrong livelihood. If wealth can be earned easily, if wealth can be accumulated quickly, then killing animals, various other crooked activities, trading in poisons, trading in intoxicants—these are the ways through which wealth can be accumulated most easily. If it is received, there is no issue; that is what is called development, what is called progress. Such a concept is present among many today. At least, when a great disaster occurs and destruction happens, what many people consider as "rehabilitation/resurgence" is bringing back the very same wrongs that were done. They talk about rehabilitation while putting aside the word of the Buddha (*Buddha-vacana*).

We must reflect that there is a certain way the world teaches lessons to human beings. Now, you devotees also recite the refuge-going formula saying *dutiyampi, tatiyampi* (for the second time, for the third time). Similarly, in the Vinaya Piṭaka belonging to the Sangha, when presenting certain proposals in the ecclesiastical acts,

they are read three times, saying *dutiyampi, tatiyampi*. In state administration too, there is a custom of reading a bill three times.

Not only that, even in auctions, they say "going once, going twice" (*æ̆varayi, dæ̆varayi*). There is a custom of saying things three times in this way. Likewise, let us imagine Mother Nature as a mother. So, this is an occasion where Mother Nature is standing at a certain auction, saying "going once, going twice." What was meant by "going once, going twice"? You devotees have heard that from ancient times, this island has been called the "Island of Dhamma" (*Dhamma-dīpa*), the "Pearl of the Eastern Ocean." It was through the touch of the Buddha's feet, and through the Eight Sacred Places (*Atamasthana*) and Sixteen Sacred Places (*Solosmasthana*) that you worship, that this island became a pearl. Now, Mother Nature is preparing to auction this very pearl. Still, what we hear are the bids of demons and monsters (*yakṣas* and *rākṣasas*); the true value of this pearl is not being heard. If we do not conduct our lives according to this true value, and if we do not claim the pearl based on that value, then when the final "going three times" (*tun æ̆varayi*) is called, this entire island might be submerged by a tsunami wave. That is a small thing. There is a related event mentioned in a well-known Jataka story in the Jataka Book...

In addition, a scientifically recognized event can also be pointed out. About a century ago, there was a gentleman in America named Edgar Cayce. He was a Catholic. By entering into a hypnotic trance, he could see past lives—not only his own but also those of others. Although he did not know the word *kamma* in his daily life, he expressed certain universal laws related to past lives corresponding to the word *kamma*. In one of his readings, he stated that thousands of years ago there was a continent called Atlantis in the Atlantic Ocean. Due to the wrong ways of livelihood of the humans on that continent, it sank into the sea, got shipwrecked, and completely submerged. So, this is exactly what we have to say about this pearl as well. In auctioning this, what we hear more are worthless bids. It is as if there is no one coming forward to declare the value of this pearl according to its true value, according to genuine Buddhist values, giving priority to right livelihood (*sammā-ājīva*) so that this island is protected. Instead, what is called "rehabilitation" is bringing back this very wrong livelihood (*micchā-ājīva*) to be submerged by the next wave. Such is the situation. Why do we have to say such a thing?

We do not give this precept merely as a custom; we must contemplate with wisdom about this abstention from wrong livelihood (*micchā-ājīva*). Then, we have to contemplate this occurrence as a symbol. Those Buddha statues that withstood such a powerful wave are preaching a silent sermon to us about what the eternal values of the world are. We must realize that. Through that, whatever the economic principles may be, rather than bringing back the very errors made in the name of "uplifting this country" and thereby inclining people towards deviation, unrighteousness, and wrong livelihood, what needs to be done is to understand the mistake made, correct those mistakes, and steer livelihood towards the side of right livelihood (*sammā-ājīva*). If anyone gives some encouragement or help even by a word, then that

