

For, if a man does not desire what he does not possess, he makes no exertion for it and remains inactive and does not get it. What is gained, if not properly taken care of, will waste away of itself, although amounting to a *nidhi* (a vast treasure). Again, wealth, which is not increased, will be reduced to nothing in course of time, although used sparingly like collyrium; and if it be not enjoyed, it is simply useless. As it is said—

What is the use of wealth when one neither gives it away nor enjoys it? What is the use of strength when one can do no harm to one's foes? What is the use of the knowledge of scriptures when one does not perform the holy rites? And what is the use of soul when one cannot curb the senses? Again, - 9

- P. 34. Having marked the (gradual) decrease of collyrium and the growth of ant-hill, one should turn a day to account (*lit.* make it fruitful) by spending it in charity, study and (other) acts. For,

A jar is gradually filled up by the falling of water into it drop by drop: the same principle applies to the acquisition of all knowledge, religious merit and wealth.

He, who passes his days without charity and enjoyment, does not live although breathing, like the bellow of a blacksmith.

Having thus reflected he yoked two bulls, Nandaka and Samjivaka to his cart, filled it with wares of different kinds, and started for Kashmir for the purpose of trade. For,

What is too great a burden to the strong? What is distant to the industrious? What is a foreign land to the learned? And who is stranger to those who talk sweetly?

Now as they were going on, Samjivaka got his knee broken and fell down in the great forest called Sudurga. Seeing him Vardhamāna thus meditated—

Let a man versed in policy make an exertion one way or another, the fruit then (that he reaps) is that which providence has willed for him.

Indecision, which is an obstruction to all actions, should, by all means, be abandoned; having, therefore, given up indecision, success should be attained in the object desired.

Having thus reflected and left Samjivaka there, Vardhamānaka himself went back to a town named Dharmapura, brought