Dhammakaya Open University, California, USA

Recipe for Success in Personal, Organizational & Economic Development

GB 304 E

RECIPE FOR SUCCESS IN PERSONAL, ORGANIZATIONAL

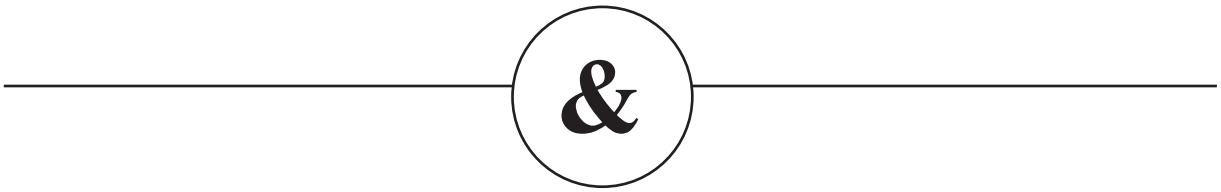
&

ECONOMIC DEVELOPMENT

GB304E

English Translation by Dr. Anunya Methmanus

RECIPE FOR SUCCESS IN PERSONAL, ORGANIZATIONAL



ECONOMIC DEVELOPMENT

Preface

The course GB 304: Recipe for Success in Personal, Organizational and Economic Development aims to provide the student with the knowledge and understanding of the Buddhist principles necessary for creating personal success and prosperity. The knowledge and understanding of these principles allows one to set one's life-goal, create personal wealthas well as meeting with success in one's Dhamma practice. In addition, it enables one to play a key role in the success of organizational and economic development.

The material for this course book has been taken from the Tipitaka and other relevant texts having to do with economics and society. It is hoped that the information presented in this course book will allow the student to gain an accurate overview of the Recipe for Success in Personal, Organizational and Economic Development.

The preparation of this course book has been a team effort. It is possible that even after many rounds of editing; the material may still contain some mistakes. The Committee hopes to receive positive comments and feedback which will allow it to further improve upon the quality of this course book.

The Committee
February 2550 B.E.

Table of Contents

Preface		3
Course Syllabus		6
How to Study this Course		7
Chapter 1	Right Understanding of the Buddhist Method for Creating Personal Wealth	10
1.1	Right Understanding of Personal Wealth	15
1.2	The Highest Economic Ideal	16
1.3	The Harm of Poverty	18
1.4	Creating Lasting Personal Wealth	24
1.5	The Benefits of Creating Personal Wealth	32
Chapter 2	Gharavasadhamma: Overcoming Poverty, Sickness and Stupidity	34
2.1	What is Saddha?	39
2.2	How Does a Person ofSaddha Live His Life?	40
2.3	What is Gharavasadhamma?	47
2.4	The Benefits of Cultivating Gharavasadhamma	55
2.5	The Harm of Not Cultivating Gharavasadhamma	56
Chapter 3	Buddhist Economics	60
3.1	The Goal of Creating Personal Wealth	65
3.2	Universal Laws	67
3.3	Required Investment	67
3.4	What Gives Rise to Material Wealth?	68
3.5	How to Create Material Wealth Now	69
3.6	How to Create Material Wealth for the Hereafter	72
3.7	How toEarn Money	75
3.8	How to Save Money	81
3.9	How to Build a Network of Good People	83

3.10	How to Live One's LifeCorrectly	87
3.11	How to Cultivate Saddha	90
3.12	How to Cultivate Sila	92
3.13	How to Cultivate Caga	94
3.14	How to Cultivate Panna	96
Chapter 4	TheCakkadhamma: The Dhamma Wheel for Creating Lasting Personal and Economic Growth	100
4.1	The Role of the Environment	104
4.2	Creating theCakkadhamma	105
4.3	Creating a Good Environment	107
4.4	Building aNetwork of Good People	123
4.5	Creating a Buddhist-Based Education	137
4.6	Establishing the Buddhist Culture	152
4.7	Factors Involved in the Lasting Success of the Cakkadhamma	157
Chapter 5	TheRoot Cause of Decline	160
5.1	Arrogance	165
5.2	Damage Wrought by Arrogance	166
5.3	How to PreventDecline	170
5.4	Using the Lord Buddha as the Gold Standard	170
5.5	Finding a Virtuous Friend	172
5.6	How to Create Ariya Wealth	173
Chapter 6	TheBenefits of Creating Personal Wealth the Buddhist Way	176
6.1	Right Understanding of Life and Reality	183
6.2	The Root Causes of Poverty	185
6.3	The Root Causes of Material Wealth	192
6.4	The Benefits of Creating Personal Wealth the Buddhist Way	204

Course Syllabus

1.About the Course Book GB 304: The Recipe for Success in Personal, Organizational and Economic Development

This course book provides information about what causes poverty, what causes material wealth, right living for the Buddhist, the Buddhist method for creating personal wealth, achieving personal and economic growth and the root cause of ruin. The information provided in this course book enables one to gain right understanding which in turn enables one to overcome poverty, sickness and stupidity.

2. Course Objectives

1. To enable the student to gain right understanding of the Buddhist method for creating personal wealth.
2. To enable the student to apply the knowledge gained in overcoming poverty and in successfully creating personal wealth.
3. To enable the student to successfully create lasting personal and economic growth.

3. Topics Covered in the Course

Chapter 1: Right Understanding of the Buddhist Method for Creating Personal Wealth

Chapter 2: Gharavasadhamma - Overcoming Poverty, Sickness and Stupidity

Chapter 3: Buddhist Economics

Chapter 4: The Dhamma Wheel for Creating Lasting Personal and Economic Growth

Chapter 5: The Root Cause of Ruin

Chapter 6: The Fruits of Creating Personal Wealth the Buddhist Way

How to Study This Course

1. How to Study this Course

In order to achieve the objectives of the course GB304, the student should follow the steps for studying each chapter as follows.

a. Spend an hour each day on the course material and try to finish each chapter within one to two weeks.
b. Complete the pre-test provided at the beginning of each chapter so that the student can gauge his existing knowledge of the subject matter. Complete the exercises provided for the chapter at the scheduled time. At the end of the chapter, the student should assess his/her comprehension of the material covered by completing the test.
c. Spend time on other learning tools especially the long-distance learning provided through satellite as detailed in 5.

2. Self-Evaluation before and after Each Chapter

The student should complete the pre-test before beginning each chapter in order to gauge his knowledge of the subject matter. The student should also complete the test at the end of each chapter. Completing the test will allow the student to know how well he has learnt the material covered in the chapter; and whether he/she is ready to proceed to the next chapter. The test score should be at least 80%. Self-evaluation would be meaningful only if it is carried out honestly.

3. The Course Book

The student should first go over the layout of each chapter in terms of its topics, concepts, and objectives before proceeding with the detailed study. After having finished reading the entire chapter, the student should write down its main points and complete the exercises provided at the end of each chapter. The exercises will help the student to evaluate how well he has comprehended the material covered so that he can apply what he has learnt in his daily life. Therefore, the student should not wait until the last minute to do all of the exercises because such practice is missing the point.

4. Completing the Assignments

The student should write down the main points of each subject and complete all of the exercises provided at the end of each chapter. The assignments are an integral part of the coursework.

5. Long-Distance Learning via Satellite and Other Media

The Dhamma study for the Environment Foundation broadcasts its programs via satellite 24 hours a day. Each program aims to give the general public practical information which helps to promote morality. There are different programs that can help the student with this course. Additional learning can be obtained through E-learning which is provided by DOU. For more details of these learning tools, please contact DOU's Coordination Center.

6. Attending the Inner Dreams Kindergarten Program

The student can learn how to apply the Lord Buddha's Teachings in his daily life through real life examples by attending the Inner Dreams Kindergarten. This valuable program is broadcasted live via satellite Monday to Saturday from 7.00 p.m. to 9.30 p.m. (Thai time). There are also reruns of the program as posted in the broadcasting schedule. The student can request the broadcasting schedule from the DOU Coordination Center.

CHAPTER 1

RIGHT UNDERSTANDING OF THE BUDDHIST METHOD FOR CREATING PERSONAL WEALTH

TOPICS COVERED IN CHAPTER 1

RIGHT UNDERSTANDING OF THE BUDDHIST METHOD FOR CREATING PERSONAL WEALTH

1.1 Right Understanding of Personal Wealth

1.2 The Highest Economic Ideal

1.3 The Harm of Poverty

1.3.1 The "Ina Sutta"

1.3.2 Poverty and Misdeeds

1.3.3 Wealth and Wholesome Deeds

1.4 Creating Lasting Personal Wealth

1.4.1 Problems in Creating Personal Wealth

1.4.2 What Are the Problems in Creating Personal Wealth?

1.4.3 How to Create Lasting Personal Wealth

1.4.4 Overcoming Poverty, Sickness and Stupidity

1.4.5 Creating Personal Wealth for the Current Existence

1.4.6 Creating Personal Wealth for Future Existences

1.4.7 Creating Lasting Personal and Economic Growth

1.4.8 Failure Prevention

1.5 The Fruits of Creating Personal Wealth

CONCEPTS

1. Right Understanding of Personal Wealth

According to the Lord Buddha, the creation of personal wealth must go hand-in-hand with the removal of one's defilements which are at the root of self-ruination. Simply put, material wealth must go hand-in-hand with morality.

Therefore, the Buddhist method for creating personal wealth means working hard to gain material wealth as well as working hard to cultivate morality by performing wholesome deeds. Right understanding of personal wealth comprises three main parts as follows.

1. The Buddhist method for creating personal wealth
2. The harm of poverty
3. Creating lasting personal wealth

2. According to the Lord Buddha, the Buddhist's life-goal has three different levels as follows.

1. The basic level
2. The intermediate level
3. The ultimate level

3. According to the Lord Buddha, poverty is harmful. Therefore, the Buddhist must never give in to poverty.

The Lord Buddha forbids His followers to be poor because He knows what terrible hardship can be wrought by poverty and how it can hinder a person from achieving his true life-goal. He wants all of His followers to take heed, lest they be reckless, to fear poverty, to do everything possible to properly eliminate poverty from their lives, and to do everything they can to protect themselves against poverty here and now as well as in future existences. Poverty can easily drive a person to commit misdeeds whereas material wealth can facilitate a person's accumulation of merit.

Merit or Punna is a pure entity which arises in one's mind each time one performs a wholesome deed, abstains from unwholesomeness and keeps one's mind bright and clear. Punna has many special characteristics in that it can be accumulated. It has the power to purify one's body, speech and mind. It can follow a person to future existences. And it has the amazing power to remove Dukkha or suffering and bless a person with happiness here and now as well as in the hereafter.

4. According to the Lord Buddha, there is a correct way to create lasting personal wealth.

The Lord Buddha gives His followers four criteria for simultaneously creating personal wealth and accumulating merit as follows.

1. Overcoming poverty, sickness and stupidity
2. Creating personal wealth for the current existence as well as for future existences
3. Building a team of like-minded people to develop an environment which is conducive to the accumulation of merit for everyone in the community
4. Taking measures against the root causes of ruin

5. The Lord Buddha teaches His followers to protect themselves against ruin. The Lord Buddha teaches that Ditthimana causes a person to be stubborn, arrogant and insulting. A Ditthimana person will meet with ruin in three ways as follows.

1. Self-ruination: A Ditthimana person is a reckless person because he refuses to heed anyone's advice. It is easy for a reckless person to commit Akusalakamma or the Tenfold Unwholesome Course of Action. Such transgression leads to unhappiness.

2. Loss of friends: Since a Ditthimana person refuses to heed anyone's advice, he is essentially cut off from current information. When a person is out of touch with current findings and technology, he is putting at risk his life and his possessions.

3. Exclusion: Since a Ditthimana person refuses to heed anyone's advice, he makes himself unacceptable to others. His behavior causes him to lose his reputation, honor and respectability. The results can be the loss of business support, having to turn to immoral people for help, indulging in the different Causes of Ruin, and eventually, the loss of material wealth.

6. The Benefits of Creating Personal Wealth

According to the Lord Buddha, there are four different benefits which can be gained from having right understanding of creating personal wealth the Buddhist way as follows.

1. It enables one to cultivate "Gharavasadhamma".
2. It enables one to cultivate "Ditthadhammikatthaparayojana" and "Samparayikatthaparayojana".
3. It enables one to cultivate "Cakkadhamma"
4. It enables one to remove Ditthimana.

These benefits enable one to receive at least six kinds of wealth which can follow a person to future existences. These include 1) wisdom, 2) morality, 3) title and position, 4) true friends, 5) material wealth, and 6) Punna or merit.

OBJECTIVES

1. To enable the student to gain right understanding of the Buddhist method for creating personal wealth.
2. To enable the student to gain right understanding of the causes of poverty and wealth.
3. To enable the student to feel motivated to fight poverty and to successfully create personal wealth.

RIGHT UNDERSTANDING OF THE BUDDHIST METHOD FOR CREATING PERSONAL WEALTH

Our deeply-rooted defilements, namely, greed, anger and delusion, prevent us from having perfect knowledge about the creation of personal wealth. Therefore, it should not be surprising that the way most people go about creating personal wealth brings with it many problems and much trouble later on. Exploitation practicesare widespread as represented by such sayings as "big fish eat little fish", "winners take all", etc.

The Lord Buddha is the only personage who can teach us how to successfully earn a living without risking self-ruination. The reason is that the Lord Buddha's knowledge has been gained by the complete extinguishment of defilements which are the root causes of self-ruination. SuchSupernormal Knowledge is pure and perfect. Therefore, whoever is putting such knowledge into practice can expect to meet with happiness. He can expect to meet with an increasing amount of happiness as he practices it further and further.

1.1 Right Understanding of Personal Wealth

It can be said that a person works hard for a living with the hope that he will become wealthy one day. Generally, wealth is understood to mean material wealth. But to the Lord Buddha, wealth has a completely different meaning altogether.

According to the Lord Buddha, one not only works hard to earn a living but also to remove the root causes of ruin. In other words, the accumulation of material wealth must go hand-in-hand with an increasing level of morality.

Therefore, the Buddhist method for creating wealth consists of two parts, namely, working hard to accumulate material wealth and working hard toaccumulate merit.

The Lord Buddha teaches the Buddhist to create wealth by giving them the following instructions.

1. It is every Buddhist's duty to create personal wealth by following the highest economic ideal.
2. Poverty must be shunned for the harm wrought by it and the Buddhist must never give in to poverty.
3. He gives the Buddhist the means to create lasting and morally rightpersonal wealth.

During the Lord Buddha's time, there were several individuals who had practiced the Lord Buddha's Teachings and discovered the true benefits of their practice. It enabled them to

purify their body, word and mind. It also enabled them to successfully create personal wealth the Buddhist way.

Some individuals started out desperately poor. But because they believed in the Lord Buddha's Teachings, they eventually met with great financial success. Not only did they become staunch supporters of Buddhism, but they also attained the Dhammaand became an Ariya personage. Such individuals included Mendaka, the millionaire, Ghosaka, the millionaire, Ekasadaka, the Brahmin, etc.

Some of the Lord Buddha's followers met with a financial crisis at a certain point in their lives. Still, as a result of the deep faith they had in the Lord Buddha's Teachings, they persisted to work hard at accumulating material wealth as well asmerit. In time, they were able to turn the situation around and became staunch supporters of Buddhism. The millionaire, Anatha, exemplified such followers.

Any Buddhist who is working hard to earn a living and accumulate material wealth must also learn about the Buddhist method for creating personal wealth so that he will know what brings about failure and what brings about growth in his work and in his life. He will then be well equipped to prevent failure from occurring as he works his way toward success and prosperity. And should he ever make a mistake, he will be ready to turn crisis intoopportunity.

1.2 The Highest Economic Ideal

As part of His Supernormal Knowledge, the Lord Buddha discovers that living beings are not born just once but have been and will be undergoing the round of rebirth indefinitely as dictated by the Law of Kamma. And for as long as living beings are driven by their deeply rooted defilements to perform different Kamma, they will have to continue to undergo the round of rebirth. The only way that a living being can escape from the round of rebirth, hence the Law of Kamma, is to completely extinguish all of the defilements entrenched in its mind. To accomplish this feat, it takes countless lifetimes of persistent and steadfast endeavorundertaking self-training, accumulating merit and pursuing Perfections to the fullest extent. It requires a person to plan his life by setting thecorrect life-goal lifetime after lifetime until he can overcome the Law of Kamma, extinguish all defilements and attain Nibbana.

There are three levels to a person's life-goal as follows.

1. At the basic level: It requires that a person establishes himself in terms of his personhood and his finances. In terms of his personhood, it means having the attributes of a good householder. In terms of his finances, it means earning right living. The work he does must be honest work in that it must be lawfuland it must not be immoral. Whatever a person decides to take up as a career or occupation, he may be a businessman, a physician, a teacher, a merchant or a farmer; he must endeavor to accomplish the basic level of his life-goal. His endeavor must be based on the principle that financial success must go hand-in-hand with morality so that the way he lives his life not only does no harm to anyone but also benefits less fortunate others.

2. At the intermediate level: It requires that a person make provisions for his future existences. At the same time that a person is working hard to establish himself financially, he must also be diligent when it comes to merit or Punna accumulation. The reason is that death is not the end. For as long as one's defilements cannot be completely extinguished, one must continue to undergo the round of rebirth indefinitely. And the only provisions one can make for one's future existences are in the form of merit.

   Unfortunately, some people have no understanding of the round of rebirth and are focused mainly on getting everything they can here and now. They endeavor to establish themselves financially but they do nothing about making provisions for their future existences. Their only concerns are about here and now.

   But the reality is that as a human being, one is best suited to accumulate as much merit as possible. The more merit one accumulates, the more quickly one will be able to break away from the round of rebirth.

3. At the ultimate level: It requires that a person endeavor to practice every form of wholesomeness for the purpose of extinguishing defilements and attaining Nibbana after the manner of the Lord Buddha and the Arahats.

Being tainted with defilements, every person must encounter to a higher or lesser degree unhappiness, poverty, illnessesand stupiditydepending on each person's past and present Kamma. If a person happens to make a serious mistake and go down the wrong path, he will meet with much unhappiness. Therefore, it is crucially important that one knows how to live one's life correctly by emulating the Lord Buddha and the Arahats.

To extinguish defilements and attain Nibbana, it takes countless lifetimes of persistent and steadfast endeavor in pursuing Parami-10 or the Ten Perfections to the fullest extent. These include Danaparami (Generosity Perfection), Silaparami (Morality Perfection),

Nekkhammaparami (Renunciation Perfection), Pannaparami (Wisdom Perfection), Viriyaparami (Effort Perfection), Khantiparami (Forbearance Perfection), Saccaparami (Truthfulness Perfection), Mettaparami(Loving-kindness Perfection) and Upekkhaparami(Equanimity Perfection). Such are the Perfections that every Bodhisatta or Buddha-to-be must pursue to the fullest extent before their aspiration can be realized.

An individual working on the ultimate level of life-goal must pursue these Perfections in the face of all sorts of obstacles, namely, his own defilements, other persons' defilements and the evil consequences of his own misdeeds committed in his previous lifetimes. He must continue to pursue Perfectionsfor countless lifetimes until all of his defilements can be extinguished and Nibbana can be attained.

A wise person who has right understanding of the different levels of his life-goal will make sure to establish himself financially. He will at the same time accumulate as much merit as possible by earnestly giving alms, observing the Precepts and practicing meditation daily. He remembers that his ultimate life-goal is to pursue all Ten Perfections to the fullest extent. And he is determined to work toward it lifetime after lifetime, however long it may take, until he can accomplish his goal. Such determination will become part of his being and will follow him to future lifetimes to help him work toward his ultimate goal.

1.3 The Harm of Poverty

One of the problems feared by all human beings is poverty. No one wants to experience poverty. Some who have had such an experience vow to be poor for the last time.

Poverty gives rise to many problems in life. Those who have never experienced it cannot truly appreciate the havoc wrought by it.

Poverty causes severe physical and mental hardships. It drives people to do whatever they can in order to survive. Some become victims of slave labor. Some people have to sell their own internal organ for money.

Poor persons have to put up with the heat, the cold, the elements, contemptuous remarks, etc. Some are at the brink of starvation and death.

It is for these reasons that the Lord Buddha does not wish His followers to be poor or to live the life of poverty. He wishes the poor to undo the poverty pattern in their lives by giving them details about the harm of poverty and how to go about solving the poverty problem correctly. His teaching on the subject can be summarized as follows.

1. The Lord Buddha teaches the harm of poverty in the "Ina Sutta".
2. The Lord Buddha teaches how poverty can drive a person to commit misdeeds.
3. The Lord Buddha teaches how material wealth enables a person to readily accumulate Punna or merit.

1.3.1 The Ina Sutta

The Lord Buddha never forbids His followers to have financial success. On the contrary, He forbids His followers to give in to poverty by describing its harm such that they will work diligently to establish themselves financially. For those who have already met with financial success, He cautions them against recklessnessand encourages them to earnestly accumulate merit. In the "Ina Sutta", the Lord Buddha says,

"Poverty is the cause of suffering for a person who still takes delight in sensual pleasures."
He also gives us the following explanation.

1. Poverty is the cause of suffering for the householder.
2. A poor person needs to borrow money; therefore, being in debt is the cause of suffering.
3. Since a loan comes with interest, the paying of interest is the cause of suffering.
4. Being unable to pay the interest on time, the debtor will be pursued by his creditor. Being pursued by the creditor is the cause of suffering.
5. Being unable to repay the loan, the debtor will be pursued by his creditor. Being pursued by the creditor is the cause of suffering.
6. When the debtor is found, he is taken away to prison. Being imprisoned is the cause of suffering.

The Lord Buddha forbids His followers to be poor knowing all too well the hardships wrought by poverty. He also warns His followers against recklessness.

1. Poverty is to be shunned.
2. Poverty must be properly eliminated.
3. Poverty must be prevented in future existences.

Buddhists must not spend all of his time earning a living, accumulating material wealth and hoarding it. But they must know to make provisions for their future existences by accumulating merit. This way, at least, they will not have to encounter the hardships wrought by poverty all throughout their future existences.

1.3.2 Poverty and Misdeeds

Life is sustained by the four necessities but poverty seriously hampers the procurement of these necessities. Hunger and the fear of starvation cause a poverty-stricken person to fall under the dictate of his defilements, and he is driven to procure the four necessities by devious means. He may have to resort to stealing, robbing, killing, cheating, selling illegal goods, selling drugs, prostitution, etc. He may end up being hard-hearted and cruel.

The reality is that there is enough material wealth in this world to keep everyone fed, clothed and sheltered. There is enough to provide everyone with the four necessities, namely:

1. Shelter which includes a place to earn a living;
2. Food
3. Clothing
4. Medicine.

There are enough of other appliances to keep everyone on earth living comfortably. All it takes is for the haves to willingly share what they have with the have-nots. World economy will improve instantly when everyone is willing to share what he has with others. Poverty will come to an end. Tears will be replaced by smiles. The world will turn into a better and brighter place instantly.

But too many people do not believe in being giving and they do not believe in sharing what they have with others. And too many people use their wealth to exploit others making things even harder for the less fortunate.

Some very scheming and very wealthy individuals decide to go into business together by buying up certain commodities and hoard them until a situation is created where these commodities become scarce. They then bring out these commodities and sell them at a high price. In this situation, the people that suffer the most are the poor. Such an evil act can eventually lead to mass discontent and war can be the outcome.

It is bad enough to be poor but the situation is worsened by the exploitation of greedy and unscrupulous individuals. Many less fortunate persons resort to earning wrong livelihood thinking that they can get rich quickly. What follow are all sorts of problems: theft, prostitution, deceptive schemes, selling illegal goods, selling drugs, etc. Such ill-gotten gain cannot make its owner happy because it fills him with anxiety. As he commits more and more misdeeds, his mind will become gloomier and gloomier. And at death, the Hell Realm awaits.

A poverty-stricken person is not a bad person but he can easily turn into a bad person as a result of his poverty. This is the reason why the Lord Buddha teaches us different ways to resolve our poverty problem. According to the Lord Buddha, the root cause of poverty is miserliness and the lack of merit accumulation in one's previous existence(s). Therefore, if one is currently poor, one must know to bear it by not using one's poverty as an excuse to earn money by wrongful means. Otherwise, his future will look even bleaker than what it is now.

To summarize, the Lord Buddha teaches that to avoid future poverty, one must endeavor to endure poverty in the current existence. At the same time, one must learn to overcome one's miserliness by earnestly and regularly accumulating merit.

In the BilarakosiyaJataka Story, the Lord Buddha says, "A miser is scared of poverty; therefore, he refuses to give alms. Miserliness harms the miser. Therefore, one is to remove miserliness by giving alms because in the hereafter, merit is the only thing that a living being can depend on."

A person seeking to avoid poverty ought to be mindful of the following facts.

1. A poverty-stricken person lacks material wealth in the current existence because in his previous life or lives, he was miserly and reckless. Therefore, he did not bother to accumulate any merit.
2. A person desiring poverty is a wealthy person who is nowmiserly and reckless. Therefore, he sees absolutely no point in accumulating merit. As a result, he will be born a poverty-stricken person in future existences.
3. A person who will be far removed from poverty is a person who is not miserly or reckless. He earnestly accumulates as much merit as possible here and now. As a result, he will be blessed with great material wealth in future existences.

It would behoove every person, rich or poor, not to be miserly or reckless but to earnestly accumulate as much merit as possible here and now so that he will not be visited by poverty in future existences.

1.3.3 Wealth and Wholesome Deeds

There are two types of wealth as follows.

1. Material Wealth: It is termed "Lokiya" wealth and includes a large amount of money, silver, gold, property and the freedom to spend it happily.

2. Dhamma Wealth: It is termed "Ariya" wealth and includes the following.

1. Saddha: It means belief or faith.

2. Sila: It means keeping the body, speech and mind pure.

3. Hiri: It means being ashamed of unwholesomeness.
4. Ottappa: It means being fearful of the ill consequences of unwholesome deeds.
5. Suta: It means learning through listening.
6. Caga: It means being self-giving.
7. Panna: It means breadth and depth of knowledge.

Wealth in this sense is never to be shunned because it is instrumental in living a good life and it is the source of happiness. It is a great blessing. A person desiring wealth should seek to accumulate both Lokiya wealth and Ariya wealth.

In the search for material wealth, one must bear in mind the following factors: 1) How to go about obtaining it; 2) What is the purpose of being wealthy; and 3) What will one do with one's wealth. If one cannot find the correct answers to these questions, chances are that one's material wealth may turn into a source of one's problems later on.

According to the Lord Buddha, material wealth has the following uses.

1. It can be spent on one's self.
2. It can be spent on one's parents.
3. It can be spent on one's spouse and children.
4. It can be spent on one's friends and colleagues.
5. It can be spent on the monks and ascetics.[1]

It means that the more money one has, the more it can be put into good use and for the purpose of Punna or merit accumulation.
What is Punna or merit?

Punna or merit is a pure and refined substance which is earned and appears in one's mind each time one performs a wholesome deed, abstains from unwholesomeness and keeps one's mind bright and clear. Punna or merit has several special properties in that it can be accumulated. It has the power to purify one's body, speech and mind. It can follow one to future lifetimes. It has the amazing power to eliminate unhappiness and bless one with happiness here and now as well as in future existences.

Why must one accumulate Punna or merit?

Most people on earth believe that financial success depends entirely on oneself; that is, on his brain and his two hands. But in reality, it requires more than that. The Lord Buddha teaches

[1] The Bhoga Sutta, Anguttaranikaya Pancaka-Chakkanipata, vol. 36, page 480.

that financial success is not dependent ona person's talents and abilities alone; but it also depends on the merit accumulated in his previous life or lives. A person may have many talents and abilities, but without his accumulated merit, he will not be able to meet with financial success. Orif he is able to achieve financial success, he will not be able to enjoy it as exemplified by the following saying of the Lord Buddha in the SiriJataka Story.

"A person devoid of merit, whether or not he possesses talents and abilities, works diligently to accumulate material wealth only to pass it on to another person who possesses accumulated merit and is able to enjoy it."[2]

The Lord Buddha's Saying above makes clear to us how important Punna or merit is.

1. All of the material wealth on earth is here for people to take turn owning it, enjoying it and spending it. Only the persons blessed with accumulated merit can attract portions of it with or without having to work for it. We have all heard about persons born into a wealthy family and later inherit the family fortune.
2. Wherever a person possessing accumulated merit is born, material wealth will come to him for his use and enjoyment.
3. Material wealth and the enjoyment of material wealth are the result of accumulated merit. Therefore, all of us should earnestly accumulate merit on a daily basis.

The Role of Merit

In the SiriJataka Story, the Lord Buddha teaches the blessings brought about by merit as follows.

"The results of merit include a good complexion, a lovely voice, a shapely physique, good looks, authority, and a retinue of attendants for humans and celestial beings alike.

The power and privileges of an absolute monarch, position and power, the happiness of a Universal Monarch, the power and privileges of a celestial king in the Celestial Realm, are all brought about by merit.

The wealth of a human being, the wealth of a celestial being and the wealth of Nibbanaare all brought about by merit."
This teaching gives us a glimpse of the importance of merit and how every bit of happiness on earth and in the Celestial Realm is made possible by merit. For without merit, there will be nothing but unhappiness.

[2] The SiriJataka, KhuddakanikayaJataka, vol. 58, page 273.

How to accumulate merit

Merit must be accumulated personally and according to the teaching in the PunnakiriyavatthuSutta as follows.[3]

"A person wishing for happiness needs to learn as much as possible about Punna or merit. He should practice generosity. He should conduct himself properly. And he should be loving and kind. Once a person has cultivated these three virtues, he will meet with happiness."

The Lord Buddha's Saying above means that merit is earnedwhen a person gives alms, observes the Precepts and practices meditation. These are the merit-making activities which need to be carried out individually. Since these activities are the sources of merit, it would behoove all of us to learn as much as we can about them and to practice them as earnestly as possible.

In conclusion, a person can meet with financial success in the current existence as a result of the merit accumulated in his previous life or lives. A wise person makes sure that he accumulates as much merit as possible here and now in order to make provisions for his future existences. His accumulated merit will lead him to be reborn in a civilized place where he can continue to accumulate as much merit as possible. The conditions of his life on earth will improve with each future existence so that he can better and better concentrate on merit accumulation and Perfections pursuit until such time that he can attain the Dhamma, extinguish all defilements, put an end to his round of rebirth and attain Nibbana.

1.4 Creating Lasting Personal Wealth

1.4.1 Problems in Creating Personal Wealth

Problems are part of life and are encountered by every person to a higher or lesser degree. It is necessary that one understands these problems so that one can be well equipped to deal with them when the time comes. There are three basic problems in creating personal wealth as follows.

[3] The PunnakiriyavatthuSutta, KhuddakanikayaItivuttaka, vol. 45, page 386.

1. Poverty Problems

There are two kinds of poverty problems as follows.

1. Scarcity:
   It means lacking the four necessities. When one is hungry, one has no food to eat. When one is sleepy, one has no place to lie down. One does not have enough clothing to prevent one from the heat or the cold. When one is ill, one cannot afford medicine. In other words, one lives a life of scarcity.

2. Being unsatisfied with what one has:
   It means being discontent and always wanting more of something. One may have plenty of everything and yet one longs for more. It is like being hungry all the time. One is driven by greed and will stop at nothing to get what one wants. In other words, one lives a life of discontentment.

2. Sickness Problems

There are two kinds of sickness problems as follows.

1. Physical sickness:
   It means illnesses, physical handicap, physical pain and suffering. Physical sickness hampers one's attempt to create personal wealth. There are three kinds of physical sickness, namely, hunger, physical disabilities and the aging process.

2. Mental sickness:
   It means the sickness of the mind as a result of defilements, namely, greed, anger and ignorance. These defilements cause one to lack insight and Right View and they drive one to commit misdeeds which bring about all sorts of problems later on. Mental sickness hampers one's attempt to create personal wealth.

3.Stupidity Problems

There are two kinds of stupidity problems as follows.

1. Secular stupidity:
   It means lacking the intelligence and scruples to create personal wealth by earning right livelihood.

2. Stupidity in the Dhamma:
   It means lacking the wisdom needed to judge what is right, what is wrong, what is good, what is evil, what is Punna or merit, what is Papa or demerit, what should be done and what should not be done in order to increase one's wholesomeness such that one can close the gate to the Hell Realm and open the gate to the Celestial Realm.

Now that one has learnt the problems associated with creating personal wealth, the next question to ask is what sort of poverty one is suffering from and how one can go about solving the problem. More importantly, how should one go about cultivating wisdom?

1.4.2 The Causes of These Problems

Every problem has a cause. Likewise, the problems of poverty, sickness and stupidity all have their own causes as follows.

1.Lacking the Effort to Create Patirupadesa-4 Is the Cause of Poverty.

The term "Patirupadesa" means an environment which is conducive to personal development, the creation of personal wealth and the accumulation of wholesome deeds.

There are four types of poverty that are caused by the lack of Patirupadesa.

a. The poverty which is caused by not being born in Patirupadesa surroundings.
b. The poverty which is caused by not living in Patirupadesa surroundings.
c. The poverty which is caused by not creating Patirupadesa surroundings.
d. The poverty which is caused by the destruction of Patirupadesa surroundings.

The lack of Patirupadesa surroundings is the cause of poverty in the community for the following reasons.

1. The lack of a suitable environment which includes topography and climatein that they are not conducive to inhabitation and earning a living. Such an environment includes a desert or an area frequented by such natural disasters as earthquakes, violent storms and floods.

2. The lack of the four necessities, namely, shelter, food, clothing and medicine or having them in insufficient amount.

3. The lack of virtuous and righteous persons but plenty of unscrupulous and immoral persons who are greedy, envious, jealous, miserly, selfish and exploitative.

4. The lack of secular knowledge and Dhamma knowledge: Without adequate secular knowledge, there can be no financial progress. Without adequate Dhamma knowledge, there can be no progress in terms of moral values and practices. And there can be no good governance principles which are conducive to personal development and the creation of personal wealth.

Whoever finds himself living in such surroundings must find ways to remedy the situation and that may include finding another place to live. If that is not possible, then he must do his best to create Patirupadesa surroundings for himself and others in the community.

2. Lacking the Effort to Keep the Company of Righteous Persons Gives Rise to Sickness.

A righteous person or a Pandita is a person who is replete with morality (Sila) and wisdom (Panna). Without the benefit of such persons, the community lacks good role models and Dhamma knowledge to help guide their ways in life and they end up making mistakes and committing misdeeds. The end results are physical and mental illness.

Physical illnesses are caused by the consumption of addictive substances, living life recklessly, being engaged in activities that bring about bodily harm, etc.

Mental illnesses are caused by allowing one's defilements to run rampant in the forms of greed, anger and ignorance leading one to commit unwholesome deeds mentally, verbally and physically. Such misdeeds bring about problems in one's life.

3. Lacking the Effort to Cultivate Wisdom or Panna Gives Rise to Stupidity.

1. One does not make the effort to learn when one is in school. One does not make the effort to garner different kinds of information. As a result, one easily becomes a victim of lies, coercion and exploitation.

2. One does not contemplate what one has learnt; therefore, one lacks good comprehension and analytical skills. The lack of such skills causes one to make mistakes at work. And once a problem occurs, one has no idea how to begin to solve it
.
3. One does not practice meditation; therefore, one lacks the wisdom needed to alleviate and remove the mental suffering caused by one's defilements which include greed, anger and ignorance.

4. Lacking the Effort to Accumulate Merit Gives Rise to Poverty, Sickness and Stupidity.

The lack of merit accumulated in one's previous life or lives gives rise to a life of unhappiness in the current existence.

1. One lacks the merit accumulated by practicing generosity in one's previous life or lives. Therefore, one is poor and does not meet with financial success no matter how hard one works.

2. One lacks the merit accumulated by practicing morality in one's previous life or lives. Therefore, one suffers from physical disabilities, ill health or a short lifespan.

3. One lacks the merit accumulated by practicing meditation in one's previous life or lives. Therefore, one lacks the wisdom (Panna) needed to learn about the reality of life and how to work toward putting an end to pain and suffering.

1.4.3 How to Create Lasting Personal Wealth

The Lord Buddha teaches His followers to simultaneously create lasting personal wealth and accumulatemerit as follows.

1. One must cultivate the attributes needed to overcome poverty, sickness and stupidity (see 1.4.4).
2. One must create the kind of personal wealth that can benefit one in the current existence as well as in future existences (see 1.4.5 & 1.4.6).
3. One must create lasting personal growth and economic growth (see 1.4.7).
4. One must correctly protect one's self, one's material wealth and one's community from the root cause of ruin (see 1.4.8).

1.4.4 Cultivating the Attributes Needed to Overcome Poverty, Sickness and Stupidity

The four components of Gharavasadhamma are the attributes needed to overcome poverty, sickness and stupidity and they include the following.

1. Sacca:
   It means learning to be earnest and sincere when it comes to work and the accumulation of merit.

2. Dama:
   It means possessing breadth and depth of knowledge, knowing how to take care of one's body and develop one's mind.

3. Khanti:
   It means having the ability to endure and persist in the face of problems and obstacles encountered in the process of creating personal wealth.

4. Caga:
   It means learning to be self-giving, to share what one has with one's friends, those to whom one is indebted and to the Buddhist monks who practice righteousness according to the Dhamma-Vinaya.

1.4.5 Creating Personal Wealth for the Current Existence

As a human being, one must do all that one can to overcome poverty, sickness and stupidity not only for the current existence but also for future existences. This is what makes the life of a human being worthwhile. To accomplish this task, one must practice according to the "Ditthadhammikatthaparayojana-4" as follows:

1. Utthanasampada – Having the ability to accumulate material wealth without causing problems for oneself later on.

2. Arakkhasampada – Having the ability to protect and safeguard one's material wealth from harm which may show up as natural disasters or ill-wishers.
3. Kalayanamittata – Having the ability to create a network of morally good people as businessallies.

4. Samajivita – Having the ability to spend one's money wisely.

1.4.6 Creating Personal Wealth for Future Existences

Since one's entity does not end with physical death but it must according to the Law of Kamma continue to undergo the round of rebirth for as long as one still possesses defilements. Therefore, a wise person will make sure to make provisions for his future existences so that he will be blessed with every good thing in life and will stay as far away as possible from poverty, sickness and stupidity. He accomplishes this task by practicing according to the "Samparayikatthaparayojana-4" as follows:

1. Saddhasampada:
   It means believing in the Lord Buddha and His Teachings.

2. Silasampada:
   It means restraining one's body and speech by abstaining from killing, stealing, sexual misconduct, false speech, and the consumption of alcohol as well as other addictive substances.

3. Cagasampada:
   It means giving to those in need.

4. Pannasampada:
   It means purifying one's mind and keeping one's defilements under control by practicing meditation.

1.4.7 Creating Lasting Personal and Economic Growth

It is not enough that a person works diligently to accumulate personal wealth until he can overcome poverty, sickness and stupidity. But he must also make financial contributions toward the development of his surroundings and his community such that it can be an environment conducive to the earnest cultivation of morality among the members of the community as well as their economic growth. When everyone in the community is morally good and able to support himself and his family by earning right livelihood, that community will be blessed with peace and prosperity.

The Lord Buddha teaches His followers to spend part of their material wealth on creating a thriving community blessed with peace and prosperity as follows:

1. Patirupadesa-4:
   It is the effort put into creating an environment most conductive to the performance of wholesome deeds. It is an environment where morally good people can thrive personally and financially as they continue to accumulate merit.

2. Sappurisupasanseva:
   It is the effort put into creating a network of morally good people within the community. It requires that one continue to work on improving one's self, keep the company of other morally good persons, make opportunities formorally good persons to teach others in the community about morality and how to practice it in their daily life, introduce all the morally good persons to each other and organize activities to promote team spirit, unity and harmony.

3. Attasammapanidhi:
   It is the effort put into establishing Dhamma education within the community. It means teaching the community members about Right View at the level of having a good understanding of the objective of the Lord Buddha's Teachings and about the importance of achieving all three levels of a human being's life-goal to the best of their ability.

4. Pubbekatapunnata:
   It is the effort put into perpetuating and strengthening the Buddhist culture within the community. It requires that one be a good role model. Oneencourages everyone around one to have Right View, to learn about the Law of Kamma and to accumulate merit on a regular basis. One works to make sure that everyone in the community practices alms-giving, observes the Five Precepts and practices meditation on a daily basis for such daily wholesome activities and the merit earned from them will bless the community and its members with peace and prosperity.

1.4.8 Preventing Ruin

Now that the community and its members are living in peace and prosperity, one still cannot afford to rest on one's laurels, for danger is always lurking. It is known that the enemy of team growth and team prosperity is "Ditthimana". Ditthimana means arrogance, stubbornness, contempt, etc. A particular weakness every talented person seems to suffer from is a high opinion of himself. Now, when there are many talented persons in the team with many big egos flying around, the unity and harmony of the teamissimply waiting to break down.

"Ditthimana" is generally caused by the following six factors, namely, family background, looks, position, talents and abilities, material wealth, and a retinue of attendants.

When friendship is tainted by contempt, divisiveness, conflicts and vindictiveness, how can it last? In the end, ruin is brought about for the self, the friend and the team.

It would behoove everyone in the team to see the harm that can be wrought by Ditthimana so that proper preventive measures can be built into the team culture. This way, personal wholesomeness, personal economic stability and team unity and harmony can be maintained.

A Ditthimana person is certain to meet with the following failures:

1. Self-ruination:
   When a person harbors Ditthimana to the point where he refuses to listen to anyone, it means that he is being reckless. Recklessness, in turn, easily leads to the Tenfold Unwholesome Course of Action and the ensuing unhappiness.

2. Being cut off from friends:
   When a person refuses to listen to what anyone else has to say, he will lag behind in terms of current, correct and useful information. The lack of correct, useful and timely information leads to the lack of wisdom. The lack of wisdom, in turn, leads to the lack of personal and economic safety.

3. Being cut off from the team:
   When a person refuses to listen to what anyone else has to say, he will find it more and more difficult to fit in. Feeling cut off from the team or the community, he no longer receives the business support that he used to receive. He may have to turn to evil-doers for help. Evil-doers and the Causes of Ruin go together, and he may end up wasting all of his material wealth on drinking, gambling, etc.

Shortage of funds cannot keep his business going or pays his employees. In the end, he will lose both his employees and his business.

A person may have worked very hard to create personal and economic growth and build a good team but all can be finally lost because of his Ditthimana.

Therefore, the Lord Buddha teaches His followers never to harbor Ditthimana by taking the following preventive measures.

1. Always compare what one is doing with the standard set by the Lord Buddha.
2. Always keep the company of virtuous friends and make a pledge to them that one will always listen to what they have to say.
3. Always accumulate "Ariya" wealth in order to protect one from ruination in the current existence as well as in future existences.

These preventive measures ensure that all of one's hard work will not end up in jeopardy.

1.5 The Fruits of Creating Personal Wealth

Having right understanding about the need to create personal wealth means that ….

1. To successfully create personal wealth, it requires that one practice according to the "Gharavasadhamma".
2. To make provisions for the current existence as well as future existences, it requires that one practice according to the "Ditthadhammikatthaparayojana" and "Samparayikatthaparayojana".

3. To create a safe environment for one's self and one's material wealth, it requires that one practice according to the "Cakkadhamma".
4. To prevent ruination, it requires that one work diligently to remove "Ditthimana".

There are six kinds of personal wealth which can follow one to future existences as follows:

1. Wealth in the form of Panna or wisdom
   It means that one will be blessed with the breadth and depth of secular knowledge which enables one to meet with success at work, overcome poverty, sickness and stupidity. It also means that one will be blessed with the breadth and depth of Dhamma knowledge necessary for the gradual removal of defilements and the eventual attainment of Nibbana.

2. Wealth in the form of morality
   It means that one will be a morally good person as a result of having kept the company of virtuous friends and having practiced the Dhamma. One will abstain from all forms of unwholesomeness. One will perform wholesome deeds and keep one's mind bright and clear to ensure that one will reborn in the States of Happiness after one dies.

3. Wealth in the form of authority
   It means that one will be given a position of authority and privileges. One will be a good leader in that one will be devoid of impartiality. One will be steadfast and truthful. One will exercise good judgment.

4. Wealth in the form of true friends
   It means that one will be blessed with morally good relatives, friends and attendants as a result of having encouraged morally good persons to get together, work together and accumulate merit together for the good of the public.

5. Wealth in the form of material wealth
   It means that one will be blessed with all kinds of material wealth including servants and attendants. It will be the kind of material wealth gained by right livelihood. One will be able to live happily and joyfully while making provisions for one's future existences.

6. Wealth in the form of Punna or merit
   It means that one will be replete with accumulated merit such that wherever one will be reborn, one will be blessed with human wealth in the forms of good looks, material wealth, favorable attributes, fulfilled wishes, a position of authority, praise and happiness. One will have the opportunity to continue working toward the Path and Fruit of Nibbana by accumulating as much merit as possible.

