

# **The Path to Awakening in Daily Life**

## **A Non-Residential Teaching & Meditation Retreat**

**with**

**Upasaka Culadasa**

May Long Weekend

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### **The Ten Precepts of Upasikas and Upasakas:**

1. I undertake the precept to refrain from harming or destroying living beings.
2. I undertake the precept to refrain from taking that which is not given.
3. I undertake the precept to refrain sexual misconduct.
4. I undertake the precept to refrain from wrong speech.
5. I undertake the precept to refrain from activities and behaviors that cause dullness of mind.
6. I undertake the precept to refrain from sources of livelihood that bring harm to other beings.
7. I undertake the precept to refrain from acting out of ill-will or taking satisfaction in the misfortune of others.
8. I undertake the precept to be open-hearted and generous in all my relationships with others.
9. I undertake the precept to act with loving kindness and compassion in all my relationships with others.
10. I undertake the precept to live with mindfulness and follow the Eightfold Path through daily study, meditation, and reflection.

The Suttas tell us that the path to Awakening is open to all – men or women, old or young, lay or monastic. The Buddha once named 21 eminent lay disciples who had become Arahats (AN 6.119 & 120). We don't know at what point in his 45 year teaching career this Sutta was spoken and so it is quite possible, and even likely, that by the end of the Buddha's life there were many more lay Arahats than are spoken of here. ***There can be no question that Awakening is possible for Buddhist laypersons.***

On another occasion, the Buddha listed 81 disciples as notable for being foremost among all of his disciples for one thing or another (AN 1.14). Twenty-one of these foremost disciples were lay men and women, and they are not all the same ones that were described as Arahats, either. Among those mentioned on both lists is the householder Citta, who was one of three disciples notable as being foremost at expounding the Dhamma. ***So not only can laypersons achieve Awakening for themselves, they can teach others to do so as well.***

Dr. Alan Wallace, who was once a Buddhist monk himself, has written:

"For all the diversity of Buddhist practices in the West, general trends in the recent transformations of Buddhist practice... can be identified. These include an erosion of the distinction between professional and lay Buddhists; a decentralization of doctrinal authority; a diminished role for Buddhist monastics; an increasing spirit of egalitarianism; greater leadership roles for women; greater social activism; and, in many cases, an increasing emphasis on the psychological, as opposed to the purely religious, nature of practice." Wallace, Alan (2002). "The Spectrum of Buddhist Practice in the West" in Charles Prebish & Martin Baumann (eds.), *Westward Dharma: Buddhism Beyond Asia*. Berkeley:University of California Press.

While the role of the ordained Sangha will always be at the heart of Buddhism, we can confidently assume that the future of Buddhism in the West will carry far more emphasis on the role of lay people, and on the achievement of Awakening by lay people in this very life, not in some future life. Our hope for the future of the world depends upon large numbers of lay people adopting the moral, ethical, and spiritual values of Buddhism. It depends even more upon the Awakening of large numbers of lay people. As we have seen, during the life of the Buddha his lay disciples played a major role in helping to establish the Buddha Dharma in the world. For quite understandable reasons, the teachings on Buddhism that we are most familiar with are mostly about the Buddha's instructions to his monks and nuns, but fortunately there are no shortage of clear instructions from the Buddha himself on the Path to Awakening for lay people.

The Buddha's Path to Awakening has three parts to it: First is **learning about the Dharma**, which comes about through listening to teachers, reading, reflection, and especially by discovering its truth through our own experience.

Second, is putting what we have learned into **practice in our daily lives** in every thought, word and act. We do this by practicing the Perfections of Generosity, Virtue, Patience, and Joyful Right Effort.

Finally, it is in our **daily meditation practice** that we are able to understand these Dharma teachings at their most profound level, and cultivate the Mindfulness that allows us to be successful in developing the Seven Factors of Enlightenment that will lead to our own Awakening.

In the Upasaka precepts that we take together at the beginning of this retreat, the 10th precept is a commitment to include all three in our daily practice: "I undertake the precept to live with mindfulness and follow the Eight-fold Path through daily study, meditation, and reflection."