person... Therefore, you devotees must understand deeply what we are saying here briefly as a hint. Even starting from the Buddha's time, we must think of this era we are living in. We often hear people talking about how those Buddha statues survived such a great disaster as a great miracle. They are preaching a silent sermon. What is it? The real value lies in the symbols that represent the eternal Dhamma in this world. But if we look at them according to economic principles, there is no place for them. Not only that, if we look at the stupas (*caityas*), etc., which we worship with great faith (*saddhā*), according to economic principles, they would value them based on the number of bricks they contain—saying, "How many houses for the homeless could have been built with those bricks? Why are these piled up when that is possible?" According to economic principles, they would even resort to such arguments. But they do not understand the power to awaken the minds of worldly beings that lies in those religious monuments and symbols. Thus, it was to remind us of this that, while other things were destroyed by the waves, the Buddha statues and other religious symbols miraculously remained.

So, without understanding even that silent sermon, are we to support those wrong livelihoods (*micchā-ājīva*) further? There, we must contemplate: if Mahādhana Vāṇija had lived his life in that very same way, where would his rebirth have been? But the Buddha and Ven. Ānanda came and aroused a sense of urgency (*saṃvega*) regarding life and showed its true value. If happiness is what is expected, what is it that helps to obtain that happiness? Next, in the business world, what everyone values highly is their ledger/account book of income and expenditure. This account book of businessmen is something that has two faces. One face is the book of income and expenditure for private use. Sometimes, there is another face for the Inland Revenue Department. So, if such an account book is presented at the final moment, that person might even go to hell. Because he would remember breaking the second and fourth precepts (stealing and lying). Therefore, at the final moment, what has to be remembered is not that account book, but the book of merits (*piṇ-pota*). In the past, kings like King Duṭugāmiṇi, in their final moments, brought to mind their books of merits as an aid to prepare that near-death mind (*āsanna-citta*). Not only that, those kings did not care about their royal palaces and such. You devotees have heard the historical detail that because the Ruwanweli Maha Seya could not be completed in time, King Saddhātissa prepared a replica of the Ruwanweli Maha Seya and showed it to his dying brother to settle his mind. This too shows how religious symbols help to prepare a person's mind. Whether one is a businessman or not, our primary objective must be to understand the Dhamma, not the piling up of wealth according to economic principles. If the objective of every activity in this long saṃsāra is happiness, that happiness is based on the Dhamma.

There is a stanza often heard by devotees who perform meritorious deeds like giving alms (*dāna*): *Kayirātha dhīro puññāni, yo nidhi anugāmiko*—meaning, "A wise person should perform merits (*puñña*), which are a treasure that follows one." Thus, according to the Dhamma, one's true treasure is the merit accumulated through giving (*dāna*), virtue (*sīla*), meditation (*bhāvanā*), etc. That is all one takes along.

Whatever multi-story buildings one builds, whatever things one makes, at the moment of death, one has to leave all of them behind. Not only that, even during one's lifetime, those worldly treasures can be destroyed by floods, fires, and other hazards. The banks where they are deposited can also collapse, go bankrupt, be destroyed, or catch fire in some situations. But if one has accumulated merits in one's mind-stream (*citta-santāna*) in the form of giving, virtue, and meditation, they remain as a treasure that follows one (*anugāmika-nidhi*). That businessman named Mahādhana Vāṇija accumulated exactly that during those seven days. By engaging in meritorious deeds of giving, virtue, and meditation, and living a righteous life, he took with him the following treasure accumulated therefrom. These are lessons for us. In our lives, in this highly risky era where we cannot even say "I will go and return," we must make use of the lessons to be drawn for our lives from these ancient Dhamma stories. Therefore, accumulating this mentioned following treasure must be the primary objective of a Buddhist devotee. The happiness obtained by maintaining daily life with right livelihood (*sammā-ājīva*) and without doubt or regret is referred to in the Dhamma as blameless happiness (*anavajja-sukha*). Blameless happiness means the happiness obtained by living without fault. A businessman who lacks this may sometimes be a great multi-millionaire. By unrighteously accumulating wealth, he may sometimes obtain very high positions. But ultimately, he realizes that even if he is a "Deshabandhu" (Friend of the Nation), in the end, he is a "Kammabandhu" (bound to his kamma). At the final moment, he realizes that he is a *kammabandhu*. The Buddha has declared *kammādāyādo*—that is, one is the heir to one's own kamma.