CHAPTER 2

GHARAVASADHAMMA OVERCOMING POVERTY, SICKNESS, AND STUPIDITY

TOPICS COVERED IN CHAPTER 1

GHARAVASADHAMMAOVERCOMING POVERTY,SICKNESS, AND STUPIDITY

2.1 What Is Saddha?

2.2 How Does a Person of Saddha Live His Life?

2.3 What Is Gharavasadhamma?

2.3.1 How to Cultivate "Sacca"

2.3.2 How to Cultivate "Dama"

2.3.3 How to Cultivate "Khanti"

2.3.4 How to Cultivate "Caga"

2.4 The Benefits of Cultivating the Gharavasadhamma

2.5 The Harm of Not Cultivating the Gharavasadhamma

CONCEPTS

1. To overcome poverty, sickness, and stupidity, one must have the following attributes.
    1. Saddha (faith)
    2. The Gharavasadhamma, namely, Sacca (truthfulness), Dama (self-command), Khanti (patience) and Caga (selflessness)
2. Saddha means trust or confidence.
    - In the first meaning: Saddha means having trust in the Lord Buddha's Supernormal Insight, purity and compassion.

    - In the second meaning: Saddha means having confidence in the Lord Buddha's Teachings in that they are correct, good and beneficial. As a result, one is motivated to practice them earnestly.

Basic Saddha arises as a result of having listened to the Dhamma and having right understanding about the reality of life and the world (Right View). The ten parts of Right View include:

1. The giving of Dana bears fruit.
2. The giving of Yunna bears fruit.
3. The giving of respect bears fruit.
4. Good and evil Kamma have their respective consequences.
5. The Loka exists.
6. The hereafter exists.
7. One owes a debt of gratitude to one's mother.
8. One owes a debt of gratitude to one's father.
9. Opapatika births exist.
10. There exist Arahats whose defilements have been completely extinguished, who have made known to others the reality of the round of rebirth.

Right understanding of the reality of life as described above qualifies one as having basic Saddha or basic Right View.

3. Gharavasadhamma means the four attributes of a successful person which include the following:

    1. Sacca:
    It means true, honest or genuine. There are five aspects of Sacca as follows:
        1) Being truthful in regards to wholesomeness
        2) Being truthful in regards to one's duty
        3) Being truthful in regards to one's work
        4) Being truthful in regards to one's speech
        5) Being truthful in regards to people
    2. Dama:
    It means self-command. There are four aspects of Dama as follows:
        1) Having self-command in terms of defilements
        2) Having self-command in terms of people
        3) Having self-command in terms of the world
        4) Having self-command in terms of nature
    3. Khanti:
    It means patience or forbearance. There are four aspects of Khanti as follows:
        1) Having patience in the face of hardship
        2) Having patience in the face of pain and suffering
        3) Having patience in the face of hurt feelings
        4) Having patience in the face of defilements
    4. Caga:
    It means selflessness or giving something up. There are three aspects of Caga as follows:
        1) Giving up things
        2) Giving up ease and comfort
        3) Giving up sullen moods

OBJECTIVES

1. To enable the student to learn about the attributes of a person who can overcome poverty, sickness, and stupidity.
2. To enable the student to have right understanding of how to live his life the Buddhist way.
3. To enable the student to learn about the cultivation of the Gharavasadhamma.
4. To enable the student to learn about the fruits of correctly achieving personal growth.
5. To enable the student to learn about the harm of not correctly achieving personal growth.

GHARAVASAKHAMMA
OVERCOMING POVERTY, SICKNESS, AND STUPIDITY

Success in achieving personal wealth does not happen automatically because one is required toachieve personal growth, overcome poverty, sickness, and stupidity.

The Lord Buddha teaches the subject of achieving personal growth by saying that "whoever possesses the four attributes of Sacca, Dama, Khanti, and Caga will not suffer grief in the hereafter."

This Saying of the Lord Buddha implies that to be devoid of griefone must be able to overcome poverty, sickness, and stupidity. To achieve this goal requires one…

1. To haveSaddha or faith.

2. To cultivate the Gharavasadhamma-4 which includes Sacca, Dama, Khanti and Caga.

2.1 What Is Saddha?

The Lord Buddha teaches that Saddha is the virtue which enables a person to live his life correctly.

Saddha means trust or confidence.

In the first meaning: Saddha means having trust in the Lord Buddha's Supernormal Insight, purity and compassion.

In the second meaning: Saddha means having confidence in the Lord Buddha's Teachings in that they are correct, good, and beneficial. As a result, one is motivated to practice them earnestly.

Basic Saddha arises as a result of having listened to the Dhamma and having right understanding about the reality of life and the world (Right View). The ten parts of Right View include:

1. The giving of Dana bears fruit.
2. The giving of Yunna bears fruit.
3. The giving of respect bears fruit.
4. Good and evil Kamma have their respective consequences.
5. The Loka exists.

6. The hereafter exists.
7. One owes a debt of gratitude to one's mother.
8. One owes a debt of gratitude to one's father.
9. Opapatika births exist.
10. There exist Arahats whose defilements have been completely extinguished, who have made known to others the reality of the round of rebirth.

Right understanding of the reality of life as described above qualifies one as having basic Saddha or basic Right View.

2.2 How Does a Person of Saddha Live His life?

A person of Saddha lives his life according to his understanding of the reality of life and the world based onSammaditthi-10 or the ten parts of Right View as follows.

The First Part of Right View: The Giving of Dana Bears Fruit

1. The meaning of "Dana"

The word "Dana" at the basic level of Right View means sharing.

Life is sustained by the four necessities, namely, shelter, food, clothing and medicine. Second to these are the tools necessary for earning a living.

Sharing at the basic level includes:

1) Sharing one's shelter
2) Sharing one's food
3) Sharing one's tools

2. Why is sharing necessary?

Sharing prevents one from being dominated by greed and selfishness because greed and selfishness can cause one to transgress the Precepts as well as committing an offence against the rule of law. Sharing is for the purposes of…

1) Preventing self-centeredness.
2) Preventing the exploitative conduct of the privileged.
3) Preventing the unfair exploitation of the less privileged.
4) Preventing hoarding in terms ofcommodities for the purpose of obtaining unfair financial gains.

Sharing fosters friendship through empathy. In such an environment, at times when conflicts do arise, they can be easily resolved.

The main points of the first part of Right View include: The giving of Dana bears fruit in that it allows one to protectoneself from miserliness and selfishness as well asremoving them from his mind. At the same time the giving of Dana promotes goodwill between the giver and the receiver of the Dana.

The Second Part of Right View: The Giving of Yunna Bears Fruit

1. What does the giving of Yunna mean?

It means giving humanitarian aid to those who are having physical problems, economic problems or are suffering from a natural disaster. The aid is given in order to help those in need in at least three ways as follows:

1) It enables them to survive.
2) It gives them the opportunity to go to school and develop themselves to become valuable citizens of their country.
3) It enables them to cope with the problem at hand.

Receivers of Yunna also include the Buddhist monks who do the work of teaching and spreading the Lord Buddha's Teachingsas well as instilling Right View and morality in the laypeople. Tosuccessfully perform the work of a teacher of morality as well as all of the monastic duties, our Buddhist monks require our full support in terms of the four necessities.

Education in general equips the students with the knowledge necessary for earning their livelihood in the future. It does not put any emphasis at all on the students' spiritual development, which is most necessary for their happiness. This job belongs to the Buddhist monks who practice righteousness according to the Dhamma-Vinaya. Therefore, it is every layperson's duty to earn merit by providing adequate support for the Buddhist monks.

The main points of the second part of Right View include: The giving of Yunna bears fruit in that it enables one to further protect oneself from miserliness and selfishness as well asremoving them from his mind. At the same time, the giving of Yunna promotes love and goodwill among the people.

The Third Part of Right View: The Giving of Respect Bears Fruit

1. What does the giving of respect mean?

In Buddhism, it means to gift a person worthy of respect and such an action bears fruit for the bearer of the gift or gifts.

Persons worthy of respect are those who have made valuable contributions to one's life as well as others'. These can be divided into four groups as follows:

1) Parents and teachers
2) One's forefathers, deceased relatives and friends
3) Highly virtuous persons who are good role models for the people
4) The Buddhist monks who practice righteousness according to the Dhamma-Vinaya and are working to make this world a better place for all

2. We show these persons respect in order…

1) To show them our gratitude.
2) To show them that they are worthy of respect.
3) To proclaim their virtues.
4) To establish a correct social value.
5) To prevent any feeling of envy or jealousy.

The main points of the third part of Right View include: The giving of respect bears fruit in that it promotes truth and justice, social harmony, a bright and clear mind, and the inspiration to continue doing good deeds.

The Fourth Part of Right View: Good and evil Kamma have their respective consequences.

1. What is the meaning of "Kamma"?

"Kamma" in Buddhism means an intentional act which is carried out physically, verbally or mentally.

Good Kamma means an action which is good and proper. It must not transgress against the Precepts (Sila), it is not unethical, and it does not incur demerit (Papa).

Evil Kamma means an action which is immoral and unethical and it incurs demerit (Papa).

2. How to decide what is good Kamma and what is evil Kamma

    1) By considering the final result of an action as taught by the Lord Buddha, "An action which will not bring about trouble later on but it will bring about joy and cheerfulness instead is considered a good Kamma. An action which will bringabout trouble later on and will fill one's face with tears is considered an evil Kamma."
    2) By considering the cause of the action as taught by the Lord Buddha, "An action which is performed without greed, anger or delusion is a wholesome deed and it will bring about happiness. An action which is performed with greed, anger or delusion is an unwholesome deed and it will bring about unhappiness."

The main point of the fourth part of Right View includes: Good and evil Kamma have their respective consequences in that good deeds beget good results and evil deeds beget evil results.

The Fifth Part of Right View: The Loka Exists

1. What does "Loka" mean?

In Buddhism, Loka has a wide range of meaning. In its most specific sense, it means…

    1) Sankharaloka:
    It means the physical body of a living being which consists of body and mind.
    2) Sattaloka:
    It means other living beings and they include human beings, animals, etc.
    3) Okasaloka:
    It means the place where living beings live and perform good and evil deeds and includes the landmasses, the rivers, the seas,the oceans and the sky.

2. There are at least four aspects of "Loka" that everyone must know as follows.

    1) Loka exists as a reality in that our person, our looks, our attributes, our lifestyle, our level of intelligence, our habits, etc., from the day that we are born are the consequences of our overall good and evil Kamma performed in our previous existences.
    2) Loka is constantly changing. It is not permanent. It cannot last.
    3) Loka is beneficial in that it is the only realm of existence where we can accumulate merit to the fullest extent.
    4) Loka has a limited amount of time in that it is limited by our death.

The main point of the fifth part of Right View includes: The Loka exists and it is highly beneficial as a place for accumulating merit and pursuing Perfections. It would behoove all of us to spend our time as wisely and as beneficially as possible in order to make our life on earth a very worthwhile one.

The Sixth Part of Right View: The Hereafter Exists

1. What does the hereafter mean?

According to Buddhism, the hereafter has two different meanings as follows.

1) It means life after death, since only the physical body dies and is buried or cremated but the mind or the soul continues to exist. For as long as there are still defilements remaining in the mind, it must be reborn in a new physical body.
2) It means the place where rebirth occurs.

The main point of the sixth part of Right View includes: The hereafter exists, since the round of rebirth must continue. Life in the hereafter is dictated by each living being's overall good and evil Kamma.

The Seventh Part of Right View: One Owes a Debt of Gratitude to One's Mother.

1. This fact is well known to most Buddhists.

Someone even said that if one were to use the earth as a pen and the ocean as an ink well to write down all that a mother means to her child onto the sky, one would still not be able to write them all.

It is true that as a mother, she has to carry her child in her womb all throughout the pregnancy. During the pregnancy, she may experience a great deal of discomfort. Once she has given birth to her child, she has to take care of all its needs and may have many sleepless nights and experience much anxiety especially when the childis sick. In raising her child, it has exactedfrom her every form of selflessness. But according to the Lord Buddha, one owes a debt of gratitude to one's mother in three ways as follows.

1) She gives one life.
2) She serves as the prototype of one's human body which is the most conducive to performing all forms of wholesome deeds.
3) She serves as the prototype of one's human mind.

The main point of the seventh part of Right View includes: One owes one's mother a debt of gratitude; therefore, one must strive to repay her to the best of one's ability.

The Eighth Part of Right View: One Owes One's Father a Debt of Gratitude.

1. One owes one's father a debt of gratitude in three ways as follows.

    1) He gives one life.
    2) He serves as the prototype of one's human body.
    3) He serves as the prototype of one's human mind.

Some people may be of the opinion that one is more indebted to one's mother, since she has to carry one in her womb for nine or ten months. But in terms of the birth of a human being, both the mother and father are equally important.

The main point of the eighth part of Right View includes: One owes one's father a debt of gratitude; therefore, one must strive to repay him to the best of one's ability.

The Ninth Part of Right View: Opapatika births exist.

1. What does Opapatika mean?

The word "Opapatika" or "Upapatika" means living beings that come into existence without the need for parents. It means spontaneous births as seen in the cases of celestial beings, Brahma beings, hell beings, Petas and Asurakayas.

According to Buddhism, there are four different birth-types as follows:

1) Andaja:
   It means egg-born beings. Examples include chickens, birds, etc.
2) Jalabuja:
   It means womb-born beings. Examples include human beings, dogs, etc.
3) Samsedaja:
   It means moisture-born beings. Examples includemaggots, red flour beetles, etc.

4) Opapatika:
It means living beings having spontaneous births as dictated by their overall Kamma. Examples include celestial beings, hell beings, etc. They are born fully grown.

The first three types of birth are easy enough to understand, since they exist here on earth. But the fourth type of birth cannot be witnessed using the physical eyes. It is the realm of the supernatural and can only be witnessed by one's Supernormal Insight gained as a result of one's elevated meditative attainments. For most people, one can try to understand the Opapatika birth-type by studying the Tipitaka as well as listening to Dhamma lectures on the subject.

It is said that when a bee and a fly are kept together for a time, after they are released, they will go their separate ways. The bee will go to drink nectar from a flower but the fly will go to a dirty place. This happens because they have different habits.

A good person can be compared to a bee. He has the habit of performing wholesome deeds. An evil person can be compared to a fly. He has the habit of committing misdeeds. Each person's habit will determine the place and conditions of his rebirth.

The main point of the ninth part of Right View includes: Opapatika births exist. It also means that the Celestial Realm and the Hell Realm exist, since Opapatika births take place in these realms.

The Tenth Part of Right View: There exist Arahats whose defilements have been completely extinguished, who have made known to others the reality of the round of rebirth.

An Arahat is a personage who has practiced righteousness and meditation so earnestly that he can achieve elevated meditative attainments which enable him to extinguish all defilements. In the process, he also attains such Super-knowledge as Vijja-3, Vijja-8, etc., which allows him to penetrate the reality of the round of rebirth and the different realms of existence. As an Arahat, he also serves as a virtuous friend to all humankind.

The main point of the tenth part of Right View includes: There exist Arahats whose defilements have been completely extinguished, who have made known to others the reality of the round of rebirth. Such personages include the Lord Buddha and all the Arahats who have served as virtuous friends to all humankind.

In conclusion, a person of Saddha or faith lives his life according to the ten parts of Right View or Sammaditthi-10. A right-view person understands the reality of life and the world. He knows what is right, what is wrong, what is good, what is evil, what is Punna or merit, what is Papa or demerit, what ought to be done and what ought not to be done. As a result, he has the ability to make right decisions. His thoughts, speech and deeds are good and right;

therefore, he is able to remove unhappiness from his life such that he knows only happiness and prosperity.

2.3 What Is Gharavasadhamma?

This term is made up of two words, namely, "Gharavasa" and "Dhamma".

The word "Gharavasa" means a householder or householders.

The word "Dhamma" means correctness, goodness, good habits, favorable attributes, practices, etc.

Gharavasadhamma means the attributes which allow a person to meet with happiness in life.

Gharavasadhamma has four components as follows:

1. Sacca: It means truthfulness.
2. Dama: It means self-command.
3. Khanti: It means patience or forbearance.
4. Caga: It means selflessness.

The Lord Buddha deems these virtues so important in creating personal growth that He poses the following questions.

Is there anything in the world which can bring about honor like "Sacca"?
Is there anything in the world which can bring about wisdom like "Dama"?
Is there anything in the world which can bring about material wealth like "Khanti"?
Is there anything in the world which can bring about friendship like "Caga"?

According to the Lord Buddha, nothing can bring about personal growth and personal success like Sacca, Dama, Khanti and Caga. In other words, anyone who has been able toovercome all the obstacles in his life until he can finally meet with success has to have successfully cultivated the Gharavasadhamma.

Therefore, the true meaning of "Gharavasadhamma" is the attributes of a person who is blessed with honor, wisdom, material wealth and friends.

2.3.1 How to Cultivate Sacca

Sacca means truthfulness.

To elaborate more on the meaning of Sacca, it can be said to mean earnestness as opposed to playfulness;righteousness as opposed to wickedness in terms of physical and verbal conduct;seriousness as opposed to silliness.

In practice, however, Sacca means responsibility and commitment. To cultivate personal growth, one must have Sacca because a person of Sacca takes his responsibility seriously and is committed to performing to the best of his ability whatever he decides to take on.

Sacca is shown in five different ways as follows.

1. Sacca in terms of Goodness

It means having the conduct of a righteous person in that one refuses to act in an unrighteous manner whatever the circumstance he finds himself in.

In practice, it means having a deep understanding of the benefit of goodness and the harm of evil.

As a householder, one is true to goodness by abstaining from Kammakilesa-4, Agati-4, Apayamukha-6 and by having Right View or Sammaditthi. One must earn right livelihood and accumulate material wealth. As a Buddhist monk, one must practice righteousness according to the Dhamma-Vinaya. One alsodoes his best to help spread and perpetuate Buddhism.

2. Sacca in terms of Duty

Each person has different duties. As a husband, one provides for one's wife and children. One is faithful to one's wife. As a wife, one takes care of one's husband and children. One looks after the house and keeps it clean and tidy. One does not go out carousing or indulge in such vices as gambling.

As a son or a daughter, one does one's best to keep thefamily's good name. One takes care of one's aging parents.

One may be a soldier or a policeman. Whatever one's duty happens to be, one must perform it well.

3. Sacca in terms of Work

It means that once a person makes the commitment to take ona task, one must endeavor to complete it.

Work follows duty. As a husband, one must perform the work required of a husband. As a wife, one must perform the work required of a wife. As a Buddhist monk, one must perform the work required of a Buddhist monk. More duties come with more work. And duty seems to increase with age.

There are three kinds of people who do not keep their Sacca in terms of work.

1) "Duccaritan": Those who spoil their work.
2) "Sithilan": Those who work in a haphazard manner.
3) "Akulan": Those who procrastinate.

To correct the situation, they must endeavor to work correctly and earnestly until they can complete eachtask.

There is another scenario which concerns a person who has worked well from the beginning of an assignment only to lose steam near the end just as the assignment is about to be completed. Therefore, to keep Sacca in terms of work, one must endeavor to complete each assignment or task to one's best ability from beginning to end.

4. Sacca in terms of Word

It means keeping one's word whether it be uttered or written down. It also means keeping one's pledge.

Sacca in terms of word is shown in two ways as follows:

1) <u>One does as one says</u>:
   When one says that one will do something, one must do it.
2) <u>One says as one does</u>:
   One says exactly what one has done, no more and no less.

5. Sacca in terms of People

It means being truthful in regards to everyone in one's life.

It means behaving toward others in a consistent manner. It means not being fickle. This requires one to be sincere. If we want others to be sincere, then we too must be sincere.

Some persons tell their friends that if they ever need anything, they will be glad to help them. But when the time really comes for their friends to need their help, they give them excuses instead.

If a friend needs financial help, one should try to help him out if one can afford to without charging an interest. Friends should not owe each other gambling debts or get involved in any risky financial scheme.

As a policeman interrogating an un-cooperating criminal, one needs to be patient and wise instead of being forceful in getting at the truth.

In conclusion, a person of Sacca is a person who gives his all when it comes to his duty, his work, his word and the people in his life. He is truthful under every circumstance. He is sincere. He never resorts to backbiting.

On the day of the Lord Buddha's attainment of Self-Enlightenment, after He was seated in a half-lotus position, He gives His all by making a vow, "Let the blood and flesh of my body dry up leaving only skin, tendons and bones, for as long as I cannot attain Self-Enlightenment, I will not leave this seat." We too must give our all after the manner of our Lord Buddha.

2.3.2 How to Cultivate "Dama"?

"Dama" means self-command.

Dama means the commitment to undertake self-training so earnestly and unconditionally that one is always gaining new knowledge, new ability and more wholesomeness.

As a human being, it is necessary that one is constantly improving oneself. One must never rest on one's laurels, so to speak. There is even a saying, "If one is not moving forward, one is going backward."

Whatever one does professionally, one must always strive to improve oneselfnot only in terms of information and technology but also in terms of one's habits and virtues. Self-training enables one to be taught by those who are better than one in terms of wisdom and virtues.
There are four types of "Dama" as follows:

1. <u>Being insightful in terms of defilements</u>:
   It means not being fooled by one's defilements. It means knowing the difference between necessity and luxury, knowing what is useful and what is frivolous. It means having self-command where unwholesomeness is concerned.

2. Being insightful in terms of people:
   It means the ability to read the persons one comes into contact with. It means knowing what they may be thinking. It means knowing if they will have a favorable or unfavorable impact on one's life or one's work.
3. Being insightful in terms of the world:
   It means knowing how the world is changing and how one needs to adapt to the changes.
   There are four aspects as follows.
   1) Being insightful in terms of the situation: Here, it means knowing what situation is evolving and how it will pose as an opportunity or a threat to one's life and work.
   2) Being insightful in terms of technology: Keeping up with technology enables one to take full advantage of it in terms of doing something more quickly, more easily, reducing one's cost or overhead and increasing one's competitive edge.
   3) Being insightful in terms of the rule of law: Keeping up with the rule of law enables one to operate within it such that one will not have to incur legal expenses later on.
   4) Being insightful in terms of traditions and cultures: Knowing the local traditions and cultures enables one to know the opportunities or limitations posed by them in one's work or business.
4. Being insightful in terms of nature:
   It means knowing the changing conditions that come with each season so that one can take good care of one's body and plan one's work accordingly.
   Self-Training

There are generally four different steps involved in increasing one's knowledge, ability and wholesomeness as follows:

1. Finding a good teacher:
   Whatever field one wishes to improve upon, the first thing one needs to do is to find a good teacher.
2. Listening to his teaching:
   Once a good teacher has been found, one must listen attentively to what he has to teach. He must contemplate what he has heard to make sure that he understands the teaching completely. He must make sure to ask whatever question he may have about the subject.
3. Analyzing the teaching:
   Once one understands the teaching well enough to put it into practice, one must first analyze it in terms of cause and effect, how to get started, how to prioritize activities, what problems one may encounter along the way, how to solve them, how to continue, what the end result will look like, etc.

4. Putting the teaching into practice:
   Having performed the three steps described above, one is now ready to start the process and to perform the work in a conscientious manner so as to make as few mistakes as possible.

Breaking Bad Habits

It may not be easy to break a bad habit. In fact, it is an extremely difficult feat. And yet, everyone must endeavor to do it as best as he can.

During the early part of our Lord Buddha's pursuit of Perfections as a Bodhisatta, He had had to struggle very hard. In some existences, He was reborn in the Animal Realm. In other existences, He was reborn a poor person, a king, a sage, etc. But in whatever circumstances He found Himself in, He always endeavored to work on breaking whatever bad habits He had and on improving Himself as shown in the Jataka stories.

As Buddhists, we are the Lord Buddha's children. We must endeavor to work on improving our self, break whatever bad habits we may have and endeavor to cultivate as many good habits as we can.

Morality before Knowledge

Many problems at work stem from the fact that most people do not work on improving themselves as a person. They may be sufficiently equipped where knowledge is concerned but knowledge alone is not enough for lasting personal success.

What a person should do is to keep up with current information and technology but at the same time also work on improving his person. After all, to get along well with people, with one's colleagues, superiors or subordinates, certain virtues are needed.

Without virtues, problems abound. What can be expected as a result of the lack of virtues in the workplace includes cronyism, squeezing out competitors, ill-will against one another, gloominess, etc.

It is for these reasons that virtues must be cultivated by everyone. One of the most important virtues which needs to be cultivated is impartiality. Without impartiality, one's judgment is likely to go awry.

One's dog got into a fight with a neighbor's dog and lost the fight; one became irritated with the neighbor's dog.

Or one's child got into a fight with a neighbor's child, without asking who started the fight; one concluded that the neighbor's child was at fault.

The problem of partiality is very difficult to solve. It takes many hours of earnest meditation practice to achievetenderness and gentleness. In that mental state, one will not be as likely to feel biased against anyone. One will get along better with everyone in one's life.

In conclusion, Dama has to do with ongoing self-trainingespecially in the area of virtues. A person of Dama possesses self-command, has good habits, gets along well with people, and exercise good judgment.

2.3.3 How to Cultivate "Khanti"

The word "Khanti" means patience or forbearance. It means being able to put up with not getting what one wants as well as getting what one does not want.

Khanti is a virtue that reflects one's mental strength in that one endeavors to perform wholesome deeds despite obstacles, and one abstains from unwholesomeness at all cost. It is also the virtue needed to create personal growth and personal wealth.

Khanti has nothing to do with submitting to whatever circumstance in life one finds oneself in. For example, it does not mean for a poor person to submit to poverty by not doing anything about it.

Khanti is needed when one encounters a situation which may lead one astray. In this case, one is to endeavor to continue performing wholesome deeds and abstaining completely from anything unwholesome.

Khanti is exercised in four ways as follows:

1. Exercising Khanti in the face of hardship:
   It means putting up with inclement weather. It means putting up with the rain, the storm, the searing heat, the frigid cold, etc., in order to get one's work done.
2. Exercising Khantiin the face of aches and pains:
   It means putting up with one's aging body, one's sickness, one's aches and pains.
3. Exercising Khantiin the face of hurt feelings:
   It means putting up with conflicts, sarcastic remarks, etc.

Some persons are easily hurt by sarcastic remarks.

Some persons are easily hurt by their superior's criticism.

A person that can put up with the sarcastic remarks made by his colleagues is showing an intermediate level of Khanti.

A person that can put up with the sarcastic remarks made by his subordinates or inferiors is showing a high level of Khanti.

At work, one must come into close contact with persons of different backgrounds. Therefore, without Khanti, one will not be able to get one's work done.

4. Exercising Khanti in the face of Kilesa or defilements:
   It means not giving in to one's bad habits.

Here, it means not indulging oneself, not allowing oneself to flow mindlessly along the current trends in terms of entertainment, going out carousing, indulging in one's senses or being engaged in unethical business practices.

Kilesacan be considered as noxious germs that are buried deep inside us from the moment we are born.Kilesa is forever trying to force us to commit unwholesome deeds, the consequence of which is trouble.

Apayamukha or the Causes of Ruin are the external agents that encourage one's Kilesa to rear its ugly head, the end results will be bad habits.

Some persons can exercise Khanti in the faces of hardships, physical aches and pains and hurt feelings but they fail to exercise Khanti in the face of Kilesa. They find it most difficult not to give in to their craving.

Some men can put up with the inclement weather. They do not accept bribes. They refuse to commit misdeeds no matter what. But their Khanti completely dissolves in the face of lovely young women.

Therefore, it is crucially important that one cultivates Khanti by not giving in to one'sKilesa or defilements. This is carried out in two ways as follows:

1. One exercises Khanti in controlling one's bad habits such that others will not be affected by them.
2. One exercises Khanti in the face of Apayamukha-6 or the Six Causes of Ruin.

By exercising Khanti in these ways, one will be able to meet with success in creating personal growth and personal wealth.

2.3.4 How to Cultivate "Caga"

The word "Caga" means selflessness or giving up.

One exercises "Caga" in three ways as follows:

1. One gives up things.
2. One gives up ease and comfort.
3. One gives up bad moods.

Selflessness means being considerate of others, being concerned about the good of the general public.

Selflessness earns onefriendship and goodwill because selflessness enables one to give away things and to take care of other people's physical and mental needs especially in times of trouble and sickness.

Good friends stay together through thick and thin. Good friends give each other good advice. Good friends prevent each other from making mistakes. Good friends learn from each other. Good friends help each other to create personal growth and personal wealth.

On the contrary, atight-fisted, narrow-minded, and selfish person keeps to himself, cannot care less about other people. Being friendless, it will be difficult for him to create personal growth.

2.4 The Benefits of Cultivating Gharavasadhamma

1. <u>The benefits of cultivating Sacca</u>:

   - Self-responsibility
   - Steadfastness
   - Professional success
   - Earning other people's respect
   - Earning other people's trust
   - Family security
   - Good reputation

2. <u>The benefits of cultivating Dama</u>:

   - The love for self-training
   - Being good at what one does
   - Being free of enemy
   - The self-control needed to abstain from unwholesomeness

   - Personal wealth
   - Superior intelligence

3. The benefits of cultivating Khanti:

   - The ability to face problems
   - Meeting with success at work
   - The ability to support one's family financially
   - The ability to support one's subordinates
   - Not getting into an argument with anyone
   - Being removed from unwholesomeness
   - Material wealth

4. The benefits of cultivating Caga:

   - Being even-tempered and selfless
   - Security
   - Earning the respect of other people
   - Family and community happiness
   - Being surrounded by friends

In conclusion, Sacca brings about a good reputation. Dama brings about wisdom. Khanti brings about material wealth. And Caga brings about good friends.

2.5 The Harm of Not Cultivating the Gharavasadhamma

1. The harm of not cultivating Sacca:

   - Lacking self-responsibility
   - Being marked by frivolity
   - Falling intoruination
   - Being treated with contempt
   - Not being trustworthy
   - Not achieving personal growth
   - Lacking a good reputation

2. The harm of not cultivating Dama:

   - Lacking self-training
   - Not being good at what one does
   - Being easily led to commit misdeeds
   - Being involved in arguments and fights
   - Indulging in the Causes of Ruin
   - Family trouble

- Not being able to create personal wealth
- Being marked by stupidity

3. The harm of not cultivating Khanti:

- Not being able to deal with problems
- Having the tendency to procrastinate
- Lacking the ability to support one's family financially
- Being easily misled
- Not being trustworthy
- Being surrounded by enemies
- Lacking growth
- Losing money

4. The harm of not cultivating Caga:

- Being plagued by miserliness
- Being criticized
- Being unhappy
- Being disliked

It can be concluded that the lack of Sacca makes one untrustworthy. The lack of Dama makes one stupid. The lack of Khanti makes one poor. The lack of Caga makes one selfish.

Conclusion

A person hoping to meet with success in achieving personal growth must cultivate Sammaditthi-10 or the Ten Parts of Right View as well as the Gharavasadhamma. These virtues enable him to live life correctly and to form the foundations for achieving personal growth and accumulating personal wealth.

The Gharavasadhamma comprises four aspects, namely, Sacca (truthfulness), Dama (self-command), Khanti (patience) and Caga (selflessness). One cultivates the Gharavasadhamma by developing good habits. Cultivation of the Gharavasadhamma gives rise to a good reputation, wisdom, material wealth and good friends.

Without the Gharavasadhamma, it will be impossible for one to achieve financial success.

If one should find it difficult to meet with success, instead of putting the blame on someone else, one should consider if one has endeavored to cultivate the Gharavasadhamma.

A person who has cultivated the Gharavasadhamma will have the physical strength, the mental strength, the intelligence, the intellect, and the wholesomeness necessary to meet with personal success in terms of personal growth and material wealth.

CHAPTER 3

BUDDHIST ECONOMICS

TOPICS COVERED IN CHAPTER 3

BUDDHIST ECONOMICS

3.1 The Goal of Creating Personal Wealth

3.2 What Laws Are Operating on Earth?

3.3 Required Investment

3.4 What Gives Rise to Material Wealth?

3.5 How to Create Material Wealth Now

3.5.1 Utathanasampada

3.5.2 Arakkhasampada

3.5.3 Kalyanamittata

3.5.4 Samajivita

3.6 How to Create Material Wealth for the Hereafter

3.6.1 Saddha

3.6.2 Sila

3.6.3 Caga

3.6.4 Panna

3.7 How to Earn Money

3.7.1 Right Level of Diligence

3.7.2 Right Level of Accumulated Merit

3.8 How to Save Money

3.9 How to Build a Network of Good People

3.10 How to Live One's Life Correctly

3.11 How to Cultivate "Saddha"

3.12 How to Cultivate "Sila"

3.13 How to Cultivate "Caga"

3.14 How to Cultivate "Panna"

CONCEPTS

1. Buddhist economics means the knowledge needed to earn a good living without creating problems for others. It means earning right livelihood in order to support oneself and one's family as well as making provisions for one's future existences. At the same time, one endeavors to observe the Precepts immaculately and cultivate higher virtues.

2. Buddhist economics differs from regular economics in that Buddhist economics comprises four components while regular economics comprises three components. The four components of Buddhist economics include knowing how to earn money, knowing how to save part of one's earning, knowing how to spend money and knowing how to build a network of good people. Knowing how to build a network of good people is not a component of regular economics.

3. According to the Lord Buddha, the goal of creating personal growth and personal wealth has three different levels as follows:

   1) The basic level involves the here and now or the current existence.
   2) The intermediate level involves the hereafter or future existences.
   3) The ultimate level involves the extinguishment of defilements and the attainment of Nibbana.

4. There are three laws that govern this world.

   1) The Law of Kamma
   2) Traditions and customs
   3) The rule of law

5. The investment required to create material wealth is called good habits or favorable attributes. The attributes needed to successfully create material wealth are as follows:

   1) Sacca or self-responsibility
   2) Dama or self-command
   3) Khanti or patience or forbearance
   4) Caga or selflessness

6. There are two reasons why a person can achieve financial success.

    1) The right level of diligence
    2) The right level of accumulated merit

It means that the level of merit accumulated in a person's previous life or lives has everything to do with his financial success in the current lifetime.

7. The Buddhist method of creating material wealth is termed "Ditthadhammikatthaparayojana" which means current benefits. It is the correct and right method of creating material wealth because it does not exploit or take advantage of other living beings. "Ditthadhammikatthaparayojana" consists of four components as follows:

    1) Utathanasampada: Knowing how to earn money
    2) Arakkhasampada: Knowing how to save part of one's earning
    3) Kalyanamittata: Knowing how to build a network of good people
    4) Samajivita: Knowing how to live one's life accordingly

8. The Buddhist method of creating material wealth for future existences is based on the four components of "Samparayikatthaparayojana" as follows:

    1) Saddhasampada
    2) Silasampada
    3) Cagasampada
    4) Pannasampada

OBJECTIVES

1. To enable the student to understand the different levels of a person's life-goal.
2. To enable the student to understand the investment required to create material wealth.
3. To enable the student to understand the reasons behind a person's financial success.
4. To enable the student to understand how to create material wealth for the current existence as well as for future existences.

BUDDHIST ECONOMICS

The problems of poverty, sickness, and stupidity have been with us since the moment we are born. They are the problems that need to be overcome daily. Therefore, the first requirement as a responsible human being is to achieve economic security.

The Lord Buddha has much to teach us in this regard and it remains for us to learn it well so that we can achieve economic security without incurring any Papa or demerit. At the same time, we canincrease our own as well as other people's happiness.

What is Buddhist Economics?

Buddhist economics is about earning right livelihood and earning enough money to support oneself and one's family as well as making provisions for one's future existences.

How Is Buddhist Economics Different from Regular Economics?

Regular economics is about earning money, saving part of what one has earned and spending wisely. Buddhist economics is also about earning money, saving part of what one has earned and spending wisely but with one additional componentwhich has to do with building a network of good people.

The Lord Buddha knows that it is important for the Buddhist to be surrounded by other Buddhists. In other words, He wishes His followers to live together as a community so that they can accumulate merit together as a team. Buddhists should live and work together as a team so that they can make sure that their community isdevoid ofApayamukha (the Causes of Ruin) and unwholesome businesses.

3.1 The Goal of Creating Personal Wealth

While people on earth spend most of their time working to achieve economic security, Buddhists are taught to spend most of their time working to achieve the three different levels of their life-goal as follows:

1) The basic level involves the here and now or the current existence.
2) The intermediate level involves the hereafter or future existences.
3) The ultimate level involves the extinguishment of defilements and the attainment of Nibbana.

1. **Life-Goal at the Basic Level:**

It means achieving personal growth and creating personal wealth in the current existence by earning right livelihood.
As a human being, it is important that one earns a living with dignity by earning right livelihood. Whatever career one chooses, it must allow one to conduct oneself in an upright manner physically, verbally, and mentally. One may choose to be a businessman, a physician, an engineer, a farmer, etc.Once the choice has been made, one must endeavor to do everything one can to prepare oneself for that profession or career so that one can perform one's work to the best of one's ability.

2. **Life-Goal at the Intermediate Level:**

It means making provisions for one's future existences.

The Lord Buddha discovers that for as long as a human being still possesses defilements, he will still have to undergo the round of rebirth indefinitely. The human life is filled with pain and suffering because the life of every human being is governed by the Law of Kamma. Unhappiness is brought about by the misdeeds committed in one's previous life or lives while happiness is brought about by the wholesome deeds performed in one's previous life or lives. However, it can be said that most people meet with more unhappiness than happiness in their lives. What this means is that the number of misdeeds committed in their previous lives far outnumbers the wholesome deeds performed in their previous lives.

Therefore, it is necessary that one makes provisions for one's future lives by performing as many wholesome deeds, thereby, accumulating as much merit as possible. This is the best way to ensure that one will meet with more happiness than unhappiness in one's future existences. Moreover, one's accumulated merit enables one to gradually work toward one's life-goal at the ultimate level.

3. **Life-Goal at the Ultimate Level:**

It means working toward the attainment of Nibbana.

The Lord Buddha discovers that the only way to end one's round of rebirth and attain Nibbana is to extinguish all of one's defilements.

To achieve the ultimate level of one's life-goal, one is required to accumulate all forms of wholesome deeds and pursue all Ten Perfections to the fullest extent by putting one's life on the line lifetime after lifetime just as the Lord Buddha and the Arahats had done.

3.2 What Laws Are Operating on Earth?

There are three laws that are operating on earth and it is necessary that every human being understands them.

1. The Law of Kamma: It is the law of nature as discovered by the Lord Buddha. It has to do with cause and effect. For example, good deeds beget good results; evil deeds beget evil results. Every human being, in fact, every living being is governed by the law of Kamma. It is constantly working whether or not one knows about it. Whatever one does, be it good or evil, one must reap its consequences.

2. Customs and Traditions: These are the things or acts deemed by a certain group of people to be good and right. Hence, they adopt them as part of their lifestyle. Traditions and customs are passed on from one generation to another. Acts which go against customs and traditions are usually frowned upon;and in certain groups, punishment may be exacted.

3. The Rule of Law: These are the law that every citizen must obey. Law-breakers will be punished according to the law. The rule of law is invented for the purpose of controlling the conduct of members of society such that they can live together in peace and harmony.

In creating personal wealth, one must be sure never to violate the Law of Kamma, local customs and traditions as well as the rule of law.

3.3 Required Investment

Good habits or favorable attributes are the investment needed to create personal wealth. To successfully create personal wealth, one must possess four attributes as follows:

1) Sacca or self-responsibility
2) Dama or self-command
3) Khanti or patience or forbearance
4) Caga or selflessness

A responsible person makes sure to perform his work to the best of his ability and to finish it as quickly as possible and as economically as possible.

A person who constantly works to improve himself is quick to spot business opportunities.

A patient person sets his sight on his goal and is never deterred by obstacles.

A selfless person is considerate and always ready to lend a helping hand. He does not take advantage of anyone. Therefore, he has many good friends and his network of good people and good associates enables his business to growfurther and further.

These four favorable habits are the investment required to create material wealth.

3.4 What Gives Rise to Material Wealth

In the UtathanaSutta, the Lord Buddha teaches that a person's financial success depends on two factors as follows:

1) A person's level of diligence in the current existence
2) A person's level of merit accumulated in his previous existences

1. **Diligence:**
No worthwhile undertaking can come to fruition without diligence. This is especially so when it comes to meeting with success where one's career is concerned.

1.1)Diligence in terms of having the ability to finish the work according to its objective: For example, a manufacturer of clothing must know to produce the right types, colors, and styles of clothing to suit the requirements of each season.

1.2)Diligence in terms of putting in the best effort to finish the work so as to meet a high standard: For example, the clothes produced should be of good quality and reasonably priced.

1.3) Diligence in terms of knowing what is just the right amount: For example, before producing any article of clothing, a survey should be taken to gauge the demand of the market so that just the right number of clothing is produced so that a glut situation can be avoided.

2. **Accumulated Merit:**
It means the merit accumulated in one's previous existences. It must be borne in mind that the merit accumulated in our previous existences can be compared to a mature fruit tree that is ready to bear fruits whereas the merit accumulated in our current existence can be compared to a sapling. Therefore, it will not be ready to bear fruits until our next rebirth. In the "SappurisadanaSutta", the Lord Buddha says,

2.1) A person of faith who had given alms in his previous existences will be blessed with material wealth, good looks and good complexion in this existence.

2.2) A person who had given alms in a respectful manner in his previous existences will be blessed with material wealth,a faithful spouse,obedient children, and obedient servants in this existence.

2.3) A person who had given alms in a timely manner in his previous existences will be blessed with great material wealth and fulfilled wishes in this existence.

2.4) A person who had given alms out of compassion in his previous existences will be blessed with great material wealth and increasingly more refined sensual pleasures in this existence.

2.5) A person who had given alms without causing problems for himself or others in his previous existences will be blessed with great material wealth which will not be damaged or destroyed by natural disasters, the government, thieves or ill-wishers. Neither will his material wealth be squandered by his heirs.

Therefore, it would behoove all of us that regardless of the amount of the merit accumulated in our previous existences, we need to work hard to earn a living and accumulate as much merit as possible here and now.

3.5 How to Create Material Wealth Now

The Buddhist word for economic success is "Ditthadhammikatthaparayojana", which means current benefits. It has to do with achieving economic success in a righteous manner. The means of achieving economic success must not harm anyone or anything; and it must not cause one any problems later on either. "Ditthadhammikatthaparayojana" consists of four components as follows:

1. Utathanasampada: Knowing how to earn money
2. Arakkhasampada: Knowing how to save part of one's earning
3. Kalyanamittata: Knowing how to build a network of good people
4. Samajivita: Knowing how to live one's life correctly

3.5.1 Utathanasampada

Utathanasampada means diligence. But here, it means knowing how to earn money. It consists of two components as follows:

1. Being willing to work hard
2. Having the intelligence to perform his work successfully

Intelligence in this context means the intelligence to perform one's work successfully and the intelligence to conduct oneself in a morally correct manner.

Diligence coupled with intelligence is the beginning of economic success. An economically successful person is a person who has cultivated diligence until it becomes part of his habit. And he is constantly seeking to increase his intelligence. Such a person is not deterred by obstacles or hardships but works diligently and intelligently to accomplish his goal.

On the contrary, without diligence, it will be nearly impossible to overcome poverty. Without diligence and intelligence even a person born wealthy can with time turn into a poor person.

3.5.2 Arakkhasampada

Arakkhasampada means the ability to keep something safe. Here, it means the ability to save part of one's earning.

Arakkhasampada begins with knowing the value of money, knowing how to save and accumulate money.

The next step is to protect one's material wealth from harm which can occur in two ways as follows:

1. The harm brought about by people
2. The harm brought about by nature

Knowing how to save one's earning also includes knowing how to exercise care when using something, knowing how to take good care of it so that it will last, finding what was lost and repairing what is broken.

This aspect of economic success emphasizes the importance of keeping one's material wealth safe because no amount of material wealth can withstand poor spending habits.

In saving money, one must not look down upon a small amount of money, for a saving of one million baht begins with the first baht. A small amount of money, put away daily, will eventually become a large sum of money, not unlike a termite mound which starts with a small clump of dirt. Therefore, to meet with financial success, one must know how to save money.

3.5.3 Kalyanamittata

Kalyanamittata means having good friends. Here, it means knowing how to build a network of good people.

If one wishes to live in peace and harmony, one must first cultivate wholesomeness and then go on to build a network of good people.

There are three steps involved in building a network of good people as follows.