The Eightfold Path is customarily divided into these same three parts:

Wisdom, which in the beginning is gained through study	Right View
	Right Intention
Virtue, which must be practiced in daily life	Right Speech
	Right Action
	Right Livelihood
And Meditation	Right Effort
	Right Concentration
	Right Mindfulness

The purpose of the eightfold Path is to achieve the transcendental Wisdom of Awakening, therefore we can say that the eightfold Path both begins and ends with Wisdom.

We will be discussing all three aspects of the Path in detail over these two days, and our emphasis will be on understanding how to bring one's practice into daily life in very realistic and practical terms. As many attending this retreat may have discovered, meditation is essential but by itself it is not enough, even if you practice for several hours of every day,.

For the serious Buddhist practitioner who is intent on achieving Awakening in this lifetime, every minute of every day must be devoted to practicing the Dharma. Monks and nuns withdraw from the world in order to be able to focus more completely on their practice in every moment. Lay practitioners live in the world, they do not withdraw from it, so they must make every situation that arises at home, at work, and on the street, into an opportunity to practice the Dharma.

An excerpt from

## **Dhammacakkappavattanasutta: The Turning of the Dharma Wheel**

(SN 56.11)

"Now this, monks, is the noble truth of dukkha: Birth is dukkha, aging is dukkha, death is dukkha; sorrow, lamentation, pain, distress, & despair are dukkha; association with the unbeloved is dukkha, separation from the loved is dukkha, not getting what is wanted is dukkha. In short, the five clinging-aggregates are dukkha.

"And this, monks, is the noble truth of the origination of dukkha: the craving that makes for further becoming — accompanied by passion & delight, relishing now here and now there — i.e., craving for sensual pleasure, craving for becoming, craving for non-becoming.

"And this, monks, is the noble truth of the cessation of dukkha: the remainderless fading and cessation, renunciation, relinquishment, release, and letting go of that very craving.

"And this, monks, is the noble truth of the way of practice leading to the cessation of dukkha: precisely this Noble Eightfold Path — right understanding, right intention, right speech, right action, right livelihood, right effort, right mindfulness, right concentration.

"Vision arose, insight arose, discernment arose, knowledge arose, illumination arose within me with regard to things never heard before: 'This is the noble truth of dukkha' ... 'This noble truth of dukkha is to be comprehended' ... 'This noble truth of dukkha has been comprehended.'

"Vision arose, insight arose, discernment arose, knowledge arose, illumination arose within me with regard to things never heard before: 'This is the noble truth of the origination of dukkha' ... 'The origin of dukkha is to be abandoned' ... 'The origin of dukkha has been abandoned.'

"Vision arose, insight arose, discernment arose, knowledge arose, illumination arose within me with regard to things never heard before: 'This is the noble truth of the cessation of dukkha' ... 'The cessation of dukkha is to be directly experienced' ... 'The cessation of dukkha has been directly experienced.'

"Vision arose, insight arose, discernment arose, knowledge arose, illumination arose within me with regard to things never heard before: 'This is the noble truth of the way of practice leading to the cessation of dukkha' ... 'The way of practice leading to the cessation of dukkha is to be developed' ... 'The way of practice leading to the cessation of dukkha has been developed.'"

An excerpt from

## **Mahāsatipatthānasuttam: The Greater Discourse on the Applications of Mindful Awareness**

(DN 22)

"This is the direct path, O bhikkhus, for the purification of beings, for the overcoming of sorrow and lamentation, for the destruction of suffering and grief, for reaching the right path, for the attainment of Nibbana, namely, the four applications of mindful awareness. Which four?

Here, monks, a monk lives contemplating **the body as an aggregate**, ardently, with **conscious awareness and clear comprehension**, putting aside the desires and griefs of the world.

He lives contemplating **feelings as feelings**, ardently, with **conscious awareness and clear comprehension**, putting aside the desires and griefs of the world.

He lives contemplating **the mental state of the mind**, ardently, with **conscious awareness and clear comprehension**, putting aside the desires and griefs of the world.

He lives contemplating **reality as mind-created**, ardently, with **conscious awareness and clear comprehension**, putting aside the desires and griefs of the world...

Thus he lives contemplating [these four] internally, or he lives contemplating [these four] externally, or he lives contemplating [these four] internally and externally.

He lives contemplating the origination of [these four], or he lives contemplating the dissolution of [these four], or he lives contemplating the origination and dissolution of [these four].

