Pahankanuwa Sermon #158

English Translation

Translated from Sinhala

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(Pahankaṇuwa Sinhala Audio Dhamma Sermon No.116)

Namo tassa bhagavato arahato sammāsambuddhassa

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

Pali Stanza:

"Acaritvā brahmacariyaṃ, aladdhā yobbane dhanaṃ,

Jiṇṇakoñcā'va jhāyanti, khīṇamacche'va pallale.

Acaritvā brahmacariyaṃ, aladdhā yobbane dhanaṃ,

Senti cāpātikhittā'va, purāṇāni anutthunaṃ."

From:

Dhammapada Verses 155 and 156 (Jarā Vagga)

Dear Listeners,

The Buddha constantly reminds us that giving way to heedlessness (negligence) is a cause of decline for both laypeople and monastics alike. Not doing what should be done at the time it should be done, and putting things off, is generally considered heedlessness. In the end, only regret remains for the person who has succumbed to heedlessness. Today, I shall present to you these two verses, which express this matter in a very striking manner, as our sermon topic.

The Buddha preached these two verses at Isipatana in Baranasi, with reference to the son of the Treasurer Mahādhana (Great Wealth). This treasurer's son was born into a treasurer family possessing eighty crores of wealth. Because there was so much wealth, his parents thought, 'There is no need for our son to gather new wealth; there is only the consumption of the existing wealth,' and they did not teach him any arts or sciences. They only taught him music and instrumental playing as a means of entertainment. Similarly, in that city, there was another treasurer family with eighty crores of wealth. A daughter was born to that family. Her parents also taught her only dancing and singing. Then, at the appropriate age, these two were united in marriage.

While living in this manner, the treasurer's son went to the royal palace three times a day for state service. There was a group of profligates (dhūrtas) in that city. In ancient times, the term "dhūrta" was used to describe those who indulged in misconduct, who were addicted to alcohol, gambling, and chasing women. These drunkard profligates met and discussed: 'If we can get this treasurer's son addicted to liquor, our affairs will be very easy.' What they did was, tying fried meat, salt, jaggery, and other snacks to go with liquor around their waists, they came and sat by the roadside. Watching for the time the treasurer's son would return from the palace, they ate and drank liquor, saying: 'O young master! May you live a hundred years! It is because of you that we are able to eat and drink like this!'

When they blessed him in this manner, the treasurer's son asked the attendant who followed behind: 'What are these people drinking?' The attendant replied: 'It is a certain kind of beverage, master.' Then he asked: 'Is it something very pleasant?' 'What are you saying, master! In this living world, there is no beverage equal to it,' said that man. 'Then, I too shall drink a little of such a thing,' said the treasurer's son, and he began to order and drink it little by little. As soon as those profligates knew that he had formed the habit, they came and surrounded him. Because of this, his ruin began from that day. While drinking and enjoying himself with them, the treasurer's son began to order and spend more than enough for luxury items. Moreover, saying, 'This person is skilled in acting, that person is skilled in gambling,' he began to give them gifts worth hundreds and thousands. Thus, spending wealth without any mindfulness, before long, that eighty crores of wealth was exhausted. When the officials came and informed him of this, he said: 'My wife has eighty crores.' He spent and destroyed that as well in the same manner.

Next, he sold fields, lands, gardens, and household goods to drink and enjoy himself. When this treasurer's son reached old age, those who bought the treasurer's mansion drove them out of the house. These two built a hut-like shelter near the wall of someone else's house and began to live by begging.

While begging in this manner, one day they went to the alms-hall of the Sangha to eat leftover rice. Seeing them being given leftover rice by young novices, the Buddha smiled. When Ven. Ānanda asked the reason for it, the Buddha said: 'Look at this. If this treasurer's son had properly invested his wealth in some industry in his youth, he would have become the chief treasurer of this city. And if he had renounced that wealth and ordained, he had the spiritual potential, the supportive condition (*upanissaya-sampatti*), to attain Arahatship. His wife would have had the capability to become an Anāgāmī (Non-Returner). If he had taken that step and completed it in middle age, the treasurer's son would have become an Anāgāmī, and his wife a Sakadāgāmī (Once-Returner). Even in the final stage of life, in old age, if he had been diligent in investing his wealth in proper industries, he would have become the third treasurer. If he had ordained, he could have become a Sakadāgāmī, and his wife a Sotāpanna (Stream-Enterer).' Thus, it is said that the Buddha uttered these two

verses on that occasion, showing how he had destroyed the spiritual potential he possessed for both mundane and supramundane success.

'Acaritvā brahmacariyaṃ, aladdhā yobbane dhanaṃ, jiṇṇakoñcāva jhāyanti, khīṇamacchevapallale.'