Step 1: Behaving in a manner consistent with one's role as a father, a spouse, a friend, a teacher, etc.
Step 2: Emulating individuals of virtue in one's community, for example, one takes the time and effort to visit with these individuals, to converse with them, to ask them questions and to follow their fine examples.
Step 3: Sharing one's knowledge and goodness with others in the community

When one is getting started on achieving economic success, it is crucially important that one chooses to work with honest and sincere persons. Such business associates can in time turn into good friends and the circle of good friends ought to be expanded to the fullest extent to include other like-minded persons. Such a network of sincere and honest persons is instrumental in giving one the opportunity to achieve financial success.

However, if one does not choose to associate and have business dealings with sincere and honest persons, there is a chance that one may be taken advantage of, deceived, etc. A person's entire fortune may be lost by having a business dealing with a morally corrupt person.

3.5.4 Samajivita

Samajivita means living in a suitable area. Here, it means knowing how to spend money.

A person who knows how to spend his money must know about the cause of the growth of material wealth as well as the cause of the decline of material wealth. This way, he can take measures to grow his material wealth while at the same time taking measures to protect it from decline. Samajivita also means knowing how to live one's life correctly. It means that one is neither a spendthrift nor a miser.

There are four causes of financial decline as follows.

1. Being a womanizer
2. Being a drinker
3. Being a gambler
4. Keeping the company of morally corrupt persons

Of the four causes cited above, the one that brings about the most damage is keeping the company of morally corrupt persons.

There are four causes of financial growth as follows:

1. Not being a womanizer
2. Not being a drinker
3. Not being a gambler
4. Keeping the company of morally good persons

Besides not getting involved with Apayamukha or the Causes of Ruin, one must also not have bad spending habits. One must know to work out an appropriate budget by thinking and planning carefully about what to spend on. Habitual over-spending brings about imbalance and financial problems.

The Buddhist method of creating material wealth works well for everyone. If one were to study financially successful persons in the past or the present, one would find that they have all practiced the teaching given in the "Ditthidhammikatthaparayojana".

3.6 How to Create Material Wealth for the Hereafter

The Buddhist method of creating material wealth for the hereafter is described in the teaching called "Samparayikatthaparayojana-4" as follows.

1. Saddhasampada
2. Silasampada
3. Cagasampada
4. Pannasampada

3.6.1 Saddha

Saddha means faith or belief.

Here, Saddha means having faith or believing in the Supernormal Insight which enables the Lord Buddha to attain Self-Enlightenment and the Super-knowledge about life and reality. It means having faith or believing in the fact that the Lord Buddha's supernormal ability to attain Self-Enlightenment was the result of countless existences of consistent and persistent self-training.

As the Lord Buddha, He has penetrated the truth about reality and has kindly taught it to humans and celestial beings alike. His Teachings can be summarized as follows: Abstain from unwholesomeness, perform wholesome deeds and keep one's mind bright and clear.

As Buddhists, we must at least know enough about Kamma and the Law of Kamma such that we can be motivated to abstain from all unwholesomeness, perform only wholesome deeds and keep our mind bright and clear. This is what Saddha or faith in Buddhism is all about.

Saddha is a very important virtue, since it can lead to the end of suffering. Once one trusts in the Lord Buddha's Teachings and is ready to earnestly put them into practice, the eventual result will be the end of suffering.

Saddha means faith or belief which comes from wisdom. It has nothing to do with blind faith.

Saddha motivates a Buddhist to practice the Lord Buddha's Teachings to the best of one's ability by abstaining from all unwholesomeness, performing only wholesome deeds and keeping one's mind bright and clear. One believes in the reality of the Hell Realm, the Celestial Realm, Punna or merit, Papa or demerit. It means having Right View or Sammaditthi. Therefore, one does one's best to give alms, observe the Precepts and practice meditation all throughout one's life. In other words, one endeavors to accumulate as much merit as possible.

3.6.2 Sila

Sila means the state of being normal.

Sila means controlling one's body and speech by abstaining completely from killing, stealing, sexual misconduct, false speech, divisive speech, offensive speech, nonsensical speech and alcohol and/or other addictive substances.

One is motivated to exercise self-control by observing the Precepts because one believes in the reality of the Law of Kamma.

A person observing the Precepts conducts himself in a righteous manner. He abstains from all forms of dishonesty. Therefore, he is trustworthy. His company is sought after because he makes people feel safe. They do not have to worry about their lives or their possessions. Sila makes a person normal. It is the mark of a morally good person.

A person getting started on his career or business must endeavor to keep the company of morally good persons and to have them as colleagues or business associates. A morally corrupt person does not believe in the Law of Kamma, merit and demerit. Therefore, he is ready to do whatever he wants just to get what he wants. He thinks nothing of taking advantage of others. He is capable of getting involved in dishonest, immoral and unlawful dealings.

It is wise to stay close to persons of virtue and to learn from them and emulate them so that one can continue to grow in virtue. At the same time, one can pass on to others in one's life

whatever knowledge one has gained. It is one good way of creating a network of good people.

3.6.3 Caga

The word "Caga" means to give up or give away.

Here, it means giving money to help those in need.

Caga enables one to protect one's future material wealth. To understand this statement, one must first have Saddha and Sila and then one must use one's intelligence to contemplate the Lord Buddha's Teachings. Only then will one realize that the only way to keep one's material wealth safe from harm is to convert it into what is called Ariya wealth in the form of Punna or merit. Material wealth can be stolen, confiscated, damaged by fire or floods or squandered by wayward children. But nothing can ever harm one's Ariya wealth.

Caga enables a person in times of need to have the opportunity to stand on his feet financially. Caga enables one to be giving, to be generous. Giving and generous persons make good and valuable community members.

Therefore, a person who practices Caga possesses vision and knows to make provisions for his future existences. He understands the Law of Kamma and how he must still undergo the round of rebirth for as long as he cannot completely extinguish his defilements. Because he has made provisions for his future existences, in his next rebirth he will be blessed with every good thing in life much more so than a personwho does not practiceCaga.

3.6.4 Panna

Panna means having breadth and depth of knowledge.

Panna means seeing life and the world for what it is in reality. It means seeing that life is marked by suffering, impermanence and the lack of true selfhood. It means seeing that suffering can come to an end only with the extinguishment of defilements.

Panna is the instrument needed to extinguish the defilements which aredeeply rooted in one's mind. It enables one to go against the current of defilements. It enables one to realize how one's unhappiness is caused by one's defilements and how one's defilements are constantly driving one to commit misdeeds. The consequence of misdeeds is unhappiness in the forms of problems, trouble andhardship. Panna can be compared to the light which drives away the darkness from one's mind.

A person possessing Panna has the ability to overcome all obstacles in life which are caused by poverty, sickness, and stupidity. He has the ability to be self-reliant. Panna is praised by the Lord Buddha as being the greatest virtue.

The four components of Samparayikatthaparayojana enable one to work hard to accumulate material wealth, to spend wisely and to live one's life correctly. It enables one to cultivate Saddha and Sila. It prevents one from being miserly. And it enables one to make provisions for one's future existences.

3.7 How to Earn Money

There is more to earning money than just going to work every day. Earning money is an art form with its own requirements and know-how. One must also bear in mind thatthere are two reasons why a person can achieve financial success.

1. The right level of diligence
2. The right level of accumulated merit

3.7.1 The Right Level of Diligence

To earn money and accumulate material wealth, one must be diligent. Specifically, one must exercise the right level of diligence in the four processes as follows:

1. Production
2. Development
3. Management
4. Sales

When one can exercise the right level of diligence in these processes, then one will be able to earn a good living and accumulate wealth.

1. Production

Production means to produce a quality piece of work.

One must be diligent in terms of production. One's performance is based on "Sacca" or truthfulness. There are five aspects of production as follows.

1.1 <u>Earning right livelihood by doing what one is good at</u>:

It means choosing the kind of work that is not morally wrong, dishonest or unlawful. It means avoiding work which involves the five categories of wrong livelihood as taught by the Lord Buddhaas follows:

1) Trading weapons
2) Trading humans
3) Trading poisons
4) Trading addictive substances
5) Trading animals destined for the slaughterhouse

These means of earning a living are forbidden by the Lord Buddha because they violate the Law of Kamma; hence, they incur Papa or demerit. A person who earns wrong livelihood is committing a misdeed and will definitely be reborn in the Hell Realm. It would behoove every Buddhist to make sure that he earns right livelihood and whatever he chooses to do must not violate the Law of Kamma.

1.2 Producing quality goods:

Quality means standard or prototype. Producing quality goods is a creative process and the goods or work produced must be up to standard and can serve as a good prototype.

The heart of any business is to make as much profit as possible by producing quality goods and not by taking advantage of its customers. If a business tries to take advantage of its customers by reducing the quantity or the quality of the product, it may see an increased profit initially, but in time the customers will realize what the business is doing and will stop buying its product. There is an old saying, "Honesty will make a business last but dishonesty will cut short its life." Therefore, it is important that a business earn its customers' trust.

1.3 Keeping one's word:

It means being honest and true to one's word.

To run a successful business, one must have "Sacca" or truthfulness in that one keeps one's word and one honors one's agreement with others. It means delivering the goods on the agreed date, etc.

1.4 Not cheating one's customer:

It means dealing honestly with one's customers by not selling them inferior goods or counterfeit products or goods that may be contaminated with dangerous chemicals.

1.5 Forming business partnership with a good person:

At times, a business may need to expand its operation in order to grow properly and it needs to find a business partner. Finding a wrong business partner can lead to disaster. Therefore, one must be very careful when choosing one's business partner. Aside from other practical requirements, a business partner must be a morally good person.

2. Development

To grow one's material wealth, one needs to work on improving oneself all the time in terms of knowledge and ability in order to maintain a competitive edge. One must cultivate "Dama", the virtue necessary for undertaking self-training. Development at the basic level has four aspects as follows:

2.1 Development in terms of knowledge

It means knowledge in one's field of expertise or line of work.

It means keeping up with the latest technology having to do with managing the business and the production of goods in order to meet the demand of the changing environment and the market. It means producing quality goods quickly and efficiently while cutting cost in order to remain competitive.

2.2 Development in terms of wholesomeness

Wholesomeness means a deed which once carried out physically, verbally and mentally does not bring about problems later on.

Wholesomeness must go hand-in-hand with earning a living in order to achieve all three levels of one's life-goal. Moreover, wholesomeness earns one credibility, confidence, and trust. One must earnestly perform wholesome deeds because one believes in the good that they do for one and others.

2.3 Development in terms of technology

Technology means an instrument which brings about convenience and ease.

A person capable of coming up with a new technology has the opportunity to be the first to succeed. One must always be prepared for new technology in one's line of work or business, since technology brings about change. In today's environment, a person hoping to become financially successful cannot overlook the importance of new technology.

2.4 Keeping up with current events

One must be aware of what is going on in the world in terms of politics, economics, society, weather, etc., so that one will not be caught off guard. Currently, most countries are now part of the global village and what happens in one corner of the world can have a ripple effect across other parts of the world.

3. Management

Management has to do with managing different aspects of one's work which may include personnel, finance, resources, etc. Management and problems appear to go together. Therefore, a manager must be a patient person and must meet the four criteria as follows.

3.1 Having a good work habit

A manager must be punctual, must be disciplined where time is concerned, must know how to set priorities and must never procrastinate.

3.2 Checking one's work

A manager must be observant and quick to spot a mistake and correct it. A manager makes certain that he produces quality work.

3.3 Being persistent when solving a problem

A manager must know to persist when a problem arises and must make sure that he does not give up until the problem can be properly solved. A manager must have the ability and the persistence to solve problems and must also have the ability to prevent problems from occurring.

3.4 Check the book regularly

A manager must be thorough and know to regularly check the finances of the business so that he knows how well or how badly the business is doing.

4. Sales

The most important aspect of a business is sales because sales make it possible for the business to survive and thrive. A good salesperson must cultivate "Caga" which is displayed in four ways as follows.

4.1 Being even-tempered

A salesperson must know how to smile, for smiles have a positive effect on the customers. It does not matter whether the customer ends up buying anything from him. One must always greet one's customer with a cheerful smile. The customer may not buy anything today, but he may return in the future to buy something from him.

4.2 Offering what is useful to the customer

A salesperson must know to introduce a product to the customer in a truthful manner in terms of its quality, working mechanism and other details. One does this whether or not the customer ends up buying anything.

4.3 Being service-minded

A salesperson must understand the importance of good customer service. Good customer service includes having a clean and welcoming showroom, having adequate product samples, giving demonstration of how a product works, having a place for the customer to sit, having a clean restroom, etc. It is said that a salesperson should welcome each customer the way he would an older relative.

4.4 Paying special attention to regular customers

Dealing with a good person is better than dealing with a bad person. Therefore, it would behoove a salesperson to pay special attention to the good persons who are his regular customers and to keep them coming back. Moreover, a good person may be able to offer a good advice which enhances one's business or performance.

The right level of diligence is the basic requirement of creating material wealth. Diligence can be cultivated. The right level of diligence in the areas described above equips one with the knowledge and technology to succeed in one's line of work or line of business. But remember, to achieve financial success, one needs both diligence and accumulated merit. In other words, one needs hard work as well as luck.

3.7.2 Right Level of Accumulated Merit

The goal of any business is to make as much profit as possible. But oftentimes, the right level of diligence fails to deliver the result one aims for, be it a successful business or a successful career. The reason is there are two factors involved in achieving financial success: the right level of diligence and the right level of accumulated merit. Most people know

nothing about the latter which is taught by the Lord Buddha in the "VanijjaSutta" and can be summarized using four scenarios as follows:

1. Having cheated oneself out of one's own merit in a previous existence: This causesone's businessto operate at a loss in the current existence. What might have happened was that the person had pledged to contribute something to a monk or an ascetic but when the time came, he contributed nothing. When this person is reborn on earth, whatever business he decides to set up will operate at a loss or will bring in less profit than expected.

2. Having partially cheating oneself out of one's merit in a previous existence: This causes one'sbusiness to make a small profit. What might have happened was that the person had pledged to contribute something to a monk or an ascetic but when the time came, he contributed an amount less than what had been pledged. When this person is reborn on earth, whatever business he decides to set up, it will bring inless profit than expected.

3. Having given what one could whenever one made merit in a previous existence: This causes one's business to make a good profit. What might have happened was that the person had pledged to contribute something to a monk or an ascetic and when the time came, he endeavored to honor it despite obstacles. When this person is reborn on earth, whatever business he decides to set up, it will bring in the expected profit despite obstacles.

4. Having given as much as one couldwhenever one made merit in a previous existence: This causes one's business to make a higher profit than expected in the current existence. What might have happened was that one had pledged to contribute something to a monk or an ascetic and when the time came,he honored the pledge by offering a higher amount than what had been pledged. When this person is reborn on earth, whatever business he decided to set up, it will always bring in a higher profit than expected.

Therefore, if a person is not doing as well as expected where his business or career is concerned and it is not due to the lack of the right level of diligence, then it is definitely caused by the lack of the right level of merit accumulated in his previous existences. In this case, he must persevere by continuing to exercise the right level of diligence as well as accumulating as much merit as possible so that in his next rebirth, he will have possessed the right level of accumulated merit.

If a person is doing as well as or better than expected where his business or career is concerned, he must not make the mistake of thinking that all of his success is a result of his own effort. But he must realize that he is also being aided by his accumulated merit or luck.

This teaching should remind every person of how important it is to accumulate merit at the same time that one is earning a living and accumulating material wealth.

3.8 How to Save Money

1. What Does It Mean to Save Money?

It means setting aside money so that it can be used to yield the maximum benefit.

2. Why Must One Save Money?

There are five reasons as follows:

1) Money must be saved in order to pay for the four necessities, namely, food, clothing, etc.
2) Money is hard to come by. One must work hard for it.
3) Money is an indicator of one's economic status.
4) Money is needed for healthcare.
5) Money is needed for merit accumulation.

3. No Hoarding

A person of good moral character does not hoard such necessities as food and medicine in order to create temporary scarcity so that he can sell them at a much higher price later on.

4. How to Save Money

People save money by putting it in the bank, collecting precious gems, buying real estate, etc. However way one chooses to save one's money, there are four factors that one must bear in mind.

1) Planning how to save money
2) Keeping one's material wealth safe
3) Taking care of one's material possessions
4) Burying one's material wealth

5. Planning How to Save Money

Making plan to save money is what a heedful, forward-looking person does. One should start to save money when one is still young. One should know to divide one's earning into different portions in order to make the most use of it.

The Lord Buddha teaches His followers to make plan for theirincome as follows.

"A wise householder should divide his earning into four portions. One portionis for spending. Two portions are for investing. And one portion is to besaved as an emergency fund.

A wise person works diligently to earn a living and he makes plan for his earning accordingly so that he can overcome poverty, sickness, and stupidity.

6. Keeping One's Material Wealth Safe

The material wealth which one has worked hard to accumulate needs to be guarded against harm.

Harm can come to one's material wealth in five ways as follows:

1) Being destroyed by fire
2) Being destroyed by flood
3) Being seized byan unethical ruler: coercion, extortion, confiscation
4) Being stolen by thieves
5) Being squandered by a wayward heir

Therefore, one must take every precaution to keep one's material wealth safe from harm.

7. Taking Care of One's Material Possessions

Every kind of material possessions suffers the wear and tear of usage and will eventually break down and need to be replaced. Even so, a wise person does all that he can to make sure that everything he uses lasts as long as possible. There are four ways in caring for one's material possessions as follows:

1) <u>Finding what was lost</u>:
   It does not matter how little or much something costs, one makes the effort to recover it.
2) <u>Repairing what is broken</u>:
   As soon as something is broken, one makes the effort to repair it or have it repaired.
3) <u>Being economical</u>:
   One is conscientious in the way that one spends money. One is neither a spendthrift nor a miser.

4) Having a trustworthy overseer:
One appoints a morally good and ethical person to oversee one's material possessions so that he can keep an accurate and up-to-date account of all that one has.

Material possessions make one's life easier and happier; therefore, it would behoove one to take good care of them.

8. Burying One's Material Wealth

There are two ways to bury one's material wealth as follows:

1. Burying one's material wealth by investing in real estate, depositing it in a bank, keeping it in a safe box, etc. This method of burying one's material wealth is not altogether safe especially if one intends to keep it for one's children and grandchildren; and one has no intention to touch it ever again. In this case, one's material wealth is no longer useful to one, since it is waiting to be passed on to others. This kind of material wealth can generate conflicts among one's heirs which at times can erupt into violence.

2. Transforming one's material wealth into refined wealthor Punna (merit) by donating money to the temple,to its construction projects, to provide the Buddhist monks with the four requisites, making donations to the needy, supporting one's aging parents and needy relatives, etc. Once one's material wealth has beentransformed into Punna, it can never be stolen or harmed by anything.

Therefore, the best way to bury one's material wealth is to transform it into Punna.

3.9 How to Build a Network of Good People

A network of good people means a network of virtuous friends and it involves at least three aspects as follows.[1]

1. One must have Right View; therefore, one possesses the attributes of a virtuous friend.

2. Each member of the network must also have Right View or at least is working on cultivating Right View by learning from and emulating other virtuous friends.

[1] Phrabhavanaviriyakhun, Personal Transformation (Thai), 2547 B.E., pages 253-254.

3. Members of the network must work together for the good of Buddhism and the community. They must work together to strengthen and expand the network and to the ever increasing cultivation of Right View of its members.

From the three aspects of a network of good people described above, the process of building such a networkinvolves seven different steps as follows:

1.One Must Have Right View:

It means that one must possess the attributes of a virtuous friend. The reason is that if one does not have Right View and is not virtuous, it will be impossible for one to help others to become a virtuous person.

In the RajovadaJataka Story, the Lord Buddha says, "When a herd of oxen swims across the river, if the alpha ox does not swim in a straight line, chances are that the rest of the herd will not be swimming in a straight line either. Among humans, if a person chosen to be the leader does not behave in a virtuous manner, chances are that the people he leads will also not behave in a virtuous manner. If the king is not a righteous ruler, the entire kingdom will suffer."[2] Therefore, it is crucially important that one has Right View before one can lead others in the right direction.

2.One Must See the Benefit of Keeping the Company of a Virtuous Person:

For a good person to continue improving himself in the right direction, it is imperative that he have virtuous friends. They can help him in his self-improvement and they can also serve as good role models. Keeping the company of a virtuous friend prevents one from meeting with ruination. In certain cases, a virtuous friend can turn a fool into a good and wise person according to the female monk, Kisagotarami who said, "The Most Exalted One approves of a person who has a virtuous friend, for with the help of a virtuous friend, even a fool can become wise."[3]

[2] The KhuddakanikayaJataka, vol. 58, articles 634-635, page 606.
[3] The KhuddakanikayaTherigatha, vol. 54, article 646, page 300.

3.<u>One Must Know the Conduct of a Fool</u>:

A person's conduct determines if he is a virtuous person or a fool. A fool is a person whose mind is constantly gloomy. As a result, he has Wrong View, wrong values and wrong judgment. A fool's conduct follows at least five patterns as follows.[4]

3.1 A fool encourages his friends to commit such misdeeds as stealing, etc.
3.2 A fool has a habit of meddling in other people's business. He would rather interfere with another person's work than doing his own work. He sees nothing wrong about getting his co-worker into trouble. Etc.
3.3A fool enjoys things that are morally wrong. A fool enjoys gambling, smoking, and calling a morally good person a stupid person, etc.
3.4 A fool is easily angered even by a useful comment. He resents being told to earn an honest living, etc.
3.5 A fool refuses to acknowledge rules and regulations. He goes to work late. He leaves work early. Etc.

4.<u>One Must Know the Conduct of a Virtuous Person</u>:

A virtuous person has a bright and clear mind. As a result, he has Right View. He knows the difference between right and wrong, good and bad, merit and demerit. A virtuous person's conduct follows at least five patterns as follows.[5]

4.1A virtuous person encourages his friends to abstain from misdeeds. He encourages them to quit smoking, drinking, etc.
4.2 Avirtuous person enjoys doing his own work. He does not meddle with other people's business but he endeavors to finish his work to the best of his ability. He does not procrastinate.
4.3 A virtuous person enjoys doing what is right and proper. He is honest and sincere. He enjoys conversing about the Dhamma. He dislikes gossip and backbiting. Etc.
4.4 A virtuous person is never angered by a good advice. His judgment is based on what is right, good, and beneficial. He is not stubborn or arrogant.
4.5A virtuous person respects rules and regulations. He adheres strictly to the rules and regulations of his organization because he understands them to be necessary and beneficial.

[4] PhramahaSomchaiThanavuddho, Life's Blessings: The Path to Progress Version, 2548 B.E. pages 15-16.
[5] PhramahaSomchaiThanavuddho, Life's Blessings: The Path to Progress Version, 2548 B.E. pages 23-24.

5.One Must Know How to Guard Oneself Against a Fool:

A fool in Buddhism means someone who has Wrong View and wrong moral values. The best way to guard oneself against a fool is to stay away from one. In other words, one does not keep the company of a fool. Keeping the company means one of the following things.

5.1 Eating, living, working or going into business together
5.2 Making someone a friend, a spouse,a colleague or a subordinate
5.3 Giving someone trust, praise, title, position or lending someone things

Not keeping the company of a fool means not having anything to do with a wrong-viewed person in the contexts described above. Should one becurrently keeping the company of a fool at whatever level of closeness, it is imperative that one terminate one's relationship immediately. Otherwise, one is putting oneself at risk. There is an old saying, "Stay half-a-meter away from a dog. Stay two meters away from a monkey. Stay tens or hundreds of thousands of kilometers away from a fool."[6]

6.One Must Know How to Keep the Company of a Virtuous Person:

This is carried out in the following ways:

6.1 Visit him often
6.2 Sit near him often
6.3 Be honest, sincere, respectful and considerate
6.4 Listen to his teaching and words of advice
6.5 Memorize his teaching
6.6 Contemplate his teaching
6.7 Endeavor to practice his teaching

7.One Must Know to Admire and Respect a Virtuous Person:

Willpower is needed in performing wholesome deeds. For a person to continue to believe in wholesomeness and wholesome deeds, he requires great willpower. Avirtuous person deserves admiration and respect, for he is both a good role model and an inspiration. It is the practice of every Buddha to recognize certain Arahats and lay devotees as being foremost in their particular field. And He does it publicly amidst a congregation of disciples. It was during such an act in times past that many persons had made a resolute wish to be likewise recognized by a future Buddha. All of the male and female monks who were recognized by the Lord Gotama Buddha as being foremost in their particular field had all witnessed such an act during the time of a previous Buddha. Therefore, it is important that a virtuous person be admired and respected.

[6] PhramahaSomchaiThanavuddho, Life's Blessings: The Path to Progress Version, 2548 B.E. pages 16-17.

The seven steps described above are the steps needed to build a network of good people in the community. They also enable the network to be strengthened and grow such that right-viewed persons can overpower wrong-viewed persons.

3.10 How to Live One's Life Correctly

To live one's life correctly means to live one's life in such a way as not to violate the Law of Kamma. It means living happily here and now as well as making provisions for the future so that one will be able to live happily in one's future existences.

1.One Must Look at Life for What It Is in Reality.

It is not enough for a person to be blessed with material wealth, a good family, good friends and colleagues, good subordinates, a good job, a happy life. He must also have "Dhammudadesa" which means having right understanding about life and existence in four ways as follows.[7]

1.1 Life on earth comes with aging:
It means that every living being on earth must age. No one can keep his youthfulness and his strength forever.

1.2 Life on earth comes with sickness:
It means that every living being must get sick from time to time. No one can avoid it.

1.3 Life on earth is temporary:
It means that one day everyone must leave all that he possesses. One gets to enjoy one's possessions while one is still living here on earth. Once one dies, one has to leave everything behind because one cannot take a thing with him.

1.4 Life on earth is insatiable:
It means being a slave of craving. For example, if a kingdom is a land of milk and honey but it has a weak ruler, it is only a matter of time before a stronger ruler from another kingdom will invade it.

[7] The RatthapalaSutta, MajjhimanikayaMajjhimapannasaka, vol. 21, pages 38-39.

Right understanding about life and existence in these ways keeps one from being reckless and at the same time, it encourages one to take good care of one's body and to use it for good.

2.One Must Be Able to Estimate One's Lifelong Expenses

It means that based on the current average lifespan of 75 years, one must know how much money one will need for one's entire life by carrying out the following calculations.

2.1 Education cost x number of years = ?
2.2 Cost of the four necessities for oneself and one's family:

- Food x 3 meals x 75 years =?
- Clothing x number of articles x 75 years =?
- Medicine x 75 years =?
- Shelter x 1 = ?

2.3 Miscellaneous expenses as necessary x 75 years=?

The example shown above should give the student an idea of how to estimate his expenses and how much money he will need for the rest of his life;whatever is left over needs to be saved as provisions for his future existences bysupporting Buddhism, giving to charity, etc

3. One Must Have a Budget

The Lord Buddha teaches His followers to spend their money in four ways as follows.[8]

3.1Spending money on oneself, one's parents, spouse, children, attendants and friends so that they can live happily

3.2 Spending money on protecting oneself and one's family against natural disasters and harm brought about by other persons

3.3 Spending money to pay for the five offerings or Bali-5 as follows:

1) Natibali: Helping out one's relatives in times of need
2) Atithibali: Welcoming guests
3) Pubbapetabali: Making merit and dedicating it to departed loved ones
4) Rajabali: Paying taxes, etc.
5) Devatabali: Making merit and dedicating it to celestial beings

[8] The PattakammaSutta, AnguttaranikayaCatukanipata, vol. 35, page 198.

3.4 Spending money on supporting the Buddhist monks who practice righteousness according to the Dhamma-Vinaya

By following the Lord Buddha's teaching on how to spend one's money, one will be doing it for one's good and the good of others as well. One will have a good reputation and one will be surrounded by friends and attendants.

4.One Must Not Be Reckless

Recklessness means the lack of mindfulness. Without mindfulness, one is likely to think, say and do things that will bring about ruination.

There are seven aspects of recklessness as follows:

4.1 Recklessness in terms of time:
It means thinking that one still has all the time in the world left.

4.2 Recklessness in terms of age:
It means thinking that one is still young; hence,
one still has many more years left to live.

4.3 Recklessness in terms of health:
It means thinking that one will always be healthy.

4.4 Recklessness in terms of life:
It means thinking that one will always be able to live happily.

4.5 Recklessness in terms of work:
It means thinking that one does not have to push oneself too hard and that it is alright to procrastinate.

4.6 Recklessness in terms of education:
It means not seeing the importance of education; therefore, one does not pay much attention to one's study.

4.7 Recklessness in terms of meditation practice:
It means not seeing the importance of meditation practice; therefore, one does not make the time or effort to practice it.

One must make sure not to be reckless so that one can exercise care in one's thought, speech and action. One endeavors to perform more and more wholesome deeds in order to keep one's body, speech, and mind purer and purer as one endeavors to achieve one's life-goal.

The Lord Buddha says, "Recklessness is the path of death." The only way to prevent recklessness from occurring is to practice heedfulness.

5.One Must Endeavor to Achieve One's Life-Goal

To achieve one's life-goal, one must proceed as follows.

5.1 One must exercise self-restraint by not becoming a slave to beautiful forms, lovely sounds, gorgeous smells, pleasurable sense of touch and other forms of entertainment. Such indulgences are a waste of time and material wealth; and they can cause one to lose one's relatives and friends.

5.2 One must exercise moderation in terms of food consumption. A person given to indulging his taste buds is bound to suffer from illnesses and laziness.

5.3One must exercise diligence in every area of one's life, namely, in one's education,in earning right livelihood, in accumulating material wealth, in accumulating merit and pursuing Perfections.

3.11 How To Cultivate Saddha

Saddha is a characteristic of the wise, bright and clear mind. Such is the mind of a person who can contemplate the Lord Buddha's Teachings until he feels motivated to practice them. Saddha is cultivated by a Right-View person as follows.

1. Knowing the Reality of Life

It means knowing that every human being is swimming in the sea of suffering called the round of rebirth. And for as long as defilements cannot be completely extinguished, one must continue to swim in this sea of suffering indefinitely. The longer one is in it, the more suffering one has to endure. Of all the human beings swimming in this sea of suffering, they can be divided into three different groups altogether. The first group is merely floating amidst the current of defilements. It is only a matter of time before they sink to the bottom of the sea of suffering. The second group swims along the current of defilements. The faster they swim, the quicker they will sink to the bottom of the sea of suffering. The third group endeavors to swim against the current of defilements. The faster they swim, the quicker they will reach the shore and haul themselves out of the sea of suffering. Knowing the reality of life should motivate one to endeavor to learn from none other than the Lord Buddha how to sail across the sea of suffering.

2. Making It a Point to Study the Lord Buddha's Pursuit of Perfections

Since the Lord Buddha had to pursue Perfections to the fullest extent as a Bodhisatta before He could attain Self-Enlightenment in His final rebirth, it would behoove all of us to emulate Him so that we can design our life and conduct our self accordingly. In the process, we will also learn how to solve whatever problems or obstacles that may come our way.

3. Making It a Point to Learn the Lord Buddha's Teachings

Whenever one feels discouraged performing wholesome deeds, Dhammalearning can motivate one to continue on.

4. Finding a Good Teacher

During the course of one's self-training process, one needs to find a good teacher who can give one guidance and instructions so that one can proceed accordingly. The teacher must also be a role model in terms of his physical, verbal, and mental conduct such that one will want to emulate him for the sake of one's growth in righteousness.

5. Practicing What Is Taught by the Teacher

One must pay close attention to what is being taught. One must then contemplate it, analyze it, and put it into practice so that one can be just like one's teacher.

6. DesigningOne's Future Existences

Having discovered one's shortcomings, one should work on them so as not to carry them into one's future existences. It means that one must practice the Dhamma until one can overcome poverty, sickness, and stupidity so that one will be better equipped to continue pursuing Perfections in one's future existences.

7. Accumulating Merit Regularly

Merit is the only treasure that one can take to the hereafter. Merit is the source of every good thing now and in the hereafter. Therefore, one must endeavor to accumulate as much merit as possible here and now.

8. Making Sure to Keep One's Merit Intact

Merit, once accumulated, must be kept intact by keeping one's mind bright and clear before, during and after any merit-making activity.

9.Knowing How One's Accumulated Merit Influences One's State of Mind at the Time of Death

One's state of mind just before death determines if one will be reborn in the States of Happiness or in the States of Unhappiness because…

- A sad and gloomy mind leads to rebirth in the States of Unhappiness.
- A bright and clear mind leads to rebirth in the States of Happiness.

When a person is in the habit of accumulating merit regularly, the merit earned will help to keep his mind bright and clear all the time. Therefore, he will meet death with dignity and with a bright and clear mind knowing that his rebirth will take place in the States of Happiness.

3.12 How To Cultivate "Sila"

To cultivate Sila (morality), one needs to proceed as follows:

1. Knowing the Importance of Sila

It can be said that Sila-5 or the Five Precepts are what make us human. In other words, to qualify as a human being, one must observe at least these Five Precepts. Sila-5 is synonymous with human virtue or basic human goodness.

The Lord Buddha teaches that Sila leads one to the States of Happiness. It means that when a person observes the Five Precepts regularly, after he dies he will be reborn either in the Human Realm or the Celestial Realm.

2. Having a Role Model

One must find a person who can serve as a role model in terms of Sila practice. The best role models are the Buddhist monks or novice monks who practice righteousness according to the Dhamma-Vinaya. A Buddhist monk observes at least 227 Precepts while a novice monk observes the Ten Precepts.

A role model can also be a householder who is a practicing Buddhist in that he practices the Lord Buddha's Teachings.

3. PossessingHiri and Ottappa

Hiri means being ashamed of evil deeds or deeds of demerit. A person possessing Hiri does not commit a misdeed openly or secretly.

Ottappa means being fearful of the consequences of an evil deed.

Hiri and Ottappa are the two virtues which prevent one from committing a misdeed with his body, speech or thought. He refuses to commit a misdeed even when his life is being threatened. He refuses to commit a misdeed despite poverty, sickness, etc.

4. Knowing How to Observe the Sila

Anyone can regularly observe the Sila-5 or the Five Precepts. A normal human being is a person who observes the Five Precepts regularly. It goes without saying that whoever does not observe the Five Precepts cannot be considered to be a normal human being. One must know to stay away from all the Causes of Ruin as well as those who do not observe the Five Precepts.

It is necessary for one to endeavor to observe the Five Precepts daily and immaculately. For example, before leaving the house, one should take the time to pledge that one will observe the Five Precepts as follows:

"Panatipata veramani	*I intend to abstain from killing.*
Adinnadana veramani	*I intend to abstain from stealing.*
Kamesumicchacara veramani	*I intend to abstain from sexual misconduct.*
Musavada veramani	*I intend to abstain from false speech.*
Suramerayamajjapamadatthana veramani	*I intend to abstain from addictive substances."*

If one pledges the Five Precepts every morning and endeavors to observe them immaculately each day, chances are that one will be able to observe them for the rest of one's life.

5. Realizing the Benefits of Observing the Sila

There are at least three benefits which can be gained from observing the Sila as follows:

1. Sila leads to the States of Happiness:
   An observer of the Sila-5 or the Five Precepts can expect to have a bright future and a good reputation. He can expectto receive praise, respect, and trust from other people. After he dies, he will be reborn in the Celestial Realm.

2. Sila is the source of material wealth:
   An observer of the Sila-5 or the Five Precepts can expect to enjoy his material wealth to the fullest extent knowing that it has been gained by honest means. On the contrary, material wealth which has been gained by immoral or dishonest means can make one uneasy and anxious.

3. Sila leads to Nibbana

The word "Nibbana" here has two meanings as follows:

1) Nibbana at the basic level:
It means that whoever observes the Sila can expect to enjoy a life of peace and happiness.
2) Nibbana at the high level:
It means that Sila enables its observer to extinguish all defilements and attain Nibbana.

6. Knowing the Harm of Not Observing the Sila

The harm of not observing the Silacan be shown as follows:

1) The loss of material wealth
2) The loss of a good reputation
3) Feeling awkward in a social situation
4) Not being fully conscious at the moment of death
5) Rebirth in the States of Unhappiness
6)

3.13 How To Cultivate "Caga"

To cultivate "Caga",one needs to proceed as follows:

1. One Must Realize the Importance of Alms-Giving.

The word "Caga" means to willingly give away or give up something. One practices Caga for three reasons.

Firstly, one practices Caga because it is one way of earning and accumulating merit. And it is the way to ensure that one will not experience poverty in one's future existences.

Secondly, one practices Caga because it is one way to raise the quality of one's mind. Caga enables one to remove miserliness and greed from one's mind. It teaches one to be considerate and generous to those in need.

Thirdly, one practices Caga because it is one way to help someone get started on his work or career.

2. One Must Have a Role Model.

Two role models in terms of alms-giving during the Lord Buddha's time included the millionaire, Anathapindika, and the great Upasika, Visakha. Both of them were recognized by the Lord Buddhaas being foremost in the area of alms-giving.

Both persons serve as a good role model in the way that they gave alms, for they did not allow any obstacle or problem to get in the way of their alms-giving.

3. One Must Know How to Earn a Great Amount of Merit.

The Lord Buddha teaches His followers to give alms correctly after the manner of a righteous person as follows.[9]

1) The alms should be clean.
2) The alms should be neat.
3) The alms should be offered at the right time.
4) The alms should be appropriate.
5) Certain alms can be offered on certain occasions only.
6) Certain alms can be offered any time.
7) One's mind is bright and clear during the alms-giving.
8) One feels happy after the alms-giving.

When alms are given in these manners, one stands to earn a great amount of merit.

4. One Must Realize the Benefits of Alms-Giving.

Alms-givingprovidesmany benefits[10] but they can be summarized as follows.

A person who gives alms such as food at the right time to a righteous person can expect to receive four different benefits, namely, longevity, beauty, happiness and good health.

5. One Must Realize the Harm of Not Giving Alms.

A person does not give alms because he is miserly. When asked about the ill consequences of miserliness by celestial beings, the Lord Buddha gave them the following answer.[11]

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[9] The SappurisadanaSutta, AnguttaranikayaAtthakanipata, vol. 37, page 488.
[10] The BhojanaSutta, AnguttaranikayaCatukanipata, vol. 35, page 195.
[11] The MacchariSutta, SanyuttanikayaSatathavagga, vol. 24, page 260.

Whoever is miserly, who criticizes or obstructs others in terms of alms-giving will be reborn in the Hell Realm or in the Animal Realm. And when the time comes for him to be reborn in the Human Realm, he will be born into a poor family. He will meet with scarcity in terms of clothing, food, joy, and fun. In the current existence, whatever a miserly person asks from others, he will not receive. This is what he experiences here and now. However, he will be reborn in the States of Unhappiness after he dies.

Miserliness bears evil fruits. Therefore, it would behoove every Buddhist to remove miserliness from his mind but to perform wholesome deeds instead by giving alms, observing the Precepts and practicing meditation.

3.14 How To Cultivate "Panna"

To cultivate "Panna", one needs toproceed as follows.

1. One Must Realize the Importance of Panna.

Pannaor wisdom enables one to keep out of harm's way in the current as well as future existences. Panna enables one to meet with prosperity. To meet with success in life, besides patience or forbearance, one also needs Panna. Panna enables one to know what is beneficial to him. It enableshim to tell the difference between what is good and what is bad, what is right and what is wrong, what ought to be done and what ought not to be done, what leads to ruination and what leads to growth.

2. One Must Have a Role Model.

To cultivate Panna, one needs to find a good and righteous teacher who can also serve as one's role model. A role model of Panna is called a Pandita. Of course, the best teacher and role model of Panna is the Lord Buddha.

But since the Lord Buddha is no longer with us, we must cultivate Panna by studying the Lord Buddha's Teachings through the righteous monks because they are the teachers of the Dhamma.

Existing Panditas may not be as perfect as the Lord Buddha, but we still have much to learn from them as long as we use the Lord Buddha's Teachings or the Dhammaas our reference.

3. How toIncrease One'sPanna

One can increase one'sPanna by proceeding as follows:

3.1 Listening:
It means choosing to listen to what is worthwhile and knowing how to summarize the main points of what one is listening to.

3.2 Reading:
It means choosing to read a piece of writing that one is interested in. An article or a book contains words which have been well thought out and well researched by the writer. Therefore, reading is a quick way to learn about something. The more one reads, the more one gains in terms of intelligence and intellect.

3.3 Contemplating:
It means contemplating what one has heard or read to the point where new knowledge is gained. One can then apply the knowledge gained to whatever circumstances one may meet along the way.

3.4 Meditating:
It means keeping one's mind still and quiet at the Seventh Base in the center of one's body. One lets go of everything for a time so that one can experience the peace and happiness gained during meditation practice. When one's mind can be brought to a complete standstill, one will be able to attain the Dhamma. The Panna gained during meditation causes one's mind to be bright and joyful. It is the state of mind which enables one to calmly solve whatever problems that may come one's way.

4. How to Keep Panna

Panna is not something which can be cultivated or accumulated in a short time. But it can take years, an entire lifetime or even many lifetimes. Therefore, it is very important that one knows how to keep the Panna that one has already cultivated or accumulated. The best way to do this is to abstain from Ditthimana (stubbornness)and arrogance.

Ditthimana erodes Panna because once a person has Ditthimana, what follows is Agati-4 (the Four Aspects of Partiality). Agati-4 in turn is caused by defilements. When a person has Agati, one's judgment will be wrong. One's speech and action will be wrong as well. As one thinks, says and acts out of Agati more and more often, one's Panna will erode and in time there will not be any left.

To prevent one's Panna from losing its efficacy; one must utilize it to the fullest extent. One must be honest and constantly mindful so that one does not give in to one's defilements.

5. How to Improve Panna

The Panna cultivated by listening, reading and contemplating is considered to be secular Panna. But for one's Panna to be complete, one must also cultivate what is termed "Dhamma Panna".

Dhamma Panna is considered to be a high level of Panna and can be cultivated by practicing meditation regularly. Meditation practice enables one to be mindful and to see things for what they really are. The aim of meditation practice is a still and quiet mind. The more earnestly one practices keeping one's mind still and quiet, the more mindful one will become. Mindfulness prevents one from being dominated by one's defilements. The ultimate level of Panna leads to the extinguishment of defilements and the attainment of Nibbana.

6. The Benefits of Meditation Practice

1. Improved mental health and improved mental quality
2. Improved mental capacity
3. The ability to differentiate between what is useful and what is useless.
4. Improved personality
5. Knowing how to conduct oneself properly under any given social circumstance
6. Relaxation
7. Improved learning or working capacity
8. Having Right View, believing in the Law of Kamma
9. Contentment
10. The ability to keep one's Panna
11. The ability to grow one's Panna
12. The ability to extinguish one's defilements and attain Nibbana

7. The Harm of Not Practicing Meditation

1. Poor mental health and poor mental quality
2. Low mental capacity
3. Lacking the ability to differentiate between what is useful and what is useless.
4. Poor personality
5. Lack of emotional stability
6. Lack of problem solving ability
7. Being easily misled
8. Being quick to anger, lack of emotional control
9. A low level of patience
10. The erosion of any existing Panna
11. The inability to grow one's Panna.
12. Lack of protection from unwholesomeness

However high the level of one's secular Panna may be, without Dhamma Panna, it can readily erode. The reason is that it is natural for one's mind to flow with the current of defilements. Without meditation practice, it is nearly impossible for one to resist the power of defilements. Therefore, to grow one's Panna, one needsto practice meditation earnestly and regularly. Most importantly, it is through elevated meditative attainments that one can eventually extinguish all defilements and attain Nibbana

Conclusion

To achieve personal growth and create personal wealth, two steps must be taken simultaneously.

The first step:

It involves achieving personal growth by cultivating the Gharavasadhamma-4 which includes Sacca (truthfulness), Dama (self-command), Khanti (patience or forbearance) and Caga (selflessness). These attributes are the investment needed to create personal wealth. Saccabrings about trust. Damabrings aboutPanna. Khanti brings about material wealth. And Caga brings about friendship. A person possessing these four attributes will be able to achieve financial success quickly.

The second step:

It involves the Buddhist method of creating personal wealth. One must first realize that material wealth depends on two factors, namely, diligence in this existence and the merit accumulated in one's previous existences. It means that while one is working hard on achieving financial success (knowing how to earn money, knowing how to save money, knowing how to build a network of good people and knowing how to spend money), one must also accumulate as much merit as possible (Saddha, Sila, Caga and Panna) every day and for the rest of one's life.