Or the existence of [these four] is established in his conscious awareness to the extent that is necessary to further increase his knowledge and understanding. He lives independent and does not cling to the things of the world. Thus also, monks, a monk lives contemplating [these four]...

Furthermore monks, a monk in going forwards and in going back is practicing clear comprehension; in looking straight on and in looking away from the front is practicing clear comprehension; in bending and in stretching is practicing clear comprehension; in wearing the shoulder-cloak, the robes and the bowl is practicing clear comprehension; in regard to what is eaten, drunk, chewed and savored is practicing clear comprehension; in defecating and in urinating is practicing clear comprehension; in walking, in standing, in sitting, in sleeping, in waking, in speaking and in keeping silence, is practicing clear comprehension."

An excerpt from

## **Upajjhatthana Sutta: Subjects for Contemplation**

(AN 5.57)

"There are these five facts that one should reflect on often, whether one is a woman or a man, lay or ordained. Which five?

"I am subject to aging, have not gone beyond aging.' This is the first fact that one should reflect on often, whether one is a woman or a man, lay or ordained.

"I am subject to illness, have not gone beyond illness.' ...

"I am subject to death, have not gone beyond death.' ...

"I will grow different, separate from all that is dear and appealing to me.' ...

"I am the owner of my actions, [\[1\]](#) heir to my actions, born of my actions, related through my actions, and have my actions as my arbitrator. Whatever I do, for good or for evil, to that will I fall heir.' ...

"These are the five facts that one should reflect on often, whether one is a woman or a man, lay or ordained...

"Further, a disciple of the noble ones considers this: 'I am not the only one subject to illness, who has not gone beyond illness.'... 'I am not the only one subject to death, who has not gone beyond death.'... 'I am not the only one who will grow different, separate from all that is dear and appealing to me.'...

"I am not the only one who is owner of my actions, heir to my actions, born of my actions, related through my actions, and have my actions as my arbitrator; who — whatever I do, for good or for evil, to that will I fall heir. To the extent that there are beings — past and future, passing away and re-arising — all beings are the owner of their actions, heir to their actions, born of their actions, related through their actions, and have their actions as their arbitrator. Whatever they do, for good or for evil, to that will they fall heir.' When he/she often reflects on this, the [factors of the] path take birth. He/she sticks with that path, develops it, cultivates it. As he/she sticks with that path, develops it and cultivates it, the fetters are abandoned, the obsessions destroyed."

Subject to birth, subject to aging, subject to death, run-of-the-mill people are repelled by those who suffer from that to which they are subject. And if I were to be repelled by beings subject to these things, it would not be fitting for me, living as they do.

An excerpt from

## **Ambalathika-rahulovada Sutta: Instructions to Rahula at Mango Stone**

(MN 61)

"What do you think, Rahula: What is a mirror for?"

"For reflection, sir."

"In the same way, Rahula, bodily actions, verbal actions, and mental actions are to be done with repeated reflection.

"Whenever you want to do a bodily action, you should reflect on it: 'This bodily action I want to do — would it lead to self-affliction, to the affliction of others, or to both? Would it be an unskillful bodily action, with painful consequences, painful results?' If, on reflection, you know that it would lead to self-affliction, to the affliction of others, or to both; it would be an unskillful bodily action with painful consequences, painful results, then any bodily action of that sort is absolutely unfit for you to do. But if on reflection you know that it would not cause affliction... it would be a skillful bodily action with pleasant consequences, pleasant results, then any bodily action of that sort is fit for you to do.

"While you are doing a bodily action, you should reflect on it: 'This bodily action I am doing — is it leading to self-affliction, to the affliction of others, or to both? Is it an unskillful bodily action, with painful consequences, painful results?' If, on reflection, you know that it is leading to self-affliction, to the affliction of others, or to both... you should give it up. But if on reflection you know that it is not... you may continue with it.