'Acaritvā brahmacariyaṃ'—not having lived the holy life, meaning, without practicing the holy life of the Dispensation (*Sāsana-brahmacariya*). Next, 'aladdhā yobbane dhanaṃ'—not having acquired wealth in youth. 'Jiṇṇakoñcāva jhāyanti, khīṇamacchevapallale'—they pine away like old herons standing by a dried-up pond with no fish. One has to grieve in old age like old herons; this is the meaning of the first verse. The next verse is very similar to it.

'Acaritvā brahmacariyaṃ, aladdhā yobbane dhanaṃ, senti cāpātikhittāva, purāṇāni anutthunaṃ.'

Not having lived the holy life, not having obtained wealth in youth, 'senti cāpātikhittāva, purāṇāni anutthunaṃ.' The simile described there is of shooting many arrows from a bow, which gradually loosens and slackens the bow-string. In the end, the strength of that bow is lost. That is the simile given here. Like a bow weakened and disabled due to excessive shooting, those individuals, regretting the past, lie down. If the bow were to think, 'In the past, I had the strength to shoot very far,' similarly, the grieving person thinks, 'Alas, in the past we ate and drank well, did this and that,' regretting the past. This is the idea expressed in that verse.

With reference to this story and the verses, the Buddha presented the value of living by properly balancing the two aspects of income and expenditure, which support the maintenance of lay life. Next, if one thinks about the monastic life, it is the fulfillment of that renunciation. Thus, the consequence of being negligent in both is shown by this story. We see many drawbacks (*ādīnava*) in the story of this treasurer's son.

On one side is the disadvantage of parents not teaching their children the sciences and skills that help them live. They only taught them how to enjoy wealth and seek amusement. Next, this story shows how this treasurer's son fell into the company of drunkards, fell into associating with bad friends (*pāpa-mitta-sevana*), turned toward gambling, and met with great ruin. When we think about the life of a lay devotee, the Buddha has preached many suttas on various occasions to eliminate those causes of ruin and provide paths to progress. You must have heard many of them. A highly renowned discourse is the *Vyagghapajja Sutta*. When the Buddha was residing in the Koliyan country, in the market town named Kakkarapatta, He gave a lengthy sermon in response to a question asked by Dīghajānu, the son of the Koliyans. It is a discourse that helps lay devotees in their daily lives. Dīghajānu, the son of the Koliyans, made his invitation in this manner: 'Venerable Sir, we are laypeople who enjoy sensual pleasures. We live in the lay home with wives and children. We wear Benares silk and use flowers, scents, and perfumes. Please preach to us a Dhamma suitable for achieving our progress in this world and progress in the next world.'

First, the Buddha presented, one by one, the factors that lead to welfare in this world. The four main factors presented for making lay life successful are that one must fulfill these four Dhammas: *Uṭṭhāna-sampadā* (achievement of persistent effort), *Ārakkha-sampadā* (achievement of protection), *Kalyāṇamittatā* (good friendship), and *Samajīvikatā* (balanced livelihood). What was known as *uṭṭhāna-sampadā* is the achievement of persistent effort—that is, relentless energy. A lay devotee, considering the many responsibilities that arise while leading life, must act with persistent effort (*uṭṭhāna-vīriya*), discarding laziness. It is stated there: if a young man of good family performs any occupation—agriculture, trade, cattle-breeding, state service, or arts—he must be skilled in it. He must not be lazy, and he must have the ability to constantly investigate the paths to progress in the business or occupation he performs. Just as he does those works and is active, he must be a person with organizational skills. These factors are shown as they apply to lay life. Thus, the Buddha has stated that one must generate persistent effort (*uṭṭhāna-vīriya*) in that manner and earn wealth righteously, with the strength of one's arms and through the sweat of one's brow.

It is not to be done unrighteously in any way, nor deceitfully. It is expressed that it must be done through the sweat of one's brow, by one's own strength. The Buddha reminds us that one must also apply protective organization regarding the wealth collected in this manner. As protection in those times, it meant safeguarding the collected wealth so that it is not confiscated by kings, does not fall into the hands of thieves, is not destroyed by fire or water, and does not fall into the hands of unloved heirs. This belongs to *ārakkha-sampadā*.

Next, *kalyāṇamittatā* means a lay devotee must strive to avoid the association of bad friends and cultivate the association of good friends. Good friends are defined there as: if there are young or old people in one's village or market town who are superior in virtue (*sīla*), who keep the virtue belonging to a layperson, and who are developed in the virtues of conviction (*saddhā*), virtue (*sīla*), generosity (*cāga*), and wisdom (*paññā*), one must associate with them. One must discuss with them. The Buddha declared that taking their virtues of *saddhā*, *sīla*, *cāga*, and *paññā* as examples, one must discipline oneself in the same manner. This is the factor of good friendship (*kalyāṇamittatā*).