CHAPTER 4

THE CAKKADHAMMA: THE DHAMMA WHEEL FOR CREATING LASTING PERSONAL AND ECONOMIC GROWTH

TOPICS COVERED IN CHAPTER 4

THE CAKKADHAMMA: THE DHAMMA WHEEL FOR CREATING LASTING PERSONAL AND ECONOMIC GROWTH

4.1 The Role of the Environment

4.2 Creating the Cakkadhamma

4.2.1 What Is the Cakkadhamma?

4.2.2 Components of the Cakkadhamma

4.2.3 The Role of the Cakkadhamma

4.2.4 The Work Involved in Creating the Cakkadhamma

4.3 Creating a Good Environment

4.3.1 What Does It Mean by Creating a Good Environment?

4.3.2 Required Components

4.4 Creating a Network of Good People

4.4.1 What Does It Mean by building a Network of Good People?

4.4.2 What Is the Goal of Building a Network of Good People?

4.4.3 Why Is a Network of Good People Necessary?

4.4.4 What Is Morality?

4.4.5 Where Does Morality Come From?

4.4.6 Lack of Morality Problem and How to Solve It

4.4.7 The Home-Temple-School Connection

4.4.8 How To Get Ready to Build a Network of Good People

4.5 Creating a Buddhist-Based Education

4.5.1 What Is a Buddhist-Based Education?

4.5.2 The Aim of the Buddhist-Based Education

4.5.3 History of the Buddhist-Based Education

4.5.4 Teaching the Dhamma

4.6 Establishing the Buddhist Culture

4.6.1 What Is the Buddhist Culture?

4.6.2 What Is the Aim of the Buddhist Culture?

4.6.3 Problems Created by the Lack of the Buddhist Culture

4.6.4 Factors Involved in Establishing the Buddhist Culture

4.6.5 How to Establish the Buddhist Culture

4.7 Factors Involved in the Lasting Success of the Cakkadhamma

CONCEPTS

1. The Role of the Environment

To extinguish one's defilements and to go against the current of defilements, one needs an environment which is conducive to the performance of wholesome deeds and the accumulation of merit. Such an environment is marked by the presence of a network of morally good people. It is in such a conducive environment that one can continue to work on achieving personal growth and creating personal wealth for the rest of one's life. Living and working together among like-minded people who share the same ultimate life-goal makes it easier for one to keep one's defilements at bay. It is in such an environment that one can earnestly perform wholesome deeds and practice meditation to the point of achieving meditative attainments.

2. Cakkadhamma means the four factors that enable one to perform wholesome deeds to the greatest extent. The Cakkadhamma enables one to grow and prosper both secularly and spiritually.

3. Components of the Cakkadhamma

1) Patirupadesavasa: It means living in a suitable environment.
2) Sappurisupassaya: It means making friends with noble-minded persons.
3) Attasammapanidhi: It means setting oneself on the right course.
4) Pubbekatapunnata: It means having performed wholesome deeds and having accumulated merit in one's previous existences.

4. The role of the Cakkadhamma

1) It enables a person to achieve personal growth and create personal wealth.
2) It enables successful individuals to help other morally good people in the community to achieve personal growth and create personal wealth.
3) It enables morally good and successful individuals to live and work together as a group.
4) It enables morally good people to guard the community and its material wealth against wrong-viewed and dangerous persons.

5) It enables morally good people to create a robust system for instilling morality in the community. This is carried out by connecting together the home, the temple, and the school in line with the Buddhist method for producing future generations of morally good people.

5. Putting in place the four aspects of the Cakkadhamma for the good of everyone in the community as follows.

1) Patirupadesavasa: It means creating a community-wide environment which is conducive to the performance of wholesome deeds.
2) Sappurisupassaya: It means building a network of morally good people.
3) Attasammapanidhi: It means creating a community-wide Buddhist-based education.
4) Pubbekatapunnata: It means establishing and perpetuating the Buddhist culture.

OBJECTIVES

1. To enable the student to learn how to achieve personal growth and create personal wealth.
2. To enable the student to learn about the role of the Cakkadhamma in regards to achieving personal growth and creating personal wealth.
3. To enable the student to learn how to create a community-wide environment that is conducive to the performance of wholesome deeds.
4. To enable the student to learn how to build a network of morally good people in the community.
5. To enable the student to learn how to create a Buddhist-based education in the community.
6. To enable the student to learn how to establish and perpetuate the Buddhist culture in the community.

THE CAKKADHAMMA FOR ACHIEVING LASTING PERSONAL AND ECONOMIC GROWTH

4.1 The Role of the Environment

The application of the Gharavasadhamma and the Buddhist economics ensures that one meets with success in achieving lasting personaland economic growth. Such a success enables one to achieve one's life-goal at the basic and intermediate levels. In addition, one must make sure that one can sustain and protect what one has achieved not only for the rest of one's life but also throughout one's future existences. In other words, one must always bear in mind the ultimate level of one's life-goal which is the extinguishment of one's defilements and the attainment of Nibbana.

But the removal of one's defilements and going against the current of defilements are extremely difficult feats. To succeed, one needs an environment which is conducive to the performance of wholesome deeds and the accumulation of merit. Such an environment is the end result of the building of a network of merit-minded people. It is an environment where one can continue to work on achieving lasting personal and economic growth. It also prevents one from backsliding. In living and working together among the people who share the same ultimate life-goal, it is easier for one to keep one's defilements at bay, to perform wholesome deeds and to practice meditation to the point of achieving meditative attainments.

An environment conducive to the performance of wholesome deeds and a community of merit-minded people do not just happen. They must be created and built. If people in the community go about their life without making the effort to come together to build a network of morally good people to help make the community a suitable place to live and work together, the eventual decline of morality will be inevitable. And before long, the different causes of ruin will start to move in and grow in influence with time. If all the morally good people continue to live their lives like islands to themselves, soon enough harm will come to their lives and their possessions. In an environment filled with wrong-viewed and dangerous persons, how long will a morally good person be able to continue keeping his morality intact?

1) How long will one be able to withstand the conflicts caused by wrong-viewed and dangerous persons?
2) How long will one be able to resist the enticement of the different causes of ruin?
3) How long will one be able to keep one's family, relatives, friends and subordinates safe from the causes of ruin and the influence of wrong-viewed and dangerous persons?
4) How long will one be able to keep one's possessions safe under such circumstances?

These are real and present dangers. If wrong-viewed and dangerous persons are allowed to come together and exert their bad influence on the community, it will be only a matter of time before harm comes to each and every morally good person in the community.

The scenario can be compared to a large and lush tree standing all by itself. When faced with gale force winds, it runs the risk of being uprooted. In contrast, trees that standnear each other in groups will be able to withstand whatever gale force winds that may come their way.

The Lord Buddha knew the dangers faced by a morally good person standing alone in the community since the time He was pursuing Perfections as a Bodhisatta. Therefore, He had worked diligently to build a network of morally good people so that together they couldtransform their community into an environment which was conducive to the performance of all forms of wholesome deeds and the accumulation of merit.It had always been His ambition to employ His extraordinary intelligence, uncommon purity and compassion to create a suitable environment in which to live. Even in His final existence as the Buddha, He still teaches humanity to undertake self-training and to help each other create a global community which is conducive to the performance of wholesome deeds and the accumulation of merit.

The Lord Buddha possesses perfect knowledge about reality. It is the kind of knowledge that must be experienced personally by practicing it. Therefore, the more a person practices the Lord Buddha's Teachings, the more good results he will witness for himself.

In terms of creating an environment conducive to the performance of all forms of wholesomeness and the accumulation of merit as well as combatting one's defilements instead of following current trends, the Lord Buddha has given us a tool called the "Cakkadhamma".

4.2 Creating the "Cakkadhamma"

4.2.1 What Is the Cakkadhamma?

The Pali word "Cakka" means a wheel, a circle, a round weapon with a sharp edge, an army, power, territory.

The Pali word "Dhamma" means truth, correctness, wholesomeness, an attribute, a practice.

The term "Cakkadhamma" means the wheel which leads one to truth.

Here, Cakkadhamma means the four factors which can be compared to the four wheels of a vehicle. The Cakkadhamma is the vehicle which drives one to perform wholesome deeds and accumulate merit to the fullest extent. It helps one to grow and prosper both secularly and spiritually.

4.2.2 Components of the Cakkadhamma

The Cakkadhamma consists of four components as follows:

1. Patirupadesavasa: It means living in a suitable environment.
2. Sappurisupassaya: It means making friends with noble-minded persons.
3. Attasammapanidhi: It means setting oneself on the right course.
4. Pubbekatapunnata: It means having performed wholesome deeds and accumulated merit in one's past existences.

Cakkadhamma is also called by another name, "Bahukaradhamma" because it enables one to perform all forms of wholesomeness and accumulate merit to the fullest extent so that one can meet with lasting success and prosperity.

4.2.3 The Role of the Cakkadhamma

1. Using the Cakkadhamma to help one grow and prosper both secularly and spiritually.
2. Using the Cakkadhamma to helpother morally good people to earn right livelihood until they can successfully grow and prosper secularly and spiritually.
3. Using the Cakkadhamma to build a network of morally good people in order to guard oneself, one's family, one's siblings, relatives, friends and subordinates as well as all the good people in the community against wrong-viewed and dangerous persons.
4. Using the Cakkadhamma to build a network of morally good people in order to provide protection for one's material wealth earned with diligence and honesty from wrong-viewed and dangerous persons.
5. Using the Cakkdhamma to create a robust system for instilling morality in the community by connecting together the home, the temple, and the school which is the Buddhist method for creating future generations of morally good people.

4.2.4 The Work Involved in Creating the Cakkadhamma

Want is inherent in human nature. If one is enjoying one's success and prosperity without feeling any need to help others achieve success and prosperity, one is asking for trouble. On the contrary, if one puts in the time and effort to help others succeed and prosper, one will have gained many friends and a circle of friendsto perform wholesome deeds and accumulate merit together. Moreover, one will also be keeping one's life and possessions safe.

The work of building the Cakkadhamma in order to promote the successful achievement of personal and economic growthconsists of four aspects as follows:

1. Patirupadesavasa:

   It means transforming the community into an environment which is conducive to the performance of wholesome deeds and accumulation of merit. A conducive

environment means comfort in terms of shelter, food, people and wholesomeness so that a morally good person can achieve personal and economic growth as well as performing wholesomeness and accumulating merit.

2. Sappurisupassaya:

   It means creating a network of morally good people by making friends with other morally good persons, supporting them, sharing knowledge with them, protecting them from danger, honoring them, etc.

3. Attasammapanidhi:

   It means creating a Buddhist-based education in the community so that every morally good person in the community can learn about the three levels of the human life-goal.

4. Pubbekatapunnata:

   It means establishing the Buddhist culture in the community by acting as a role model and encouraging others to give alms, observe the Precepts and practice meditation until it becomes a daily routine, a practicing Buddhist'sdaily routine.

4.3 Creating a Good Environment

4.3.1 What Does It Mean by Creating a Good Environment?

It means to create an environment which is conducive to achieving personal and economic growth, performing wholesome deeds and accumulating merit for every morally good person in the community.

4.3.2 Required Components

A good environment consists of four components altogether as follows:

1. Comfort in terms of shelter
2. Comfort in terms of food
3. Comfort in terms of people
4. Comfort in terms of wholesomeness

Any person fortunate enough to be living in an environment complete with the above four components is certain to be able to achieve personal and economic growth without much

difficulty. Where a person lives plays an important role in his success. One chooses to work in a fertile field in order to get a good harvest. One chooses the right school to attend. One chooses the right location to set up one's business. Even when practicing meditation, one needs a calm and quiet place.

To create an environment complete with the four components as described above must begin with one's home and one's place of business. This way, when one invites others to take part in developing their community, one will be able to convince them that one has already succeeded in doing it in one's personal life and work life. It is also a good way to build confidence and prevent others from finding faults with one. One's environment has a definite influence on one's habits and the habits of others.

1. Comfort in Terms of Shelter

It means a good locality in terms of topography, climate, infrastructure, air quality, and a suitable place for living, working, performing wholesome deeds and accumulating merit. For example, a person's home should have shady trees, running water, electricity, etc. Schools should practice good hygiene, have good ventilation, have no noise pollution, have a large ground, a football field, etc.

Any building, be it a house, a school or a work place, must have at least three attributes, namely, cleanliness, brightness, andpeacefulness.

These three attributesare derived from the Buddhist method of forming habits, namely, Sila (cleanliness), Samadhi (brightness), and Panna (peacefulness). An environment that is clean, bright, and peaceful makes it more difficult foranyone to think bad thoughts. On the contrary, it makes one feel relaxed and calm, the quality conducive to healthy living and effective working.

1.<u>Cleanliness</u>

1.1 A clean building leaves its visitors with a good impression such that they are not inclined to find faults with its owner.

1.2 The presence of shady trees all around a building helps moderate the temperature outside, provide clean air and the green color so soothing to a visitor's heart and soul.

1.3 Having clean air inside and around thebuilding means having no air pollution such as the smell of trash, poisonous fumes, etc.

2.<u>Brightness</u>

2.1 A building should have an open layout with no hidden spaces where improper conduct can take place.

2.2 There should be enough light during the day and sufficient lighting at night.

2.3 The building should be locatedin a safe area, not plagued by thieves, ferocious animals and such natural disasters as gale-force winds, fire, floods, etc.

3.Peacefulness

3.1 The building should be kept in that everything is well organized;its occupants are disciplined and respectful of the building. They take care not to do anything to disrupt the orderliness and peace of the building.

3.2 The building should not be plagued by noise pollution. The noise from outside should not reach inside the building. At the same time, the noise from inside the buildingshould not be heard outside it.

Personal growth besides being nurtured by one's love for wholesomeness requires a suitable environment. Personal growth can be compared to a Bodhi Tree seed which has the potential to grow into a great tree, but if the seed is sown in a pot, it cannot grow to be what nature has intended it to be. Therefore, personal and economic growthisaided by comfort in terms of shelter.

2. Comfort in Terms of Food

It means the area where one lives or works must be close enough to the sources of food such as a market, a vegetable garden, etc.

1. The criteria used to measure comfort in terms of food:

When it is mealtime, the building, be it a home, a workplace, a school or a temple, must have in place the process of making food available to all of its members. There are five criteria to measure comfort in terms of food as follows.

1.1 Being timely:

It means members can have their meal at the appropriate time to ensure that their digestive system works properly.

1.2 Being sufficient:

It means there is enough food for everyone.

1.3 Being nutritional:

It means the food served must contain in appropriate amounts the five groups of food, namely, protein, carbohydrates, fats, minerals and vitamins.

1.4 Being hygienic:

It means the food is not tainted with harmful chemicalsor spoiled. It means using fresh and clean ingredients.

1.5 Being delicious:

It means the food is palatable. But since people's tastes in food are different, an easy way to deal with the problem is to provide different condiments at the table.

Food is one of the four necessities and its function is to sustain the body. Comfort in terms of food means that one has enough to eat. Food availability or the lack of it exerts a great influence on how one thinks and functions.

2.The four necessities and the purposes they serve

Actually, the term "comfort in terms of food" in this context does not mean just food but it includes all four necessities, namely, food, clothing, shelter and medicine. These are the four basic needs which allow life to be sustained. Too much or too little of any of these basic needs has a direct impact on one's health, work, and social status.

The four necessities also include other relevant items such as…

1. Items relevant to clothing include beds, bed sheets, blankets, needles, thread, etc.
2. Items relevant to food include utensils, silverware, plates, bowls, etc.
3. Items relevant to shelter include dressers, tables, beds, benches, chairs, etc.
4. Items relevant to medicine include compounding pharmacy equipment, medical equipment, nursing, etc.

The Lord Buddha teaches His followers to utilize the four necessities according to their purposes so that they can enjoy a good standard of living. He cautions against extravagant spending which will have a negative impact on the economy and the environment.

2.1 Clothing:

Its purposeis to protect one againstbiting insects,reptiles, the cold, the heat, the wind, the hot sun, and to cover up the body for the sake of decency.

2.2 Food:

Its purpose is to sustain the body. Food should not be consumed for the sake of pure enjoyment. It should not be consumed out of greed, out of the need to show off one's status, out of the need to form a shapely body. Food is consumed in order to sustain life, to give one the strength to perform wholesome deeds and to prevent physical hardship caused by hunger.

2.3 Shelter:

Its purpose is to protect one against biting insects, reptiles, the cold, the heat, the wind, the hot sun, and inclement weather.

2.4 Medicine:

Its purpose is to remove the symptoms of an illness and to restore one's health.

Having told His followers the purposes of the four necessities, the Lord Buddha also told them to exercise moderation when consuming them. The reason is that the correct consumption of the four necessities exerts a good effect on one's health, life, work, and social status.

3.Exercising moderation in consuming the four necessities

To be able to exercise moderation in consuming the four necessities, one must understand the meaning of what is "just right" and what is "proper".

3.1 "Just right" means not too little so that one does not suffer hardship and not too much so that one allows one's defilements to grow. One must not be a spendthrift. One must not becomeso extravagant that one unwittingly plays a part in destroyingthe environment and the earth's natural resources.

To know what is just right when consuming the four necessities means understanding the following.

Need: It means one cannot go without something, for without it, one's way of life will be threatened.

Want: It means it is good to have something because it affords a certain amount of convenience. But without it, one's way of life will not be threatened.

Greed: It means wanting something because one is greedy.

Besides knowing how to differentiate between need and want, one must also exercise great care such that one does not become dominated by greed.

3.2 "Proper" means a thing being suitable to one's status, time, place and one's age and condition in terms of type, quality, and the means of obtaining it, its purpose and how to use it. One must take care not to accumulate too much stuff.

3.3 The comfort provided by the proper consumption of the four necessities:There are reasons why the Lord Buddha teaches His followers to consume the four necessities in a manner that is just right and proper.

The four necessities make life possible.

Too little andit will be difficult for life to be sustained. It will have a negative effect on one's physical and mental health. Too much and one runs the risk of getting into trouble from sickness and the burden of having to take care of too much stuff. It is the reason why the Lord Buddha teaches His followers to know how to exercise moderation when consuming the four necessities. To keep one's defilements under control, one must know how to manage the four basic necessities. And then one will be able to derive comfort from one's self-control which is the foundation for cultivating other virtues.

The four necessities are the sources of habits.

Whenever one allows one's defilements to dictate one's action, the result will be unhappiness. To control one's defilements, one must first learn to control one's mind. And the starting point in learning how to control one's mind is exercising moderation when consuming the four necessities.Such an exercise keeps one's mind gentle and refinedso that everything in one's lifecan fall into its proper place. As a result, one is sensible and one is not given to self-indulgence. Ultimately, a person who succeeds in controlling his mind will experience happiness as in the Buddha's Saying, "A well-trained mind brings about happiness."

Exercising moderation when consuming the four necessities brings about Panna.

Having trained one's self to a good extent in terms of what is just right and what is proper when consuming the four necessities, one becomes more mindful and one has the Panna (wisdom) to see things for what they are in reality. It is the kind of Panna which enables one to easily attain the Dhamma in matters concerning the round of rebirth, the Law of Kamma and the Path and Fruit of Nibbana.

The consumption of the four necessities depletes one's accumulated merit.

Every item relating to the four necessities is brought aboutby the merit that one had accumulated in one's previous existences. Life on earth requires one to spend one's accumulated merit twenty-four hours a day. Therefore, it would behoove all of us to bear in mind that whenever we consume the four necessities, we are spending our accumulated merit. If one spends it carelessly, one is wasting one's accumulated merit as well as the merit from Nibbana.

3. Comfort In Terms Of People

It means that most of the people around one's person are morally good, responsible, unselfish and non-exploitative. And they must seek to grow as a person.

3.1 People in this category must possess the following attributes:

3.1.1) They do not commit "Kammakilesa-4" which includes no killing, no stealing, no sexual misconduct and no lying.

3.1.2) They do not commit "Agati-4" which includes Agati or partiality practice motivated by anger, love, stupidity, and fear.

3.1.3) They do not commit "Apayamukha-6". It means no alcohol, no nightlife, no indulging in all forms of entertainment, no gambling, no association with wrong-viewed persons and no laziness.

3.1.4) They protect the people in their "Six Directions" from harm.

People in the Six Directions mean the people who are related to a person in different ways. They have an impact on one's happiness and prosperity and consist of six groups as follows:

1. The front: parents-children
2. The right: teacher- student
3. The rear: husband - wife
4. The left: oneself - friend
5. Below: boss - subordinate
6. Above: Buddhist monk – householder

Each person has a certain duty towards each member of one's Six Directions. And when everyone involved in the Six Directions has performed his duty satisfactorily, everyone will be protected. That is, no one will become involved in Kammakilesa-4 or Apayamukha-6. All members in one's Six Directions will enjoy a good relationship with each other and everyone involved will be able to live together happily (more details on this subject can be found in the course book GB10-203- Recipe for Success in Organizational & Economic Development)

3.2 The art of living together happily

Lack in a person's life shows up in four major ways, namely, the lack of money, the lack of willpower, the lack of assistance and the lack of security. The Lord Buddha teaches the method of solving the problem of lack in the Dhamma topic called "Sangahavatthu-4" as follows:

3.2.1) Dana: It means sharing what one has with others.

3.2.2) Piyavaca: It means practicing endearing speech.

3.2.3) Atthacariya: It means practicing altruism.

3.2.4) Samanattata: It means consistent and proper conduct.

The practice of Sangahavatthu-4 allows members of the community to live together happily. It endears one to others and it is the way to ensure "comfort in terms of people".

On the contrary, if there is something that one can do to help a member of one's Six Directions in times of need but one refuses to do it, this person may resort to committing a crime. And before one knows it, one has a criminal for a relative or a friend.

Therefore, to maintain "comfort in terms of people", it is necessary that every member involved practices Sangahavatthu-4.

4. Comfort In terms of the Dhamma

In the secular world, it means a good education system, a good system of governance, no dictatorship, and a government policy aimed at removing every kind of Apayamukha (Causes of Ruin) from the country.
In the Dhamma world, it means the presence of persons knowledgeable in the Lord Buddha's Teachings. They perform the work of instillingmoral values in the people. They are good role models for the people. And there are measures in place to encourage the people to study the Dhamma and to earnestly practice it.

4.1) To qualify as having comfort in terms of the Dhamma, three factors must be in place.

4.1.1) A system of governance based on the Dhamma

4.1.2) Dhamma education

4.1.3) Propagation of the Dhamma

4.1.1) A system of governance based on the Dhamma:

It means the particular household, organization or community has morally good persons as its leaders.

It means that they employ relevantDhamma principles in governing the people as follows:

<u>4.1.1 (1) The absence of Agati-4:</u>

The Pali word "Agati" means not straight or the lack of fairness.

Agati or partiality means an action which allows an undeserving person instead of a deserving person to gain a certain benefit. Or an action which allows a person who deserves more to receive less and a person who deserves less to receive more.

There are four causes of Agati or partiality:

1. Agatimotivated by love,
2. Agati motivated by hatred,
3. Agatimotivated by stupidity, and
4. Agatimotivated by fear.

<u>Agati motivated by love (Chandagati):</u> It means showing partiality to a person that one likes or loves. For example, one allows a certain person to receive a certain benefit because he is a close friend, a relative or a favorite. Chandagati is the cause of corruption at every social level.

<u>Agati motivated by hatred (Dosagati):</u>It means partiality which is caused by anger or ill-will. It causes one to behave in an unfair and improper manner. For example, one refuses to grant

a certain person a certain benefit which is rightly his. Or one makes sure that a certain person loses the benefit that he deserves. Anger or ill-will may be caused by a personal conflict, a personal grudge or a refusal to pay one the bribe that one asks for. Dosagati is the cause of harassment in society.

Agati motivated by stupidity (Mohagati): It means partiality which is caused by stupidity, the lack of foresight or narrow-mindedness. When Mohagati is combined with any of the first three types of Agati, the level of partiality can increase many-fold. Mohagati causes good standards to be destroyed. It causes the rule of law to lack potency. It tears society apart and it causes more and more people to be misguided.

Agati motivated by fear (Bhayagati): It means partiality which is caused by fear as in fear for one's life. One behaves in an unfair and improper manner so that one will not come to harm. Bhayagati causes a deserving person to receive nothing and an innocent person to be punished. Bhayagati brings about all sorts of harm caused by persons who earn wrong livelihood such as extortion, exaction, giving false testimony, etc.

Any household, any organization or any community whose leaders govern its members by using the Dhamma principle based on the absence of Agati-4 is bound to grow and prosper.

4.1.1 (2) The practice of the Aparihaniyadhamma:

The term "Aparihaniyadhamma" means the practice which will not lead to ruination.

Aparihaniyadhamma promotes teamwork, team harmony, and team unity. Its practice serves to protect the team from Agati-4. The more the Aparihaniyadhamma is practiced, the more the team will grow and prosper.

Aparihaniyadhamma consists of seven parts as follows[1]:

(1) Meeting frequently

It means that regular meeting is held to allow the team members to listen to each other's ideas, opinions, and suggestions before a project is implemented. It is a way to keep unity and harmony among the team members.

(2) Beginning the meeting, ending the meeting and performingevery activity together

It means whenever a meeting is held, every member must stay in the meeting until the end of the meeting. Every member must take part in finding the best way to implement a certain project and the way forward must be understood by every member of the team. This practice prevents any fault-finding by an absentee later on.

(3) Not decreeing what has not been decreed; not canceling what has already been decreed; and adhering to what has been decreed

[1] Phradhammakittivong (TongdeeSuratejo, 9th Level Pali Graduate, RoyalScholar), Buddhism and Local Governance.

It means adhering to the rules, regulations, customs and traditions which have promoted morality, peace, harmony and happiness for the society and its members since ancient times. It means preserving such rules, regulations, customs and traditions in order to maintain the moral values, peace, harmony and happiness of the members of the society. It means not adopting strange and new customs and traditions.

(4) Revering, respecting,and obeying virtuous persons of experience

It means honoring and obeying those virtuous persons who have had much life and work experiences, who have witnessed the growth and decline of different periods, who can provide guidance for persons of less experience. Such experienced persons are of value and their guidance is of value. Everyone can benefit from their experiences.

(5) Protecting the members of the female gender so that they are not abused mentally, physically or sexually

It means protecting women and girls from being abused mentally, physically or sexually by decreeing the necessary rules and regulations which must be strictly adhered to. Transgressors of these rules and regulations must be severely dealt with because they are harmful to society. Their presence causes trouble for those parents who have daughters. Therefore, society must make sure that crimes against the female gender are not committed.

(6) Worshipping at the national memorials

It means each country has its own places of worship such as a Cetiya, a monument, a memorial with greater or lesser significance. It may bethe place of worship of the country's ancestors. It may be a spiritual center. It may be a memorial to commemorate an important person at the local, regional or national level. These places must be well maintained so that they will continue to be places of worship and spiritual centers of the people for a long time to come.

(7) Protecting the Arahats who are already here so that they can live happily with the hope that those Arahats who are not yet here will arrive soon

It means that Arahats and righteous monks are spiritual leaders and Dhamma teachers. Their teachings and words of advice enable the people to perform wholesome deeds. Therefore, they deserve to be protected. Moreover, they do not possess weapons and they do not have any means to protect themselves. As spiritual leaders who are replete with insight, they are the people's refuge in times of trouble. What this part of the Aparihaniyadhamma means is to protect religious structures, the Buddhist monks, and the religious personnel of other religions. It means not using political power to abuse righteous monks out of Mohacarita or stupidity. If the righteous monks in a community are abused or exploited, chances are that ordinary people will be abused and exploited as well.

Aparihaniyadhamma provides the practices which lead to social harmony and social unity. It promotes peace, prosperity, and security in the family, in the community, in the city and in the country.

In conclusion, comfort in terms of the Dhamma is the result of the absence of Agati-4, namely, Agati motivated by love, Agati motivated by hatred, Agatimotivated by stupidity,

and Agatimotivated by fear. It is also the result of practicing the Aparihaniyadhamma. The absence of Agati-4 leads to a system of governance based on injustice while the practice of the Aparihaniyadhamma leads to social unity and social harmony.

4.1.2)Dhamma education:

It means the particular household, organization or community promotes Dhamma education and Dhamma practice by regularly requesting a Buddhist monk knowledgeable in the Lord Buddha's Teachings to give a Dhamma lecture to members of the household, organization or community.

It should be said here that higher education alone for the sake of earning a better living is not enough. Education and the ability to earn a good living cannot guarantee happiness because only the physical need is being met…but, what about a person's spiritual need?

Since the human body is composed of mind and body, the needs of both components must be met. The body needs the four necessities to grow and thrive. Likewise, the mind needs the Dhamma to grow and thrive. The Dhamma or the Lord Buddha's Teachings nurture the mind and prevent it from being dominated by greed, anger and delusion. The Dhamma raises the quality of one's mind. Therefore, for a person to be happy, both his body and mind must be nurtured.

4.1.2 (1) What is Kilesa?

In the medical field, it is known that each person is born with inherent diseases and they are simply biding their timeto manifest themselves. Some of these diseases include liver disease, kidney disease, spleen disease, heart disease, etc. Advancement in the medical field allows scientists to discover that these diseases are encoded within the human DNA and RNA. Diseases can cause physical disability or death, and medical doctors are doing their best to treat and cure them.

The Lord Buddha discovered that physical illness, however serious, cannot be compared to the disease which lies deep inside a person's mind. This particular disease is caused by Kilesa or defilements.

We have no idea when Kilesa comes into our mind, but it is a fact that all of us are born with it already deeply entrenched in our mind. It is a fatal mental disease which is constantly driving humans to think evil thoughts, speak evil words, and commit evil deeds. The consequences of these evil thoughts, words, and deedsshow up as "the fruits of Kamma", which will return to wreak havoc in one's life sometime in the future. It means that the instant that an evil act is committed, one becomes immediately trapped in the vicious cycle of the Law of Kamma.

For example, a person commits the evil deed of killing another living being in this existence, his lifespan in future existences will be cut short as the consequence of his act of killing. A person commits the evil deed of bearing false witness in this existence; someone else will bear false witness against him in his future existences. A person harbors envy and jealousy against someone in this existence, someone else will harbor envy and jealousy against him in his future existences.

The cycle of the Law of Kamma has been at work on earth since the beginning of time. Human beings fall prey to their deeply entrenched Kilesa so that they can be kept inside this vicious cycle indefinitely.

The Lord Buddha also discovered that as long as one cannot extinguish one's Kilesa or defilements, the vicious cycle must continue indefinitely. While much of one's previous Kamma is still waiting its turn to bear its evil fruit, one is here and now driven by one's Kilesa to commit new misdeeds.

Each one of us on earth is caught in this situation. It is for this reason that each human being's life is fraught with all kinds of trouble.

To break free of this cycle, there is only one thing to do. And that is to extinguish all of one's Kilesa or defilements.

It is for these reasons that Kilesa or disease of the mind is infinitely more dangerous than the worst kind of physical illnesses.

Over 2,500 years ago, our Bodhisatta, Prince Siddhattha, was determined to extinguish all of his Kilesa once and for all so that he could break free of the Law of Kamma. Therefore, on the 15th day of the sixth waxing moon, he sat down to practice meditation.

He vowed that his flesh and blood could all dry up leaving only his skin, tendons and bones, for as long as he could not attain the Dhamma which led to the removal of all suffering, he would not rise from his seat.

In other words, our Bodhisatta had put his life on the line in order to discover the means to extinguish all of his Kilesa. Eventually, his elevated meditative attainments led him to extinguish all of his Kilesa, attain Self-Enlightenment and become the Buddha.

Having found the means to extinguish Kilesa, He taught it to as many living beings as He could out of his unbounded compassion. Whoever had the potential to attain the Dhamma, the Lord Buddha would go and teach him however great the distance might be. He devoted His time to helping humans and celestial beings alike to put an end to suffering. During the Lord Buddha's time, a large number of humans were able to attain Arahatship and follow Him to Nibbana. These included the five ascetics or Pancavaggiya, Venerable Sariputra, Venerable Mahamoggalana, etc.

It is for the reason that the Lord Buddha has succeeded in extinguishing Kilesa and putting an end to suffering that He is considered to be the great Master. No other religious leaders can see Kilesaor give clear instructions on how to extinguish it like the Lord Buddha.

There are three major families of Kilesa as follows:

a) The first family of Kilesa is called Lobha.

b) The second family of Kilesa is called Dosa.

c) The third family of Kilesa is called Moha.

Lobha: When Lobha rears its ugly head, it causes one to want something which does not belong to one and one ends up taking it by using dishonest means. Examples include stealing, deceptive schemes, corruption, etc.

Dosa: When Dosa rears its ugly head, it causes one to want to destroy people and things. Examples include getting into a fight, burning and destroying someone's property, etc.

Moha: When Moha rears its ugly head, it causes one to mistake what is wrong for being right, to think and do stupid things. Examples include envy, jealousy, boastfulness, etc.

4.1.2 (2)Why should one study the Dhamma?

To extinguish Kilesa or defilements and to put an end to every form of suffering, one must start by studying the Lord Buddha's Teachings, understanding them correctly, and practicing them in earnest in the same way that all the Arahats had done.

According to the Lord Buddha, there are at least five benefits which can be derived from studying the Dhamma as follows:

(1) One can gain new knowledge because the person giving the Dhamma lecture has already studied, contemplated, and interpreted the particular Dhamma topic and its content well enough to teach it to others. Therefore, one has the opportunity to listen to a new Dhamma topic and its content.

(2) One can review what one has already learnt if the person is giving a Dhamma lecture on a topic that one is familiar with. One has the opportunity to gain a deeper understanding of the Dhamma topic and its contentsuch that one canmore effectively commit it to memory.

(3) One can dispel any doubt that one may have about a certain subject. For example, if one still entertains doubts about abandoning something unwholesome or performing something wholesome, with the benefit of a Dhamma lecture, one can more easily decide to abandon what is unwholesome or perform what is wholesome.

(4) One can better adjust one's view. Along the way to achieving one's ultimate life-goal, one is at times lured by one's Kilesa or a toxic environment into having wrong view about certain things. This causes one to make mistakes in life. Dhamma study enables one to realize how one's view has gone awry so that one can adjust one's view accordingly.

(5) One can raise the quality of one's mind. Dhamma study reminds one not to be trapped by sense-desire, ill-will, exploitation, etc. It enables one to see one's weak points and how to work on them. In the process, one's mind is continuously being uplifted and in time to the point of being able to remove all of one's weak points and attain the Path and Fruit of Nibbana.

Members of any family, organization or society, who study the Dhamma, will be able to keep their Kilesaat bay. As a result, they will be able to do the real work of a human being which is to study and practice the Dhamma for the purpose of extinguishing Kilesa. The more Dhamma education is promoted, the better chance the family, the organization or the society will have at meeting with peace and prosperity as a result of their Dhamma practice.

In conclusion, the second part of "comfort in terms of the Dhamma" means that people are encouraged to study the Dhamma by attending Dhamma lectures. Dhamma knowledge gives people the wisdom to keep their Kilesaat bay and the motivation to gradually remove it. They will not easily fall prey to Apayamukha or the Causes of Ruin. The end result will be peace and prosperity for all.

4.1.3) Propagation of the Dhamma:

The word "Dhamma" means reality in that birth is accompanied by aging, sickness, and death.

Dhamma can also mean wholesomeness or correctness. Alms-giving is a form of wholesomeness. Precepts observation is form of wholesomeness. Loving-kindness and compassion are forms of wholesomeness. Gratitude is a form of wholesomeness. Whoever performs these deeds of wholesomeness is said to be practicing the Dhamma.

The Lord Buddha discovered the fact that a human being is born with ignorance and his life is plagued by suffering both the permanent sort and the temporarysort. It was the reason He had spent countless lifetimes as a Bodhisattaworking to find the means to put an end to ignorance and suffering. As a result of His attainment of Self-Enlightenment, He discovered that inside every human being, there is hidden a form of pure nature. Whoever can gain access to it will be able to dispel suffering and gain true knowledge about life's reality. He called this form of pure nature "the Dhamma".

There are three levels of Dhamma as follows:

1) <u>Dhamma at the level of the teachings:</u>

It means the Lord Buddha's Teachings whose aim is to teach humans to put an end to suffering. There are three main categories as follows:

1. It includes the teachings about life's reality and the form of pure nature residing within each human being.

2. It includes the teachings about the Noble Eightfold Path and how to practice it so that each human being can attain the form of pure nature within him.

3. It includes the teachings about being one with the form of pure nature within each human being as the means to extinguish one's deeply entrenched Kilesa.

Dhamma in this context means the Lord Buddha's Teachings which are recorded in the Tipitaka. Dhamma in this context is like a treasure map which reveals the truth about life's reality, how to practice the Dhammafor the purpose of putting an end to suffering and the results obtained from extinguishing Kilesa and putting an end to suffering.

2) <u>Dhamma at the level of habit:</u>

It means the good habits deriving from earnestly practicing the Noble Eightfold Path. It means abstaining from unwholesomeness, performing wholesomeness and purifying one's mind so that it can achieve brightness and clarity, attain the pure nature within and extinguishKilesa which is the root cause of every form of suffering.

While one earnestly practices the Noble Eightfold Path, one may not yet be able to attain or see the Dhamma, but at least one is working atgradually removing one's Kilesa. The result will be the automatic cultivation of many good habits especially those having to do with alms-giving, Precepts observation and meditation practice. These good habits play a key role in helping one to more quickly keep one's mind still and quiet.

The good habits deriving from self-training are collectively referred to as the Dhamma. The reason is that they are the cumulative results of practicing the Noble Eightfold Path for the purpose of attaining the pure nature within.

3) Dhamma at the level of pure nature:

It means the pure nature within each human being. Whoever can attain the Dhamma at this level; his mind will be as pure and bright as the pure nature itself. Whoever can attain the pure nature within and remain as one with it will be able to completely extinguish Kilesa and put an end to suffering.

Whoever can attain the Dhamma at the level of pure nature will realize its supernormal quality personally. As for the quantity of the Dhamma or the pure nature witnessed by the Lord Buddha, He said that it was greater than all of His Teachings. He compared the Dhamma or His Teachings to the leaves held in His hand whereas the Dhamma witnessed by Him was like all the leaves in the forest.

4.1.3 (1)Why must the Dhamma be propagated?

Our earth can be compared to a pot sitting above a large fire. Its more than six billion inhabitants can be compared to six billion pieces of firewood burning in the fire. The heat from each piece of firewood or each person is contributing to the earth's rising temperature. However, if as many as possible will remove theirpiece of firewood from the fire, the earth's temperature will drop. The heat may still be present but at least one is not contributing to it.

In solving a problem, each person is to concentrate on his own shortcomings and be willing to do whatever it takes to make himself a better person. Having succeeded, he must encourage others to do likewise.

But most people on earth expect others to change. When faced with a problem, it is always another person that needs to change but never one's self. Such a way of looking at a problem only creates more problems. The situation is further aggravated by today's social media.

With one's eyes, one can see everyone else except for oneself. In the mirror, one sees only one's reflection. It is no wonder that people are ready to find fault with others but never with one's self.

People are very good at seeing how other people need to change but refuse to do any changing themselves. This is a formula for disaster.

Therefore, whatever problem one is looking to solve, it is best that one looks first at one's shortcomings. To do so, one needs to be objective and the best way to prepare one to be objective is regular meditation practice. With an objective mind, one will be able to scrutinize

one's conduct. One can see what one has done right, what one has done wrong, and howone canmend one's way.Every able person can begin solving any problem in his life by first working on his shortcomings.

Dhamma knowledge and Dhamma practice are the best way to remove problems in any society. The more Dhamma knowledge and Dhamma practice are propagated, the better chance for peace and prosperity there will be.

4.1.3 (2) How to propagate the Dhamma within the community?

The Dhamma can be successfully propagated only if people become believers after having the opportunity to listen to some Dhamma lectures. Therefore, the first priority is how to motivate people to want to listen to a Dhamma lecture.

In times of trouble, it is natural for people to seek refuge. Any place believed to provide refuge will be the place that they will go to in times of trouble. It was for this reason that the ancestors of the Thai people had a temple built near their village. Having built the temple, they traveled outside the village to invite a righteous monk to come and stay at their temple. The righteous monk, in turn, served as the teacher of Dhamma for the villagers. It was for this reason that there are now a large number of temples all over the country.

The monk instructors in the old days had a way of attracting laypeople to the temple by making it a place of physical and spiritual refuge. Temple-goers felt peaceful when they went to the temple. And they felt like listening to a Dhamma lecture. To make the temple a place of physical and spiritual refuge, the venerable monks did as follows:

1) They kept the temple clean:

Ideally, the temple should be at least cleaner than a householder's home. If a householder entered a temple and all hecould see was litter and untidiness, it would be difficult for them to think good thoughts. But if what he saw was cleanliness and tidiness, it would be easier for him to feel calm and peaceful. Chances were that he would be back again.

2) They gave a Dhamma lecture regularly:

It meant that the venerable monks diligently studied and researched the Dhamma in both the theoretical part and the practical part. They practiced the Dhamma they hadlearned by undertaking self-training. Having applied what he had learnt to improving himself, he could then pass the knowledge on to the laypeople. Regardless of the layperson's age or gender, each Dhamma lecture given had to work to uplift the layperson's spirit. The Dhamma lecture should be easy to follow, logical and applicable. Once the layperson felt better physically and emotionally after the Dhamma lecture, he would feel motivated to visit the temple again.

3)They diligently practiced meditation:

Meditation practice works to purify a person's mind and keeps it bright and clear. It is the source of inner peace. However brilliant the Dhamma lecture may be, it is not possible for the layperson to remember its entire content. This is partly due to the fact that a layperson's mind is filled with worldly concerns. As soon as he leaves the temple gate, the peace and tranquility he felt during the Dhamma lecture will fade quickly. Therefore, besides giving a

Dhamma lecture, the venerable monksalso led the laypeople to practice meditation. This way, the laypersonwould be able to practice it at home and retain some of the peace and tranquility he felt while he was at the temple. Still, practicing meditation at home with its many concerns was not the same as practicing meditation at the temple where he could let things go for a time. Therefore, he was likely to attend the temple as often as he can.

These were the ways that the venerable monks of old used in order to make their temple a school for teaching the Dhamma in their village. It was how the Dhamma became widespread. The Lord Buddha's Teachings are timeless and they work well even in the current environment of high technology and fast global communication. The reason is that despite technological advancement, people still experience the vicissitudes of life. And in times of trouble, they need a place of refuge. Without the benefit of attending the temple, some may go to the pub. Some may go shopping. Some may go to the casino. Etc.

It is necessary that every Buddhist temple sees itself as a school for teaching morality and its resident monks practice accordingly as described above to make the temple a physical and emotional refuge for the laypeople. If the number of temple attendees is currently low, the improvement made will soon attract more and more laypeople to the temple. When the laypeople's faith can bethus nurtured, in time, they will help the venerable monks to spread the Dhamma to the rest of the community.

In conclusion, "comfort in terms of the Dhamma" means that members of the community make it easier for the righteous monks to spread the Dhamma to the fullest extent by helping them to keep the temple clean and tidy, by attending Dhamma lectures and practicing meditation at the temple regularly. The laypeople must work together with the righteous monks to make the Dhamma available to everyone because it is better for people young and old to have a penchant for the Dhamma than for the different Causes of Ruin.

4.4 Building a Network of Good People

4.4.1 What Does It Mean by Building a Network of Good People?

It means approaching morally good people, making friends with them and getting together with them to form a network of friends so that together as a group, they can achieve personal and economic growth, develop their communityin such a way that it will be conducive to performing wholesome deeds and accumulating merit. At the same time, they encourage each other to abstain from unwholesomeness and to keep their minds bright and clear.

4.4.2 What Is the Aim of Building a Network of Good People?

Its aim is to build a system whereby moral values can be instilled in the members of the community. This is accomplished by connecting together the home, the temple, and the school. When there is a systemin place to createmorally good people, security will ensue. In such an environment where personal and economic growth can be fostered, there will be no room for the Causes of Ruin.

4.4.3 Why Is a Network of Good People Necessary?

Today, one major problem which no leaders can successfully tackle is the problem associated with the lack of moral values. The lack of moral values, in turn, is the cause of many other problems seen today in society.

Problems at the family level include broken homes, orphans, maladjusted children, aggressive youth, precocious youth etc.
Problems at the school level include drug addiction, abortion, juvenile delinquency, etc.
Problems at the societal levelinclude crimes, corruption, exploitation, prostitution, AIDs, drug addiction, gambling addiction, etc.

These are the problems that have plagued human societies all throughout the human history. The level of severity of these problems differed at different times. If it was very severe, then havoc was wrought everywhere. If it was not toosevere, then society could enjoy some semblance of peace.

Some of the methods used to deal with these problems appeared to create even more problems.

These problems cannot be solved because…

1. Morality is absent:

In considering social problems in the context of the Dhamma, one finds that crime, war, abortion, etc., happen because the First Precept has been transgressed. Human beings must not kill or injure one another.

Corruption at the local or global level happens because the Second Precept has been transgressed. Human beings must not steal from one another or cheat each other.

Sexual abuse, prostitution, AIDs, etc., happen because the Third Precept has been transgressed. Human beings must not commit sexual misconduct.

Fraudulent schemes, swindles and scams happen because the Fourth Precept has been transgressed. Human beings must practice verbal honesty.