Although wealth can be obtained quickly through wrong livelihood (*micchā-ājīva*), etc., ultimately, when looking at it from the perspective of saṃsāra, there will be degeneration not only of oneself but also of the society, the country, and the region in which one lives. Because what is done through that is distributing poison to society. Distributing intoxicants is distributing poison. Distributing poisons is distributing poison. The trade in meat and flesh does the same. To please the tongue, trading in meat and flesh gives support to the slaughter of living beings. So, what we must do is not to bless these things. We must try to turn those who are inclined towards wrong livelihood (*micchā-ājīva*) towards right livelihood (*sammā-ājīva*). It is through this that we can bring out the true value of that pearl mentioned earlier and save this pearl before the final "going three times" is called.

We must apply the points we have spoken of so far to our own lives. Since recent times, those who think according to economic principles coming from the West express contempt towards the matters of livelihood shown by the Buddha. They have not understood their value. But we must contemplate that if we go on in this long saṃsāra without listening to this word of the Buddha, we draw closer and closer to the life of animals. It might even be that such a state has already arrived. If we go looking for easy ways of living without any regard for wholesome and unwholesome (*kusala-akusala*), good and bad, merit and demerit, the easiest way we will find is the one that existed among undeveloped ancient tribes. The easiest economic system.

What was it? It solves two problems at once. The food problem is solved, and the population problem is solved. What is it? Killing and eating one another. Among those undeveloped tribes in the past, there was such a custom. Even now, in the animal world, that is what exists: killing and eating one another. Killing and eating each other in that manner is not only a physical action; even with the mind, others can be preyed upon through jealousy (*issā*) in that way. They prey upon others in a highly dangerous manner. Similarly, when the Dhamma disappears, there are those who kill and eat animals, treating them as vegetables for food. That is what happens in places where there is no Dhamma.

We must contemplate that if we follow such wrong concepts, we will decline further and further. If we spend our lives according to Dhamma values, it becomes an example and a blessing for the world, as well as a benefit for ourselves. We also get to know that some stories heard about big businessmen have certain truths in them. Some rumors going around in society appear to be true events. Please do not misunderstand us if we say this. There is an animal in houses called the frog/toad (*gembā*). We cannot say exactly how this word *gembā* was formed, but it appears to have a connection to the house (*ge*). Indeed, if you take a frog/toad and throw it outside, it lands looking back at the house. Somehow, after staying a little while, it comes back. Where does it rest? Sometimes under the cash box, under the book box, under an almirah (wardrobe). Why is that? That is the owner. Sometimes, it is a big businessman, a very wealthy person, a millionaire who lived in that very house. He might return as a somewhat large frog/toad. But in the end, it rests there, and when cleaning houses, it is put out. Once put out, it comes back again. That is the frog/toad—it comes straight to the house. Such news is heard occasionally. Even if not, we can understand according to the Dhamma that those who die with attachment and craving (*taṇhā*) to their houses and wealth, without developing the mind, are sometimes reborn as frogs/toads.

Another such animal is the rat snake (*gäraṇḍiyā*). If we look at the word *gäraṇḍiyā* etymologically, the Pali word is *gharasappa* (house-snake). It appears that *gharasappa* has become *gäraṇḍiyā*. So, the habit of this rat snake is also the same. The rat snake also enters inside the house like an owner. It circles around on top of almirahs here and there. Not only that, the dogs and cats kept in houses, pampered by their children, are sometimes their own parents. They hit and chase away their own parents.