Next, *samajīvikatā* (balanced livelihood) means one must manage the two sides: income and expenditure. The simile given for this is: just as a person holding a scale, looking at the pan of the scale, knows 'this much weight makes the pan go down,' and watches with careful oversight, a layperson, having a clear understanding of income and carefully thinking about expenditure, must control income and expenditure as if weighing them equally. Otherwise, if a person lives a luxurious life in such a way that the expenditure exceeds the income, people who see this will say, 'This person lives like an eater of wood-apples (*udumbara-khādika*).' That simile refers to someone who, seeing ripe wood-apples on a wood-apple tree, shakes the tree. Then, raw, mature, and ripe ones all fall down. He consumes only the ripe ones, and the rest

goes to waste. That is the simile. If one lives in that manner, the accusation may come that one is squandering one's wealth and properties like an eater of wood-apples.

Next, if another person, despite having a large income, lives out of stinginess and miserliness without eating or drinking, a rumor will spread in society that he is one who dies of starvation (*ajaddhumārika*), who dies without eating or drinking. Therefore, without going to either of those two extremes, one must live systematically, weighing them as mentioned, with an understanding of one's income and expenditure. Furthermore, it is shown that while living with the wealth and resources gathered in this manner, the channels of ruin that open up are called *apāya-mukha* (outlets of ruin). Here, *apāya* does not mean the hells and woeful states we usually refer to; here it means the ways in which one's wealth is lost.

As mentioned in this story, they are the four factors: womanizing, drinking, gambling, and bad friendship (*itthidhutta, surādhutta, akkhadhutta, pāpa-mittatā*). In today's terms, profligacy, drunkenness, gambling, and associating with evil companions—these four factors are shown as *apāya-mukha*, or channels to one's ruin. The Buddha gives a simile for this too: there is a large pond. If someone blocks the inlets of water to that pond and opens the outlets, and if it does not rain properly, that pond will dry up very quickly. Similarly, if one opens those channels of ruin and lives falling into negligence, one's ruin will happen very quickly.

Next are shown *āya-mukha* (channels of increase)—that is, the four factors that lead to the increase or protection and growth of the acquired wealth. In fact, they are simply the separation from those previously mentioned vices: not being a womanizer, not being a drunkard, not being a gambler, and the fourth factor, good friendship (*kalyāṇamittatā*). Thus, the first factors are abstaining from those things like profligacy, alcohol, and gambling. Fourthly is good friendship (*kalyāṇamittatā*)—cultivating good friendship and, following them, developing virtues like *saddhā* and *sīla* within oneself. Showing both the factors that lead to progress and the channels of ruin in this manner, the Buddha spoke in reply to Dīghajānu, the Koliyan son. The Buddha addressed that Koliyan son by his clan name—Vyagghapajja. That is why it is called the *Vyagghapajja Sutta*.

Next, *sampārayika* refers to the welfare and happiness of the next world. Having declared those factors for the welfare of this world, the Buddha declared for the welfare of the next world the very same factors: *saddhā-sampadā* (achievement of conviction), *sīla-sampadā* (achievement of virtue), *cāga-sampadā* (achievement of generosity), and *paññā-sampadā* (achievement of wisdom). These are shown in detail. Briefly, conviction (*saddhā*) is defined there as developing faith in the enlightenment of the Tathāgata, believing in it. It is the pure faith in the nine virtues expressed in the "Itipi so" passage that is called the achievement of conviction. Next, the achievement of virtue (*sīla-sampadā*) is the five precepts, which are considered the permanent virtue of a layperson—abstaining from taking life, taking what is not given, etc.

Next is the achievement of generosity (*cāga-sampadā*). Regarding a lay devotee, it is often described as living in the household free from the stain of stinginess (*macchera-mala*), with a mind open to giving, ready to share, and living as one who is skilled in distributing alms and giving to beggars. In those phrases, letting go (*pariccāga*) is shown. It is indicated that letting go must also be practiced. This is because a person with a stingy mind cannot live lay life happily. The power of letting go often helps to calm the mind when one's possessions are lost; the achievement of generosity helps in this. Similarly, good friendship is also shown as associating with those of *saddhā-sampadā*, *sīla-sampadā*, *cāga-sampadā*, and *paññā-sampadā*. The achievement of wisdom (*paññā-sampadā*) is defined as a wisdom directed toward insight (*vipassanā*)—a wisdom that penetrates the nature of the arising and passing away of things in the world. Indeed, even in lay life, a lay devotee, living in accordance with the Dhamma, when facing the eight worldly conditions, gains an understanding of this impermanent / inconstant (*anicca*) nature (*anicca-dhamma*), the nature of arising and passing away. This is what leads to the development of wisdom even in laypeople. This is what we have to understand. Even if it is not deep insight (*vipassanā*), to be wise with regard to the matters presented to oneself is to see this arising, passing away, and impermanence / inconstancy (*anicca*).