Drug addiction, alcoholism, etc... happen because the Fifth Precept has been transgressed. Human beings must practice mindfulness.

2. A network of good people is absent:

When people in society only look out for themselves, it causes morality to weaken and Apayamukha or the Causes of Ruin to grow in strength until it eventuallytouches every family. When most of the people in the country indulgein Apayamukha, immoral conduct becomes the norm. This leaves very little room for people with good morals to stand on. All they can do is to complain that there are so few people with good morals in the world today. And yet, they are doing nothing about it.

In actual fact, there are still people with good morals in the world. It is just that they do not come together in strength. But if they decide to come together to build a network of morally

good people, establish morality education, and encourage morality practice, the spread of morality will happen. Such is the way to buildmorally good people for society.

Therefore, a network of morally good people is necessary because it allows people with good morals to come together in strength to help solve morality problems facing society today.

4.4.4 What Is Morality or Sila?

Morality or Sila means having right understanding about the reality of life and the world in that one knows for certain what is right, what is wrong, what is good, what is evil, what is merit, what is demerit, what ought to be done and what ought not to be done. It means not giving in to one's Kilesa or defilements. Morality enables one to think good thoughts, say good words and do good things. Sila means earning right livelihood, being diligent, exercising mindfulness (Sati) and concentration (Samadhi) as one goes about one's daily life. A person who practices morality is a morally good person.

The human body is made up of body and mind. The mind is the boss and the body is the subordinate.

A person who practices morality is guarded against all things evil from the outside as well as evil thoughts from the inside. The Lord Buddha says,

"The mind of a person is the boss. It is the chief. Everything is accomplished by the mind. When a person has a bright and clear mind, whatever he is saying or doing, he is happy.

A person who practices morality or Sila regularly is not given to mood changes and is able to employ his body to perform great good deeds. His mind is of good quality. He will meet with happiness and prosperity. And he will be a contributing member of society.

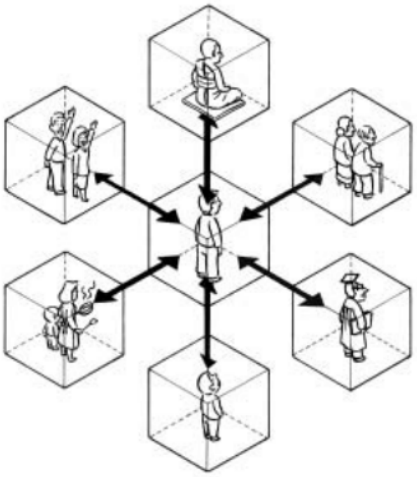
4.4.5 Where Does Morality Come From?

Moralitymust be instilled and trained. It does not just happen naturally like hunger, aging, sickness, death or the limited time on earth.

The Lord Buddha states clearly how members of "The Six Directions"[1] do the work of instilling and growing morality in a person.

[1] The SingalaSutta, DiganikayaPativagga, vol. 16, page 77.

The Six Directions and the Instilling of Morality



One's morality comes first from one's parents (Front) who give one the human body and teach one how to be a human being. Next, one's teachers (Right) teach one how to live with other people as well as giving one secular knowledge which equips one to earn right livelihood.

How do one's parents and teachers know about morality? They learnt it from the Buddhist monks (Above) who practice righteousness according to the Dhamma-Vinaya. They are the people's spiritual leaders and the authority on morality.

One's friends (Left), spouse (Rear), boss and subordinates (Below) have their own sources of morality knowledge as well as useful information. They, in turn, learn about morality from their parents, their teachers, and the venerable monks.

Before they entered the monkhood, our venerable monks learnt morality from their parents, teachers, and venerable monks. After they entered the monkhood, they continued to learn the Dhamma from the Abbot of their temple, their Preceptor and the senior monks.

Our venerable monks in the past learnt about morality from the Arahatsas well as the first generations of Arahats more than 2,500 years ago.

The first generations ofArahats, in turn, learnt about morality from the Lord Buddha.

The Lord Buddha learnt about morality in the process of attaining Self-Enlightenment. Having extinguished all defilements, He was able to penetrate the truth about the reality of life and the world with His Supernormal Insight. Nothing could ever be concealed from Him again. He is called the Buddha because He has successfully destroyed Avijja (ignorance); therefore, He is the true Knower. He has successfully extinguished Kilesa; therefore, He is awake. He has attained Nibbana; therefore, He is blissfully joyful. He has also passed on His liberating knowledge to whoever was ready for it.

Therefore, the Six Directions are one's sources of morality. Each person has his own Six Directions which act as sources of his morality knowledge. It should be clear by now how personal relationship and connectedness play an important role in one's morality.

4.4.6 Lack of Morality Problem and How to Solve It

The Lord Buddha gave birth to Buddhist morality as a result of His attainment of Self-Enlightenment eighty years before the beginning of the Buddhist Era. Buddhism began with the Lord Buddha and it has been propagated worldwide and perpetuated until now.

Should the Lord Buddha have chosen not to pass on His Super-knowledge, we would not have known anything about Buddhist morality at all.

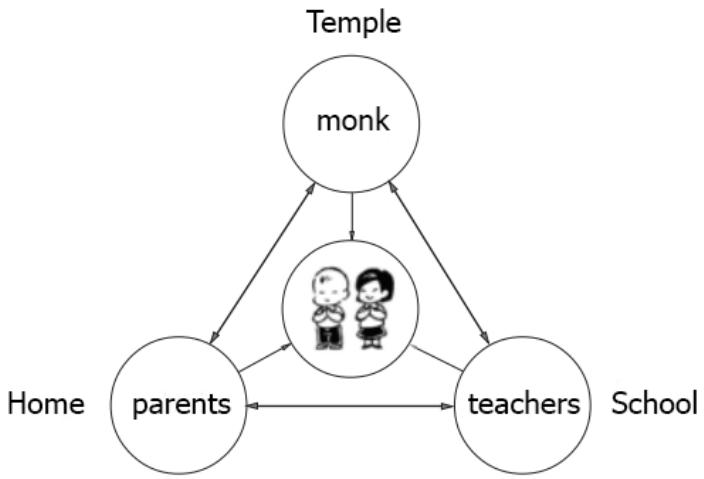
But Buddhism began with just the Lord Buddha. And then it went from one to two persons, from two to four persons, from four persons to millions as can be witnessed today.

In the last section, one learns that one's morality has been molded by one's home, temple, and school or from the members of one's Six Directions. Therefore, to begin solving the lack of morality problem, a network of morally good people must be built. It also means that every member in a person's Six Directions as well as the person himself must have good moral values. Once morality can be strengthened, Apayamukha or the enemy of morality will be effectively weakened and ultimately removed.

4.4.7 The Home-Temple-School Connection

Members of the Six Directions especially the Front (parents), the Above (venerable monks) and the Right (teachers) play an important role in building a network of morally good people. It essentially involves building the home-temple-school connection where the rest of the Six Directions play a supporting role.

Our forefathers had a deep understanding of the importance of this home-temple-school connection, and how it could be used to instill morality in the people. This fact can be witnessed by the large number of Buddhist temples built by them in every community nationwide. They wanted the temple to serve as the community's center for instilling morality and teaching the Dhamma. It was the reason that Buddhism has been deeply entrenched in the hearts of the people. Every Thai monarch has been a lay devotee and a staunch supporter of Buddhism.



In the past, children were schooled at the temple. When a school was built, it was built inside the temple. People learnt to be morally good as children and they were contributing members of the community. They had good thoughts; they said good words, and they performed wholesome deeds.

Thai traditions and customs have been derived from Buddhism. In the past, every boywas ordained for a time as a novice monk and every man was ordained for a time as a Buddhist monk. Every community member attended the temple on every Buddhist Holy Day to give alms, observe the Precepts and practice meditation. Etc.

Our forefathers valued the mind over the body. They spent most of their time learning about spirituality and morality because they well realized that…

When we die, only the body dies but the mind lives on and must continue to undergo the round of rebirth indefinitely.

However, one's Punna or merit and Papa or demerit as well as one's knowledge and ability are stored inside one's mind and they follow one to one's future rebirths.

We are here to do away with bad habits, accumulate as much merit as we can, and pursue Perfections. These are the things we must do each time we are reborn here on earth until such time that we can attain the Path and Fruit of Nibbana and put an end to our round of rebirth.

A person deeply entrenched in morality understands these things. Therefore, he endeavors to undertake self-training earnestly. As a result, he encounters few problems. He will attract like-minded persons to him and he will be able to live in relative peace and happiness.

4.4.8 How to Get Ready to Build a Network of Good People

The work of building a network of good people begins with earning the community's trust and faith. This is followed by gradually bringing good people together. The Lord Buddha teaches His followers how to get ready to build a network of good people in the Dhamma topic entitled, "How to earn people's trust and faith" which involves four components as follows:

1. One's personality
2. One's voice
3. The way one dresses
4. One's Dhamma lectures

1. One's Personality: There are two levels as follows.

1.) External level: It means external attributes and include the following.

1.1) Good looks: It means that one possesses good looks as a result of the merit accumulated in one's previous existences. It means having a good complexion, lovely hair, good teeth, a beautiful face, a good figure, etc. A person's good looks are pleasing to others. Still, one's physical beauty cannot last. And one must take care to keep one's body clean so that one does not have body odor or halitosis.

1.2) Good personality: It means that one looks graceful and dignified whether one is standing, walking or sitting. One has a cheerful countenance.

1.3) Good manners: It means that one knows to conduct oneself properly under every social circumstance.

1.4) Good health: It means that one is healthy. One exercises regularly. One does not smoke. One does not drink or consume any addictive substances. One is not stricken with a highly infectious disease. Etc.

2) Internal level: It means having a pure body.

2.1) One abstains from killing: It means that one does not kill any living being be it an animal or a human being.

The aim of having a pure body is for everyone to learn to solve problems in a peaceful manner and not by harming or killing something or someone. Killing is driven by cruelty and brutality. Killing makes one's mind gloomy. Moreover, one will have to reap its evil consequences in the future. Killing someone does not solve anything but it brings about other problems. For example, one may have to live in fear of revenge from the victim's relatives.

2.2) One abstains from stealing: It means that one does not seek material wealth by dishonest means which include the following:

- Stealing something when the owner is not looking
- Robbing someone
- Extorting money from someone
- Gang robbery
- Saying that something belongs to one when it does not
- Cheating
- Fraud
- Swindling
- Producing counterfeit goods

- Misappropriation
- Embezzlement
- Exchanging inferior goods for superior goods
- Smuggling
- Corruption

The aim of having a pure body here is for everyone to earn right livelihood so that he can fully enjoy the fruit of his labor.

2.3) One abstains from sexual misconduct: It means that one does not commit adultery, rape, etc.

The aim of having a pure body here is for everyone to be high-minded and to respect the rights of others for the sake of social peace and orderliness.

2. One's Voice: There are two levels as follows.

1) External level: It means a lovely voice

1.1) It is cheerful and not hoarse.

1.2) It is clear.

1.3) It is sweet and lovely.

1.4) It is melodious.

1.5)It is soft.

1.6) It does not break.

1.7) It isimpressive.

1.8)Itreverberates.

2) Internal level: It means clean speech.

2.1) One abstains from false speech: It means that one speaks the truth. One does not deliberately mislead others. There are seven categories of false speech as follows.

- Speaking falsehood to a person
- Refusing to admit one's wrongdoing
- Boasting about one's supernormal ability when one does not have it
- Pretending to be sicker than one is
- Saying things to mislead others
- Exaggeration
- Making light of what is seriously wrong

To abstain from the above seven categories of false speech mean that…

- One does not lie out of fear for one's safety.
- One does not lie out of love or hatred for another person.
- One cannot be bribed to tell a lie.

The aim of clean speech here is for everyone to be honest, to have the courage to face the truth like a gentleman, not to run away from problems or lie for the sake of material gain.

2.2) One abstains from divisive speech: It means that one does not act like a spy by divulging confidential information with the intention of causing divisiveness. One says words that bring about harmony and unity instead.

The aim of clean speech here is for everyone not to be a brownnoser or a malicious informer but to say words which foster the unity and harmony of the team or community.

2.3) One abstains from offensive speech: It means that one uses polite words. One does not use words that are offensive or abrasive or indicative of one's lowly upbringing. There are different forms of offensive speech as follows.

- Words that hurt or humiliate
- Sarcasm
- Words that mock
- Words that are derisive
- Swear words
- Words that are lewd and crude
- Threats

The aim of clean speech here is for everyone to speak politely, to carefully choose one's words so that they do not chafe or irritate anyone.

2.4) One abstains from nonsensical speech: It means that one does not say things that are useless, irrelevant or without thinking. One practices instead honest and useful speech at the right place and at the right time.

The aim of clean speech here is for everyone to take responsibility for one's words.

3. The Way One Dresses

1) One wears clothes which are clean. One's clothes must not be dirty or discolored, must not have musty odor or stains.

2) One dresses politely. One does not dress in such a way as to be sexually provocative.

3) One exercises good taste. One does not dress to show off one's wealth. One is not covered with jewelry which can attract the attention of thieves.

4) One dresses appropriately. One knows to wear certain clothes for certain occasions such as funeral, etc.

4. One's Dhamma Lectures

In order to give a good Dhamma lecture, one must have already undertaken a good amount of self-training as follows.

1) Having a clean heart:

1.1) It means not being consumed by covetousness. It means being generous.

The aim of having a clean heart here is for everyone to truly respect the belongings of others. It means having a big heart and being ready to perform altruistic deeds.

1.2) It means not being vindictive but being forgiving. It means having a kind and cheerful heart.

The aim of having a clean heart here is for everyone to know how to forgive others for their trespasses so that they will not be burdened with ill-will but are free to be creative.

1.3) It means not having Wrong View but having Right View or Sammaditthi instead. The ten parts of Right View are as follows.

1. The view that the giving of alms bears fruit.
2. The view that the giving of gifts bears fruit.
3. The view that venerating those who are deserving of veneration bears fruit.
4. The view that good and bad Kamma have their respective consequences.
5. The view that this world exists.
6. The view that the hereafter exists.
7. The view that one owes one's mother a great debt of gratitude.
8. The view that one owes one's father a great debt of gratitude.
9. The view that spontaneous rising exists. (Hell and heaven exist.)

10. The view that there exist righteous Arahats who are devoid of Kilesa and can teach others to attain Arahatship.

The aim of having a clean heart here is for everyone to have a kind heart, to have right view, right value, right analytical capacity, right principles, and right thoughts.

2) Having an even temper:

Our forefathers knew what to do in order to keep themselves in a good mood with a bright and clear mind from morning until night. These were what they did.

1. They did not have breakfast until they had given alms. This action fosters generosity and prevents covetousness.

2. They did not leave the house until they had pledged the Five Precepts. This action prevents one from harming other living beings or harboring ill-will. It fosters forgiveness.

3. They did not go to bed until they had practiced meditation. This action fosters peace and prevents moodiness.

Whoever does these things regularly will have a clean heart. He will not be irritable. He will be in a good mood. He will think, say and do things mindfully. He will be sensible. He will be able to pass on the Dhamma to others with a cheerful heart. Others will be inspired to listen to and practice the Dhamma he has passed on to them because they like him and they believe that the Dhamma they practice will be good for them.

3) Understanding life's problems:

The Lord Buddha tells us that there are four basic problems in life as follows:

1. Scarcity:

   It means lacking material wealth in that one does not have enough to live on. This problem can be solved by sharing what one has with others especially the needy so that they too can have enough to live on.

2. Discouragement:

   A person feels discouraged after being cheated out of the fruit of his labor. A person feels discouraged after being accused of doing something bad when he has earnestly tried to perform only good deeds. A person who believes in honesty feels discouraged after being deceived and taken advantage of by another person. The problem of discouragement can be solved by saying words that are sincere, tender, and uplifting.

3. Being ill-equipped to solve one's problems:

   It may be caused by the lack of relevant knowledge, the lack of capability,or the lack of manpower. There are three kinds of knowledge involved in solving problems. They include work knowledge, the knowledge needed to care for one's physical health, and the knowledge needed to care for one's mental health. These are not financial problems and must be solved by receiving good advice from those who possess the relevant knowledge.

4. Lack of security:

   One is not trusted by one's friends and acquaintances because one has behavedinappropriately and in an insincere manner. This happens when a parent does not behave like a parent. A teacher does not behave like a teacher. Etc. In this case, one needs a virtuous friend to guide one and encourage one to cultivate morality and to behave appropriately in accordance with one's duty as a parent, a teacher, etc.

4) Giving a Dhamma lecture which suits one's audience:

4.1) Preparing a Dhamma lecture

The first thing the Dhamma lecturer must bear in mind is who the audience is and what Dhamma lesson is needed by it. If one can give a Dhamma lecture that is suitable to the audience, it will allow the audience to increase in wisdom where life is concernedand to have a deeper faith in the Lord Buddha. The content of the lecture must contain pleasant speech in five ways as follows.

1. The words are true in that they do not deviate from the truth. They are not embellished, exaggerated or misleading in any way.

2. The words are polite in that they come out of the lecturer's pure intention. They must not offend, abrade, or irritate in any way. They must not be satirical or sarcastic remarks.

3. The words are beneficial in that once they have beenspoken, they are useful to both the lecturer and the audience. Words which are true and polite but not useful and may even be harmful should never be spoken.

4. The words are spoken in the spirit of love and kindness in that they are spoken out of the lecturer's goodwill and the wish for the audience's happiness and prosperity. It means that words which are true, polite and useful if spoken in anger, envy, or jealousy can never come across well.

5. The words are spokenat just the right time and at the right place as follows.

   - The right time means knowing when to speak and when to keep quiet, how long to speak and what outcome can be expected.

   - The right place means knowing where to speak. For example, one insists on telling one's friend the harm of drinking while he has been drinking with his friends. One's action may cause one's friend to feel slighted. Worse, one's friend may lash out on one or even do one injury.

It should be obvious by now that it takes quite a bit of earnest training for a person to be able to exercise pleasant speech. For one thing, one must learn to be articulate. This can be learnt by reading well-written Dhamma books and practicing summarizing what one has read in a way that makes it easy to understand.Earnest practice allows one to develop in time one's own style. And when an occasion arises for one to give a Dhamma lecture, one knows exactly where to look for the information that will be of use to one's audience and how to put all the information garnered from different sources in a format that is easy for the audience to understand. One must practice delivering the lecture so that one has the opportunity to work on the wording of one's lecture such that one's lecture contains pleasant speech, is useful to both the audience and the self and spoken at just the right place and at the right time.

4.2) Delivering aDhamma lecture:

A good Dhamma lecturer must practice as follows:

1) He must deliver the lecture in a flowing fashion and without jumping from one place to another. It means that the lecturer must…

   1.1) Be well-versed in the subject such that he knows how to proceed smoothly from beginning to end.

   1.2) Have sufficient oratory skills such that he knows how to deliver the lecture in an effective manner.

   1.3) Be well-prepared in advance.

With the above skills, the lecturer can then proceed with his delivery.

2) The lecture must be logical in that it contains relevant cause and effect as well as relevant examples. The lecturer must also be able to answer any question that the audience may have about the subject.

3) The lecturer must feel goodwill, love, and kindness for his audience in that he does not mind at all should he need to go over a certain area of the lecture over and over again. He really wishes his audience to gain something useful from his efforts.

4) The lecturer does not give a Dhamma lecture for the sake of gain, be it fame, praise or material rewards. It does not matter to him whether or not he gets paid for his efforts, whether there are few or many persons in the audience, whether the audience is wealthyor not, whether the venue is grand or not. Whoever gives a Dhamma lecture for the sake of material gain is acting like a servant who tries to curry favor with the master. He is deviating from the Dhamma teaching and doing harm to the Dhamma. Ultimately, he is causing damage to himself, the audience, and Buddhism.

5) The lecturer does not use the Dhamma lecture to satirize himself or another person in that he does not boast about his own achievements or cite another person's mistake as an example with the intention to discredit the person, etc.Whoever does these things is acting against the Lord Buddha's Teachings.

Our Lord Buddha means for His followers to practice accordingly in order to pass on the Dhamma. He has never meant for Buddhism to be propagated by attacking other religious beliefs. In other words, He has taught His followers well in this regard.

4.3) Keeping the audience's attention

Besides giving a Dhamma lecture out of one's good intention, making sure that the contentisaccurate, knowing how to deliver the lecture to the right audience at the right time and at the right place, the Dhamma lecturer must also be able to keep his audience's attention. The Lord Buddha has given His followers four guidelines to help keep the audience's attention as follows:

1) Sandassana:

It means being precise and concise. To do this, the lecturer must be well-prepared for the task by practicing as follows:

1. Knowing when and how to elaborate
2. Knowing when to use an analogy
3. Knowing when to use an example
4. Knowing how to use various teaching tools such as photographs, diagrams, etc.

It cannot be stressed enough how the lecturer must be really well-prepared for his lecture.

The above four practices are highly necessary, since words alone may not be adequate. Words alone can hardly help one to explain what a tiger looks like to someone who has never seen a tiger or to tell someone the difference between a tiger and a horse. But by showing a photograph of a tiger and a horse, the task can be easily accomplished.

2)Samadapana:

The ability to motivate the audience and put what it has learnt into practice, it can include both the vices to avoid and the virtues to cultivate.

A cook not only cooks delicious food but must also know how to present the food. A manufacturer not only knows how to produce something but also knows how to make it attractive.

Likewise, a Dhamma lecturer should not only teach the truth but also motivate the audience to practice what is being taught.

To do this, one must understand human psychology in that every human being is interested in what is most pertinent to him in terms of what he stands to gain or lose. For example, to say that one's anger can upset one's neighbor does not have the same impact as saying that one's anger causes one's heart to beat erratically and may cause one's blood vessels in one's brain to bulge. Etc.

3) Samutatejana:

The ability to embolden the audience to be courageous and self-confident and to believe that it is well equipped to practice what is being taught.

4) Sampahansana:

The ability to say things that bring cheer and joy to the audienceas well as keeping the audience attentive and cheerful during the lecture.

In conclusion, when a Dhamma lecturer is well-prepared in terms of a good personality, pleasant speech, being appropriately dressed and a good and suitable Dhamma lecture delivered with a good intention, he will earn the trust and respect of his audience. He will be thought of as a virtuous friend. It will be easy for him to invite members of the audience to perform good deeds or to perform altruistic work alongside him. Everyone enjoys talking with a person who is easy to talk to, who is harmless, and who is wise in the way of the Dhamma. In this way, a network of morally good people can be builtto serve as the foundation for developing one's community according to Patirupadesa-4. There will be love and warmth within the family. Members of the communitywill be firmly planted in morality. Local economy will flourish and the community will be devoid of Apayamukha or the Causes of Ruin.

4.5 Establishing a Buddhist-Based Education

When the home-temple-school connection has been made, the next task is to build morally good people in the community. The first step is to push for a Buddhist-based education so that the members of the community can know the truth about the reality of life and the world. They can then begin to abstain from all forms of unwholesomeness while endeavoring to perform all forms of wholesomeness by practicing the Lord Buddha's Teachings.

4.5.1 What Is a Buddhist-Based Education?

It means instilling morality in community members. It means giving the community good and quality members. The work is carried out through the cooperation of the home, the temple, and the school for the purpose of encouraging members of the community to learn the truth about the reality of life and the world as taught by the Lord Buddha. They will know, for example, why they are here, what they are here to do and how to achieve their life-goal at the basic level, at the intermediate level, and at the ultimate level.

4.5.2 The Aims of the Buddhist-Based Education

1. To encourage members of the community to learn about the Lord Buddha's Teachings, how to apply them in their daily life, and what it takes to be a virtuous friend.

2. To create a culture where the people have a real thirst for Dhamma knowledge and the eagerness to perform wholesome deeds for the rest of their lives. As practicing Buddhists, they will support the Buddhist Cause and help to pass on their faith to future generations.

3. To create a stable system in instilling Buddhist morality through the cooperation of the home, the temple, and the school. As these three institutions are united in their effort to work together for the Buddhist Cause, each community will be able to continuously grow a team of good people and good Dhamma teachers such that morality will be continuously strengthened and the community will be able to continuously develop accordingly.

4.5.3History of the Buddhist-Based Education

1. The Ancient World

Since ancient times, human beings have had to go through different experiences as follows.

1) Being dominated by ignorance and fear:

1.1) Human beings are born together with ignorance because…
1. They do not know where they were before they are born.
2. They do not know how long they will live.
3. They do not know where they will be after they die.
4. They do not know what causes thunder, lightning, earthquakes, floods, storms, etc.

1.2) They are fearful because they are ignorant.

1.3) What they fear the most is death.

2) Seeking refuge:

The fear of death causes human beings to search for whatever refuge they can find.

2.1 It may be a thick forest.

2.2 It may be a mountain range, a large river, a deep body of water.

2.3 It may be the sun, the moon, the stars.

But these things can never be of help to human beings and so the search continues.

3) Making Observation:

It does not matter what human beingstake as their refuge, certain phenomena have never changed in that…

3.1 Everyone must die. But why must everyone die?

3.2 No one knows beforehand when, where or how he will die.

3.3 No one really knows what life in the hereafter will be like.

4) Sages have agreed on these facts of life:

4.1 Life is marked by suffering because…

1. Birth brings on suffering.
2. Aging brings on suffering.
3. Death brings on suffering because (1) One still has concerns; (2) One does not know how much one will have to suffer before one dies; (3) One does not know what life in the hereafter will be like. Most importantly, very few people want to die.

4.2 Birth comes together with ignorance – Everyone must learn everything they now know; some are correct and some are not.

5) Sages' frustration:

"Will there be anything (The Unknown Factor) that can give one the power to…

1. Eliminate suffering once and for all
2. Eliminate ignorance

The search for answer to this question has been going on from time immemorial.

2. The Belief in "The Unknown Factor"

1) There are two groups as follows:

The first group believes that "The Unknown Factor" does not exist so they give up their search altogether.

The second group believes that "The Unknown Factor" does exist since darkness can be counteracted by light; heat can be counteracted by cold. Therefore, suffering can be counteracted by the end of suffering; ignorance can be counteracted by the end of ignorance. This group of sages knows to give themselves encouragement by analyzing natural events and gaining certain knowledge from their analysis.

2) Names given to "The Unknown Factor"

The sages who believe in the existence of "The Unknown Factor" give it different names according to their knowledge, understanding and beliefs. Examples include…

1) Dhamma,
2) Amatadhamma,
3) Saccadhamma;
4) Ariyadhamma,
5) Dhammakaya,
6) The Truth,
7) Nirvana,
8) Nibbana,
9) The Supreme Knowledge,
10) The Pure Nature,

Etc.

They then carry out further research based on their respective beliefs.

3) Where is "The Unknown Factor"?

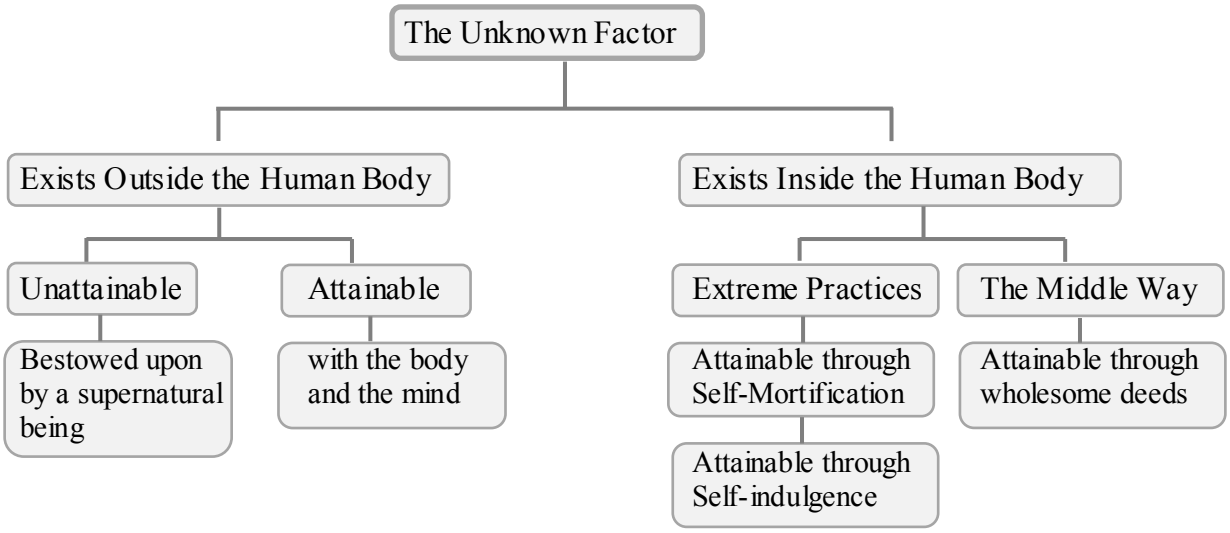
Among the believers of "The Unknown Factor", these are further divided into two groups as follows:

3.1) The first group believes that "The Unknown Factor" exists outside the human body. This group is further divided into two groups as follows:

3.1.1) The Unknown Factor exists outside the human body but human beings cannot attain it by themselves.

This group believes that "The Unknown Factor" exists outside the human body in a faraway place, so far away that human beings cannot attain it except having it bestowed upon by a supernatural being. The belief of this group eventually evolves to be "Theism" and includes Christianity, Islam, etc.

3.1.2) The Unknown Factor exists outside the human body but human beings can attain it. This group of believers is further divided into two groups as follows:



(1) "The Unknown Factor" is attainable through one's physical body. This group of believers dedicates their entire life going in search of "The Unknown Factor" on the top of the mountain, under the ocean, in the thick forest, etc. Since no one has ever succeeded, the belief has been abandoned.

(2) "The Unknown Factor" is attainable through one's mind. They believe it to exist in a far distant place and it can only be reached by one's mind. Such believers include the Yogi Alara, the Yogi Udaka, etc.

3.2) The second group believes that "The Unknown Factor" exists inside the human body. This group of believers can be further divided into two groups as follows:

3.2.1) Extreme practices: This group believes that "The Unknown Factor" is attainable by extreme practices as follows.

(1) Self-mortification: This group believes that once one has practiced self-mortification to the fullest extent, "The Unknown Factor" will appear to one. The process is almost like squeezing coconut milk out of coconut meat.

(2) Self-indulgence: This group believes that once one has indulged in sense-desire to the fullest extent, "The Unknown Factor" will appear to one.

3.2.2) The Middle Way: This group believes that "The Unknown Factor" exists inside the human body and can be attained by performing wholesome deeds and not by extreme practices. But they have no idea how to go about it.

3. The Genius of Prince Siddhattha

Prince Siddhattha knew about meditation practice since he was a young boy of seven because he was able to keep his mind quiet and still inside his body for such a long period that he was able to attain the First Jhana. And this was the reason why his mind was always bright and clear.

1) Prince Siddhattha did not take life for granted. Since his mind was usually bright and clear, he was able to realize the fact that human beings tended to take life for granted. As a result, they were apt to live life recklessly.

1. They take their youthfulness for granted thinking that they will still have many more years to live.

2. They take their health for granted thinking that they will always be healthy.

3. They may be old but they believe that they will be able to live for a long time yet because they see many people older than them still able to enjoy life.

Having taken life for granted in these ways, human beings tend to regard as serious such nonsensical pursuits as eating, satisfying their sense-desire, title and position, fame, and material wealth. These pursuits consume all of their time such that there is no time left over to do anything about the most important thing in life which is putting an end to suffering and ignorance.

2) Prince Siddhattha had Right View

Having taken up the religious life at the age of 29, he endeavored to study with leaders of different beliefs. He had put his life on the line to search for "The Unknown Factor" until he eventually realized that "The Unknown Factor" could be found only inside the human body. He also realized that the well-trained mind was the very instrument that could be deployed to attain "The Unknown Factor". The human mind and "The Unknown Factor" exist inside the human body as soon as the human being is born. And it is the human mind which does the work of controlling the human body as soon as the human being is born.

3) What is the human mind?

Prince Siddhattha had the correct view that the human mind was the only instrument which could be deployed to attain "The Unknown Factor". Therefore,

he knew automatically that he had to spend all of his effort discovering all that was to be discovered as far as the human mind was concerned.

3.1) Prince Siddhattha discovered that the human mind is an element in the same way that there are different elements on earth except that the human mind can acknowledge, memorize, think, and know the different things that come into contact with the human being's five senses. It is for this reason that the human mind is called "Vinnanadhatu" which means "the consciousness element".

3.2) Prince Siddhattha also discovered that the human mind possessed the following attributes.

1. Since the human mind is a consciousness element, it is more refined and more exquisite than all other elements on earth. As such, it is difficult to see.

2. The human mind dwells inside the cave which is the human body.

3. The human mind is bright but it is often made gloomy by Kilesa or defilements like the sun being hidden by clouds and fog.

4. The human mind has a habit of thinking all the time as a result of its deeply entrenched defilements. It constantly andinstantaneouslygoes from one subject to another. Therefore, it is extremely difficult for the human mind to stay still and quiet.

5. The human mind is constantly going places. It can travel a great distance at a great speed as dictated by desire.

6. The human mind is often lured by different physical forms, different sounds, different smells, different tastes, differentcontacts, and different emotions.

3.3) Prince Siddhattha discovered that the human mind can be trained by…

1. Keeping it away from sense-desire and all unwholesomeness: This is called Sammavayama or Right Effort.

2. Coaxing it to stay inside one's body:This is called Sammasati or Right Mindfulness.

3. Keeping it still and quietin the center of one's body: This is called Sammasamadhi or Right Concentration.

Prince Siddhattha discovered that by training one's mind in these ways until one becomes very good at it, one's well-trained mind will be able to attain the Dhamma or "The Unknown Factor" which exists inside the human body.

4) The Noble Eightfold Path

Prince Siddhattha had earnestly studied and researched alongside members of different religious faiths until he came to the conclusion that their beliefs and practices could not lead to the end of suffering. He discovered that self-mortification (Attakilamathanuyoga) and self-indulgence (Kamasukhallikanuyoga) were extreme practices which could not bring about the attainment of the Dhamma or "The Known Factor". However, it was by training the human mind according to the Noble Eightfold Path that "the Dhamma" or "the Known Factor"could eventually be attained.Such was the correct path to follow.

The eight components of the Noble Eightfold Path are as follows:

1) Sammaditthi: Right View

2) Sammasankappa: Right Thought

3) Sammavaca: Right Speech

4) Sammakammanta: Right Action

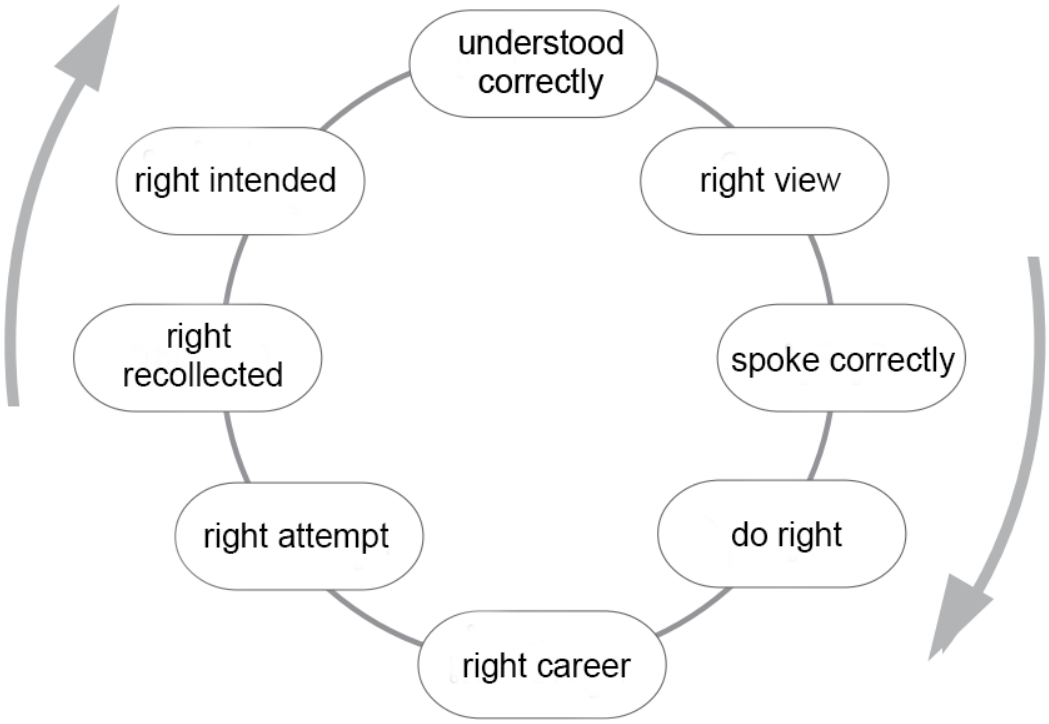
5) Sammaajiva: Right Livelihood

6) Sammavayama: Right Effort

7) Sammasati: Right Mindfulness

8) Sammasamadhi: Right Concentration

Right View drives the virtuous cycle of the Noble Eightfold Path to continue moving in an upward spiral as can be shown in the diagram below:



A person who has undertaken self-training according to the Noble Eightfold Path will in time be able to attain "the Dhamma" or "The Known Factor" for the following reasons.

1. A person who has Right View (Sammaditthi) thinks right and appropriate thoughts.

2. A person who has Right Thought (Sammasankappa) says right and appropriate words.

3. A person who has Right Speech (Sammavaca) behaves in ways that are right and appropriate.

4. A person who has Right Action (Sammakammanta) earns right livelihood.

5. A person who has Right Livelihood (Sammaajiva) exercises right and appropriate effort.

6. A person who has Right Effort (Sammavayama) has right mindfulness.

7. A person who has Right Mindfulness (Sammasati) has a still and quiet mind.

8. A person who has Right Concentration (Sammasamadhi) has right and appropriate inner experiences.

9. A person who has Right Inner Experiences (Sammanana) is able to extinguish all Kilesa or defilements.

10. A person who is devoid of Kilesa (Sammavimutti) is a person who has attained "the Dhamma" or "The Known Factor". All suffering and ignorance have been removed and true happiness is experienced.

5) Prince Siddhattha's attainment of the Dhamma

Although as a monk, Prince Siddhattha had been cultivating Right View, Right Thought, Right Speech, Right Action and Right Livelihood for a long while, the state of his mind was still not yet suited for the attainment of "the Dhamma" (The Known Factor). He was still plagued by images of past sensual pleasures and unwholesomeness.

Finally, it occurred to him that "the Dhamma" (The Known Factor) belonged to the other side of life, meaning that to attain it, one had to put one's life on the line to cut lose all of the ties that one had.

Therefore, Prince Siddhattha made a vow (Sammavayama):

"Although the flesh and blood in my body will dry up leaving only skin, tendons and bones, for as long as I cannot attain "the Dhamma" (The Known Factor) which can be attained by human effort and endeavor, I will never stop pursuing it."

He endeavored tokeep his mind inside his body (Sammasati) and gradually brought his mind to a standstill in the center of his body. When everything was just right, his mind became bright, clear, supple, stable, imperturbable (Sammasamadhi)and merged as one with "the Dhamma" (The Known Factor). He "saw" with his Supernormal Insight the facts about the Four Noble Truths as follows.

1. This is Dukkha or Suffering.
2. This is Samudaya or the Cause of Suffering.
3. This is Nirodha or the Cessation of Suffering.
4. This is Magga or the Path Leading to the Cessation of Suffering.

He also "saw" the following facts.

1. He saw that Kilesa or defilements have been deeply entrenched in one's mind for countless lifetimes.
2. He saw the source of Kilesa or defilements.
3. He saw howKilesa or defilements can be extinguished.
4. He saw the path which leads to the complete extinguishment of Kilesa or defilements.

Having witnessed the truth about life and reality with his Supernormal Insight, His mind was subsequently liberated from the power of defilements as He attained Self-Enlightenment and became the Buddha. He penetrated the fact that the only work every human being is here on earth to perform is to put an end to suffering and ignorance. In other words, all the work that He had performed all throughout His countless existences within the round of rebirth was not the real work.

Having arrived at His final rebirth and having put an end to suffering and ignorance,
He now knows true and everlasting happiness.

6) Elevated level of the Noble Eightfold Path

Once a person has attained "the Dhamma" (The Known Factor), the basic level of the Noble Eightfold Path turns into the elevated level in ways as follows.

1. Sammaditthi or Right View which is right understanding at the basic level now becomes right seeing in that one both sees and knows perfectly and correctly the Four Noble Truths, the root cause of wholesomeness, the root cause of unwholesomeness, and the Three Characteristics.

2. Sammasankappa or Right Thought which is right thinking at the basic level now becomes right thinking at the elevated level in that one's thoughts are now devoid of sense-desire, ill-will, and violence.

3. Sammavaca or Right Speech which is right words at the basic level where one makes sure that one does not commit the four forms of verbal dishonesty now becomes right speech at the elevated level in that one does not waste words but practice purely the four forms of honest speech.

4. Sammakammanta or Right Action which at the basic level means that one makes sure not to commit the three forms of physical dishonesty now becomes right action at the elevated level where one practices solely the three forms of physical honesty.

5. Sammaajiva or Right Livelihood which at the basic level means that one makes sure not to engage in wrong livelihood now becomes Right Livelihood at the elevated level where one abstains completely from wrong livelihood and engages solely in right livelihood.

6. Sammavayama or Right Effort which at the basic level means that one makes sure not to commit any more unwholesomeness and to abandon what past unwholesomeness one has habitually committed. Whatever wholesomeness one has not yet practiced, one makes the effort to practice it. Whatever wholesomeness one has already been practicing, one makes sure to maintain it. But Right Effort at the elevated level means that one constantly keeps one's mind inside one's body so that it does not wander off.

7. Sammasati orRight Mindfulness which at the basic level means preventing one from being absentminded now becomes Right Mindfulness at the elevated level where one constantly practices Satipatthana-4. It means that one constantly keeps one's mind inside one's body until one witnesses an inner light and sees "the Dhamma" (The Known Factor) clearly and at all times.

8. Sammasamadhi or Right Concentration which at the basic level means the intention to perform wholesome deeds as befitted one's age now becomes Right Concentration at the elevated level where one's mind is at a complete standstill in the center of one's body. One's mind becomes one with "the Dhamma" (The Known Factor) at all times. The Dhamma appears as a bright light inside one's mind at all times. All defilements are extinguished from one's mind in the same way that the appearance of the midday sun drives darkness away.

4.5.4 Teaching the Dhamma

1) The task of teaching the Dhamma

The Lord Buddha understood "the Dhamma" (The Known Factor) which was attained by Him to be profound, difficult to see, and difficult to know. The Dhamma was still, exquisite, refined, and could not be accessed by thought alone. Only the wise sages could know it and see it as He knew it and saw it.

In other words, "the Dhamma" (The Known Factor) can be attained, seen, and known only by those who have earnestly practiced meditation accordingly.

2) Categorizing People

The Lord Buddha divided people who can be taught "the Dhamma" into three groups as follows.

1. The first group: These were individuals whose mind was already still and quiet, and they would no matter what be able to attain "the Dhamma" (The Known Factor) with or without His help.

2. The second group: These were individuals whose mind was constantly darting here and there and would not be able to attain "the Dhamma" even with the help of His Dhamma lectures.

3. The third group: These were individuals whose mind had been trained to be quiet and still at a certain level and would be able to attain "the Dhamma" (The Known Factor) if they had the opportunity to listen to His Dhamma lectures.

It was for the sake of individuals belonging to the third group that individuals in the first and second group were able to benefit from the Lord Buddha's Dhamma lectures.

Individuals in the third group can be further divided into three sub-groups as follows.

1. The first sub-group: These were individuals who would be able to attain "the Dhamma" (The Known Factor) quickly just by listening to a certain Dhamma topic.

2. The second sub-group: These were individuals who would be able to attain "the Dhamma" (The Known Factor) at a moderate speed and after a certain Dhamma topic had been elaborated for them.

3. The third sub-group: These were individuals who would be able to attain "the Dhamma" (The Known Factor) slowly in that they needed detailed teaching of certain Dhamma topics and a very long period of earnest meditation practice.

3) The meaning of "the Dhamma" (The Known Factor)

The word "Dhamma" has five different meanings as follows.

1. The first meaning: Dhamma means the Pure Nature which exists inside a human being from the time he is born. Whoever can attain it and become one with it will have a clean, bright, and still mind. He will be far removed from suffering and ignorance. He will know only eternal bliss.

2. The second meaning: Dhamma means the Lord Buddha's Teachings which comprise 84,000 different topics altogether. Whoever earnestly practices these teachings will be able to attain "the Dhamma" (The Known Factor) and

become one with it. He will be far removed from suffering and ignorance. He will know only eternal bliss.

3. The third meaning:Dhamma means having the habit of favoring Sila (morality), the Dhamma (truth) and Punna (merit) but fearing Papa (demerit). It is the habit which has been formed by practicing the Lord Buddha's Teachings.