Devotees who perform alms-givings remembering their deceased parents might sometimes, without knowing, even kill their own parents who have taken such animal births, just to obtain the requirements for that alms-giving. Be that as it may, this saṃsāra is of such a nature. Not only today or yesterday, but even during the Buddha's time, when one gets far from the Dhamma, this is how it is in saṃsāra. One cannot tell where a person will go unless their destiny (*gati*) is fixed. Now, that multi-millionaire businessman, the merchant Mahādhana Vāṇija, after attaining the fruit of Stream-entry (*sotāpatti-phala*), would never go to a realm of misery (*duggati*). His

rebirth is only in happy realms of devas and humans. There, it is said he was born in the Tusita heaven. At least, one must make an effort to prepare one's near-death mind (*āsanna-citta*). Next, without being satisfied with just that—not only regarding the body one leaves behind—if one lives with greed and craving for these accumulated goods, which are a great burden, without taking their true benefit, either out of stinginess or through unrighteous ways, then in that manner, one can return to one's own house as a frog/toad or a rat snake.

We must contemplate this saṃsāra, we must generate a sense of urgency (*saṃvega*). In accordance with that, we must bring out these Dhamma values shown by the Buddha. What is this that we call observing the Uposatha eight precepts? That is what the Buddha reminded those Sakyans. The Sakyans were people belonging to high-caste, noble families. When they said, "We occasionally observe the Uposatha eight precepts," the Buddha did not stop by saying, "How great that such people observe precepts at least like that." "To say that we observe them only occasionally, when we feel like it, and do not observe them when we don't feel like it, is a great misfortune, a great loss"—that is how the Buddha showed it. We must contemplate, then, what the true values are.

In the past, Buddhists, whatever kind of jobs they did, however they lived their lives, gave a special place to the Uposatha day. Purification of the mind does not happen on its own. It is something that must be done with effort. How difficult is it even to clean a piece of clothing? It is with great difficulty, by applying soap, etc., and rubbing it back and forth, that a cloth is cleaned. Similarly, washing away the dirt that accumulates daily within the restless lay life we lead, and restructuring the mind—that is what is contained in the observance of the Uposatha eight precepts. Such is the value of observing the Uposatha eight precepts. Next, we must also think about daily life. Even the twenty-four hours one spends must, as far as possible, be spent in a manner that at least the five precepts (*pañca-sīla*) belonging to the layperson are kept properly. Moreover, it must be done not just to barely get by, but by contemplating in a broad manner. These days, in lawsuits, sometimes one can escape by underhanded methods even after committing a wrong. But it is not like that; on the Uposatha day, as well as on other days, one must contemplate with wisdom, contemplate deeply in the way shown by the Buddha, and make an effort to protect those precepts.

There is nothing new to say about wrong livelihood (*micchā-ājīva*). When talking about protecting the five precepts, some have the opinion: "Even if we drink alcohol, we do no wrong to anyone else." But when declaring wholesome and unwholesome (*kusala-akusala*), good and bad, the Buddha did not speak of "society" as some strange thing distant from oneself. "Society" is none other than ourselves. It is not some strange thing existing separately in the world. That is precisely why the Buddha showed that which harms oneself and others as unwholesome (*akusala*). Looking in a deep sense, looking with foresight, he showed precisely that which leads to the welfare of both oneself and others as wholesome (*kusala*). It is on this principle that

Buddhist ethics are structured. Therefore, there is nothing to be newly amended in that. If we give priority to those economic principles presented by those who were brought up in a wrong-viewed (*micchā-diṭṭhi*) environment, who obtained certain knowledge and education in such an environment, allowing room for short-term plans, then we can only expect that in the end, we will head towards that animal state. Because, although those are easy methods, they are indeed things that cause social degeneration.