In this way, the Buddha shows that if one develops those achievements of virtue in this life, one can be reborn in a happy destination (*sugati*) in the next life, and can also quickly bring the *saṃsāric* suffering / unsatisfactoriness (*dukkha*) to an end. Those virtues are expressed in that manner in the *Vyagghapajja Sutta*. Regarding the consumption of alcohol, which leads to the ruin of a layperson and is mentioned in this story, it is discussed in many suttas. Among them, there is a sutta that is highly timely for this era, called the *Dhammika Sutta*. It is actually described as the lay duty (*gihi-vata*)—the practice belonging to a layperson has been preached by the Buddha in it. There too, it is stated that one must abstain from drinking alcohol.

Drinking alcohol is described as something that causes madness and delusion. Moreover, because of alcohol, one commits evil deeds oneself and leads others toward evil deeds. Sometimes, many people might present excuses, saying, 'When I drink alcohol and sleep, it is not a trouble to anyone.' However, in the texts, the minimum consequence is shown as being born insane, mentally deranged, or with weak mental strength in the next birth due to alcohol. In short, it is described there as an *apuññāyatana* (abode of demerit). We are told to abandon this *apuññāyatana*. The use of alcohol is shown as an abode where demerit accumulates. Similarly, in suttas like the *Parābhava Sutta*, the Buddha has specifically declared that womanizing, alcohol, and gambling—all of these cause a person's ruin.

Furthermore, in the *Sigālovāda Sutta*, which is known as the lay discipline (*gihi vinaya*), all of these are shown as things that lead to ruin. Six dangers of drinking alcohol are shown in the *Sigālovāda Sutta*. The first point is that in this very life, one's wealth is destroyed. Next, various disputes and quarrels arise because of alcohol. Next, various diseases occur; alcohol is shown as an abode that produces

diseases. Next, a bad reputation spreads in the world about the person who drinks alcohol, as a drunkard. Moreover, while walking on the highway after drinking alcohol, there are times when one even forgets one's clothes; through this, shame and fear (*hiri-ottappa*) are destroyed, and one falls into such ill repute. Finally, it is shown that wisdom (*paññā*) is diminished.

The Buddha shows that even without the intoxication caused by alcohol, beings spend this *saṃsāric* life in this world drowned in other kinds of intoxication (*mada*). These are described as *yobbana-mada* (intoxication of youth), *āroggya-mada* (intoxication of health), *jīvita-mada* (intoxication of life), and *bhoga-mada* (intoxication of wealth), which exist in the world. The intoxication of youth is the intoxication due to young age; that too is an intoxication. The intoxication of life is the idea, 'I am living; even if others die, I will not die.' The intoxication of health is thinking, 'I will not fall ill'—that too is an intoxication. Next, the intoxication of wealth—one becomes intoxicated with pride regarding the wealth and resources one possesses.

In addition to these kinds of intoxication, when alcohol also joins, this becomes extremely severe. The ultimate result of all of of this is the destruction of one's power of wisdom (*paññā*). The most valuable power a human has is wisdom. The most valuable quality that distinguishes humans from animals is the wisdom within the human. Animals live entirely subject to habit and addiction. If a human also becomes addicted to alcohol like an animal and degrades to an animal level, he falls away from that achievement of wisdom (*paññā-sampadā*). The dangers of drinking alcohol are shown in the *Sigālovāda Sutta*. In this manner, in various places, the Buddha has shown on many occasions that alcohol, as well as gambling, leads one toward ruin without one even realizing it.

Furthermore, when expressing the life of a lay devotee in many suttas like the *Sigālovāda Sutta*, *Dhammika Sutta*, and *Parābhava Sutta*, the Buddha shows that lay progress is not merely economic progress; righteous (*dhārmika*) progress goes along with it. In another very valuable sutta, you may have heard, the Buddha speaks of three kinds of individuals: the blind (*andha*), the one-eyed (*ekacakkhu*), and the two-eyed (*dvicakkhu*). The blind person is described in this way: he does not know the way to acquire wealth he does not have, nor does he see it; he does not see the way to increase the wealth he has acquired. This person does not have the economic eye to see these things. Similarly, he does not have the righteous eye to see good and bad, merit and demerit, wholesome and unwholesome. Such a person is shown as blind.