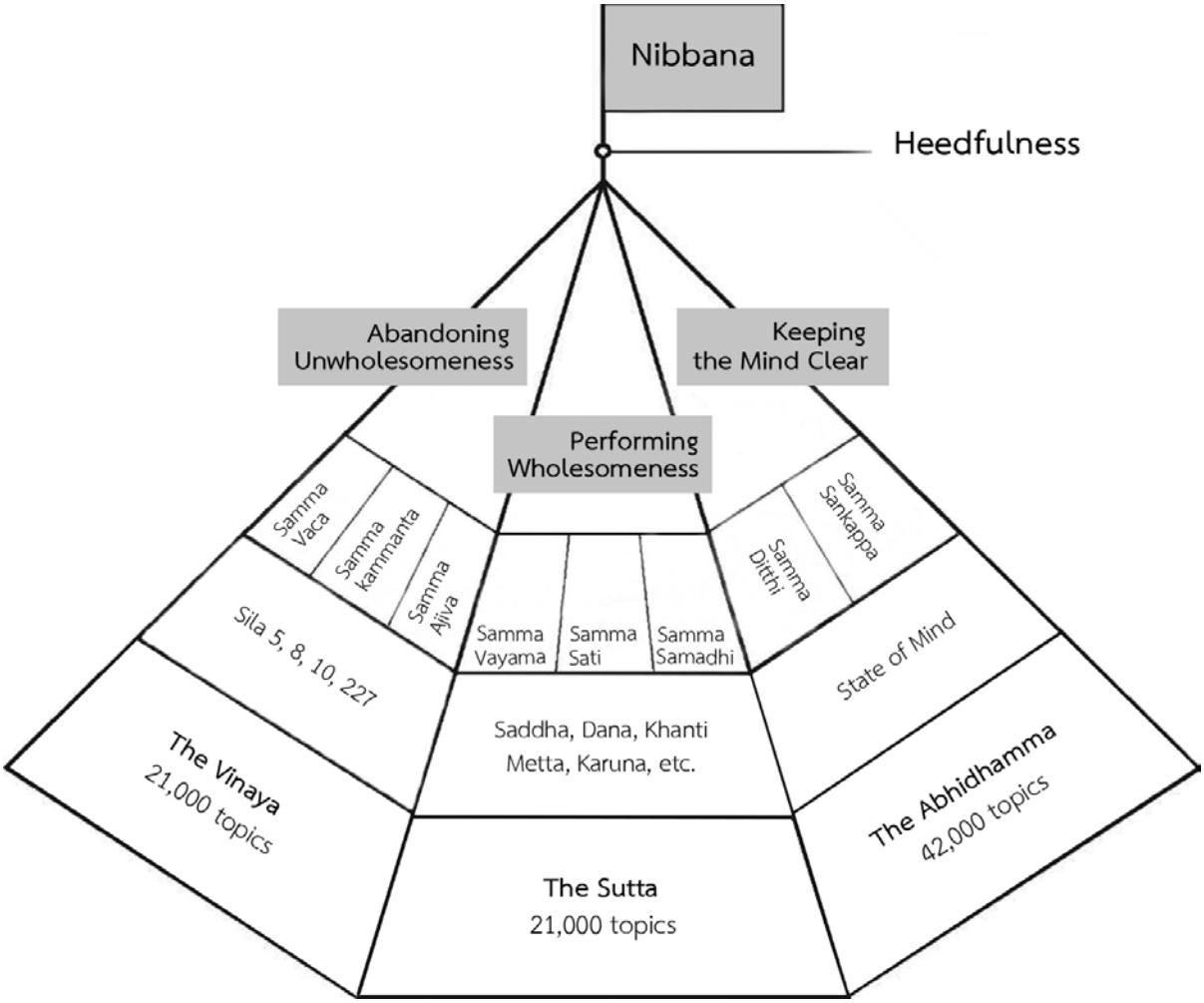
4. The fourth meaning: Dhamma means Cariyadhamma or the teachings having to do with personal conduct and includes Brahmvihara-4 (the Four Noble Sentiments), Iddhipada-4 (the Four Paths of Accomplishment), etc.

5. The fifth meaning: Dhamma means Dhammacariya or appropriate conduct and manners which can be gained by practicing Cariyadhamma.

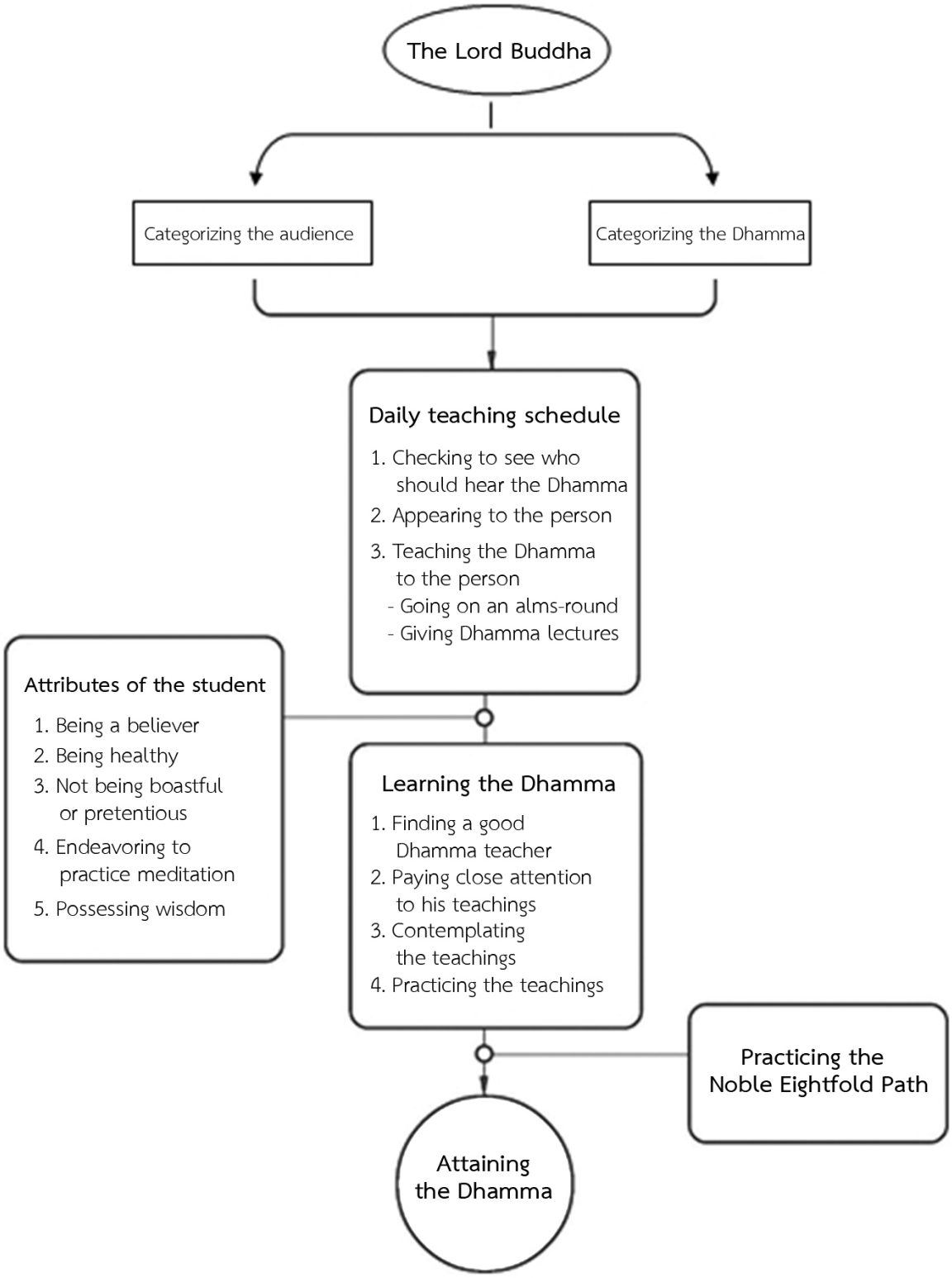
4) Categorizing "the Dhamma" (The Known Factor):

The Lord Buddha divided "the Dhamma" (The Known Factor) into different topics to make it easier for people to understand and practice for the purpose of attaining the Dhamma or the Pure Nature. He has divided His Teachings into 84,000 Dhammakhanda or topics in the order of increasing profundity as shown in the diagram below.

An Overview of the Tipitaka, 84,000 Dhammakhandha by Phrarajbhavanajarn (PadetDattajeevo)



5) The steps with which our Lord Buddha went about teaching the Dhamma



In conclusion, building a Buddhist-based education system in the community is an important task which requires the close cooperation of the home, the temple, and the school. Such an education system aims to promote the study of the truth about the reality of life and the world. It should begin with the study of the Lord Buddha's history and end with learning

about the true purpose of the human life. Members of the community learn to see the Lord Buddha as their role model, to know the three levels of their life-goal, and to endeavor to undertake self-training for the purpose of Perfections pursuit after the manner of the Lord Buddha. Once the Buddhist-based education system becomes more firmly established, the home-temple-school connection will be strengthened. Thenetwork of morally good people will take on a life of its own to create an environment in which its members can more easily pursue Perfections and penetrate the Path and Fruit of Nibbana. The eventual result will be a strong Buddhist lifestyle and culture which can be perpetuated for a very long time to come. As this system spreads far and wide, the world will be filled with more and more morally good people.

4.6 Establishing the Buddhist Culture

The development of human resources is the center of any true development, since the growth or decline of the world depends on the quality of its citizens. Once the development of human resources can be accomplished, other kinds of development will automatically follow. The tool to develop a people so that they can think, say and do things in the same manner is called "culture".

4.6.1 What Is the Buddhist Culture?

The Buddhist culture means the daily practices which are good, correct, and right and they lead the practitioner to meet with growth because he knows the truth about the reality of life and the world. He is awake and joyful after the manner of the Lord Buddha. The Buddhist culture allows members of society to live together in peace and harmony.

4.6.2 What Is the Aim of the Buddhist Culture?

There are three different aims altogether as follows:

1. To increase wisdom in order for ignorance to be removed
2. To increase purity in order for suffering to be removed
3. To increase compassion in order to help others to remove ignorance and suffering

4.6.3 Problems Created by the Lack of Culture

An ordinary person's mind is dominated by his defilements. When ordinary persons live together as members of the same community, it is inevitable that each person will act in ways as dictated by his own defilements. Some persons are selfish. Some persons are self-indulgent. Some persons are bent on finding faults with others and have no respect and consideration for others. When the conduct of each member of the community is dictated by his own defilements, there can be no peace or happiness in that community. But there will be suspicion, killing, stealing, the lack of sensible decisions, the use of force and other evils caused by each member's defilements. Life in such an environment is no different from that of an animal.

But there had been wise individuals who understood that humans should not live like animals and that they had to find ways for humans to live together in peace and harmony. So they tried to come up with rules to be followed by all members of the community for the sake of communal peace, harmony, and identity. In time and over many generations, these practices become a people's culture. Those who subscribe to the culture are said to be cultured.

Most customs existing in the world today involve such fundamental concerns as obtaining the four necessities, buying and selling, medicine, dress code, dining protocols, house building, linguistics, dancing, agriculture, weaving, etc. These things were the tools used to pass on the concepts and folk wisdom from one generation to another. It was in these ways that customs were perpetuated.

Although there have been a large number of culture builders in the world, but none built the kind of culture that couldmotivate members of society to work on extinguishing their own defilements like the Lord Buddha. The culture built by the Lord Buddha is called the culture of peace. And any society that practices this culture of peace can be certain to achieve peace in that society.

4.6.4 Factors Involved in Establishing the Buddhist Culture

To successfully establish the Buddhist Culture in a community, five factors need to be in place.

1. A Spiritual Leader as a Good Role Model

A spiritual leader here means a Buddhist monk who practices righteousness according to the Dhamma-Vinaya. He has the respect of the people and he can lead them in three different areas as follows.

1) The area of wisdom: He has the ability to teach the people the truth about the reality of life, Punna (merit), Papa (demerit), and the round of rebirth so that the people can exercise heedfulness in the way they live their lives.

2) The area of purity: A Buddhist monk practices morality, has good manners, earns right livelihood, and can serve as good role model in terms of purity.

3) The area of compassion: A Buddhist monk can serve as a refuge for those in trouble. He has the ability to alleviate people's suffering. He is well-equipped to guide people in terms of a proper conduct.

2. A Good Format

Buddhist culture comprises three components as follows.

Component 1: It has to do with an increase in compassion for the purpose of removing the defilements belonging to the greed family (Lobha). The aim is to remove miserlinessespecially and to practice altruism for the peace and harmony of the community. Related activities include sharing what one has with others, honoring a person who endeavors to perform wholesome deeds, helping those in need, etc. Such activities can be grouped together as "Dana".

Component 2: It has to do with an increase in purity for the purpose of removing the defilements belonging to the anger family (Dosa). The aim is to prevent one from committing an unwholesome deed. Related activities include observing the Precepts, volunteering, respecting virtuous individuals, etc. Such activities can be grouped together as "Sila".

Component 3:It has to do with an increase in wisdom for the purpose of removing the defilements belonging to the delusion family (Moha). The aim is to increase one's intelligence, intellect, and cleverness. Related activities include meditation practice, listening to Dhamma lectures, conversing about the Dhamma, etc. Such activities can be grouped together as "Bhavana".

Each of the above components can be further divided into four branches as follows.

1) Gatidhamma: It means the Dhamma principle that one uses to guide the way one lives one's life, to teach one's self, to remind one's self to stay the course and to earnestly perform more and more wholesome deeds.

2)Netidhamma: It means the law, the rules, the regulations, traditions and customs which serve to promote social peace and harmony as well as keeping the members of the community pure at heart.

3) Vatthudhamma: It means buildings, the four necessities, equipment, instruments, art forms, dress code, etc. These objects must be kept clean and tidy so as to create a good atmosphere and a good environment for the members of the community. They must not obstruct the performance of wholesome deeds.

4) Sahadhamma: It means the manners necessary in interacting with other people and conducting oneself in public places so as to be polite and agreeable.

The three components of the Buddhist Culture are defined by the Lord Buddha as the Three Ways of Making Merit. They include Dana (alms-giving), Sila (Precepts observation) and Bhavana (meditation practice). These are the tools needed to keep the human mind away from unhappiness and gloominess and to increase in terms of wisdom, purity, and compassion. These tools work through the four branches of Gatidhamma, Netidhamma, Vatthudhamma and Sahadhamma to form the Buddhist culture. In adhering to the Buddhist Culture, one gains not only good habits but also Punna or merit as provisions for one's future existences.

3. An Effective Way to Pass On the Buddhist Culture

There are two basic methods for passing on the Buddhist Culture: Teaching and leading.

Teaching: It means passing on the teachings having to do with alms-giving (Dana), Precepts observation (Sila) and meditation practice (Bhavana) in theory and in practice. The teachings need to include the what, why, how as well as the results of the practices.

Leading:It means that one is already a committed practitioner of alms-giving, Precepts observation, and meditation practice before encouraging everyone one knows to practice these wholesome activities on a regular basis and for the rest of their lives.

4. The Love for Self-Training

To be committed to self-training, the Buddhist must possess three attributes as follows.

1) One must be respectful:
It means that one knows to find other people's good points so that one can emulate them.

2) One must be disciplined:
It means that one knows to exercise self-control such that one's physical and verbal conduct is good and appropriate.

3) One must be patient:
It means that one knows to maintain balance of mind in the face of obstacles and problems.

These three attributes allow one to imbibe the wisdom, purity, and compassion of one's role model. They enable one to accumulate merit to the fullest extent such that one will meet with success and prosperity here and now as well as in future existences.

5. A Model Temple

The Buddhist temple is a place for teaching morality to the laity in terms of alms-giving (Dana), Precepts observation, (Sila) and meditation practice (Bhavana). These earnest practices are the weapons that the practitioner can deploy to combat his defilements. The Buddhist monks serve as both the teachers and leaders for the laity.

The Buddhist temple, besides being a place for teaching morality, is also a place where a lay person goes to measure his level of morality. He can measure how well he has been giving alms, observing the Precepts and practicing meditation. He can measure the quality of his manners, noble attributes, and different virtues so that he can continue to make self-improvement in these areas.

The Buddhist temple is a highly sacred place. Therefore, at the temple, one must exercise great care in the way one thinks, says, and does things. One must do one's part in helping to keep the temple peaceful, clean, and orderly. One mustnever do anything that may pollute or contaminate the temple.

The Buddhist temple must be characterized by the five essential components for it to be the place for one to abstain from unwholesomeness, performing what is wholesome, and refining one's mind. These include:

As the place where people come to abstain from unwholesomeness, perform what is wholesome, and refine their minds, the Buddhist temple must have the five essential

components. These include comfort in terms of the environment and food, Buddhist monks who practice righteousness according to the Dhamma-Vinaya, persons who are earnestly undertaking self-training, and persons who are practicing the Dhamma together.

To successfully establish the Buddhist Culture, the five components described above must be present. Whoever has the idea to establish the Buddhist Culture must have the ultimate life-goal in mind. It means that he is earnestly working towards the attainment of the Path and Fruit of Nibbana. He realizes that the real work of a human being is to extinguish defilements. It is a most challenging task because human beings are more used to defilements in the same way that fish are used to water. The work of encouraging people to see the need to extinguish their own defilements is not an easy one. But if the person does not put the effort into encouraging others to extinguish their defilements alongside him, chances are that it will be nearly impossible to create the kind of environment which is conducive to achieving the ultimate human life-goal.

4.6.5 How to Establish the Buddhist Culture

It is because human beings tend to allow their defilements to dominate their thoughts, words, and deeds that they are always experiencing unhappiness in their lives. But when they do try to find ways to escape from unhappiness, they often end up embarking on the wrong path. And so the more they try to escape from suffering, the more they get themselves into trouble. It was not until the happening of the Lord Buddha that somehuman beings had the wisdom to want to follow in His footsteps. They understood the need to go against the current of defilements, and the need to preserve the Lord Buddha's Teachings for future generations. And the only way to do this was to establish the Buddhist Culture.

The Buddhist Culture is like an inheritance which the Lord Buddha has left behind for those who wish to swim across the sea of suffering and attain Nibbana.

One simple way to pass on the Buddhist Culture is for one to practice it and then encourage others to practice it as well. It means that there must be a close relationship between the home and the temple.

One starts practicing the Buddhist Culture by keeping one's mind free from greed, anger, and delusion. When defilements can be kept under control, suffering will be alleviated and happiness will increase. With an increase in wisdom, purity, and compassion, one will become increasingly better at working against one's defilements.

One must have some basic knowledge about the Dhamma and how to keep one's mind quiet and still before one can encourage others to do the same.

There are six main topics of basic Dhamma knowledge as follows:

1. What is the human mind?
2. What is Kilesa (defilements)?
3. What is the Dhamma?
4. Who are the personages who have attained the Dhamma?

5. The conduct of temple-goers
6. Relevant traditions

Details concerning topics 1-5 can be found in the course book GB 101: Fundamental Knowledge of Buddhism. Details concerning topic 6 can be found in the course book SB 202: The Buddhist Culture.

A person equipped with such basic Dhamma knowledge is able to practice the Dhamma accordingly and is qualified to encourage others to practice the Dhamma accordingly as well. It is in such manner that the Buddhist Culture can spread widely. When members of the community practice morality as a group, theywill be able to live together in peace and harmony. Their children and grandchildren will have them as good role models and will end up emulating them. Members of different generations share the same life-goal and see the constant need to work against the current of their defilements. Each member works earnestly to improve his wisdom, purity, and compassion. The result will be peace and prosperity in the community and eventually in the entire world.

4.7 Factors Involved in the Lasting Success of the Cakkadhamma

While our Lord Buddha was pursuing Perfections as a Bodhisatta, He always worked hard to gather a team of like-minded persons around Him so that together they could develop their community and make it an environment conducive to the practice of wholesomeness. He did this as a king, a merchant, an ordinary person or an ascetic. He did not leave things be. He did not allow His community to fall under the domination of defilements.

To build the Cakkdhamma in the current environment where it is filled with Apayamukha (the Causes of Ruin) requires great courage and determination on the part of the builders. They must work together as a team to revive morality among the members of the community so that they can live together in peace and happiness and so that the community will be free of Apayamukha. Each team member must cultivate morality to the extent that it can shine forth and touch others.

1. Each member must be determined to undertake self-training by endeavoring to follow in the Lord Buddha's footsteps.

2. Each member must perform what is truly wholesome, right, and good to the best of his ability and for the rest of his life.

3. Each member must be pure enough physically, verbally, and mentally in order to protect himself against the attack of the people who are still dominated by the current of their defilements.

4. Each member must be able to explain to others the reason for his dedication to wholesomeness so that they can understand and see the need to join him.

5. The team's wholesome efforts must truly benefit each team member as well as a very large number of people so that the entire community can recognize all the good that they have done. This way, they will be more inclined to follow their good examples.

The inner light of each member of the community can shine and together become collective inner light such that the work of building the Cakkadhamma-4 can progress to step 5) as described above. Then each community member will be sufficiently blessed with the power of wholesomeness, wisdom, a network of morally good people, honor, material wealth, merit, and Perfections to continue promoting a morally strong community. Then it will be possible to create lasting economic and spiritual growth for the community.

CHAPTER 5

THE ROOT CAUSE OF DECLINE

TOPICS COVERED IN CHAPTER 5

THE ROOT CAUSE OF DECLINE

5.1 Arrogance

5.2 Damage Wrought by Arrogance

5.2.1 Damage to the Self

5.2.2 Loss of Virtuous Friends

5.2.3 Damage to the Team

5.3 How to Prevent Decline

5.4 Using the Lord Buddha as the Gold Standard

5.5 Finding a Virtuous Friend

5.6 How to Create Ariya Wealth

CONCEPTS

1. The root cause of decline is "Ditthimana" or arrogance.

   The word "Mana" means arrogance, pride, stubbornness. It means a person who thinks himself superior to others, hence, has no need to undertake self-training or new learning from a virtuous person.

2. Arrogance is brought about by the following factors:
   1. Lineage
   2. Material wealth
   3. Good looks
   4. Knowledge and ability
   5. Title and position
   6. Retinue of attendants

3. The damage wrought by arrogance:
   1. Damage to the self: It means the decline of one's existing knowledge and virtue because one does not think it necessary to increase one's knowledge or cultivate new virtues.
   2. Loss of virtuous friends: It means that an arrogant person thinks himself superior to others; therefore, he does not need to take any advice from anyone. In time, he will find himself alone because people find his company wanting.
   3. Damage to the team: Any team whose members are arrogant cannot hope to last.

4. How to prevent decline
   1. One should regularly check the way one is performing wholesome deeds and compare it with the standard set by the Lord Buddha.
   2. One should keep the company of virtuous friends and give them the permission to caution one whenever one is reckless.
   3. One should regularly accumulate Ariya wealth (refined wealth) in order to

prevent one's decline now as well as in future existences.

5. How to compare the way one is performing wholesome deeds with the standard set by the Lord Buddha

   One's self-training endeavor should be compared with the standard set by the Lord Buddha while He was pursuing Perfections as a Bodhisatta. As a Bodhisatta, He had persistently pursued all Ten Perfections to the best of His ability by putting His life on the line lifetime after lifetime.

6. The way to find a virtuous friend and give him permission to caution one whenever one is reckless is described as follows.
   1. Finding a good teacher.
   2. Listening carefully to his teaching.
   3. Contemplating his teaching.
   4. Putting his teaching into practice.

7. How to accumulate Ariya wealth in order to prevent one from meeting with decline now as well as in future existences

   One must earnestly accumulate as much Ariya wealth as possible because it is the only way that one can make sure that one will not meet with decline when it comes to one's person, one's material wealth, and one's team. This applies to the current existence as well as future existences.

OBJECTIVES

1. To enable the student to understand the root cause of decline.
2. To enable the student to understand the damage wrought by arrogance.
3. To enable the student to compare his wholesomeness with the standard set by the Lord Buddha.
4. To enable the student to know how to keep the company of a virtuous friend and how to be a virtuous friend himself.
5. To enable the student to learn how to accumulate Ariya wealth.

THE ROOT CAUSE OF DECLINE

A weakness suffered by a person who has been successful in creating financial security for himself is the feeling of superiority. Financial success has nothing to do with the fact that one is still plagued by one's defilements. And for as long as one is not yet an Arahat, one needs to be aware that one's defilements are always ready to rear their ugly heads and wreak havoc in one's life.

Once a person's feeling of superiority turns into arrogance or "Ditthimana", he finds that he is no longerwilling to listen toother people's opinions or words of advice.When no one can give him a suggestion or words of advice, soon enough no suggestions or words of advice will come his way. Able and good persons will keep their distance. The person ends up being surrounded by people who dare not cross him. Soon enough he will begin to make mistakes concerning his work and his conduct. What follow will be all kinds of problems which will negatively impact hisfinancial success.

The root cause of one's personal and economic decline is one's "Ditthimana" or arrogance.

The word "Mana"means arrogance, pride, stubbornness. A Ditthimana person is a person who thinks himself superior to others. Therefore, he sees no need in undertaking self-training or learning from a virtuous person.

5.1 Arrogance

Things that may cause a person to be arrogant include:

1. Lineage: One may think that one's family is an old and noble one whose members have been famous for generations. Therefore, one feels that one is superior to others.
2. Material wealth: One may think that one has all the money in the world to buy whatever one wants. One has no need to be considerate of others. Therefore, one feels that one is superior to others.
3. Good looks: One may think oneself better looking than anyone else. Therefore, one feels that one is superior to others.
4. Knowledge and ability: One may think oneself better educated than others. Therefore, one feels that one is superior to others.
5. Title and position: One may think very highly of one's title and position. Therefore, one feels that one is superior to others.

6. Retinue of attendants: One may be surrounded by a retinue of attendants who is at one's beck and call. Therefore, one feels that one is superior to others.

These are the things that can cause a person to think so highly of himself that he becomes arrogant. But the fact still remains that nothing can remain the same forever. Things do change with time. A person endowed with such favorable blessings need to realize that they are the results of the merit accumulated in his previous existences. He should feel himself very fortunate indeed but he should also take every opportunity to accumulate as much new merit as he can so that he will continue to be endowed with such favorable blessings in his future existences.

5.2 Damage Wrought by Arrogance

5.2.1 Damage to the Self

It means the decline of one's knowledge and virtue, since one cannot increase one's knowledge or cultivate new virtues. Damage to the self here is wrought in two ways as follows.

1. The loss of heedfulness

Heedfulness means the state of being mindful of one's thought, word, and action in that every thought, word, and action is for good rather than for evil. But arrogance causes one to feel superior to others. As a result, damage is done in ways as follows.

- One does not exercise sufficient care in whatever one is doing.
- One becomes self-indulgent.
- One no longer puts one's heart into one's work.
- One no longer cares to shoulder one's responsibility in a conscientious manner.
- One does not exercise thoroughness in one's work.

2. The loss of Kusalakammapatha-10 or the Tenfold Wholesome Course of Action

Kusalakammapatha is the Dhamma which enables one to achieve personal growth and it comprises ten parts as follows.

1. No killing
2. No stealing
3. No sexual misconduct
4. No false speech
5. No divisive speech

6. No offensive speech
7. No nonsensical speech
8. No covetousness
9. No ill-will
10. Having Right View

Kusalakammapatha-10 applies to every human being especially those who are community leaders and those who perform altruistic work.The practice of Kusalakammapatha-10 makes one virtuous, kind, wise and good at what one does. When a person neglects to practice Kusalakammapatha-10, it will cause him to misjudge people, things, and situations;and he ends up making more and more mistakes in his life and work.

5.2.2 The Loss of Virtuous Friends

Arrogant persons drive virtuous friends away from their lives. As a result, they suffer loss in two ways as follows.

1. The Loss of Panna or Wisdom

An arrogant person thinks so highly of himself that he naturally sees no need in undertaking any kind of self-training. At the same time, he sees no need in learning anything new or listening to useful advice. In time, the gap in his knowledge may widen to such an extent that he can no longer keep up with the latest information and technology. No one enjoys the company of an arrogant and non-informed person.

2. The Loss of Security

As an arrogant person becomes isolated to such an extent that he cannot keep up with what is the latest in terms of knowledge, technology, current news, etc., he is unprepared for any emergency should it arise. As a result, he leaves himself, his family or his business vulnerable.

No one likes an arrogant person. Should there be an impending danger or should he about to be victimized, no one will want to bother to warn him. As a result, an arrogant person will find it difficult to keep his life and his possessions safe.

5.2.3 Damage to the Team

Any team whose members are arrogant is risking ruin in three ways as follows.

1. The Loss of Position and Title as a Result of Agati-4

An arrogant person thinks highly of his action and decision. He sees no need to listen to anyone else's opinion. As a result, he cannot avoid falling prey to partiality.

Agati or partiality has four causes as follows.

1. Partiality brought about by love: It means that one does things to benefit those whom one loves or is fond of by giving them recognition, material gain, a promotion, etc. It does not matter if they deserve it or not. It does not matter if it means that someone elseis being unfairly treated as a result of his partiality.

2. Partiality brought about by hatred: It means that one does things to deliberately prevent a person whom one dislikes or hates from receiving the benefit he deserves. One does not give him recognition, a pay rise or a promotion that he deserves. As a judge, one does not uphold justice. Etc.

3. Partiality brought about by stupidity: It means that one does something without fully considering the situation beforehand. Therefore, one makes a wrong decision that has a negative effect on others.

4. Partiality brought about by fear: It means that one does things out of fear for one's safety or one's life. Therefore, one cannot uphold justice.

Where Agati-4 or the four forms of partiality exist, peace and harmony in that community or organization cannot be maintained and breakdown of the community or organization will occur. Good and hard-working people will find the environment toxic and they end up leaving. And the community or organization ends up losing its quality members.

2. The Loss of Material Wealth as a Result of Apayamukha-6

When an arrogant person is in a leadership position, he is naturally surrounded by either weak-willed persons or fawning persons who are also opportunistic. An arrogant person is especially at risk where Apayamukha or the Causes of Ruin are concerned.

Apayamukha-6 comprises six parts as follows.

1. Drinking: Drinking costs money. It also causes the drinker to ruin his health, his reputation and brain function.

2. Nightlife: A person who goes out and carousing at night can be said to put his life and the lives of his loved ones at risk. His nocturnal activities arouse suspicion. And they do nothing for his image.

3. Entertainment: A person who spends much of his time indulging in all forms of entertainment is wasting his time and money. It has a negative effect on his work. And before he knows it, he is facing financial problems.

4. Gambling: Nobody likes to lose when gambling. When one loses money, one feels the need to win it back at all costs. Gambling causes the gambler to lose money and eventually run into financial problems.

5. Keeping the company of wrong-viewed persons:This is the cause of every form of ruin. When one keeps the company of wrong-viewed persons, one runs the risk of becoming involved with Apayamukha or the Causes of Ruin. One ends up losing money and a good future.

6. Laziness at work: A lazy person tends to be a procrastinator. He tries to get away with doing the least amount of work possible. He simply lets time pass idly by. Laziness robs a person of career and financial opportunities. It robs him of good thoughts and good deeds.

Arrogance leads to stubbornness and eventually to Apayamukha or the Causes of Ruin. Apayamukha robs one of material wealth. Apayamukha causes one to go into debt. Most importantly, Apayamukha leads one to be reborn in the States of Unhappiness.

3. The Loss of Subordinates as a Result of Not Practicing Sangahavatthu-4

An arrogant person has no consideration for other people. Therefore, he cannot be bothered to practice Sangahavatthu-4 or the Four Principles of Service and Social Integration.

Sangahavatthu-4 comprises four parts as follows.

1. Dana (alms-giving)
2. Piyavaca (endearing speech)
3. Atthacariya (altruism)
4. Samanatatta (consistent conduct)

A person who does not practice Sangahavatthu-4 has no interest in sharing what he has with others. He does not help those in need. His choice of words shows that he does not have any consideration for other people's feeling. Chances are that he may even be a backbiter. He does not conduct himself properly. Therefore, he ends up losing his friends, colleagues, and subordinates.

A person who does not have friends and subordinates will have no one to lend him a hand in times of need. He has no one to give him a good advice. And he receives no support from those around him.

Any community or organization whose leader is arrogant cannot hope to have peace and harmony. What will happen is divisiveness, lack of discipline, and eventually the collapse of the community or organization.

5.3 How to Prevent Decline

1. One must be in the habit of evaluating the level of one's wholesomeness by comparing it with that of the Lord Buddha. Such evaluation will allow one to realize one's weaknesses and how to address them so that one can avoid decline but continue to achieve personal growth instead.

2. One must keep the company of virtuous friends and make it a point to pledge oneself to them by allowing them to caution one whenever one is reckless. This is one way to decrease one's stubbornness and increase one's self-training endeavor. And it also allows one to emulate one's virtuous friends.

3. One must make it a habit to accumulate Ariya wealth in the form of Punna or merit as an insurance against declinehere and now as well as in one's future existences.

5.4 Using the Lord Buddha as the Gold Standard

When one makes it a habit to compare what one does physically, verbally, and mentally with that of the Lord Buddha, one is essentially preventing decline from happening and one is also eliminating any trace of arrogance and stubbornness that one may be harboring. One must make a determined effort to break all of one's bad habits and choose to think, say, and do only what is good and wholesome.

The best way to make sure that one can truly quell one's arrogance and stubbornness is to pursue the Ten Perfections or Parami-10 as taught by the Lord Buddha as follows.

1. **Danaparami** (Generosity Perfection): It means giving away one's material wealth, one's body parts and all the way to one's life. One gives away these things wholeheartedly and without a trace of regret. On the contrary, one's acts of generosity fill one's mind with great joy. Moreover, one has the willingness and the intention to pursue Generosity Perfection to an ever increasing extent. One is not deterred by hardships, obstacles or even death itself.

2. **Silaparami** (Morality Perfection): It means preserving the state of human normalcy. Here, the aim is to protect the lives of other living beings, provide safety for other people's belongings, encourage trust in oneanother and exercise mindfulness where Precepts observation is concerned. One puts one's life on the line in order to observe the Precepts immaculately. It means that one would rather die than transgress the Precepts. It means that the manner in which one observes one's Precepts fills one's mind with great joy.

3. **Nekkhammaparami** (Renunciation Perfection): It means taking up the religious life because the householder's life is filled with concerns, obligations, and attachment. One learns to cultivate detachment from gain, title and position, praise, and happiness which gratify the senses. One is determined to pursue Nekkhammaparami. Moreover, each time that one reviews one's manner of Nekkhammaparamipursuit, one's mind is filled with great joy.

4. **Pannaparami** (Wisdom Perfection): It means searching for the knowledge that can destroy Avijja or ignorance. It begins by learning from anyone who is knowledgeable in the Dhamma, contemplating the teaching and putting it into practice. Ultimately, it means putting one's life on the line by practicing meditation to the point where Avijja or ignorance can be completelyeliminated.

5. **Viriyaparami** (Endeavor Perfection): It means endeavoring to perform wholesome deeds and having the courage to change for the better. One abstains completely from whatever misdeeds that one had committed in the past. One willingly puts one's life on the line in order to perform more and more wholesome deeds.

6. **Khantiparami** (Patience Perfection): It means cultivating patience in such a way as not to fall prey to the dictate of one's defilements. It is the kind of patience that enables one to extinguish all defilements. It means not being perturbed by the Eight Worldly Conditions, namely, gain, loss, title and position, the loss of title and position, praise, blame, happiness, and unhappiness.

7. **Saccaparami** (Truthfulness Perfection): It means being truthful in everything that one says or does. It means keeping one's word. It means telling the truth about the things that one has done. It means putting one's life on the line to stay the course where the performance of wholesome deeds is concerned.

8. **Adhitthanaparami** (Resolution Perfection): It means having the resolve to do whatever one has planned to do and to complete it in spite of obstacles. It means putting one's life on the line where the performance of great good deeds is concerned.

9. **Mettaparami** (Loving-Kindness Perfection): It means being loving and kind to everyone. The ultimate form of loving-kindness is to cautiona person who is doing things that are detrimental to himself or others even at the risk of incurring his wrath.

10. **Upekkhaparami** (Equanimity Perfection): It means being calm and impartial. One is not perturbed by love or hatred. One treats everyone equally. One is not perturbed by any event good or otherwise.

The pursuit of Perfections requires one to put one's life on the line. Where the community or team is concerned, one willingly shares one's knowledge with others. One has the courage to

caution anyone in the team who may be going off course. One willingly does whatever one can to make sure that the team can live and work together in peace and harmony.

When one compares one's performance of wholesome deeds with that of the Lord Buddha, one is learning to follow in His footsteps. Whatever arrogance or stubbornness that one may have harbored will be gradually eliminated. One endeavors to break bad habits as one looks towards the Lord Buddha as one's gold standard.

5.5 Finding a Virtuous Friend

Having now learnt about the pursuit of Perfections and how to measure one's performance against the gold standard, one must now find a virtuous friend. One can then ask one's virtuous friendto caution one whenever he believes that one is being reckless. The aim of this action is to keep one's arrogance and stubbornness at bay such that one can readily receive worthwhile suggestions and words of advice from one's virtuous friend. The virtuous friend will then be able to guide one, advise one, and encourage one in times of trouble so that one can continue to pursue Perfections and stay the course.

How to keep the company of a virtuous friend

1. **Finding a Virtuous Teacher:** In whatever field one wishes to learn, it is necessary to find someone knowledgeable in that field to teach one what one needs to know. Therefore, when one wants to learn about the Lord Buddha's Teachings, it is necessary that one finds a good Dhamma teacher.

2. **Listening Carefully to His Teaching:** One is respectful to one's teacher. One endeavors to learn from him and emulate him. One makes sure to ask him whatever question one may have about a certain Dhamma topic.

3. **Contemplating His Teaching:** One carefully considers what one has learnt so that one can understand the particular Dhamma topic in terms of cause and effect. One considers carefully how the Dhamma knowledge can be put into practice. And what damage will be caused ifit is not practiced correctly.

4. **Putting What One Has Learnt into Practice:** Having thoroughly considered the teaching and how to put it into practice, one must now exercise care in practicing it. Meanwhile, should one have any question, one should address it immediately. One endeavors to practice the Dhamma correctly.

The four steps described above comprise the process by which one becomes knowledgeable, capable, and virtuous so that one can achieve one's goal successfully.

It should be noted here that the very act of regarding someone as a teacher is made possible because of one's humility and the willingness to break bad habits and cultivate good habits.

5.6 How to Create Ariya Wealth

One needs to insure one's life against decline here and now as well as in future existences by earnestly accumulating Ariya wealth.

Ariya wealth means refined wealth or sublime wealth and comprises seven parts as follows.

1. **Saddha** (Faith): It means the kind of faith which is derived from Panna (wisdom). There are four aspects to Saddha as follows.

    1. Having the belief that Kamma exists in that each action has its own consequences. No action taken is without consequences.
    2. Having the belief about the fruit of Kamma in that good deeds beget good consequences and evil deeds beget evil consequences.
    3. Having the belief that each living being possesses its own good and bad Kamma.
    4. Having the belief in the Lord Buddha's attainment of Self-Enlightenment.

2. **Sila** (Morality): It means keeping one's body and words under control such that one does not harm or exploit other living beings. It means providing security, sincerity, and honesty for one another. It means that in order to preserve one's humanity, one must observe at least the Five Precepts on a daily basis.

3. **Hiri**: It means being ashamed of misdeeds or deeds of demerit. One feels ashamed of thinking evil thoughts, saying evil words and doing evil deeds. One is constantly reminding oneself the harm of committing a misdeed.

How to cultivate Hiri:

1. By reminding oneself of one's humanity or lineage in that having been born a human being, one should never stoop so low as to kill, steal or do anything bestial.

2. By reminding oneself of one's age in that one should be old enough to know better than to think, say or do anything wrong or bad.

3. By reminding oneself of the wholesome deeds that one has performed in that one should not spoil it all by doing anything bad or wrong.

4. By reminding oneself of one's scholarliness in that having accumulated such a great amount of knowledge, one should know better than to do anything bad or wrong.

5. By reminding oneself of the Lord Buddha's infinite virtues in that He had spent countless existences pursuing Perfections by putting His life on the line just to attain Self-Enlightenment so that He could pass on His Super-knowledge to all humanity. Hence, one should not be so ungrateful as to do anything bad or wrong.

6. By reminding oneself of one's teachers and one's school in that one should never do anything that may jeopardize the school or the teachers' reputation.

4.Ottappa: It means being fearful of the fruit of misdeeds. It means being fearful of Papa or demerit. One is mindful of the fact that every single one of one's thoughts, words and deeds bears its own fruit called Vipaka. And the Vipaka or fruit of Papa or demerit is pain and suffering here and now as well as in future existences.

How to cultivate Ottappa

1. By reminding oneself that one will be rebuked for one's misdeed.
2. By reminding oneself of the evil consequences of a misdeed. For example, one may be put in prison; one may be fired from work, etc.
3. By reminding oneself of the horrific suffering in the States of Unhappiness as a hell being, a Peta, an Asurakaya or an animal.

5.Suta: It means studying the Dhamma, listening to Dhamma lectures so that one is always increasing one's Dhamma knowledge. One also makes sure to keep up with current technology, information, discoveries, etc.

6.Caga: It means giving up or giving away in two ways as follows.

1. Giving away alms: This is to remove one's miserliness. A giver endears himself to others.
2. Giving up negative emotions: It means giving up anger and ill-will. This is called forgiveness. The result will be a bright and clear mind.

7. Panna: This is the most important part because the lack of Panna or wisdom causes people to feel insecure. Meditation practice empowers one's mind such that one can feel secure and be determined to stay the course as far as one's life-goal is concerned. Meditation is the source of Panna. Meditation is the source of spiritual and mental power.

The earnest accumulation of Ariya wealth insures a person against decline here and now as well as in future existences.

CHAPTER 6

THE BENEFITS OF CREATING PERSONAL WEALTH THE BUDDHIST WAY

TOPICS COVERED IN CHAPTER 6

THE BENEFITS OF CREATING PERSONAL WEALTH THE BUDDHIST WAY

6.1 Right Understanding of Life and Reality

6.2 The Root Causes of Poverty

6.2.1 Current Poverty

6.2.2 Future Poverty

6.2.3 Being Far Removed from Poverty

6.3 The Root Causes of Material Wealth

6.3.1 The Story of Mendaka,the Millionaire

6.3.2 The Story of Jatila, the Millionaire

6.3.3 The Story of Jotika, the Millionaire

6.3.4 The Story of Punna, the Millionaire

6.3.5 The Story of Anathapindika, the Millionaire

6.3.6 The Story of Visakha, the Great Upasika

6.4 The Benefits of Creating Personal Wealth the Buddhist Way

6.4.1 Wealth in the Form of Panna

6.4.2 Wealth in the Form of Sila

6.4.3 Wealth in the Form of Honor

6.4.4 Wealth in the Form of Virtuous Friends

6.4.5 Wealth in the Form of Material Possessions

6.4.6 Wealth in the Form of Merit

CONCEPTS

1. The benefits of creating personal wealth the Buddhist way can be divided into three levels as follows.

At the basic level, it allows the practitioner to eliminate sickness, poverty, and stupidity from his life such that he can meet with happiness here and now.

At the intermediate level, it allows the practitioner's mind to be bright and clear at the moment of death. The high level of his accumulated merit will ensure that his round of rebirth takes place only in the States of Happiness. And he will be able to continue improving the quality of his life from one existence to another.

At the ultimate level, once the practitioner has accumulated merit and pursued Perfections to the fullest extent, he will be blessed with perfection in terms of physical attributes, material wealth and mental attributes. If he is reborn during the time of a future Buddha, he will be able to attain Enlightenment after the manner of the Lord Buddha. If not, he will be able to attain Enlightenment on his own.

To really understand the benefits of creating personal wealth the Buddhist way, one must understand the truth about the round of rebirth and the reality of life and the world. For example, one must understand that the Law of Kamma exists, good and evil Kamma exist, good and evil Kamma incur their respective consequences, Punna (merit) and Papa (demerit) exist, this world and the hereafter exist, the Hell Realm and the Celestial Realm exist, etc.

2. Material wealth begins with right understanding about life and the world.

The cycle of ruin:

Within the mind of each human being, there exists Kilesa or defilements. If one allows one's defilements, namely, greed, anger and delusion to drive one to commit misdeeds, one will receive the Vipaka or the consequence of each misdeed. Greed in one's previous life or lives is the cause of one's poverty now. Anger in one's previous life or lives is the cause of one's illness now. Delusion in one's previous life or lives is the cause of one's stupidity and delusion now. The cycle of poverty, sickness, and stupidity is repeated over and over again because one had been driven by one's defilements to commit misdeeds. This vicious cycleis the ill consequence of such misdeeds.