Therefore, based on this story, we must contemplate that we should place the Noble Eightfold Path (*ariya-aṭṭhaṅgika-magga*) shown by the Buddha at the very forefront in organizing our lives. We must develop right view (*sammā-diṭṭhi*). Right view means that everyone in our life has a certain view of life. The view of life belonging to a Buddhist is understanding good and bad. That is what is called wholesome and unwholesome (*kusala-akusala*). One extreme of that is the opinion that there is no rebirth, and that there is nothing wrong with living as one pleases. But the Buddha declared that as long as one lives in this saṃsāra, there is such a thing as merit and demerit, wholesome and unwholesome (*kusala-akusala*). There is value in ministering to others, etc. In this way, the Buddha has shown right view on one hand. Even more deeply, he has shown this entire saṃsāric existence as suffering (*dukkha*). He showed going for a long time through this saṃsāra, in which there are births, decay, sickness, and deaths, as pure suffering (*dukkha*).

Therefore, while living daily life with an understanding of wholesome and unwholesome (*kusala-akusala*), merit and demerit, a Buddhist sets as their goal ending this saṃsāric existence that goes on and on, and attaining that noble Nibbāna. Then, what helps in that is starting from that mentioned right view (*sammā-diṭṭhi*) and following it with good thoughts called right intention (*sammā-saṅkappa*). It is according to one's view that thoughts arise. Having generated good thoughts as right intention, and using one's words accordingly, one turns that process into a livelihood (*ājīva*). The effort made to maintain that livelihood is that right effort (*sammā-vāyāma*), right energy and striving. Using that power present in our minds, applying right effort, and developing mindfulness (*sati*) and concentration (*samādhi*), we can finally realize the Three Characteristics (*ti-lakkhaṇa*) shown by the Buddha, namely impermanence (*anicca*) and non-self (*anattā*). What helps us in this is meditation (*bhāvanā*). Regarding meditation too, the Buddha points out that this very virtue (*sīla*) is the foundation. It is impossible to practice meditation without this foundation of virtue. Why? The reason is that if body and speech are not disciplined, if those qualities of virtue are not protected, then that person will feel regret. There is no blameless happiness (*anavajja-sukha*) of which we spoke. There is no faultless happiness; instead, regret comes. A mind with regret gets scattered. That is why the Buddha says concentration (*samādhi*) is built upon virtue (*sīla*).

To say it in another way, we can say that this entire saṃsāra is like a muddy swamp sinking everywhere. In this muddy swamp, the Buddha shows us how to plant five

pillars, eight pillars, or ten pillars, and through a certain resolution of virtue (*sīla*), build a foundation, a platform, to sit down for meditation. That is exactly what you devotees did today. Through the power of these precepts, whatever unwholesome deeds (*pāpa-kamma*) you may have done in the past will not come crashing into your minds. The virtue that was firmly taken on, resolved upon at this moment, is what reigns in the mind. Through that very thing, we are able to calm our minds, to make them concentrated (*samādhi*). That is why the Buddha pointed to virtue (*sīla*) as the foundation. We must contemplate its value deeply. Therefore, virtue observed for a week is stronger than virtue observed for a day. Virtue observed uninterruptedly for a month is stronger than virtue kept for a week. Contemplating in this manner, for one who has the strength to say that they have kept even a single precept properly throughout their entire life, concentration (*samādhi*) is right there.

Then, it is by helping that concentration (*samādhi*) that wisdom (*paññā*), shown as the power of insight (*vipassanā*), arises. Through that, what occurs is a deep understanding of the world. When looking around, everything is seen to be wearing away, seen to be being destroyed. As said in this stanza, there is danger in the meantime; whatever plans we make, we do not know when danger will come. Therefore, for one who constantly has mindfulness of death (*maraṇasati*), the mind does not bend towards performing those grave unwholesome acts. In everything, the concept of letting go emerges. Through that indeed, the Buddha shows that, entangled by ignorance (*avijjā*) and the perception of self (*atta-saññā*), due to this ignorance and craving (*taṇhā*), a long saṃsāric journey is made. That is pure suffering (*dukkha*). One must realize this. That is what is called meditation (*bhāvanā*).