Next, the one-eyed person is called *ekacakkhu* because he has only one eye. What is the view, the vision, of that one-eyed person? That person knows the ways to earn wealth, righteously or unrighteously, and how to collect wealth. However, he has no understanding of good and bad, merit and demerit. He has the economic eye, but not the righteous eye. In this era too, many people who follow 'positive thinking' hold such views. When speaking about economics, we generally say it is good to acquire

money and wealth in any way possible. However, the Buddha always pointed out that it must be wealth earned through one's sweat, through persistent effort (*uṭṭhāna-vīriya*), and righteously (*dhammaladdha*)—wealth acquired in accordance with the Dhamma. It is only wealth acquired in this manner that truly exists as happiness for oneself.

In another valuable sutta that makes this matter clearer, the Buddha on another occasion shows four kinds of happiness (*sukha*) for a layperson. If you reflect carefully on these four kinds of happiness, you will understand that the Buddha does not express progress in the way ordinary worldly people think. The spiritual progress of the individual is present along with it. These are expressed as four kinds of happiness for a lay devotee: *atthi-sukha* (happiness of ownership/possession), *bhoga-sukha* (happiness of consumption/wealth), *anaṇa-sukha* (happiness of debtlessness), and *anavajja-sukha* (happiness of blamelessness). *Atthi-sukha* is not merely the fact that one has wealth, but that this acquired wealth is righteous—wealth acquired righteously. For a person who has unrighteous wealth and resources, when he thinks about that wealth, whenever he sees those unrighteously acquired things, what arises is a deceitful mind, a regret—you can understand this.

Usually, when we say *atthi-sukha*, the ability to think, 'I have this and that,' is a great fortune for a layperson. The ability to say, 'All of these are mine—this house is mine, this land is mine, those things are mine,' is considered a happiness for a layperson. However, if while thinking this, one thinks, 'I acquired these in this unrighteous manner, by crushing and oppressing others,' there is no joy there. Then, such a person does not have *atthi-sukha*. It is unrighteously acquired wealth.

That is why the Buddha declared that even *atthi-sukha* is obtained through wealth acquired in accordance with the Dhamma. Monks have *natthi-sukha* (the happiness of not having). To the extent that they do not have, it is a happiness for monks. When considering the ordinary world, for the layperson, to the extent that they have, it is a happiness. The Buddha has expressed these two. This is true. However, even though it is said 'to the extent that they have,' that having is the possession of things acquired righteously. Then, what is *bhoga-sukha*? In the ordinary world, *bhoga-sukha* is the ability to enjoy the five cords of sensual pleasure in a luxurious manner, living luxurious lives. That is what ordinary worldly people identify as *bhoga-sukha*. However, the Buddha identifies it in a more special way. What is *bhoga-sukha*? It is not merely obtaining food, drink, and other necessities of life from the acquired wealth and enjoying them. Along with it, it is performing meritorious deeds. That is where it becomes important. Thus, it is not only living happily in daily life with that acquired wealth, but using that very wealth to gather merits that support the next life. This is shown as the achievement of wealth (*bhoga-sampadā*). Thus, an idea of consumption that transcends the ordinary wealth-concept of the worldly people is expressed. Next, *anaṇa-sukha* is being debtless. The greatest torment in a person's mind is saying, 'I am in debt to such and such people.' Sometimes, people are even driven to commit suicide due to being in debt. If a person can say, 'I owe nothing to

anyone,' as a layperson, that is a happiness for him. The Buddha calls this *anaṇa-sukha*.

Indeed, this is a sermon very close to lay life. However, it is not the layperson as thought of by the ordinary world, but the true noble disciple (*ariya-sāvaka*) that the Buddha is describing here. We all know about the lives of great lay disciples who lived during the Buddha's time, who can be taken as role models, such as Citta the Householder and Anāthapiṇḍika. Even though they had immense wealth, they acquired it righteously. And how did they consume it? Just as they enjoyed happiness from it themselves, they engaged in meritorious deeds like giving and generosity. It is seen that they led such successful lives.

Next is shown *anavajja-sukha* (the happiness of blamelessness). That is specifically a spiritual matter. *Anavajja-sukha* is: if a person can generate the feeling, 'I have done no wrong through my mind, body, or speech,' that brings him happiness. When one thinks, 'I lived breaking precepts and destroying virtues in this and that manner,' sometimes it even becomes difficult for a person to sleep because of it. Therefore, *anavajja-sukha* is expressed as an extremely valuable happiness. Sometimes, lay devotees come to us and say, 'Since the time I took the five precepts, I kept these precepts very purely; I feel a great joy.' Then, leading a blameless life is shown as a great happiness for a layperson, as *anavajja-sukha*. In this manner, the Buddha showed even lay life as being inclined toward Nibbāna.