"Having done a bodily action, you should reflect on it: 'This bodily action I have done — did it lead to self-affliction, to the affliction of others, or to both? Was it an unskillful bodily action, with painful consequences, painful results?' If, on reflection, you know that it led to self-affliction, to the affliction of others, or to both; it was an unskillful bodily action with painful consequences, painful results, then you should confess it, reveal it, lay it open to the Teacher or to a knowledgeable companion in the holy life. Having confessed it... you should exercise restraint in the future. But if on reflection you know that it did not lead to affliction... it was a skillful bodily action with pleasant consequences, pleasant results, then you should stay mentally refreshed & joyful, training day & night in skillful mental qualities.

"Whenever you want to do a verbal action, you should reflect on it: 'This verbal action I want to do — would it lead to self-affliction, to the affliction of others, or to both? Would it be an unskillful verbal action, with painful consequences, painful results?' If, on reflection, you know that it would lead to self-affliction, to the affliction of others, or to both; it would be an unskillful verbal action with painful consequences, painful results, then any verbal action of that sort is absolutely unfit for you to do. But if on reflection you know that it would not cause affliction... it would be a skillful verbal action with pleasant consequences, pleasant results, then any verbal action of that sort is fit for you to do.

"While you are doing a verbal action, you should reflect on it: 'This verbal action I am doing — is it leading to self-affliction, to the affliction of others, or to both? Is it an unskillful verbal action, with painful consequences, painful results?' If, on reflection, you know that it is leading to self-affliction, to the affliction of others, or to both... you should give it up. But if on reflection you know that it is not... you may continue with it.

"Having done a verbal action, you should reflect on it: 'This verbal action I have done — did it lead to self-affliction, to the affliction of others, or to both? Was it an unskillful verbal action, with painful consequences, painful results?' If, on reflection, you know that it led to self-affliction, to the affliction of others, or to both; it was an unskillful verbal action with painful consequences, painful results, then you should confess it, reveal it, lay it open to the Teacher or to a knowledgeable companion in the holy life. Having confessed it... you should exercise restraint in the future. But if on reflection you know that it did not lead to affliction... it was a skillful verbal action with pleasant consequences, pleasant results, then you should stay mentally refreshed & joyful, training day & night in skillful mental qualities.

"Whenever you want to do a mental action, you should reflect on it: 'This mental action I want to do — would it lead to self-affliction, to the affliction of others, or to both? Would it be an unskillful mental action, with painful consequences, painful results?' If, on reflection, you know that it would lead to self-affliction, to the affliction of others, or to both; it would be an unskillful mental action with painful consequences, painful results, then any mental action of that sort is absolutely unfit for you to do. But if on reflection you know that it would not cause affliction... it would be a skillful mental action with pleasant consequences, pleasant results, then any mental action of that sort is fit for you to do.

"While you are doing a mental action, you should reflect on it: 'This mental action I am doing — is it leading to self-affliction, to the affliction of others, or to both? Is it an unskillful mental action, with painful consequences, painful results?' If, on reflection, you know that it is leading to self-affliction, to the affliction of others, or to both... you should give it up. But if on reflection you know that it is not... you may continue with it.

"Having done a mental action, you should reflect on it: 'This mental action I have done — did it lead to self-affliction, to the affliction of others, or to both? Was it an unskillful mental action, with painful consequences, painful results?' If, on reflection, you know that it led to self-affliction, to the affliction of others, or to both; it was an unskillful mental action with painful consequences, painful results, then you should feel distressed, ashamed, & disgusted with it. Feeling distressed, ashamed, & disgusted with it, you should exercise restraint in the future. But if on reflection you know that it did not lead to affliction... it was a skillful mental action with pleasant consequences, pleasant results, then you should stay mentally refreshed & joyful, training day & night in skillful mental qualities.

"Rahula, all those brahmans & contemplatives in the course of the past who purified their bodily actions, verbal actions, & mental actions, did it through repeated reflection on their bodily actions, verbal actions, & mental actions in just this way.



"All those brahmans & contemplatives in the course of the future who will purify their bodily actions, verbal actions, & mental actions, will do it through repeated reflection on their bodily actions, verbal actions, & mental actions in just this way.

"All those brahmans & contemplatives at present who purify their bodily actions, verbal actions, & mental actions, do it through repeated reflection on their bodily actions, verbal actions, & mental actions in just this way.

"Thus, Rahula, you should train yourself: 'I will purify my bodily actions through repeated reflection. I will purify my verbal actions through repeated reflection. I will purify my mental actions through repeated reflection.' That's how you should train yourself."