The cycle of growth:

Whoever does not allow his defilements to drive him to commit misdeeds but endeavors instead to work against them by cultivating Right View and earnestly performing wholesome deeds by putting his life on the line will receive favorable Vipaka or good consequences. He will meet mostly with happiness. The fact that he had practiced generosity in his previous life or lives blesses him with material wealth now. The fact that he had practiced non-anger and loving-kindness in his previous life or lives blesses him with good health now. The fact that he had practiced meditation in his previous life or lives blesses him with favorable mental attributes now. Therefore, he has the material wealth, the favorable physical attributes and the favorable mental attributes to continue accumulating merit and pursuing Perfections in the current existence.

3. There are three types of individuals where poverty is concerned

Current Poverty: It means that a person is born into poverty in this existence as a result of the three bad habits he had in his previous existence or existences.

1. He was miserly; therefore, he did not give alms.
2. He lived life recklessly in that he had money but he refused to make merit.
3. He was lazy and he did not work. He chose to spend his time going out carousing and having a good time.

Future Poverty: It means a person who will be reborn into poverty in his future existence as a result of the three bad habits he has in the current existence.

1. He is miserly; therefore, he does not give alms.
2. He lives life recklessly in that he has money but he refuses to make merit.
3. He is lazy and he does not work. He chooses to spend his time going out carousing and having a good time.

Being far removed from poverty: It means a person who has three good habits as follows.

1. He is in the habit of practicing generosity. He gives alms regularly.
2. He exercises heedfulness in the way he lives his life. He spends part of his income for merit-making purposes.
3. He is diligent. He works hard and he spends his money wisely.

4. The root causes of material wealth: They include the absence of miserliness, the regular practice of generosity, the pursuit of Dana Perfection, and knowing the right way to create material wealth for future existences. It means that one works hard to create personal wealth. One knows that the only way to create personal wealth for one's future existences is to convert material wealth into Ariya wealth in the form of Punna or merit. The best way to do this is to offer alms to the merit-field which means righteous individuals who are deserving of alms. Such individuals are replete with Sila (morality), Samadhi (concentration) and Panna (mental power). Accumulated merit is the source of happiness and success in life. Merit can bear miraculous fruit.

5. The benefits of creating personal wealth the Buddhist way include

1. wealth in the form of Panna
2. wealth in the form of Sila
3. wealth in the form of honor
4. wealth in the form of virtuous friends
5. Wealth in the form of material possessions
6. wealth in the form of merit

OBJECTIVES

1. To enable the student to understand the origin of material wealth.
2. To enable the student to understand the root causes of poverty.
3. To enable the student to understand the root causes of material wealth.
4. To enable the student to understand the benefits of creating personal wealth the Buddhist way.

THE BENEFITS OF CREATING PERSONAL WEALTH THE BUDDHIST WAY

Once a person has created personal wealth the Buddhist way by putting his life on the line as described in chapters 1 to 5, he stands to reap a large number of benefits which can be summarized as follows.

At the basic level, one will be able to eliminate sickness, poverty, and stupidity from one's life such that one can meet with happiness here and now.

At the intermediate level, one will be able to keep gloominess away from one's mind such that one's rebirth will take place in the States of Happiness. The vast amount of merit accumulated in this existence will ensure that each subsequent rebirth into the Human Realm will be blessed with every good thing so that he can continue to improve the quality of his life from one existence to another.

At the ultimate level, once one has accumulated merit and pursued Perfections to the fullest extent, one will be blessed with corporeal wealth, material wealth and favorable attributes. If one is reborn on earth while the Lord Buddha has already happened, one will be able to attain Arahatship. But if the Lord Buddha has not yet happened, one will be able to attain Self-Enlightenment.

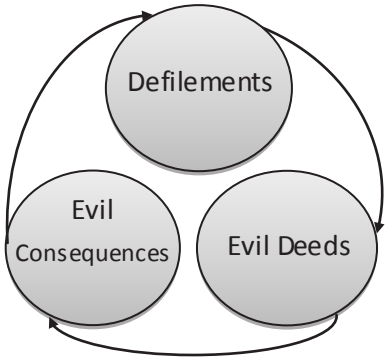
Before one can better appreciate the benefits of creating personal wealth the Buddhist way, one needs first to understand something about "the Cycle of Rebirth" and other laws governing life and the world. For example, one must know that the Law of Kamma exists, wholesome deeds beget wholesome consequences, unwholesome deeds beget unwholesome consequences, Punna (merit) and Papa (demerit) exist, this world exists, the hereafter exists, the Hell Realm exists, the Celestial Realm exists, etc.

It means that the conditions that mark each person's life, whether they are good or bad, whether one is rich or poor, whether one is sickly or healthy, whether one is intelligent or stupid, etc., they are all the consequences of one's past actions or past Kamma. The knowledge gained about the cycle of growth and decline will enable one to better design his current and future lives. One will learn about what gives rise to the corporeal wealth, the material wealth, and the favorable attributes which are conducive to the extinguishment of one's defilements. It is crucially important that one understands how one has the power to design one's life and how merit is the source of every good thing in life. One must also realize that there is no such thing as a coincidence. Therefore, a wise person knows to perform wholesome deeds and accumulate merit to the best of his ability and to such an extent that it becomes second nature to him.

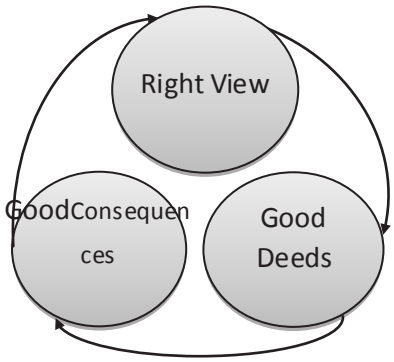
6.1 Right Understanding of Life and Reality

It has to do with the understanding that every living being is undergoing the cycle of life as dictated by the Law of Kammaor the law of cause and effect. There are two cycles of life as follows.[1]

1. The Cycle of Decline



2. The Cycle of Growth



1. The cycle of decline

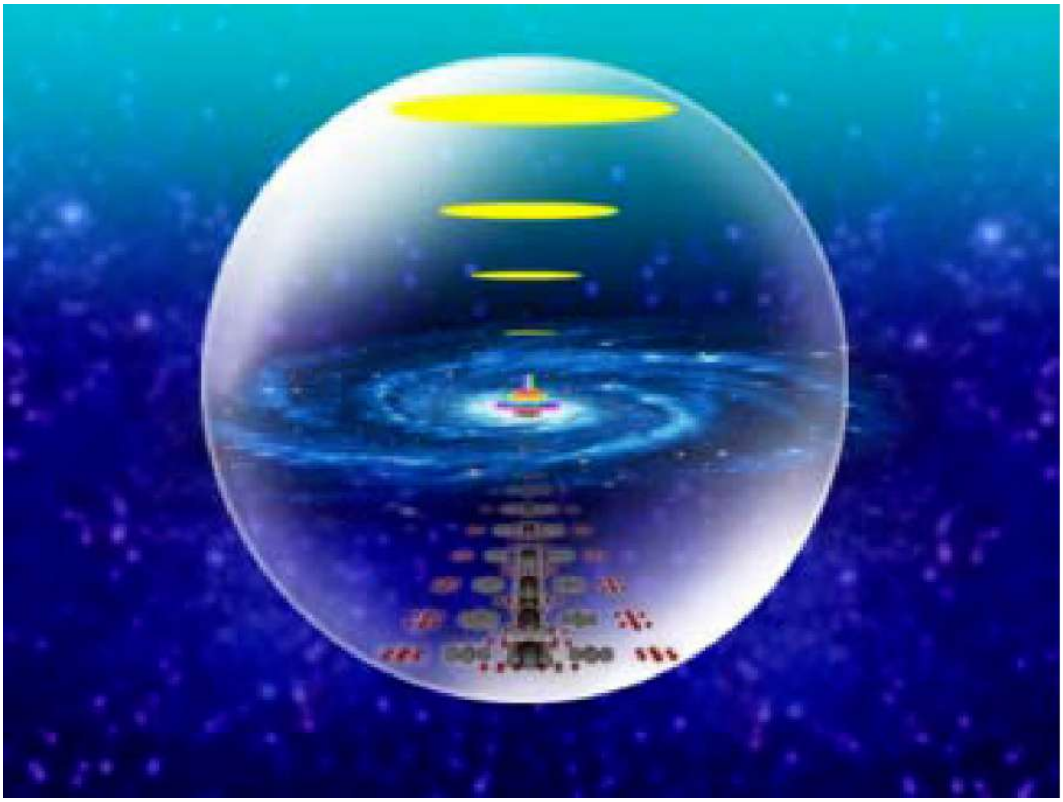
Every person possesses defilements in the forms of greed, anger and delusion. If a person allows his defilements to drive him to commit evil deeds, he will definitely have to reap their evil consequences. Poverty is the consequence of greed. Sickness is the consequence of anger. Stupidity is the consequence of delusion. If a person continues to allow his defilements to dominate his life, his thoughts, his words and his actions, he will meet with poverty, sickness, and stupidity lifetime after lifetime.

2. The cycle of growth

If, however, a person refuses to allow his defilements to drive him to commit evil deeds but decides to work against them by cultivating Right View and putting his life on the line to perform as many wholesome deeds and accumulate as much merit as possible, he stands to reap the good consequences of his accumulated merit. He gives alms to counter greed; therefore, he will be wealthy. He practices love and kindness to counter anger; therefore, he will have a strong constitution. He practices meditation to counter delusion; therefore, he will be intelligent. His determination to counter the current of his defilements will bear fruit in the forms of corporeal wealth, material wealth, and favorable attributes. He will be in the position to continue accumulating merit and pursuing Perfections lifetime after lifetime until eventually he can achieve emancipation from the round of rebirth.

[1] More details about the cycle of life can be found in the course GL 203 The Law of Kamma.

A person undergoing the cycle of decline will be reborn in the States of Unhappiness which include the Hell Realm, the Peta Realm, the Asurakaya Realm and the Animal Realm. When reborn in the Human Realm, his life will be plagued with all forms of hardship and difficulty. A person undergoing the cycle of growth will be reborn in the States of Happiness. When reborn in the Human Realm, his life will be blessed with happiness, success, and prosperity. The map of the galaxy with its different realms of existenceis shown below.[2]



Having now learnt about the cycle of life, the student should now have right understanding about life and the world such that he will want to conduct himself and live his life accordingly. There are three aspects to living life the Buddhist way as follows.

1. Setting one's life-goal at all three levels, namely, the ground level, the sky level, and the above the sky level
2. Realizing the harm of poverty and being determined never to give in to poverty
3. Creating personal wealth the Buddhist way by putting one's life on the line

[2] Ibid

6.2 The Root Causes of Poverty

The true causes of poverty are miserliness, recklessness, and laziness.

6.2.1 Desiring Poverty

The poor persons we see today are poor because in their previous life or lives, they had three bad habits as follows.

1. The bad habit of being miserly; therefore, one did not bother to give alms or accumulate merit.

2. The bad habit of being reckless; therefore, even though one did have money, one did not bother to accumulate merit.

3. The bad habit of being lazy; therefore, one spent one's time and moneygoing out carousing and having a good time. One did not bother to accumulate merit.

These bad habits in one's previous existence or existencesdestroyed whatever chance one might have in obtaining material wealth in the future. Therefore, one is reborn poor in this existence.

Just one of these three habits already has enough power to make one poor. If a person has all three bad habits, chances are that his future rebirths will be plagued with all kinds of hardship and difficulty.

The Story of the Millionaire, Ananda

On one occasion, the Lord Buddha was walking in the city with Venerable Ananda when He pointed at a child beggar and said, Ananda, that thin and appalling-looking child beggar who looks like a muddy ghost was formerly the millionaire, Ananda. In the previous lifetime, he was very wealthy but he was dominated by miserliness. He did not give alms and he forbade his children and grandchildren to give alms. He ordered them to conserve their wealth for fear that it might disappear. He had been miserly all of his life and his children and grandchildren had to obey him by never giving alms to anyone. He had also buried some of his material wealth in five different locations in order to keep it safe.

After he died, the power of miserliness which had dominated him all throughout his life caused him to be reborn to a beggar family of the Untouchable class. The moment he was conceived, even his mother had a hard time begging for a living.

After he was born, his parents had to take him with them when theywent out begging. The evil Kamma of miserliness caused him and his parents to receive nothing at all. Finally, his parents discussed among themselves that before their son came into their lives, they had been able to beg enough to live on but now things were really hard for them. Still, they tried to raise their son until he was old enough to take care of himself before giving him a tile and

telling him that they had to part ways. They loved him but they could no longer afford to have him in their lives. Having been left on his own, his life became even more difficult.

Miserliness can be seen with the Dhammakaya-Eye and it appears as a black sphere called "Kanhadhamma". Miserliness infiltrates one's sight, memory, thought, and cognition and forces one to be greedy and excessively possessive of one's material wealth. A person possessing "Kanhadhamma" in the center of his body will attract misfortune andrepel material wealth. Such is the result of miserliness.

The child beggar wandered around the city until he came to the house where he used to live as a millionaire in his previous existence. Suddenly, he was able to recall his past life and the fact that he had been the millionaire, Ananda. He recognized the people living in the house to be his children and grandchildren. Thinking that he was still the millionaire, Ananda, he went directly into the house and the sight of him scared the children. They ran to their father crying. So, their father, who was Ananda's son came out and threw the child beggar out onto the street.

The Lord Buddha, accompanied by Venerable Ananda, arrived at the house just at that moment. The Lord Buddha told the man that the child beggar had once been his father, Ananda. Ananda's son wanted to know how he could be certain that the child beggar had indeed been his father. The Lord Buddha told him that the child beggar knew whereAnandahad buried his treasures. And indeed, the child beggar was able to pinpoint all the sites where the treasures had been buried.

Miserliness leads one to be reborn in a poor and destitute family. One can work from morning until night and still one's life will still be fraught with hardship. The millionaire Ananda's miserliness and its immediate and evil consequences should motivate one to endeavor to remove every trace of miserliness from one's mind by practicing generosity to the best of one's ability and for the rest of one's life.

6.2.2 Future Poverty

Future poverty: A person who will be born into poverty in his next rebirth has three bad habits in the current existence.

1. He is miserly; therefore, he does not give alms.
2. He lives life recklessly in that he has money but he refuses to make merit.
3. He is lazy and he does not work. He chooses to spend his time going out carousing and having a good time.

There are two categories of peopledestined for poverty in the future as follows.

The first category: People who are now wealthy but will become poor in their next rebirth.

These are the people who have worked hard to earn a living and aided by the merit accumulated in their previous lifetime or lifetimes been able to achieve financial success.

However, they are miserly and they refuse to make merit. Should their accumulated merit be completely depleted, they will not be able to hold on to their material wealth and they will lose it quite suddenly. They may continue to work hard but they may never recover again financially. Unfortunately, their miserliness and recklessness in the current existence will cause them to be born into poverty in their nextrebirth.

The second category: People who are now poor and will continue to be poor in their next rebirth.

These are the people who are now poor but they have all three bad habits as described above. They are not able to achieve any level of financial success. They are lacking in material wealth because they do not possess accumulated merit and they are lazy. It would behoove this category of people to endeavor to rid themselves of the three bad habits. Otherwise, they will simply sink deeper and deeper into poverty.

There are many examples of this category of people during the Lord Buddha's time as described in the Tipitaka. The following is the story of Mrs. Revati, the wife of the millionaire, Nandiya.

Mrs. Revati's Story

During the Lord Buddha's time, there lived a prominent and wealthy Buddhist family. When the son of the family, Nandiya, was grown, his father arranged a marriage between him and a woman called Revati. Revati, however, was not a Buddhist and was miserly by nature. Therefore, Nandiya had no wish to marry her.

Nandiya's father came up with a scheme to have Revati come and live with them in their house. He told Revati to pretend to have faith in Buddhism and to offer alms to the Buddhist monks. Eventually, the deceptive scheme worked and Nandiya agreed to marry Revati.

After Nandiya's parents passed away, Nandiyaallowed his wife to oversee the affairs of the household. And he spent his time accumulating as much merit as possible. On one occasion, he had a great pavilion containing four terraces and four great rooms built inside the Deer Park. He also equipped the pavilion with benches, beds, chairs, and other appropriate furnishings. When the pavilion was ready, he invited the Lord Buddha together with a large number of monks to the ceremony where he offered the pavilion to the Lord Buddha and the Buddhist monks.

In that instant, Nandiya's celestial castle sprang up in the Celestial Realm of Tavatimsa. It stood 1,600 kilometers high and was made of seven kinds of precious gems. HIs celestial castle was gloriously magnificent in every way. It also hasa retinue of 1,000 female celestial attendants. In other words, while Nandiya was offering the great pavilion to the Lord Buddha and the Buddhist monks on earth, the result of his merit-making on earth caused his celestial castle to appear instantly in the Tavatimsa Realm.

Sometime later, Nandiya had to go on a business trip. Before he left, he asked Revati to offer food to the Buddhist monks for him. Revati did so by putting leftovers and about to spoil food into the alms-bowls of the Buddhist monks knowing that they would end up having to

discard all of the food upon their arrival at the temple. Upon seeing them discard the spoiled food, Revati criticized them severely. And that was the last time she made any food-offering to the Buddhist monks.

When Nandiya returned home from his business trip, Revati told him how the Buddhist monks had discarded all of the food she had offered them. Being a true believer, Nandiya did not believe Revati's story. So, he went to the temple to find out for himself what had actually happened. When he found out the truth, he was angry with Revati's action and chased her out of the house. He then went to see the Lord Buddha and invited Him and the Buddhist monks to continue receiving food at his house.

After Nandiya passed away, he was reborn in the Tavatimsa Realm. Revati returned home to inherit the family fortune. On the night of her return and while she was sleeping, she heard a loud voice in the sky above which said, "Behold, in seven days, the woman Revati will die and she will be reborn in the Hell Realm." It was the voice of a female Yakkha who was commanded by King Vessavana, the king of all the Yakkhas to tell Revati her future. All of the people who lived nearby heard the voiceand were filled with fear.

On the seventh day, Revati did indeed die. Her Refined Human Body was escorted by two Yakkhasfirst to go and see Nandiya's magnificent celestial castle. She said to the Yakkha escorts, "This celestial castle is as glorious as the sun and as magnificent as can be. Who is its owner?" One Yakkha answered, "Nandiya is the owner of this celestial castle because as a human being, he was not miserly but he was in the habit of accumulating merit."

Revati said, "But he was my husband and I was his wife. Andnow I will go to live with him in this celestial castle as his wife."

One Yakkha said, "That will never be! For you and your evil ways, only the Hell Realm awaits." The two Yakkha escorts then dragged Revati to the Hell Realm of Ussada and said to her before disappearing, "This is where you will pay for your evil Kamma."

Two hell denizens appeared in the Yakkha's stead. They had a gigantic body and a very frightening appearance. They dragged her to where she was to receive horrific punishments. She asked them, "This is such a dirty place, filled with feces, urine, and a horrible stench!" One hell denizen said to her, "This is where you will pay for your evil Kamma. Your time here will be 1,000 hell years."

Revati asked them, "What evil Kamma did I commit? Can't I go elsewhere?" One hell denizen said, "No, you cannot. You committed the evil Kamma of vilifying the Arahats." He then described to her the forms of punishment she would receive. It filled Revati with horror.

"I beg of you. Please let me return to the Human Realm. This time around, I will do my best to accumulate merit and perform only wholesome deeds."

The hell denizen said, "You were reckless and now all is too late. There is no point in whining and crying. You must pay for your evil Kamma now." Revati did not give up. "If

so, if you see anyone about to be reborn on earth, will you please tell him to go and tell my children to hasten to accumulate merit, to give alms, observe the Precepts, and practice meditation? Tell them never to commit any evil Kamma. As for me, after I have served my sentence here and if I have the opportunity to be reborn in the Human Realm again, I will accumulate as much merit as possible. I will build pavilions and monasteries. I will never be reckless again. Should anyone about to be reborn in the Human Realm ask you, please tell him that he should give alms, clothing, bedding, rice and water to the monks and ascetics who practice non-violence. Tell him that a miserly, angry, and evil person cannot be reborn in the Celestial Realm. When I next have the opportunity to be reborn in the Human Realm, I will be generous. I will observe the Precepts. I will accumulate merit by practicing Dana, Samacariya, Sannama and Dama. I will grow trees. I will build a road where it is impassable. I will dig wells and I will set water out for people to drink. I will do all these things joyfully. I will observe the UposathaSila on every Buddhist Holy Day. I will never be miserly again. Please allow me to redeem myself."

The hell denizen said, "It is all well and good that you are repentant now. But it is too late." Revati was subsequently taken to the place of punishment.[3]

It would behoove every Buddhist to never be reckless. Every human being is here to perform wholesome deeds and accumulate as much merit as possible. Whatever condition one finds oneself in right now, one must hasten to accumulate merit to the best of one's ability. Merit is the source of every good thing now and in future existences.

6.2.3 Being Far Removed from Poverty

A person who is and will be far removed from poverty has three good habits as follows.

1. He is in the habit of giving alms. He makes merit by giving alms regularly.
2. He is never reckless. He spends part of his earning on merit accumulation.
3. He is diligent and thrifty.

People who have these three good habits will never be poor. And any poor person who has endeavored to cultivate these three good habits has the opportunity to turn their situation around. The more one cultivates these good habits, the more the conditions of one's life will improve. If one is wealthy now, one has the opportunity to significantly increase the level of his material wealth as exemplified by the story of the millionaire, Bhattatika, as follows.

The MillionaireBhattattika's Story

A very long time ago, there was a millionaire by the name of Gandha. Having inherited the family's fortune, it occurred to him how none of his forefathers were able to take a thing with them after they died. Therefore, he decided that he would spend as much of the fortune as possible while he was still living. He allotted a huge sum of 100,000 kahapana for his food

[3] Nidanadhammapada, page 220-226

each day. In addition, he spent a great amount of money on everything that had to do with his wellbeing. The people of the city of Varanasi were invited to come and watch him dine on his expensive and sumptuous food served on gold plates and bowls.

One day, a man who earned a living cutting and selling firewood came into town to visit a friend. He and his friend also went to watch the millionaire while he was having his meal. As he stood watching the millionaire eat, he was seized with the desire to eat some of what the millionaire was eating. So, he asked the millionaire for some of his food. But the millionaire turned him down and said,

"If I shared my food with you, I would have to share it with others as well. After all, this meal has cost me a total of 100,000 kahapana."

The firewood man told the millionaire that if he could not eat some of his food, he would surely die. So, the millionaire said to him,

"If you can work for me for a total of three years, I will have my cook prepare a platter of similarly expensive and delicious food for you when the time is up."

Sure enough, the firewood man agreed with the millionaire's proposal. And he went to work for the millionaire at the millionaire's house right away. For the entire period of three years, he had conscientiously served the millionaire. One day, a servant came to the millionaire, Gandha, and said to him,

"The firewood man has now served in this house for three years. What are we to do with him next?"

True to his word, Gandha ordered his servants to provide everything for the firewood man from a luxurious bath complete with all the bath accessories, fine quality clothes, and most importantly, expensive and sumptuous food. He also sent his servants out to invite everyone in the city to come and watch the firewood man enjoy his once in a lifetime feast.

Just as the firewood man was getting ready to eat his long anticipated food, a Paccekabuddha appeared right before him. The Paccekabuddha had just emerged from the bliss of emancipation and had employed His supernormal insight to see to whom He could grant a wish on that day. And the image ofthe firewood man appeared to Him. On the part of the firewood man, the instant he set eyes on the Paccekabuddha, he was filled with a deep faith and reverence in the Paccekabuddha's personage. He thought about how he had to work for three whole years just to be able to enjoy such a spectacular and sumptuous meal. It could only mean that it was because he possessed a low level of accumulated merit. Moreover, he had been poor all of his life. If he ate the food on the platter, he would be full for just one day and he would still be a poor man. But if he offered his food to the Paccekabuddha, the merit earned would bless him with every good thing in life for many future existences to come.

The firewood man was filled with overwhelming joy as he prepared to offer the entire platter of food to the Paccekabuddha. Halfway through, however, the Paccekabuddha closed the lid

of His alms-bowl to signify that enough food had been offered already. But the firewood man said,

"The food is enough for just one person, Exalted One. Please accept all of it. Please allow me to earn as much merit as possible from this food-offering."

The Paccekabuddha opened the lid and allowed the firewood man to put the rest of the food inside His alms-bowl.

Despite being a poor person, the firewood man was able to overcome his miserliness and make an offering of superb quality food to the Paccekabuddha. Having received all of the food, the Paccekabuddha blessed him,

"May all of your wishes be as fully realized as the full-moon!"

The people who came to watch the firewood man eat rejoiced in his merit and sang Sadhu loudly. The millionaire heard the commotion and thought how the people had to be laughing at the firewood man for his clumsy manner. He sent a servant to check the situation out.

The servant returned to tell his master all that had happened. The millionaire, Gandha, felt very moved and thought, "This man has done a very difficult thing. I, with all of my material wealth, have not been able to do as he has done." The millionaire had the firewood man fetched. He gave the firewood man 1,000 kahapana and asked him to share part of his merit with him. The firewood man felt magnanimous and gladly dedicated part of his merit to the millionaire. The millionaire was deeply moved and he gave the firewood man a huge sum of money in return.

There was more to the firewood man's story, however. His exceptional deed was being talked about all over the city. And when the king heard about it, he wanted to see the firewood man in person. He offered the firewood man the sum of 1,000 if the firewood man would be good enough to share his merit with him. The firewood man gladly did as asked. The king became so deeply moved that he bestowed riches upon the firewood man which included the title of millionaire. He was also given a new name, "Bhattattika", which meant a person who worked for his food.

Bhattattika spent the rest of his life accumulating merit and was reborn in the Celestial Realm after he died. In his final existence, he was reborn on earth in the city of Savatthiin a family which was the lay supporters of Venerable Sariputra. On the day that he was born, everyone in the household was happy. Therefore, he was given the name "Sukhakumara".

When he was just seven years old, he asked his parents for permission to ordain as a novice monk. Sometime later, he was able to attain Arahatship.

A poor man cutting and selling firewood for a living was able to greatly improve the quality of his life because he had the wisdom to offer superb quality food to a Paccekabuddha. It was an extraordinary feat of generosity because he had had to work for three whole years for the food. What followed were a vast amount of material wealth, corporeality wealth, celestial wealth and eventually Nibbana wealth.

6.3 The Root Causes of Material Wealth

The root causes of material wealth include the absence of miserliness, the absence of recklessness, the diligent pursuit of Generosity Perfection, and knowing how to create everlasting wealth. One knows that the only way one can create everlasting wealth is to convert one's material wealth into Punna or merit. Merit is earned by giving to the field of merit or to individuals who are replete with Sila (morality), Samadhi (concentration), and Panna (insight). Merit is the source of success and happiness and at times to such an extraordinary level as to be unimaginable.

During the Lord Buddha's time, there were six extraordinary millionaires who possessed an extraordinary level of material wealth as follows.

1. Mendaka: His material wealth wasinexhaustible.
2. Jatila: His material wealth was inexhaustible.
3. Jotika: His material wealth was inexhaustible.
4. Punna: His material wealth was miraculously materialized.
5. Anathapindika: He was the millionaire who supported Buddhism.
6. Visakha: She was the millionairess who supported Buddhism.

The material below was taken from the Dhamma lectures given by Phrarajbhavanavisudh (LuangPorDhammajayo).

6.3.1 Mendaka's Story

A long time ago, there was a millionaire who lived in the city of Varanasi. He was informed by the court astrologer that three years hence, the kingdom would experience a severe and prolonged drought. The millionaire did not panic but began to make plans for the kingdom to get ready for the predicted disaster. He made it known to all the rice farmers to grow as much rice as they could. He bought up all of their rice and stored it in his 1,250 granaries. Some of the rice was stored in large earthenware containers and the containers were buried under the ground. The rest was mixed with soil andthe mixture was used to coat the outside walls of the house.

Three years later, there was indeed a widespread drought. The rice which had been stored in the granaries was gradually depleted. With the prolonged drought, the rice stored in theearthenware containers was also depleted. Finally, the millionaire had to call a meeting of his retinue of attendants so that he could tell them to leave and go to live where there was food to be had. All of them left and the house was left with just five people, namely, the

millionaire, his wife, his son, his daughter-in-law and one slave. These five people lived on the rice which had been stored underground. Once that was depleted, they had to live on what was coated on the walls of the house.

Finally, there was only one meal of rice left. It was divided into five equal portions. As they were getting ready to eat their last meal, a Paccekabuddha appeared at the house. He had just emerged from the Bliss of Emancipation. As soon as the millionaire saw the Paccekabuddha, he felt moved to offer his last meal to Him. He would rather offer hisfood to the Paccekabuddha and earned an enormous amount of merit so that he could be blessed with every good thing for many lifetimes to come than to eat it himself. He did not wish to encounter such scarcity ever again.

The millionaire poured the cooked rice into the alms-bowl of the Paccekabuddha. Half-way through, the Paccekabuddha closed the lid of His alms-bowl. But the millionaire entreated the Paccekabuddha to receive the rest of the rice for his future happiness and prosperity. He then offered the rest of the rice to the Paccekabuddha with a heart filled with joy.

As he did so, he made a resolute wish, "May I never know such scarcity again. And from now on, whenever I am reborn in the Human Realm, let me have enough food to feed the entire earth population. Andwhenever my granaries have been swept and cleaned, all I have to do is to look upward toward the sky and there will be a downpour of rice grains to fill all of my granaries instantly."

The Paccekabuddha said to him, "May your wishes be realized!" The millionaire's family and slave also offered their rice to the Paccekabuddha.

On that very day, there was a downpour of rice grains and all of the 1,250 granaries were filled to the brim. The millionaire's wife made it known to the people in the city to come and take whatever rice they needed at the millionaire's house.

From that day onward, the city of Varanasi never experienced a drought like that again. The lives of the city inhabitants were saved by the millionaire. As a result of his accumulated merit, the millionaire was reborn in the Celestial Realm after he died.

In his last rebirth, he was born the millionaire, Mendaka, who possessed inexhaustible material wealth in the form of a large number of gold goats. These gold goats had the supernatural power to grant whatever food anyone wished for. All they had to do was to pull a thread from the gold goat's mouth and the food would appear instantly. It was said that just one gold goat had the power to feed the entire earth population. People came from everywhere to take whatever food, silver, and gold they wanted at Mendaka's house. Mendaka had the opportunity to listen to the Lord Gotama Buddha's Dhamma lecture and was able to attain the Fruit of Sotapanna.

6.3.2 Jatila's Story

It was written in the Tipitaka that Jatila was born during the Lord Buddha's time. Jatila's material wealth was so great that it was a well-known fact in those days. Jatila possessed an

incredibly vast amount of accumulated merit. And his incredibly vast amount of merit showed up as incredible blessings. According to the Law of Kamma,whatever one sows, that he will also reap. For example, if one makes merit by making an offering of gold, when the merit bears fruit, one will also receive a vast amount of gold.

Around the Lord Buddha's time, there lived a millionaire in the city of Varanasi. He had a beautiful daughter. When she was sixteen years old, he had a seven-story castle built so that he could install her and her maid on the seventh floor of the castle. Her maid was instructedby the millionaire to keep a close eye on his daughter at all times. All the daughter could do was to look out of her window and watch the goings-on below on the ground. She was not allowed to come down from the castle and mingle with the people.

One day, a Vidhayadhara (a type of earth sprites belonging to the first celestial realm) happened to be flying by. He saw the young woman and fell head over heel in love with her. He alighted inside her apartment and they lived together as husband and wife until the young woman was with child. She told her maid never to tell anyone about what had happened. And when it was time for her to give birth, she told her maid to bring her a new basket and some flowers. She then placed the infant and the flowers inside the basket. Her maid was charged with the responsibility of floating the basket with the infant in it down the river Ganges. And she was to make sure not to tell a soul about it.

Further down the river, two women were bathing themselves by the riverbank. Both of them saw the basket floating down the river. The first woman said that she wanted the basket. The second woman said that she wanted whatever was inside it. When the basket floated to where they were, they took it up to the riverbank. Upon peering inside the basket, they saw a newborn infant and both of them felt a deep love for it. Now, each woman wanted to take the baby for her own. Since they could not settle the matter between themselves, they had to seek the help of the court of justice. But the judge could not pronounce a judgment. And so the matter was referred to the king.

The king heard the case and decided that the first woman was to take the basket and the second woman was to take the infant. Itso happened that the second woman was a lay supporter of the Arahat, Venerable Mahakaccayana. She raised the infant thinking that when he was old enough, she would have him ordain under the Arahat. She named the baby "Jatila" because its hair was all disheveled when she found him.

On one occasion, Venerable Mahakaccayana went out on his alms-round and stopped at the woman's house to have his meal. He asked after the boy, Jatila, and decided it was time to take the boy with him. Having employed his supernormal insight, the Arahat discovered that Jatila possessed an extraordinary level of merit. And he would be able to enjoy a householder's life for a time before entering the monkhood. The Arahat also saw with his Supernormal Insight that Jatila would eventually be able to attain Arahatship. And so, the Arahat took Jatila to the house of a wealthy businessman in the city of Taxila. He told the businessman all about Jatila's history and the fact that he would eventually enter the monkhood. The Arahat asked him to help raise the boy in the meantime. It so happened that

this businessman had had some merchandise in his storehouse for twelve years because he was not able to sell it. So, one day, he decided to bring all the merchandise out from the storehouse to see if he could sell it. He put Jatila in charge of selling the merchandise while he went out to tend to some business.

By the power of Jatila's accumulated merit, the celestial beings of the city came to help with the sales by inspiring people to come and buy everything from him within one day.

Upon his return home, the businessman thought that all the merchandise had been stolen. But when he found out that all of it had been sold, he knew immediately that Jatila had to have possessed a vast amount of merit. Since then, he put Jatila in charge of selling all of his goods. And he was never disappointed with the result. After Jatila grew up, the businessman arranged a marriage between Jatila and his own daughter. He also had a new house built for the couple.

On the day that Jatila entered his new home, something miraculous happened. The instant that he stepped over the threshold, a solid gold mountain standing forty meters high sprang up in his backyard together with a diamond hoe with a solid gold handle. The diamond hoe was for the purpose of digging the gold from the gold monolith. This miraculous event caused quite a stir among the city inhabitants. When the news reached the king, he gave the title the city's millionaire to Jatila.

In those days, the title of the city's millionaire comes with a multi-tiered white umbrella. From that point onward, Jatila became widely known as the city's millionaire. Whenever he wanted some gold, he simply used his diamond hoe to dig into the gold mountain and gold will come out as easily as a clump of dirt. The missing gold was instantly and miraculously filled in so that the gold mountain appeared whole again. Jatila was able to fully enjoy the householder's life just as foreseen by the Arahat. He and his wife had three sons together. And once they were grown, Jatila felt the need to enter the monkhood.

He wanted to leave the gold monolith to his children but wanted first of all to see who among his three children possessed enough merit to inherit it. Jatila first gave his eldest son the diamond hoe so that he could dig for some gold from the gold mountain. But tried as he might, he could not dislodge any gold from the mountain. When it was his second son's turn, he received the same result. However, his youngest son was able to dislodge gold from the mountain as easily as if it were a clump of dirt.

Jatila called his sons together and told them how he loved all three of them equally; however, only his youngest son had accumulated merit with him in a previous life. Therefore, he had to give the gold mountain to his youngest son and let both of his brothers have a share in the gold through their youngest brother. Soon after Jatila entered the monkhood, he was able to attain Arahatship. Sometime later, the Lord Buddha, Jatilathe Arahat, and other Arahats came to visit Venerable Jatila's former home. During their two-week stay, Venerable Jatila's former sons had made merit by offering food to the Lord Buddha and the Arahats.

Up to this point, the student may wonder:

1. Why was Jatila put inside a basket and allowed to float down the river?

2. What special merit accumulatedin a previous existence by Jatilacaused the gold mountain to appear in his backyard?

After the Lord Kassapa Buddha attained Complete Nibbana, the laypeople wanted to build a great Cetiya of gold in order to house the Holy Relic which remained in one piece. One day, an Arahat went to inspect the goldCetiyaonly to discover that the part facing north was not yet finished. The craftsman informed the Arahat that additional gold was needed in order to complete the gold Cetiya. The Arahat said that he would go around the city to ask the laypeople for more gold. At the time that he arrived ata particular goldsmith's house, the goldsmith and his wife were having a heated argument. The Arahat went ahead and informed them of the need for additional gold for the Cetiya. Being in a foul mood, the goldsmith said to the Arahat, "Throw your Master into the water for all I care."

His wife was alarmed by what her husband had just said. She then said to him, "If you are angry with me and feel like beating me, you are at liberty to do so. But don't ever say anything derogatory about the Great Master. It is a grave misdeed which incurs terrible consequences."

The goldsmith immediately asked the Arahat for forgiveness but the Arahat said that he had to ask the Lord Buddha for forgiveness. When asked how he could do it, the Arahat told the goldsmith to fashion three gold flower pots and offer them to the Lord Kassapa Buddha at the Cetiya. On the day that he was ready to make the offering and the apology, he was to wash his hair and his body. And the gravity of the misdeed would be lessened.

The goldsmith then asked his three sons to help him with the task of fashioning the gold pots. But the first and second son refused to help him. However, the youngest son said that it was his duty to help his father with his work. And so, father and son worked together to fashion three gold flower pots. On the day of the offering, the goldsmith washed his hair and body and asked the Lord KassapaBuddha for forgiveness as he offered Him the three flower pots made of pure gold. Therefore, the gravity of his misdeed was lessened.

Still, for seven consecutive times that he was reborn in the Human Realm including his final rebirth, he had been floated down the river. And for the reason that he had made an offering of three gold flower pots to the Lord KassapaBuddha, a gold mountain standing forty meters high miraculously appeared in his backyard. His three sons in the previous life were also reborn as his sons in this life. But only the youngest son could inherit the gold mountain from his father, since he was the only one who helped his father with his work and took part in the merit-making activity.

6.3.3 Jotika's Story

In one previous existence, Jotika was a farmer who had the rare opportunity of offering some cane juice to a Paccekabuddhajust at the time that He was thirsty. As a result of the enormous amount of merit earned, his subsequent rebirths had taken place only in the Human Realm and the Celestial Realm.

In one subsequent existence, he was reborn on earth as a great millionaire who had the opportunity to meet with the Lord Buddha. Having heard the Dhamma lecture from Him, he felt moved to build Him the Perfumed Dwelling. It was built with scented wood and decorated with precious gems. He had a large pond dug near the Perfumed Dwelling. He also had trees planted in all four directions. When the construction was completed, he made an offering of the temple along with a huge amount of precious gems to the Lord Buddha. Moreover, whenever people came to listen to the Lord Buddha's Dhamma lecture, he would joyfully give them an amount of precious gems.

On one occasion, he placed a large crystal sphere the size of a watermelon which glowed brightly on its own before the Lord Buddha. He wanted people to come and look at this very rare and precious crystal sphere so that while being there, they would have the opportunity to listen to the Lord Buddha's Dhamma lecture. Sometime later, the crystal sphere was stolen.

The Lord Buddha said to the great millionaire, "Don't feel bad because the crystal sphere has been stolen. Material wealth can disappear as a result of theft, flood or fire. You should remain calm and think instead of the merit you have accumulated so far. You had the Perfumed Dwelling built. You had a large pond dug near it. You had many trees planted all around the area. You have given away precious gems to those who came to listen to my Dhamma lectures. You have put the rare crystal sphere here to attract people to come and listen to my Dhamma lectures. All of the merit you have accumulated here will bless you with great material wealth in future existences. During the time of the Lord Gotama Buddha, you will be reborn a great millionaire. You will have a seven-storied crystal castle surrounded by seven crystal walls. In all four directions, there will be wishing trees. You will have four inexhaustible troves of precious gems. Your castle will be brightly lit by a crystal spheresuch that you will have no need for lamps. You will be loved and respected by all people. And none of your material wealth, be it a strand of thread or a needle, can ever be taken away from you without your consent. You will also be able to attain Nibbana after listening to the Dhamma lecture from the Lord Gotama Buddha."

The Lord Buddha's words filled the millionaire's heart with overwhelming joy. After he died, he was reborn in the Celestial Realm where he enjoyed great celestial wealth and a large retinue of celestial attendants. During the time of our Lord Gotama Buddha, the entire city lit up at the time of his birth. King Bimbisara was pleased to know that a person possessing a vast amount of merit had been born in his city.

As a result, he was given the name "Jotika". And when his merit bore fruit, the seven-storied crystal mansion, the four treasure troves, the four wishing trees, etc., appeared for him. He

also had a magical crystal sphere which lit up his entire castle. He had no need for lamps. He had never caught a whiff of malodor as a result of having built the Perfumed Dwelling for the Lord Buddha in the past. He only saw things that were beautiful and pleasing. He only heard what was lovely and pleasing. His wife came from another human world called "Uttarakurudavipa". She was a very beautiful woman and possessed the attributes of the "Precious Lady" in that during the hot season, her body would feel cool. In the cold season, her body would feel warm. She practiced endearing speech. She possessed a shapely figure. Moreover, her entire body glowed with a radiant light. She had brought with her a magic pot and three magic stones for cooking. The rice she brought from "Uttarakurudavipa" when cooked in the magic pot with the three magic stones could feed however many people she wished. Moreover, a small amount of her rice was enough to make a person feel full.

Everything that Jotika came into contact with, saw, heard, smelled and tasted was of the most exquisite quality. No one on earth had ever possessed such material wealth. The news of his extraordinary wealth spread far and wide. Even the king wanted to see it. King Ajatasattu saw it and wanted it. He thought that as an absolute monarch, he was entitled to anything he wanted.

King Ajatasattu mobilized his troops against Jotika's castle while Jotika was out listening to a Dhamma lecture at the temple. When the king and his troops arrived at the crystal mansion, the crystal clear surface of the wall reflected back an image of a vast army. This forced the king and his troops to retreat. When he learnt that Jotika was at the temple, he went to the temple to tell Jotika that he had earlier gone to seize Jotika's castle. Jotika said to the king that not even the rings on his fingers, left alone his castle, could ever be taken from him without his consent.

Now, it was well-known that King Ajatasattu possessed great physical strength in that while sitting, he could jump as high as twenty meters. When standing, he could jump as high as forty meters. Even so, he could not pull a single ring out of Jotika's finger however hard he tried.

Finally, Jotika demonstrated the power of merit by permitting one particular ring to move out of his finger so that he could give it to the king. And it did as if it had a life of its own and landed itself on the king's hand.

Jotika felt saddened that material wealth on earth attracted the attention of many. They wanted to see it. They wanted to have it. If he did not allow them to see it, they felt bad. If he did not allow them to have it, they felt angry. Finally, Jotika decided to enter the monkhood and soon afterward, he was able to attain Arahatship.

Merit is an extremely important thing. A person possesses an exceptional amount of merit now because he had performed the kind of wholesome deeds that others were unable to do in a previous existence. They gave so generously and so wholeheartedly to the personages who were pure of body and mind and considered to be the merit-field. When the accumulated merit bore fruits, miraculous things happened. A person possessing a vast amount of merit

does not need to earn a living. All he has to do is think about his accumulated merit and every kind of material wealth will just come to him. One simply takes a relaxing bath, goes to stand outside, thinks of one's accumulated merit, and material wealth appears. When it is time for a Universal Monarch to govern the four human worlds, he simply takes a relaxing bath, pledges the Eight Precepts, thinks of his accumulated merit, and the seven kinds of precious treasures will appear. These include the Precious Wheel, The Precious Warrior, the PreciousTreasurer, the Precious Lady, the Precious Elephant, the Precious Steed and the Precious Crystal Sphere. These precious treasures bring with them more and more treasures.

The same thing happened to the millionaires Jotika and Mendaka in that when their accumulated merit bore fruit, material wealth simply appeared for them to use and enjoy. They did not have to earn a living.

Persons possessing a lower level of merithave to earn a living but they do not have to work hard. They will have trustworthy and able subordinates to help them with their work. They have good ideas and they have a retinue of attendants to help them succeed.

Persons possessing a lower level of merit have to earn a living and encounter some obstacles even though there will be people to help them. And they will be able to accumulate material wealth.

Persons possessing a lower level of merit have to earn a living without help from anyone and can meet with a certain level of success.

Persons possessing a lower level of merit must earn a living. They have to work very hard and encounter many obstacles before gaining any material wealth.

Persons possessing a lower level of merit must work very hard to earn just enough to live on.

Persons possessing a lower level of merit must work very hard but still meet with scarcity.