Next, when speaking about the achievement of wisdom (*paññā-sampadā*), you must understand that within wisdom lies that vision of impermanence (*anicca-dassana*). This lay life is actually a life lived within the eight worldly conditions—it is a constant exposure to them. Through them, one gains a certain study, a realization: 'All of these are impermanent / inconstant (*anicca*). Everything I hold as "myself" or "mine" has to be let go of at some point. Even if I do not let them go, they will perish.' Through this understanding, that person gradually draws closer to the Dhamma, closer to Nibbāna.

That is a state which you too are experiencing today. In addition to the permanent five precepts belonging to you daily, by observing the eight Uposatha precepts on Poya days and inclining toward a higher virtue, obtaining some relief from the troubles of lay life, and staying in a secluded place, you draw closer to the noble happiness (*sukha*) shown by the Buddha. *Atthi-sukha* belongs to the layperson in lay life. Seeing the mass of suffering / unsatisfactoriness (*dukkha*) that goes along with *atthi-sukha*, inclining toward a simple life, depending on what another person gives, engaging in sermon-hearing and meditation, and living with a spiritual joy (*nirāmisa-pīti*)—which belongs to the Sangha—this is a way of drawing close to renunciation (*nekkhamma*). That is why these lay devotees, on a day like this, leave aside whatever comforts and luxury items they have at home and spend a day drawing close to the life of the Arahats. The eight Uposatha precepts you have observed are actually an attempt to draw close to the life of an Arahat. Looking at it in another way, it is a rehearsal.

Here, it is not a matter of a layperson suddenly going and ordaining, though there are such people; through that past spiritual potential, one gradually becomes accustomed to that renunciation (*nekkhamma*) through this letting go. You let go of untimely food (*vikāla-bhojana*), you let go of dancing, singing, and instrumental music—all of those. You let go of high and luxurious seats, which are the comfortable things you are accustomed to at home. Letting go of colorful clothes and ornaments, you spent this day to draw closer to the noble *sukha*. Thus, the Buddha showed that a person who lives heedfully can achieve prosperity in both ways.

If we think about the story again, we see that of Prince Siddhattha, it was declared in his childhood that he would either become a Wheel-Turning Monarch or, if he ordained, a Buddha. Similarly, regarding this treasurer's son, the Buddha declared: if in his youth, he had generated the power of renunciation (*nekkhamma*) to let go of that great eighty crores of wealth and ordain, he could have gone that far—he could have attained Arahatship. If he had renounced in the second stage of life, he could have become an Anāgāmī. If he had renounced in the third stage of life, he could have become a Sakadāgāmī, with the help of the spiritual potential he possessed. Thus, it shows us that if he had developed that power of renunciation (*nekkhamma*), he could have reached such heights. Instead, at the very least, had he performed the industries that should be performed in lay life heedfully, he could have become the first treasurer, the second treasurer, or the third treasurer of that city.

From this, we must reflect on our own lives. As many people say in this modern era, we do not need to exhaust ourselves to become rich instantly because everything is fast-paced. The Buddha has shown two valuable similes regarding wealth gathered righteously. This is also mentioned in the *Sigālovāda Sutta*, showing how a lay devotee should act. We know how bees gather and build a honeycomb. With what diligence and systematic order they build that honeycomb! The result of the honeycomb is also sweetness. There is nothing as sweet as honey. It is something made by exhausting themselves.

Similarly, the termite—termites work night and day, exhausting themselves diligently and cooperatively to build that termite-mound, which is a great creation. Those are the two examples the Buddha shows there.

A lay devotee must also earn wealth righteously, through the strength of his own hands and through the sweat of his brow. The Buddha does not show a method of gathering wealth in any competitive way, by wrongfully pushing others down or destroying them. That is the vision of the one-eyed person (*ekacakkhu*).

Therefore, we must bring to light this valuable vision of the Buddha, which is both economic and righteous. Especially in this era, various kinds of wrong views (*micchā-diṭṭhi*) are spreading in the country. We must strive not to be caught by them. Even regarding a day like today, some might think, 'What are these people doing, leaving aside their daily business activities and coming here to isolate themselves?' According to what the Buddha declared, we have to understand this day

as a rehearsal for a higher renunciation (*nekkhamma*), which is superior to the happiness found in lay life. Thus, within this letting go is the beginning of removing the vast suffering / unsatisfactoriness (*dukkha*) associated with lay life. Furthermore, the Buddha has shown that it is because of this craving / thirst (*taṇhā*) that one is born again and again in this *saṃsāra*.