An excerpt from

### **Piti Sutta: Rapture**

(AN 5.176)

[The Blessed One said:] "Excellent, Sariputta. Excellent. When a disciple of the noble ones enters & remains in seclusion & rapture, there are five possibilities that do not exist at that time: The pain & distress dependent on sensuality do not exist at that time. The pleasure & joy dependent on sensuality do not exist at that time. The pain & distress dependent on what is unskillful do not exist at that time. The pleasure & joy dependent on what is unskillful do not exist at that time. The pain & distress dependent on what is skillful do not exist at that time. When a disciple of the noble ones enters & remains in seclusion & rapture, these five possibilities do not exist at that time."

Once when Ananda suggested that half of the holy life consisted in the right kind of friends, companions, and comrades, the Buddha admonished him saying, “Don't say that, Ananda. Don't say that. Admirable friendship, admirable companionship, admirable camaraderie is actually the whole of the holy life.” One who has the support of admirable people as friends, companions, and comrades can be expected to be successful in developing and pursuing the noble eightfold path. (SN 45.2, Upaddha Sutta: Half [of the Holy Life])

On different occasions, both Mahana the Sakyan and Jivaka asked the Buddha for instructions for lay disciples (Upasakas). The Buddha answered both the same way, saying that, in addition to 1) going for refuge and 2) keeping the precepts, a lay disciple should practice 3) being actively engaged in the welfare of others, not only for his own benefit. (AN 8.25, Mahanama Sutta: Being a Lay Buddhist & AN 8.26, Jivaka Sutta: To Jivaka [On Being a Lay Follower])

On yet another occasion, Mahanama the Sakyan again asked the Buddha for advice on how lay people should practice (AN 11.12 & 11.13, Mahanama Sutta: To Mahanama). The Buddha replied that first they should become aroused to practice and become established in the five qualities of conviction, persistence, mindfulness, concentration and discernment. Conviction comes from studying, learning about the Dharma from skilled teachers, and from associating with good companions who are also practicing the Dharma. Persistence in practice comes from conviction. Mindfulness comes from persistence in practice, and concentration comes from the practice of mindfulness. Discernment comes from the application of mindfulness and concentration.

Once these five qualities are established, the Buddha advised Mahanama to develop 6 further qualities. In every situation with which a person is confronted in daily life, but most especially in the more difficult situations that inevitably arise for lay practitioners, he or she should practice:

1. Recollection of the Buddha, asking oneself how the Buddha, consummate in knowledge and conduct, an expert with regard to the world, and unexcelled as a Teacher would respond.
2. Likewise, one should practice recollection of the Dharma, reflecting on the instruction provided by the Dharma, which is timeless, meant to be tested and verified through actual experience, pertinent to every situation, and is to be realized by a wise person for themselves.
3. One should also practice recollection of the Sangha, those who have practiced well and masterfully, asking as before how they would behave in this situation and what advice they would offer.

4. One should also practice recollection of one's own virtue, which has been carefully cultivated over time, is praiseworthy, and is to be preserved untarnished.

5. One should practice recollection of their own acts of generosity, of the delight they have taken in being free from possessiveness, compassionate, magnanimous, and responsive to the needs of others.

6. And finally, one should recollect that the qualities of conviction, virtue, learning, generosity, and discernment with which the devas are endowed had its origin in human life, and that those same qualities are present in oneself as well.

Recollecting In this way, a person's mind will not be overcome by passions, aversion, or deluded thinking. He or she will gain a sense of the goal, a sense of the Dhamma, and the joy connected with the Dhamma. **When such a person meditates, rapture will arise, the body will grow calm, ease will be experienced, and the mind will become concentrated.**

The Buddha said of these practices, "Mahanama, you should develop [theserecollections] while you are walking, while you are standing, while you are sitting, while you are lying down, while you are busy at work, while you are resting in your home crowded with children." (AN 11.13)

And he also said, "Of one who does this, Mahanama, it is said: 'Among those who are out of tune, the disciple of the noble ones dwells in tune; among those who are malicious, he dwells without malice; having attained the stream of Dhamma, he develops [these recollections].'" (AN 11.12)

On the question of Right Speech, Prince Abhaya once asked the Buddha if he would ever say something that was disagreeable to someone (MN 58, Abhaya Sutta: To Prince Abhaya [On Right Speech]). The Buddha answered that there was no simple yes or no answer to that question. Whatever is said must be not only 1) true and 2) beneficial, but also must be spoken 3) at the proper time.