In insight meditation (*vipassanā-bhāvanā*), when one looks at one's own body, the physical form (*rūpa*), when looking at feelings (*vedanā*), perceptions (*saññā*), and volitional Preparations (*saṅkhāra*) which are called thoughts, and when looking at the mind, with a concentrated mind, all these are seen arising and passing away. In a place oppressed by the nature of arising and passing away, there is nothing permanent, no essence or core. Therefore, through precisely that understanding, at some point, with a disillusionment (*nibbidā*) towards saṃsāra, one is released from saṃsāra. Without disillusionment towards the five aggregates (*pañcakkhandha*), one cannot be released from the five aggregates. That disillusionment arises when one sees its unsatisfactoriness. If one sees suffering (*dukkha*), one cannot remain without being disillusioned. Such a thing is what is present in this Dhamma. Therefore, one should not be afraid of it. At some point, then, when we fulfill those mentioned qualities of virtue (*sīla*), etc., in accordance with the Buddha's word, and direct the settled, concentrated mind to these five aggregates, we see—just as the Buddha declared—form (*rūpa*) as a lump of foam, feeling (*vedanā*) as a water bubble, perception (*saññā*) as a mirage, volitional Preparations/activities (*saṅkhāra*) as a banana trunk, and consciousness (*viññāṇa*) as an illusion. One becomes able to understand the truth of those similes for oneself. Then, through that understanding,

at some point, the mind detaches from these five aggregates and is able to realize Nibbāna.

So we must contemplate organizing our lives right from our daily conduct. While striving to observe the daily five precepts (*pañca-sīla*) as purely as possible, if there are any shortcomings, one must observe the Uposatha eight precepts with the effort to wash them away and strengthen them as necessary. While observing them in that way, one should not just spend the day idly. Settling the mind based on a subject of meditation (*kammaṭṭhāna*), one must strive with the aim of achieving this saṃsāric liberation, which can only be obtained during an era when a Buddha has appeared (*buddhotpāda-kāla*). In the past, during eras when no Buddha had appeared, there were ascetics who understood the painful nature of saṃsāra. Among those ascetics, some known as sages (*ṛṣis*) were kings. Those kings abandoned their kingdoms and went to the Himalayas, having understood that this saṃsāra is suffering (*dukkha*). But they had no power to be released; there was no one to teach them, there was no Buddha. But now, what we have received is this rare opportunity called the era of a Buddha's presence, when a Buddha has arisen.

Therefore, you devotees, living close to the practice shown by the Buddha, realizing these Four Noble Truths, must strive to be comforted by the noble supreme Nibbāna through the penetration (*paṭivedha*) of the paths and fruits of Stream-entry (*sotāpatti*), Once-returning (*sakadāgāmitā*), Non-returning (*anāgāmitā*), and Arahantship. The virtue you have kept today, and the accumulation (*sambhāra*) you have gathered through this listening to the Dhamma, will especially help to develop those Dhamma powers (*bala*) called faith (*saddhā*), energy (*viriya*), mindfulness (*sati*), concentration (*samādhi*), and wisdom (*paññā*). Likewise, taking this Dhamma sermon as a support, as a decisive support (*upanissaya*), and using the association of noble friends (*kalyāṇa-mitta*) as an aid, may this serve as a supportive condition for you devotees to penetrate the paths and fruits of Stream-entry, Once-returning, Non-returning, and Arahantship as quickly as possible! While wishing so, if there are any beings from Avīci to Akaniṭṭha who are waiting to rejoice in the listening and preaching of this Dhamma, may all of them also realize the noble supreme Nibbāna through their aspired state of enlightenment (*bodhi*)! Wishing thus, please recite this stanza:

"*Ettāvatā ca amhehi.....*"