Thus, what goes along with lay life is the craving for possessions (*vastu-taṇhā*). Inevitably, that craving for possessions presents itself. To protect one's life and fulfill duties to children, one has to gather wealth. However, each time one gathers, one must understand that a mass of defilements flows in along with it. Just as in a place where there are iron objects, if one does not take them out and clean them from time to time, a pile of rust will remain; similarly, if a person only thinks of amassing wealth and lives stingily without spending anything, it leads to ruin. That person squandering wealth is one extreme; similarly, if some person lives very greedily and stingily, without eating or drinking himself, without giving to anyone, and without performing meritorious deeds, that too leads to his ruin. In the end, he is reborn in the ghost realm (*peta-loka*), or falls into the animal realm, etc.

The greatest wealth we have is our mind. It is indeed the mind that takes us upward or downward in *saṃsāra*. Therefore, whether lay or ordained, we must understand all of of this as an effort to train the mind. Other things are not so important. The various kinds of problems and troubles that one has to face in a lifetime—everyone has to face them. Similarly, you can also obtain many examples from the events happening in this era regarding the fate of wealth acquired too quickly. If a large building is built on the seashore, it is washed away during the rough seas. As soon as a tsunami comes, it is washed away. In this era, you can understand from that simile how unrighteously gathered wealth is destroyed in a single moment. As a result of the evil deeds committed, the unseen force of kamma operates, and they can be destroyed either by fire, water, or due to various other reasons.

In that manner, a person brings about the destruction of both this world and the next world. Instead, the Buddha showed through the simile of the bee and the termite that one must act righteously, energetically, heedfully, and with persistent effort (*uṭṭhāna-vīriya*). It is not depending lazily on what is received from others. There, one must perform the industries to be done to carry on one's life, diligently and without missing the proper time. In ancient times, laziness was referred to in books as *ussūra-seyyā*—sleeping with one's back turned, insulting the rising sun. There are people who sleep in that manner. What is called *niddā-sīlī* (habitually sleeping) and *sabhā-sīlī* (habitually idling) refers to the same thing.

It is seen that due to various reasons, this habit is gradually increasing in society. Indeed, during the most valuable time of the day, which is the morning, many people are asleep. Such a society does not progress. We must reflect that the Buddha's word is always true. If one wakes up during the valuable time of the day, at the very auspicious dawn (*Brahma-muhūrta*), directs the mind to the duties and meritorious

deeds to be done, resolves on a virtue (*sīla*), and starts the day, leading one's life according to that virtue—then, in the manner mentioned, one can draw close to the lives of those great householders who lived in the past, such as Anāthapiṇḍika, Citta the Householder, Ugga the Householder, and Hāliddikāni / Āḷavaka.

We must reflect on building a lifestyle from these stories that supports our sermon-hearing and meditation. Although we speak of Nibbāna, Nibbāna, it is not obtained merely by wishing. We must start the journey from the very place we are. To draw close to the characters of the past, we must strive to correct the shortcomings within this lay life we lead. If we expect wisdom (*paññā*), we must completely discard like poison that alcohol which brings about madness, which is directly opposed to wisdom. Moreover, the Buddha shows that not only drinking alcohol oneself, but also inviting others to drink and inducing others toward it, is a very great demerit. One secret within wrong livelihoods is that it is very easy to increase the number of those addicted to them. Just as those drunkards gathered that treasurer's son, many people strive to cover up the shortcomings of their misconduct through the power of such a group. That is why alcoholism, profligacy, and vice spread so rapidly in society.

What we see from this story is the dangerous aspect of associating with bad friends. Therefore, the Buddha declared that one must strive to live by associating with those young or old people in one's area who are developed in the virtues of conviction (*saddhā*), virtue (*sīla*), generosity (*cāga*), and wisdom (*paññā*), discussing one's problems with them, and taking them as examples. Even in lay life, path-attainments (*magga-phala*) were achieved by protecting such pure virtue and developing the wisdom of arising and passing away—the wisdom that sees arising and passing away. Lay devotees can realize path-attainments within lay life itself through the meditations they perform. What is Nibbāna? It is the realization of the three characteristics (*tilakkhaṇa*): impermanent / inconstant (*anicca*), suffering / unsatisfactoriness (*dukkha*), and not-self / unsubstantial (*anattā*). Through these three characteristics, what we clearly see is impermanence / inconstancy (*anicca*). Everything does not remain in the same way. No matter how much we try to maintain them as 'ours' through craving / thirst (*taṇhā*) and ignorance (*avijjā*), they cannot be maintained. It is the same regarding our body. More than external things, our attention during the entire day is directed to our body. Through food, drink, medicine, etc., we must understand the impermanent / inconstant (*anicca*) nature of this body.