He would never say something that was untrue, nor would he ever say something that was unbeneficial, even if it were agreeable. He would only say something that was disagreeable if it were not only true and beneficial, but the timing must also be proper. The timing must be proper out of sympathy for living beings. And even if it is agreeable, it must still be true and beneficial, and also the timing must be proper.

## Teachings On Family, Work and Money in the Householders Life

People embarking on the spiritual path often wonder if someday they will regret what they have had to give up for sake of their practice. If a layperson does not already have a family they may confront the choice whether or not to marry, and if they are married, whether or not to have children. On one occasion Visakha, — her clothes wet, her hair wet — went to the Buddha, who asked, "Why have you come here, Visakha — your clothes wet, your hair wet — in the middle of the day?" She answered, "My dear and beloved grandson has died. This is why I have come here — my clothes wet, my hair wet — in the middle of the day."

"Visakha, would you like to have as many children and grandchildren as there are people in Savatthi?"

"Yes, lord, I would like to have as many children and grandchildren as there are people in Savatthi."

"But how many people in Savatthi die in the course of a day?"

"Sometimes ten people die in Savatthi in the course of a day, sometimes nine... eight... seven... six... five... four... three... two... Sometimes one person dies in Savatthi in the course of a day. Savatthi is never free from people dying."

"So what do you think, Visakha: Would you ever be free from wet clothes and wet hair?"

"No, lord. Enough of my having as many children and grandchildren as there are people in Savatthi."

"Visakha, those who have a hundred dear ones have a hundred sufferings. Those who have ninety dear ones have ninety sufferings. Those who have eighty... seventy... sixty... fifty... forty... thirty... twenty... ten... nine... eight... seven... six... five... four... three... two... Those who have one dear one have one suffering. For those with no dear ones, there are no sufferings. They are free from sorrow, free from stain, free from lamentation, I tell you."

Then, on realizing the significance of that, the Blessed One on that occasion exclaimed:

The sorrows, lamentations, the many kinds of suffering in the world, exist dependent on something dear. They don't exist when there's nothing dear. And thus blissful & sorrowless are those for whom nothing in the world is dear anywhere. So one who aspires to be stainless & sorrowless shouldn't make anything in the world dear anywhere. (Ud 8.8, Visakha Sutta: To Visakha)

## Dhaniya Sutta: Dhaniya the Cattleman

(Snp 1.2)

[Compares the rewards of the ordinary householders life with the rewards of the spiritual life. It is helpful when weighing the advantages of living simply against the pursuit of attachments]

Dhaniya the cattleman: "The rice is cooked, my milking done. I live with my people along the banks of the Mahi; my hut is roofed, my fire lit: so if you want, rain-god, go ahead & rain."

The Buddha: "Free from anger, my stubbornness gone, I live for one night along the banks of the Mahi; my hut's roof is open, my fire out: so if you want, rain-god, go ahead & rain."

Dhaniya: "No mosquitoes or gadflies are to be found. The cows range in the marshy meadow where the grasses flourish. They could stand the rain if it came: so if you want, rain-god, go ahead & rain."

The Buddha: "A raft, well-made, has been lashed together. Having crossed over, gone to the far shore, I've subdued the flood. No need for a raft is to be found: so if you want, rain-god, go ahead & rain."

Dhaniya: "My wife is compliant, not careless, is charming, has lived with me long. I hear no evil about her at all: so if you want, rain-god, go ahead & rain."

The Buddha: "My mind is compliant, released, has long been nurtured, well tamed. No evil is to be found in me: so if you want, rain-god, go ahead & rain."

Dhaniya: "I support myself on my earnings. My sons live in harmony, free from disease. I hear no evil about them at all: so if you want, rain-god, go ahead & rain."

The Buddha: "I'm in no one's employ, I wander the whole world on the reward [of my Awakening]. No need for earnings is to be found: so if you want, rain-god, go ahead & rain."