Persons possessing a lower level of merit cannot do anything but beg for a living. Still, they can receive enough to sustain themselves. With a lower level of merit still, they cannot receive anything from their begging and they can even cause others not to receive anything either.

There are gradations of merit as described above and as shown in the story of a millionaire who lived during the Lord Buddha's time as followed.

On one occasion, the Lord Buddha was walking with Venerable Ananda when He pointed at a child beggar and said that the boy had formerly been a millionaire who was miserly and not only did not accumulate merit but also forbade others to do it. Only a person who gives will receive. A person who does not give will not receive. A person who does not give and forbids others to give will not receive and will cause others not to receive as well. Venerable Ananda wanted to know what would happen next. The Lord Buddha told him that the boy would arrive at his former home soon and would be able to recognize not only his former home but his former son as well. His former son, however, would not recognize him at all,

and would not allow him to enter the house. Once the boy showed him where Ananda had buried the treasures, he would believe that the boy had formerly been the millionaire and his father.

Material wealth is one of those things which will go only to those who possess enough merit to possess it. Once one's merit has been depleted, it will leave. All of the material wealth possessed by the millionaires Jotika, Mendaka or Punna still exists here on earth. Only persons possessing sufficient amount of merit will be able to possess it. Merit exists as a Merit Sphere which dwells in the center of a person's body. If a person's mind is pure and bright, his accumulated merit will attract material wealth to him. The purer and brighter a person's mind is, the more power his accumulated merit will have to attract material wealth to him. However, what is more important is that when one possesses great material wealth, one should also be generous in the same way that the millionaires Anathapindika and Visakha were. They had used their material wealth to help propagate the Lord Buddha's Teachings which are the sources of peace and happiness for all humanity. They had made the best use of their material wealth. Such material wealth still exists here on earth; it has not disappeared or gone to another planet. It is waiting to show up for whoever possesses enough accumulated merit to use it and enjoy it.

6.3.4 Punna's Story

The Merit Sphere dwelling in the center of a person's body has the power to attract such blessings as corporeal endowment, material wealth, mental endowment, gain, title and position, praise, happiness and the Path and Fruit of Nibbana. When reborn in the Human Realm, one will be good-looking. One will enjoy a healthy and long life. One will not be sickly. One will not be either fat or thin. One will not be either dark or pale. One will not be too tall or too short. One can gain material wealth without much effort. One does not have to earn a living because one will be reborn in a wealthy family, in a family of millionaires, billionaires or trillionaires. And if one has pursued Perfections to a great extent, one's Merit Sphere will cause inexhaustible wealth to appear as in the cases of Jatila, Mendaka, and Jotika. These trillionaires of the past were not born in a wealthy family, but their Merit Sphere could cause miracles to happen. In the case of Jatila, his Merit Sphere had the power to pull all of the gold in the land together to form a gold mountain which appeared for his use and enjoyment. In the case of Jotika, it was the crystal castle and the four treasure troves. They appeared by the power of his Merit Sphere.

This is the story of Punna, the rice farmer who became Punna, the millionaire. It all happened because one day Punna's wife was on her way to bring food to her husband who had been working in the rice paddies since dawn. But she met an Arahat who had just emerged from the Bliss of Emancipation and felt moved by her accumulated merit to offer the food prepared for her husband to him. The Arahat also knew beforehand with his Supernormal Insight that Punna and his wife would have this opportunity to earn an incomparable amount of merit.

Having just emerged from the Bliss of Emancipation, the Arahat could be compared to a power station as far as merit was concerned. Punna's wife offered the food to the Arahat with a heart filled with faith and joy. Once the offering was made and the Arahat blessed her by saying, "May your every wish be fulfilled", sheexperienced such overwhelming joy that she had goose pimples all over her body. She did not worry that her husband might be cross with her for her tardiness but hastened home to prepare food for her husband.

Punna had been waiting a while for his food and was feeling famished and tired. Punna's wife smiled sweetly at her husband and talked to him softly. She used a damp cloth to wipe away the dirt and grime on her husband's body before giving him his food. She said to him sweetly,

"I was late because when I was bringing the food to you, I ran into a venerable monk. He looked so radiant and I felt moved to offer the food to him. Please rejoice in my merit."

Punna had a kind heart by nature and said, "Sadhu! You have done a great thing!"

As a result, Punna could partake in the incalculable amount of merit earned by his wife's meritorious action.

As soon as Punna got up to plow the rice paddies, all the soil turned into solid gold. In other words, the soil in the paddies had turned into gold by the power of his merit. Everywhere he plowed, the soil was turned into gold. He ended up with more gold than anyone in the land.

6.3.5 Anathapindika's Story

The millionaire, Anathapindika, was a great lay supporter of Buddhism and was recognized by the Lord Gotama Buddha as being foremost in the area of supporting the work of Buddhism. It means that of all the male lay devotees who supported the work of Buddhism, Anathapindika ranked first. And of all the female lay devotees who supported the work of Buddhism, Visakha ranked first.

Anathapindika was the son of the millionaire, Sumana. In one previous existence, Anathapindika was reborn during the time of the Lord Padumuttara Buddha. In those days, every human being on earth observed the Five Precepts. The Lord Padumuttara Buddha had a huge number of Ariya disciples. On the day of Magha Puja, one millionAriya monks or Arahats came together to see the Lord Padumuttara Buddha compared to 1,250 in the Lord Gotama Buddha's time. On one occasion, the Lord Padumuttara Buddha recognized one particular male lay devotee as being foremost in the area of alms-giving and supporting the work of Buddhism. Anathapindika in that existence was inspired to attain such recognition in a future existence. Therefore, he invited others to pursue Generosity Perfection alongside him by making an offering of alms to the Lord Padumuttara Buddha and a huge number of His Perfected Disciples every day for seven consecutive days. On the seventh day, he made the resolute wish to be recognized as being foremost in the area of alms-giving and supporting the work of Buddhism.

The Lord Padumuttara Buddha checked with His Supernormal Insight to see when Anathakapindika's resolute wish would be realized. The Lord Padumuttara Buddha said, "In the future and during the time of the Lord Gotama Buddha, you will be reborn in a wealthy family and you will have the material wealth necessary to realize your wish."

Anathapindika in that existence was overwhelmed with joy and continued to accumulate merit for the rest of his life. He had since then undergone the round of rebirth only in the Human Realm and the Celestial Realm. During the time of the Lord Gotama Buddha, he was reborn in the family of the millionaire, Sumana, and was called Sudatta. He inherited all of his father's material wealth after his father died. But he received the name Anathapindika because he enjoyed giving food to the poor (Anatha) at his almonry. Wealthy persons in the old days showed off their wealth by erecting an almonry where they gave away food and other necessities to the poor.

One day, Sudatta went to the city of Rajagarh to visit his brother-in-law who was also a millionaire. On that day, the brother-in-law and his entire household were busily getting ready to welcome the Lord Gotama Buddha and His Perfected Disciples. Therefore, he did not spend as much time with Sudatta as he usually did. Finally, when Sudatta had a chance, he asked his brother-in-law if they were getting ready to welcome a king or something.

His brother-in-law told him that they were getting ready to welcome the Lord Buddha in the following morning. Sudatta had to ask his brother-in-law three times if the Lord Buddha was really coming the following morning to make sure that he had heard right. All of his life, he had wanted to meet the Lord Buddha and to listen to His Dhamma lectures. Upon learning that the Lord Buddha had happened, he could not contain his delight and could hardly wait for morning to come.

All night long, he could not sleep. Finally, just before dawn, he decided to walk to the place where the Lord GotamaBuddha was staying. Normally, wherever he went he would be accompanied by a retinue of attendants. But this time, he went out by himself. A non-human being made way for him and gently urged him to continue on his way even when he felt scared of the dark. This non-human being did not show itself, however. He thought to himself how being in possession of 100,000 elephants, 100,000 horses and 100,000 beauty queens was nothing compared to seeing the Lord Buddha. For three times, he felt scared of the dark but the gentle and comforting voice kept urging him to continue walking asa miraculous light appeared to show him the way.

The Lord Buddha was employing His Supernormal Insight to see who could benefit from His Dhamma lecture on that day and the image of Sudatta appeared to Him. He knew that Sudatta would become His main supporter and would be recognized as being foremost in the area of alms-giving and supporting the work of Buddhism. He also saw that Sudatta was coming to see Him and He wanted to go out and greet him. Therefore, the Lord Buddha went to do walking meditation in a particular area to wait forSudatta. While Sudatta was asking himself where the Lord Buddha might be, the Lord Buddha called out to him, "Sudatta, I am here. Sudatta, I am here. Sudatta, I am here. Come on over."

Having heard the Lord Buddha's voice calling his name, Sudatta was filled with overwhelming delight. He would now have the opportunity to meet the Lord Buddha and listen to His Dhamma lecture. On that first meeting with the Lord Gotama Buddha, Sudatta was able to attain the Fruit of Sotapanna.

One can choose the place and conditions of one's rebirth. One has that option all the time. It depends on whether or not one exercises that option. When one is reborn poor, one will often hear people say that one cannot choose the place of one's rebirth but one can choose how one should live. Every human being living today can choose the place of his rebirth. The presence of the merit-field, the presence of Buddhism, and the presence of the Triple Gem give one the rare opportunity to earn merit. One must try one's best to accumulate as much merit as one can and with a heart filled with faith. And then one can choose the place and conditions of one's rebirth. If one wishes to be like the millionaire Anathapindika or the millionairessVisakha, one should give alms and pursue Generosity Perfection to the best of one's ability. But if one wishes to be a beggar, one must be miserly and one must guard one's possessions jealously and also encourage others to do likewise.

6.3.6 Visakha's Story

Whoever has accumulated a vast amount of merit will be blessed with corporeal endowment, mental endowment, and material wealth. One will be good-looking. One's body will be well-proportioned. One will be healthy and strong. One will have a clear and radiant complexion. And one will enjoy a long life-span. These facts were witnessed by the great female lay devotee, Visakha

Visakha possessed all five attributes of feminine beauty. She was beautiful. She was neither fat nor thin. She was neither dark nor pale. Her complexion was clear and radiant. Every part of her body was just right. She had few illnesses and she lived to be 120 years old at the time that the average human life-span was 100 years. As a child, she was wise beyond her years. She was able to attain the Fruit of Sotapanna when she was just seven years old. Her physical strength was equal to that of nine elephants combined. In other words, if she and nine elephants were to play a tug-of-war together, neither would win. If one elephant ran towards her, all she had to do was using an index finger to stop it and it would fall on its behind. Her complexion was as radiant as pure gold. She possessed a great amount of material wealth. She was able to accumulate merit from childhood to the rest of her life. She had a large retinue of attendants. She was warmly welcome wherever she went. Her presence was much sought after because she was deemed an auspicious person. She was replete with corporeal endowment, material wealth, mental endowment, gain, title and position, happiness and the Path and Fruit of Nibbana.

She was an example of someone who had accumulated merit to a great extent. Merit is the source of every good thing in life both here in the Human Realm and in the Celestial Realm. Merit enables one to attain Ariyahoodstarting from the Fruit of Sotapannaand all the way to Arahatship.

Celestial beings differ from each other by the level of their accumulated merit. They may possess similar good looks but the brightness of their aura is different. Those who possess a huge amount of merit will have a very bright aura and a huge retinue of celestial attendants numbering in the millions in some cases. Their magnificent and exquisite celestial mansions are made of precious gems. Each celestial mansion looks more like a town. It is huge, magnificent, and gloriously bright. Merit appears as a Merit Sphere in the center of each person's body. Ariya personages possess different amounts of merit. They attain the Path and Fruit of Nibbana in the same manner but they differ in terms of supernormal powers.

Phrarajbhavanavisudh's teaching on these exceptional millionaires should inspire one to endeavor to accumulate merit to the best of one's ability and for the rest of one's life by giving alms, observing the Precepts, and practicing meditation. One should accumulate merit in the same way that a person makes provision for one's long journey. Indeed, life in the round of rebirth is one very long journey and it requires a tremendous amount of provisions.

6.4 The Benefits of Creating Personal Wealth the Buddhist Way

Whoever has earnestly worked to create personal wealth the Buddhist way stands to receive six different benefits as follows.

1. Wealth in the Form of Panna
2. Wealth in the Form of Sila
3. Wealth in the Form of Honor
4. Wealth in the Form of Virtuous Friends
5. Wealth in the Form of Material Possessions
6. Wealth in the Form of Merit

Details of these benefits are shown in the stories of certain individuals who lived during the Lord Buddha's time as follows.

6.4.1 Wealth in the Form of Panna

This form of wealth includes secular Panna and Dhamma Panna. Secular Panna is the kind of Panna or wisdom which enables one to meet with success in one's work or career. Career success enables one to eliminate poverty, sickness, and stupidity. Dhamma Panna is the kind of Panna or wisdom which enables one to gradually rid oneself of one's defilements, which are the root causes of suffering. Once one's defilements can be completely extinguished, one will meet with everlasting bliss which is Nibbana. An example of secular Panna is shown in the story of Cullaka, the millionaire as follows.

Cullaka's Story

There was once a millionaire called Cullaka who had the unusual gift of being able to predict a future event based on current circumstances. One day, he was riding in his carriage past a dead mouse on the road when he said,

"A person of Panna will be able to use this dead mouse as a means to creating material wealth for himself."

A poor man happened to overhear his remark and thought how such a wise millionaire would never say anything just for the sake of saying it. Therefore, he picked up the dead mouse and sold it to a kindly old woman. She gave him a coin for the dead mouse and fed her cat with it.

The next day, the poor man used the coin to buy some cane juice in the countryside where it was cheaper to buy. He then put the cane juice alongside a jug of water by the city gate. When a flower picker returned from the forest with the flowers walked past, he invited him to take a drink of the cane juice and some water. The flower picker repaid him by giving him half of the flowers he had picked from the forest. The poor man went around the city selling the flowers. By buying and selling things in this manner, he eventually was able to save up eight pieces of money.

One day during the rainy season, there was a heavy rainstorm which tore the limbs off many trees and uprooted others in the royal park. The park keeperconfided in the poor man that the task of removing all of the broken branches and uprooted trees was formidable.

The poor man told the park keeper that he would clean up the mess for him provided that he could keep the broken branches and the uprooted trees. The park keeper agreed. The poor man then went to the playground and invited the children to come and drink some of his cane juice. Afterward, he asked them to help him carry the branches and the trees to the entrance of the royal park. The children had a good time helping him and in no time the mess was cleared. He then went to the potter of the royal court and offered to sell him the branches and the treesas firewood for his kiln. He was paid 16 pieces of money as well as a good quality earthenware water jar and five additional earthenware pots.

He placed the water jar near the city gate and filled it with water. When the grass cutters walked past, he invited them to take a drink of his water. They wished to repay him by helping him with his work but he said that they could do so at a later date.

Sometime later, he heard that in the following morning, a horse dealer would be arriving at the city with 500 horses. It was then that he asked from each grass cutter a bundle of fresh grass. He also asked the grass cutters to refrain from selling their grass until he had sold his first. That day, he received a total of 500 bundles of freshly cut grass. The horse dealer could not find any place where he could buy grass; therefore, he bought it from the man for a

total of 1,000 pieces of money. By so doing, he had made it possible for the grass cutters to command the same price for their grass.

A few days later, he heard that a cargo ship was about to arrive at the harbor. So, he hired a well-appointed carriage complete with a driver and a page boy and went to the dock in style. He told the ship captain that he wanted to buy all the goods in the ship. So when a hundred merchants of Varanasi came to buy the goods, they were told that an important merchant had already put a down payment on the goods. Each of the merchants was willing to put up 1,000 pieces of money to go into business with the man and pay 1,000 additional pieces for the goods. Therefore, on that day, the man received 200,000 pieces of money in exchange of all the goods and made a good profit.

Within the timespan of just four months, the man was able to make a great deal of money. One day, he brought cash in the amount of 100,000 pieces of money, flowers, incense sticks and candles and went to visit Cullaka, the millionaire, to thank him for his sage advice. He told the millionaire everything that had happened. The millionaire saw that the man was clever, resourceful, and hard-working. Moreover,the manwas a person with gratitude. Therefore, he decided to give his daughter to the man as wellas the family's vast fortune.

After Cullaka died, the man was given Cullaka's title as the Millionaire of Varanasi.

6.4.2 Wealth in the Form of Sila

It means being replete with Sila or morality as a result of having kept the company of wise sages and virtuous friends and from having practiced the Dhamma by abstaining from unwholesomeness, performing wholesome deeds, and keeping one's mind bright and clear. A person replete with Sila will be reborn in the States of Happiness after he dies. His accumulated merit will follow him to bless him with every good thing in his future existences as demonstrated in the following story.

A Sage and a Millionaire

On one occasion while the Lord Buddha was staying at the Jetavana Temple in the city of Savatthi, He gave the following Dhamma lecture.

"Some people give alms but do not encourage others to do it. Wherever they are reborn, they will be blessed with material wealth, but they will not be blessed with a retinue of attendants.

Some people do not give alms but encourage others to do it. Wherever they are reborn, they will not be blessed with material wealth, but they will be blessed with good friends.

Some people do not give alms; neither do they encourage others to do it. Wherever they are reborn, they will be blessed with neither material wealth nor a retinue of attendants.

Some people give alms and also encourage others to do it. Wherever they are reborn, they will be blessed with both material wealth and a retinue of attendants."

Having listened to the Dhamma lecture, a man in the audience wished for himself both material wealth and a retinue of attendants. Therefore, he approached the Lord Buddha and asked for permission to offer food to Him and all of His disciples in the following day. Having received permission from the Lord Buddha, he was overjoyed. He then went around the city to invite the city inhabitants and the merchants to donate rice and other food items so that fine and delicious food can be prepared for the Lord Buddha and the His disciples the next day.

When he arrived at a millionaire's house to invite him to donate whatever he could, the millionaire was deeply annoyed, for he thought, "This person should not have asked for permission to offer food to the Lord Buddha and His disciples. He should just be content to offer whatever he can rather thaninfringing upon others in this manner."

Therefore, he deliberately used just three fingers to measure out a little bit of rice, a little bit of mung beans, a little bit of honey, a few drops of cane juice, and gave the lot to the man.

The man kept the millionaire's donation separate from others, which piqued the millionaire's curiosity. He told a servant to follow the man to see what he would do next. The man added each food item to what had already been given to him and said, "May the millionaire reap the abundant fruit of his donation!"

In the following morning, the millionaire carried a dagger with him thinking if the man defamed him in any way, he would kill him. He kept himself hidden as he watched the man when it was time to offer food to the Lord Buddha and His disciples. The man said,

"Most Exalted One, I have gone around the city to ask people to participate in this food-offering, may every donor, however large or small, reap the abundant fruit of his donation!"

Having heard the man, the millionaire felt contrite for having misjudged him. He believed that if he did not ask the man for forgiveness, he would receive terrible consequences. Therefore, he went to sit by the man's feet and confessed his wrongdoing. The man gladly forgave him. All that had happened did not escape the Lord Buddha's attention, however, and He said,

"No one should look down on a small amount of merit, for continuous drops of water can eventually fill a water jar. Therefore, a wise person who accumulates merit often, even just a bit at a time, will eventually end up with plenty of merit."

After the Dhamma lecture, the millionaire was able to attain the Fruit of Sotapanna. This story should inspire all of us to appreciate the significance of every kind of merit-making activity. This millionaire gave just a small amount of alms and rather unwillingly, even so, the small amount of merit earned added to the merit he had accumulated in his previous existences was able to cause him to attain the Dhamma. When a person encourages others to attend the temple and make merit alongside him, everyone has the opportunity to make merit and listen to a Dhamma lecture together. Should any one of his guests be able to attain the

Dhamma, he stands to gain a vast amount of merit which will bless him with both material wealth and a retinue of attendants in his future existences.

6.4.3 Wealth in the Form of Honor

It means being blessed with title and position. It means being in a leadership position asa result of one's virtue. One upholds fairness at work. One practices contentment in the way one lives one's life. One is resolute. One is not fickle. One makes right decisions. A person blessed with title and position can be shown in the following story.

The Millionaire, Kumbhaghosaka's Story

At one point during the Lord Buddha's time, there was an epidemic in the city of Rajagarh and many lives were lost including livestock. The millionaire of Rajagarh and his wife were among the victims. Before they died, they told their only son to destroy the wall of their house before fleeing from the affected area. They also told him where they had hidden a treasure worth 450 million so that he could return to claim it after the epidemic was over.

The boy sobbed as he bade his parents goodbye. He then went to live in the mountain. After a period of twelve years,he returned to his parents' home.

It so happened that no one could recognize him, since he was by then a grown man. He went to where the treasure had been buried to check if all was well. He believed that if he were to dig up the treasure and spend it, people would think of him as being a poor person happening on a treasure and they might try to take it away from him. Therefore, he decided to wait and earn a living in the meantime.

Kumbhaghosaka was a clever and wise man. Instead of digging up the treasure worth 450 million so that he could instantly become a millionaire, he chose instead to earn a living by waking people up for work every morning. And for this job, he was given a house to live in.

He had done his work diligently until one morning King Bimbisara heard his voice and said, "That is the voice of a wealthy man."

One of his concubines heard the king's comment and decided to send someone to check the person out. He returned to report that it was the voice of a daily wage earner.

Initially, the king believed the report but when he heard Kumbhaghosaka's voice again, he could not help but say that it was the voice of a wealthy man.

The king's concubine became very curious and volunteered to get to the bottom of the truth. The king gave her 1,000 pieces of money to pay for her expenses. The concubine left the palace with her daughter. They pretended to be travelers needing a place to stay only for a couple of nights. They were told to stay at the house of Kumbhaghosaka's. They entreated Kumbhaghosaka to allow them to stay a couple of nights but he was not agreeable. So they asked to stay just one night, and he had to permit them to stay.

In the morning when he was getting ready to leave for the forest, the king's concubine asked him repeatedly for some money to buy food. He finally gave her some money. When he returned home on that day, he found that she had cooked him some delicious food. Seeing that he had had his meal and was in a good mood, she asked him for permission to stay two more nights and he readily agreed.

The king's concubine continued to cook delicious food for him and asked to extend their stay at his house for two more nights. The next day, she saw off part of the legs from his bed. When asked what had happened to his bed, she said that she could not forbid the young men to come inside and play on his bed. Kumbhaghosaka began to grumble that in the past all he had to do was to lock his house up and everything would be in good order when he came home. A few days later, she saw off more of the legs from his bed such that when he sat down on it, his bed collapsed altogether. The king's concubine told him to share her daughter's bed just for the night with the daughter's consent. And on that very night, Kumbhaghosaka and the concubine's daughter became husband and wife.

In the morning, the king's concubine was told by her daughter what had happened during the night so the king's concubinerecognized Kumbhaghosaka as her son-in-law. And the couple continued to live together in the house.

The king's concubine finally sent words asking the king to put on a festival by collecting money from the people living in the area including Kumbhaghosaka. She also asked the king to have Kumbhaghosaka fetched to the palace.

In the king's presence, Kumbhaghosaka told the king that he had no money. But when questioned by the king again, he decided to tell him the truth. The king had a wagon sent to collect all of his treasure and dump it on the royal square. The king then called a meeting of the city inhabitants before giving him the title of the Millionaire of the City.

Later, the king went to see the Lord Buddha and said,

"May it please the Most Exalted One to look at this man! Although he is worth 400 million, there is not a shred of arrogance in his person. He acted like a poor person. He wore old clothes and worked as a daily wage earner until I had him fetched and was able to question him properly. I have never before known anyone like him."

The Lord Buddha said, "Great king, a person earning wrong livelihood cannot expect to meet with happiness now or in future existences. But a person earning right livelihood is hard-working and has a clear conscience. He exercises mindfulness in whatever he does. Such a person will be blessed with prosperity because he is diligent and mindful, and he earns right livelihood. In short, he is not reckless."

6.4.4 Wealth in the Form of a Virtuous Friend

It means being blessed with family members, relatives, friends and a retinue of attendants who are morally good. This form of wealth is a result of having endeavored to get morally good people to come and work together, perform wholesome deeds together,and earn merit

together in one's previous existence or existences. This form of wealth enables people to live and work together in peace and harmony. It promotes happiness at the family level, the community level, the society level and the national level as shown in the following story

Kalakanni's Story

The millionaire, Anathapindika, had a childhood friend whose name was Kalakanni. At one point of Kalakanni's life, he had fallen on hard times and had been unable to earn a living. He decided to go and see his childhood friend, the millionaire, Anathapindika, who provided himthe funds needed to start a business.

Kalakanni stayed on at Anathapindika's house to help him with his work. All was well except for the problem that the name "Kalakanni" was not considered an auspicious name and it grated on people's nerves whenever they heard the name mentioned. Anathapindika's friends tried to convinceAnathapindika to letKalakannigo and live elsewhere seeing how he was of no use to him.

But Anathapindika said to them, "What does it matter what a person is called? Sages do not consider it to be important. We should not hold a thing to be inauspicious just because of the way it sounds. I cannot possibly abandon my childhood friend just because of his name."

One day, Anathapindikahad to take a business trip to collect taxes from the villages granted him by the king. He asked Kalakanni to look after his estate during his absence.

Now, a gang of thieveshad heard that the millionaire would be away, and they planned to attack his house during his absence. When it was nighttime, they came carrying all kinds of weapons to surround the millionaire's estate.

Kalakanni had been up watching out for thieves that night. When he realized that the house was being surrounded by thieves, he told the servants to make loud music as if they were having a party.

The thieves thought that the millionaire was still at home and having a party. For fear of being discovered, they needed to get away fast. And they ended upthrowing away their weapons.

In the following morning, the people saw the weapons left by the thieves all around the millionaire's estate and realized how the estate had been saved by the vigilance of the millionaire's friend, Kalakanni. Now they had nothing but praises for him.

Upon being told what had happened during his absence, Anathapindika said, "You wanted me to get rid of my childhood friend earlier. Had I done as all of you suggested, all of my material wealth would have been gone by now. A person's name is not important but friendship is. He rewarded Kalakanni by providing him with more funds for his business. Anathapindika thought how he could use this incident as the reason for asking the Lord Buddha to give a Dhamma lecture. Therefore, he recounted the entire incident to the Lord Buddha.

The Lord Buddha said, "It is not only now that aperson calledKalakanni has saved a friend's material wealth from the thieves. Such a person did so in the past as well."

The Lord Buddha then taught the Kalakanni'sJataka story to the people.

A very long time ago when King Brahamadata was the ruler of the city of Varanasi, our Bodhisatta was reborn a great millionaire blessed with title and position. He had a friend by the name of Kalakanni. Everything had happened in the same way that it did for the millionaire, Anathapindika.

Upon returning from his trip, our Bodhisatta said, "Had I done as all of you suggested, all of my material wealth would have been gone by now." Ever since then, no one ever said anything against his friend Kalakanni again.

After teaching this Jataka story, the Lord Buddha revealed that His friend Kalakanniin that existence had been reborn Venerable Ananda in this existence.

6.4.5 Wealth in the Form of Material Possessions

It means being replete with material wealth which includes precious gems, silver, gold, slaves, servants, attendants, etc., that have been gained by earning right livelihood. Material wealth allows one to accumulate Ariya wealth in the form of merit. Merit enables one to meet with happiness in one's future existences and ultimately, to attain the Path and Fruit of Nibbana as shown in the following story.

Venerable Anuruddha's Story

A very long time ago, a male celestial being ceased to be in the Celestial Realm and was reborn on earth in a poor family living in the city of Varanasi. He worked as a grass-cutter for the millionaire by the name of Sumana. (A person's life conditionsare dictated by his overall Kamma, a combination of the good and evil Kamma accumulated all throughout his previous existences. In each rebirth in the Human Realm, each human being performs both wholesome deeds and unwholesome deeds which give wholesome and unwholesome consequences. These consequences follow a person like a shadow waiting their turn to show up in his life.)

His name was "Annabhara". Fortunately, he had a master who was not only a millionaire but who was also loving, kind, and compassionate. He made donations to the poor and destitute on a regular basis.

One day, a Paccekabuddha called "Uparittha" who had been living in the mountain called "Gandhamadana" just emerged from the Bliss of Emancipation. He employed His Supernormal Insight to see who should receive the benefits of giving Him food on that day. And that fortunate person happened to be Annabhara.

Having seen with His Supernormal Insight that Annabhara was about to return home from the forest, the Paccekabuddha put on His robe, picked up His alms-bowl, and flew from Mount Gandhamadana to alight at the front door of Annabhara'shut.

Upon seeing the Paccekabuddha, Annabhara asked the Exalted One if He had already received any food on that day. The Paccekabuddha answered in the negative. He asked the Paccekabuddha to wait while he went inside his hut to ask for his share of the food from his wife so that he could offer it to the Exalted One. He told his wife that they were poor in this existence because they did not accumulate merit in their previous existences. How fortunate indeed that they could offer his share of the food to the Paccekabuddha that morning. Annabhara's wife was a wise woman and she too wanted to offer her share of the food to the Paccekabuddha.

Having offered his and his wife's food to the Exalted One, Annabhara made a resolute wish, "May my wife and I never know hardship again! May we never hear the phrase, 'There is none'ever again!"

And the Exalted One said, "Oh man of merit, may your wishes be realized!"

Annabhara laid a white cloth on the ground for the Paccekabuddha to sit down and eat His food. After He was finished with His food, Annabhara offered Him water for washing His alms-bowl. Before He left, the Paccekabuddha said, "May your wishes be realized instantly and as fully as the full-moon!"

After the departure of the Paccekabuddha, the celestial being who resided at the multi-tiered umbrella of Sumana which was to signify that he was the millionaire of Varanasi, suddenly exclaimed, "Sadhu! Sadhu! Sadhu! I greatly rejoice in the merit earned by your offering of food to the PaccekabuddhaUparittha!"

Sumana heard the celestial being's voice and said, "I have made donations regularly in all this time but I have not until now heard you rejoice in my alms-giving."

The celestial being said, "I did not rejoice in your alms-giving. But I was rejoicing in Annabhara's offering of food to the PaccekabuddhaUparittha!"

Sumana became curious and wanted to know more about the matter. He had Annabhara fetched and said to him, "Annabhara, did you make any food-offering today?"

Annabhara said, "Yes, sir, I did. I offered some food to the PaccekabuddhaUparittha today.

Sumana said, "Well then, let me buy part of the merit earned for one kahapana."

Sumana told the millionaire that he could not possibly sell him part of the merit earned. Sumana insisted on doing so by gradually increasing the amount of money he was willing to pay to 1,000 kahapana.

Finally, the millionaire asked Annabhara to accept 1,000 kahapana from him and to share his earned merit with him. Annabhara told the millionaire that he was not certain whether merit

could be shared and he needed first to ask the Paccekabuddha about it. Annabhara then hurried off to find the Paccekabuddha. When he did meet up with Him, he asked the Exalted One the question to which the Exalted One said,

"Indeed merit can be shared. The sharing of one's merit with others is like allowing other people to light their candles from one's lit candle. If it is shared with 100 people, it is like using one lit candle to light 100 other candles. The more candles are lit, the brighter the light will be. So, instead of just one lit candle, there will now be 101 lit candles. Likewise, when one shares one's merit with others, one stands to earn more and more merit."

Annabhara returned to tell the millionaire that he would share his merit with him but refused to take any money from the millionaire. However, the millionaire insisted on giving Annabhara the money as a token of thanks. He also told Annabhara that from then on, he would not have to do any more work and that he would provide for all of Annabhara's needs and wants."

Ever since then, Annabhara and his wife no longer experienced a life of hardship and were able to live comfortably for the rest of their lives.

Now, it must be noted here that whoever is the first person to offer food to a Paccekabuddha after He has just emerged from the Bliss of Emancipation will receive instant fruit as shown in this true story which continues as follows.

On the same day, Sumana the millionaire took Annabhara to see the king of Varanasi. And the king could not take his eyes off Annabhara. When asked by the millionaire why the king only had eyes for Annabhara on that day, the king told him that it was because he had never seen the man before. The millionaire told the king that he should indeed look closely at Annabhara because he just did something very rare and very difficult. He was willing to forgo his meal by offering his food to the Paccekabuddha. And as a reward, he was given the sum of 1,000 kahapana. The king wanted to know Annabhara's name and said that he too wanted to give him a reward for his great deed. The king then asked his minister to look for a tract of land on which a house was to be built for Annabhara.

Having located a tract of land, the minister had many men fell the trees and clear the land so that the house could be built. But what they found were treasure troves. They told the king about what happened and the king told them to remove all of the treasures in the area for him. But the treasure troves vanished from sight. This time, the king ordered the men to remove all of the treasures in the area for Annabhara, and the treasure troves grew like mushrooms out of the ground.

All of the treasures were removed and formed a huge pilein the royal courtyard. The king held a meeting of the ministers and asked, "Is there anyone in the city who possesses this much material wealth?" The answer was, "No." Therefore, on that very day, Annabhara was given the title and the state umbrella of millionaire. He was also given a new name, "Dhana, the millionaire".

Annabhara continued to perform wholesome deeds and accumulate merit for the rest of his life. After he died, he was reborn in the Celestial Realm. He had undergone the round of rebirth in the Celestial Realm and the Human Realm for a very long time until the time of our Lord Gotama Buddha. He was reborn the son of Prince Amitodana, the younger brother of King Suddhodana who ruled the city of Kapilavastu. He was given the name "Anuruddha".

Prince Anuruddha had a brother called "Mahanama" and a sister called "Rohini". They were Prince Siddhattha's cousins.

Prince Anuruddha had been blessed with worldly happiness and great material wealth. He owned three different castles, each castle for each season of the year. His food was served on gold plates. He could be said to live the glorious life of a celestial being.

One morning, Prince Anuruddha and his cousins which included Prince Bhaddiya, Prince Ananda, Prince Bhaggu, Prince Kimbila and Prince Devadatta were playing a kind of ball game together. It was the rule that whoever lost the game had to produce a tray of snacks. On the first day, Prince Anuruddha lost and he told his page to ask his mother to prepare a tray of snacks for him.

In the same day, Prince Anuruddha lost three times and had to ask his mother to prepare a tray of snacks for him all three times. In the fourth time, his mother told the page to tell Prince Anuruddha that there were no more snacks left.

Not understanding what no more meant, Prince Anuruddha told the page to ask his mother for the no more snacks. His mother wanted to teach Prince Anuruddha the meaning of the phrase "no more", so she had the page carry a covered tray with nothing inside it.

The celestial beings who protected the city discussed among themselves how as the grass cutter, Annabhara, he had offered food to the Paccekabuddha and made the resolute wish, "May I never know the words 'no more' and may I never have to know where food comes from!"

If Prince Anuruddha found that the tray was empty, they would never be able to hold their heads high when they were in the company of other celestial beings. Moreover, their heads would break into seven pieces. Therefore, the celestial beings caused the empty gold tray under the gold cover to be filled with celestial snacks.

As soon as the page put the tray down and lifted the cover, the delicious smell of the snacks pervaded the entire city. When Prince Anuruddha bit into the snack, its taste permeated all of his 7,000 taste buds and he thought,

"Perhaps I am not beloved by my mother at all, for she has never made such delicious snacks for me until now. From now on, I will not eat any snack other than this no-more snack."

Upon returning to the palace, he asked if his mother loved him at all and his mother told him that he was as dear to her as the apple of her eye and as dear to her as her own heart. Prince Anuruddha asked why it was that she had never made such delicious snacks for him until

then. Prince Anuruddha's mother waspuzzled by his remark and asked the page what had happened. She thought how her son's accumulated merit together with the celestial beings had to be responsible for giving himthe tray of delicious snacks.

Prince Anuruddha told his mother that from then on, he did not want to eat any snack other than the no-more snack.

From then on, each time that Prince Anuruddha asked for a tray of snack, his mother would have the page carry a covered gold tray with nothing inside it to the prince. And as if on cue, the celestial beings would cause the celestial snacks to appear on the tray under the cover for the prince.

6.4.6 Wealth in the Form of Merit

It means being replete with merit. Merit is a form of refined wealth which remains with an entity to shed its blessings on the entity in future existences. Wherever rebirth takes place, it will bless the entity with corporeal endowment, material wealth, mental endowment, gain, title and position, praise, happiness and the opportunity to attain the Path and Fruit of Nibbana. And should the entity continue to accumulate more and more merit witheach human existence, emancipation from the round of rebirth will eventually be realized as shown in the following story.

Venerable Mahakappina's Story

A very long time ago, Venerable Mahakappina was reborn as the head of a group of loom-makers living in a village near the city of Varanasi. In those days, there were about 1,000 Paccekabuddhas living not too far from Varanasi. They needed shelter for the rainy season and eight Paccekabuddhas were sent as their representatives to see the king to ask for help in building the necessary shelter. The time of the Paccekabuddhas' visit coincided with the Planting Ceremony. The king came out to meet the Paccekabuddhas and told them that three days from then, he would provide them with what they needed. Since the king did not invite the Paccekabuddhas to remain, they decided to ask for help elsewhere.

On their way back, they ran into the wife of the head of the loom-makers who asked after them and invited them to have a meal at her house the next day. The Paccekabuddhas told her that there were many of them, 1,000 to be exact. But the loom-maker's wife told them that there were 1,000 families in her community. Each familycould offer food to each Paccekabuddha and each family could also build each of the Paccekabuddhas a shelter.

Upon her return home, she went around her community telling her neighbors that she had just invited 1,000 Paccekabuddhas to receive food at their community the next day. She asked each neighbor to make ready to receive the Exalted Ones.

The people erected a large tent in the middle of their community and arranged seats for the Paccekabuddhas. The Exalted Oneswere made an offering of fine food. After the meal, the wife of the head of the loom-makers and all the people in her community paid homage to the

Exalted Ones and invited them to spend the Rains-Retreat in their community. It was agreed that each of the 1,000 families would build a shelter for each of the 1,000 Paccekabuddhas.

On the Rain-Exit Day, she invited each family in her community to make an offering of robes to the Paccekabuddhastaying in their shelter. Afterward, the Paccekabuddhas rejoiced in their merit and left.

Everyone in the community was reborn in the celestial realm of Tavatimsa after they died. During the time of the Lord Kassapa Buddha, they were once again reborn in the city of Varanasi. The head loom-maker was reborn in a very wealthy family and so did the head loom-maker's wife. They were later married to each other. Members of the community were also reborn in wealthy families.

One day, thetown-crier was out telling everyone to attend the temple and listen to a Dhamma lecture. This group of wealthy people attended the temple together. As soon as they wereinside the temple grounds, there was a heavy downpour. Other temper-goerswent to find shelter in the dwellings of the monks and the novices that they were familiar with but the group of 1,000 wealthy people had nowhere to go but to stand in the rain.

The head of this group of wealthy people felt deeply embarrassed at their pitiful state so he told the members of his group that they had to donate money for the construction of different monastic buildings. It was agreed that the headperson would donate the sum of 1,000 while other members would donate the sum of 500 and the womenfolk would donate the sum of 250. When the donated funds proved to beinsufficient, the headperson donated an additional sum of 500, the male members donated an additional sum of 250 each and the female members donated an additional sum of 125 each. After the construction was completed, they celebrated the occasion by making an offering of a large number of alms to the Lord Buddha and His disciples for seven consecutive days which included robes for 20,000 monks.

The wife of the headperson made an offering of a container filled with the Philippine violet flowers and a fabric the color of the Philippine violet flower which cost 1,000 to the Lord Buddha and said to Him,

"By the power of this alms-giving, may my physical form be as lovely as the Philippine violet flower in my next existence and may I be called 'Anoja'!"

The Lord Kassapa Buddha rejoiced in her merit.

Every member of this group of wealthy people was once again reborn in the Celestial Realm after they died.

During the time of the Lord Gotama Buddha, they were reborn in the Human Realm once again. The headperson was reborn a king called Mahakappina. Each morning, he would send a soldier out in search of the news of the happening of the Triple Gem, namely, the Buddha, the Dhamma and the Sangha.

One day while he and his 1,000 ministers were on their way to visit the royal park, they came across 500 foreign merchants. King Mahakappinaasked them where they had come from and they told him that they had come from the city ofSavatthi which was 1,920 kilometers away. He asked them if their kingdom had plenty of food and if they had a righteous king. They answered that they had plenty of food in their kingdom and their king practiced the Ten Sovereign Virtues. He asked them had there been anything interesting going on in their kingdom recently and they answered that the Lord Buddha had happened in their land. As soon as King Mahakappina heard that the Lord Buddha had happened, he was overjoyed. The merchants had to repeat their answer three times to the king and they were rewarded with the sum of 100,000.

King Mahakappina asked what else had happened recently and they said that the Dhamma had happened. Again, they had to repeat their answer three times. Again, the king rewarded them with the sum of 100,000.

King Mahakappina asked what else had happened recently and they said that the Sangha had happened. They had to repeat their answer three times. And finally, the king rewarded them with an additional sum of 100,000.

He turned to his ministers and said, "Now that the Buddha, the Dhamma and the Sangha had happened, I can no longer remain king and I wish to take up the religious life this very day." His ministers also wished to do likewise and all of them headedfor the city of Savatthistraight away.

When King Mahakappina and his 1,000 ministers arrived at the Aravapaccha River which was8,000 meters wide and 4,000 meters deep, there were no rafts or boats to be found nearby. The king did not wish to wait until boats and rafts could be built, for he could not afford to waste a single moment of his time. Therefore, he made a resolute wish, "I believe in the Triple Gem and I wish to worship the Lord Buddha by entering the monkhood. By the power of the Lord Buddha, may this river be as solid as the ground!" He then rode his horse across the river followed by his 1,000 ministers on their 1,000 horses. And miraculously, not even the horses' hoofs got wet.

When they arrived at the Nilavahana River which was 16 kilometers in both width and depth, once again, there were no boats or rafts to be had. Once again, the king made a resolute wish based on the Sangha-Virtues and all of them were able to ride their horses safely across the second river.

At dawn, the Lord Buddha was checking with His Supernormal Insight to see whom he could go and teach the Dhamma to on that day, he saw that King Mahakappina was on his way to see Him. The Lord Buddha flew to a certain place and sat waiting for King Mahakappina and his ministers under a Bunyan tree. The Lord Buddha sat in meditation and expressed His brightaura in the direction of the king such that the entire area was covered with a golden bright light.

King Mahakappina and his ministers saw the golden light and the king knew it not to be the light of the moon, the sun or the aura of a celestial being or a Brahma Being. He believed it to be that of the Lord Buddha and he led his men towards the direction of the light. When they arrived at the Bunyan tree, they knelt down to pay homage to the Lord Buddha. And the Lord Buddha gave them a Dhamma lecture which was lovely in the beginning, in the middle and in the end. The king and his ministers were able to keep their minds quiet and still in the center of their body during the Dhamma lecture. As a result, they were able to attain the Fruit of Sotapanna and all of them were ordained by the Lord Buddha.

When the queen and the wives of the ministers heard from the merchants about the happening of the Triple Gem, they were overwhelmed with joy. The queen gave the merchants a total sum of 900,000. And she said, "The Triple Gem has already happened. The material wealth left to me by the king is a burden to me. It is to me as loathsome as spit. I do not want it. What I really wish is to enter the monkhood." All of the ministers' wives also wished to enter the monkhood; and they took off for the city ofSavatthiright away.

The Lord Buddha knew with His Supernormal Insight that the queen and her ladies were on their way to see Him. He caused the women not to see King Mahakappina and his men so that their minds could be kept quiet and calm. As they focused their minds on the Lord Buddha's Dhamma lecture, they were able to attain the Fruit of Sotapanna. Having heard the same Dhamma lecture again, King Mahakappina and his ministers who had then become Buddhist monkswere able to attain Arahatship.

Having attained Arahatship, Venerable Mahakappina was in the habit of exclaiming, "Oh, what happiness!" wherever he was and whatever he might be doing. The monks who had not attained the Dhamma thought that Venerable Mahakappinawasreferring to the happiness he had once had as a king.

The Lord Buddha knew what they were thinking and said to them, "Behold, monks, my son is not referring to the happiness he once had as a king but he is referring to the happiness of having attained the Dhamma for he is now an Arahat."

The Lord Buddha added, "Whoever has attained the Dhamma will have a bright and clear mind. Hissleep will be restful. It is the wise person who joyously listens to the Dhamma taught by an Ariya personage."

Conclusion

Without the knowledge and right understanding of the reality of life and the world, one runs the risk of making mistakes which are punishable by the Law of Kamma. A person equipped with the knowledge and right understanding of the reality of life and the world endeavors to perform all forms of wholesomeness to the best of his ability and by putting his life on the line. In so doing, he is designing his future life and its conditions such that wherever his rebirth takes him, he will be blessed with corporeal endowment, material wealth, mental endowment, gain, title and position, praise, happiness and ultimately, the Path and Fruit of Nibbana. In other words, he can be said to be following in the footsteps of the Lord Buddha, the Arahats, and the Ariya personages.

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