We will not be allowed to live decorating this and covering this up. Therefore, we must learn the first lesson through it—impermanence / inconstancy (*anicca*). Through the way these hair, body hair, nails, teeth, etc., change, and by reflecting on the thirty-two parts of the body, one sees arising and passing away. Wisdom develops through that as well. Then, just like one's own body, seeing the arising and passing away, separation through death, and loss of possessions of those associated with oneself—we see all of of these as factors demonstrating the three characteristics (*tilakkhaṇa*). Through every event, we must see this three characteristics

(*tilakkhaṇa*) declared by the Buddha. They are called the three marks because they can be seen everywhere in the world. However, they are not visible to us because we do not have the eye of wisdom (*paññā-cakkhu*). As the eye of wisdom develops, one begins to see the true nature of life, and it is when it is seen in that manner in the body that one inclines toward renunciation (*nekkhamma*).

Why does one incline toward renunciation (*nekkhamma*)? The Buddha has declared regarding the life of a layperson: 'This is a path of defilement and dust.' Instead, if we look at the true monastic life, it is like an open space for cultivating virtues. That is why one renounces lay life and inclines toward it. In any case, what we ultimately expect is to recognize the three characteristics (*tilakkhaṇa*)—the impermanence / inconstancy (*anicca*) existing in *saṃsāra*, the nature of suffering / unsatisfactoriness (*dukkha*) that arises because we are compelled to constantly prepare and reconstruct them due to that very impermanence / inconstancy (*anicca*), and the inability to take them as 'me' or 'mine' (*anattā*). If one realizes these three characteristics (*tilakkhaṇa*) through the matters presented to oneself on those occasions, it becomes an effort of comprehension as declared by the Buddha.

Therefore, meditation (*bhāvanā*) is not merely sitting in one place and meditating; it is studying and observing the various events of life, the things seen, regarding one's own body as well as others' bodies—what in modern terms is called studying. Even if there is no such study, one must understand something through what one sees; one must recognize these characteristics. By recognizing the three characteristics (*tilakkhaṇa*), as a result, a sense of disenchantment (*nibbidā*) with this *saṃsāric* existence arises in a person.

We are very afraid of and dislike the word 'disenchantment' (*nibbidā*). However, it is natural. If we are to be freed from this suffering / unsatisfactoriness (*dukkha*), we must properly understand the state of suffering / unsatisfactoriness (*dukkha*), become disenchanted with it, and develop a turning away from it. It is through that turning away that we can rise higher. Indeed, it is through the maturing of that disenchantment (*nibbidā*) with *saṃsāra* that one lets go of all these worldly pleasures and wealth. In the past, kings left their kingdoms, treasurers left their wealth, and queens and princesses inclined in that manner because, rather than seeing ordinary worldly pleasure as true pleasure, they saw that there is a higher happiness. They saw that a spiritual joy (*nirāmisa-pīti*) can be harvested through renunciation (*nekkhamma*), which is superior to sensual pleasure (*kāma-sukha*). The highest spiritual, unworldly joy is what one experiences supramundane-wise through the realization of Nibbāna in the attainment of fruits (*phala-samāpatti*), etc.

Therefore, you must reflect that you are giving a great example to the world at this moment. Temporarily leaving aside various levels of comfort in your lay lives, you came to this place, resolved on a valuable virtue (*sīla*), and spent a valuable day depending on the food given by others, drawing close to and emulating the lives of the Arahats—those lay devotees who have observed this higher virtue. Furthermore,

the Buddha told us to start this journey from the very place we are. Correcting the shortcomings of lay life with the support of this sutta, and without thinking of the targets shown by the Buddha above that as being too far away, if you strive, through the development of virtues like conviction (*saddhā*), virtue (*sīla*), learning (*suta*), generosity (*cāga*), and wisdom (*paññā*), you can ultimately and gradually incline toward the deep aspect of the Dhamma. Then, bringing forth insight knowledges (*vipassanā-ñāṇa*), and through the penetration of the paths and fruits—Sotāpanna, Sakadāgāmī, Anāgāmī, Arahat—you must strive to obtain from this sermon the strength to escape all *saṃsāric* suffering / unsatisfactoriness (*dukkha*) of birth / arising (*jāti*), decay and death / aging and death (*jarāmaraṇa*), sickness, etc., and attain the supreme, deathless Nibbāna!

Through this hearing of the Dhamma, and through the power of the virtues of *sīla* cultivated throughout this day, may you be able to realize that supreme, deathless Nibbāna! May you aspire thus! Also, if there are any beings in this universe, from Avīci hell to the Akaniṣṭha heaven, who wish to rejoice in the merit of this Dhamma preaching and Dhamma hearing, may they, by so rejoicing, realize the supreme, deathless Nibbāna through whatever Bodhi (awakening) they aspire to! May you aspire thus!

"*Ettāvatā ca amhehi……..*"