Dhaniya: "There are cows, young bulls, cows in calf, & breeding cows, & a great bull, the leader of the herd: so if you want, rain-god, go ahead & rain."

The Buddha: "There are no cows, no young bulls, no cows in calf or breeding cows, no great bull, the leader of the herd: so if you want, rain-god, go ahead & rain."

Dhaniya: "The stakes are dug-in, immovable. The new muñja-grass halters, well-woven, not even young bulls could break: so if you want, rain-god, go ahead & rain."

The Buddha: "Having broken my bonds like a great bull, like a great elephant tearing a rotting vine, I never again will lie in the womb: so if you want, rain-god, go ahead & rain." The great cloud rained down straightaway, filling the lowlands & high. Hearing the rain-god pour down, Dhaniya said: "How great our gain that we've gazed on the Blessed One! We go to him, the One

with vision, for refuge. May you be our teacher, Great Sage. My wife & I are compliant. Let's follow the holy life under the One Well-gone. Gone to the far shore of aging & death, let's put an end to suffering & stress."

Mara: "Those with children delight because of their children. Those with cattle delight because of their cows. A person's delight comes from acquisitions, since a person with no acquisitions doesn't delight."

The Buddha: "Those with children grieve because of their children. Those with cattle grieve because of their cows. A person's grief comes from acquisitions, since a person with no acquisitions doesn't grieve."

As the Buddha once told King Pasenadi, when a person of integrity acquires lavish wealth, he should provide for his own comfort and satisfaction; the comfort and satisfaction of his family, including his parents, wife and children; the comfort and satisfaction of his employees and assistants; and the comfort and satisfaction of his friends. He should then put his wealth to use properly, in support of the Dharma and for the benefit and well-being of all. Putting his wealth to use in this way will create great happiness and merit. When wealth is put to use this way, governments don't take it away, thieves don't take it away, economic disasters and natural disaster don't sweep it away, and it does not poison the minds of heirs. (SN 3.19, Aputtaka Sutta: Heirless (1))

"Grain, wealth, silver, gold, or whatever other belongings you have; slaves, servants, errand-runners, and any dependents: you must go without taking any of them; you must leave all of them behind. What you do with body, speech, or mind: that is yours; taking that you go; that's your follower, like a shadow that never leaves. Thus you should do what is good and virtuous as an investment for the next life. Acts of merit are the support for beings in their after-death world." (SN 3.20, Aputtaka Sutta: Heirless (2))

"My wealth has been enjoyed, my dependents supported, protected from calamities by me. I have given supreme offerings & performed the five oblations. I have provided for the virtuous, the restrained, followers of the holy life. For whatever aim a wise householder would desire wealth, that aim I have attained. I have done what will not lead to future distress.' When this is recollected by a mortal, a person established in the Dhamma of the Noble Ones, he is praised in this life and, after death, rejoices in heaven." (AN 5.41, Adiya Sutta: Benefits to be Obtained [from Wealth])

## **Anana Sutta: Debtless**

(AN 4.62)

Then Anathapindika the householder went to the Blessed One and, on arrival, having bowed down to him, sat to one side. As he was sitting there the Blessed One said to him: "There are these four kinds of bliss that can be attained in the proper season, on the proper occasions, by a householder partaking of sensuality. Which four? The bliss of having, the bliss of [making use of] wealth, the bliss of debtlessness, the bliss of blamelessness.

"And what is the bliss of having? There is the case where the son of a good family has wealth earned through his efforts & enterprise, amassed through the strength of his arm, and piled up through the sweat of his brow, righteous wealth righteously gained. When he thinks, 'I have wealth earned through my efforts & enterprise, amassed through the strength of my arm, and piled up through the sweat of my brow, righteous wealth righteously gained,' he experiences bliss, he experiences joy. This is called the bliss of having.

"And what is the bliss of [making use of] wealth? There is the case where the son of a good family, using the wealth earned through his efforts & enterprise, amassed through the strength of his arm, and piled up through the sweat of his brow, righteous wealth righteously gained, partakes of his wealth and makes merit. When he thinks, 'Using the wealth earned through my efforts & enterprise, amassed through the strength of my arm, and piled up through the sweat of my brow, righteous wealth righteously gained, I partake of wealth and make merit,' he experiences bliss, he experiences joy. This is called the bliss of [making use of] wealth.

"And what is the bliss of debtlessness? There is the case where the son of a good family owes no debt, great or small, to anyone at all. When he thinks, 'I owe no debt, great or small, to anyone at all,' he experiences bliss, he experiences joy. This is called the bliss of debtlessness.

"And what is the bliss of blamelessness? There is the case where a disciple of the noble ones is endowed with blameless bodily kamma, blameless verbal kamma, blameless mental kamma. When he thinks, 'I am endowed with blameless bodily kamma, blameless verbal kamma, blameless mental kamma,' he experiences bliss, he experiences joy. This is called the bliss of blamelessness.

"These are the four kinds of bliss that can be attained in the proper season, on the proper occasions, by a householder partaking of sensuality."

Knowing the bliss of debtlessness, & recollecting the bliss of having, enjoying the bliss of wealth, the mortal then sees clearly with discernment. Seeing clearly — the wise one — he knows both sides: that these are not worth one sixteenth-sixteenth of the bliss of blamelessness.

On one occasion the Buddha instructed the householder Dighajanu how to preserve and increase prosperity and how to avoid loss of wealth. But wealth alone, he explains, does not make a complete man nor a harmonious society. Possession of wealth all too often multiplies man's desires, and he is ever in the pursuit of amassing more wealth and power. This unrestrained craving, however, leaves him dissatisfied and stifles his inner growth. It creates conflict and disharmony in society through the resentment of the underprivileged who feel themselves exploited by the effects of unrestrained craving.

Therefore the Buddha follows up on his advice on material welfare with four essential conditions for spiritual welfare: confidence (in the Master's enlightenment), virtue, liberality and wisdom. These four will instill in man a sense of higher values. He will then not only pursue his own material concern, but also be aware of his duty toward society. To mention only one of the implications: a wisely and generously employed liberality will reduce tensions and conflicts in society. Thus the observing of these conditions of material and spiritual welfare will make for an ideal citizen in an ideal society.

Energetic and heedful in his tasks, Wisely administering his wealth, He lives a balanced life, Protecting what he has amassed. Endowed with faith and virtue too, Generous he is and free from avarice; He ever works to clear the path That leads to weal in future life. Thus to the layman full of faith, By him, so truly named 'Enlightened,' These eight conditions have been told Which now and after lead to bliss. (AN 8.54, Dighajanu (Vyagghapajja) Sutta: Conditions of Welfare)

## **Maha-mangala Sutta: Blessings**

(Snp 2.4)

Thus have I heard. On one occasion the Exalted One was dwelling at Anathapindika's monastery, in Jeta's Grove, near Savatthi. Now when the night was far spent, a certain deity whose surpassing splendor illuminated the entire Jeta Grove, came to the presence of the Exalted One and, drawing near, respectfully saluted him and stood at one side. Standing thus, he addressed the Exalted One in verse:

"Many deities and men, yearning after good, have pondered on blessings. Pray, tell me the greatest blessing!"

[The Buddha:]

"Not to associate with the foolish, but to associate with the wise; and to honor those who are worthy of honor — this is the greatest blessing.

To reside in a suitable locality, to have done meritorious actions in the past and to set oneself in the right course — this is the greatest blessing.



To have much learning, to be skillful in handicraft, well-trained in discipline, and to be of good speech — this is the greatest blessing.

To support mother and father, to cherish wife and children, and to be engaged in peaceful occupation — this is the greatest blessing.

To be generous in giving, to be righteous in conduct, to help one's relatives, and to be blameless in action — this is the greatest blessing.

To loathe more evil and abstain from it, to refrain from intoxicants, and to be steadfast in virtue — this is the greatest blessing.

To be respectful, humble, contented and grateful; and to listen to the Dhamma on due occasions — this is the greatest blessing.

To be patient and obedient, to associate with monks and to have religious discussions on due occasions — this is the greatest blessing.

Self-restraint, a holy and chaste life, the perception of the Noble Truths and the realisation of Nibbana — this is the greatest blessing.

A mind unruffled by the vagaries of fortune, from sorrow freed, from defilements cleansed, from fear liberated — this is the greatest blessing.

Those who thus abide, ever remain invincible, in happiness established. These are the greatest blessings."