

- viii) *Macchariya* — stinginess, miserliness.
- ix) *Māyā* — deceptiveness—in other words, to be tricky, dishonest or crooked.
- x) *Sāttheyya* — to be boastful, a braggart.
- xi) *Thambha* — to be stubborn or obstinate.
- xii) *Sārambha* — to try to suppress others with harsh, overbearing speech.
- xiii) *Māna* — pride, conceit.
- xiv) *Atimāna* — to insult or look down upon others.
- xv) *Mada* — to be drunk, intoxicated.
- xvi) *Pamāda* — to be careless, negligent.

M:I; 15 & 36 (၁၃/၁၄-၁၅; ၁၆).

2. The 37 Bodhipakkhiyadhamma—Dhammas Associated with Enlightenment

- i) The Four *Satipatthāna* see page 47, no. 12
- ii) The Four *Sammappadhāna* see page 43, no. 5
- iii) The Four *Iddhipāda* see page 44, no. 7
- iv) The Five *Indriya* see page 53, no. 7
- v) The Five *Bala* see page 53, no. 7
- vi) The Seven *Bojjhangā* see page 62, no. 5
- vii) The Eight *Maggangā* see page 64, no. 3

D:II; 120 (၁၁/၁၂၁) Vis:II; 678 (၁၁/၁၂၁)

NAVAKOVĀDA

PART THREE

GIHĪ PATIPATTI—The Lay Person's Practice

CATUKKA—GROUPS OF FOUR

1. Four Kinds of Kammakilesa—Actions Which Defile.

- i) *Pāṇātipāta* — bringing about the termination of the life of beings.
- ii) *Adinnādāna* — taking things which the owner has not given, in the way that a thief would do.
- iii) *Kāmesu micchācāra* — wrong behaviour in regard to sex.
- iv) *Musāvāda* — false speech.

These four types of action are never praised by the wise.

D : III ; 181 (၁၁/၁၄၄).

2. Four Kinds of Apāyamukha—Causes Which Lead to Ruin.

- i) To be a person who seduces women.
- ii) To be a drunkard.
- iii) To be a gambler.
- iv) To associate and be friends with evil people.

One should not do these four kinds of bad things.

A : IV ; 287 (၁၃/၁၄၃).

3. Four Kinds of Dīṭṭhadhammikatthapayojana—Things That Are of Value in the Present.

- i) *Uttihānasampadā* — to be endowed with energy and industry in work connected with one's job (form of livelihood), in learning and study, and in whatever may be one's duty and business.

ii) *Ārakkhasampadā* – to be endowed with carefulness, in other words, to take care of whatever wealth one has been able to obtain by means of energy and industry, and not to let it become endangered. Also to be careful of one's work so as not to let it deteriorate and go to ruin.

iii) *Kalyāṇamittatā* – to have friends who are good people, and not to associate with bad people.

iv) *Samajīvitā* – to live in a way that is appropriate to one's income, being neither close fisted and miserly, nor a spendthrift wasting one's wealth.

A : IV ; 285 (මා / මේ).

4. Four Kinds of Samparāyikatthapayojana—Things That Will Be of Value in the Future.

i) *Saddhāsampadā* – to be endowed with faith—in other words, to believe things which should be believed, such as, the belief that to do good brings good, and to do evil brings evil.

ii) *Sīlasampadā* – to be endowed with *sīla*—in other words, to be careful that one's actions of body and speech are proper and good and without fault.

iii) *Cāgasampadā* – to be endowed with generosity, so as to spread happiness amongst other people.

iv) *Paññāsampadā* – to be endowed with *paññā*, therefore knowing such things as: what is demerit, merit, virtue, fault, useful, and what is useless.

A : IV ; 288 (මා / මේ).

5. Four Types of False Friends.

- i) Those who make friends for the purpose of cheating or defrauding.
- ii) Those who are good only in the words they speak.
- iii) Those who flatter and cajole.
- iv) Those who persuade one to go into ways leading to loss and ruin.

These four kinds of people are not friends, they are counterfeit friends and one should not mix with them.

D : III ; 186 (මා / මේ).

- i) Those who make friends for the purpose of cheating or defrauding have four characteristics:
 - a) they think only of what they are going to get out of being friends;
 - b) they spend little and think of how to get a lot;
 - c) when they are in danger they will do things for their friends (so as to confirm the friendship and gain mutual protection);
 - d) they associate with friends only because they see it as being of use to themselves.
- ii) Those who are only good in the words they speak have four characteristics:
 - a) they pick up for discussion things which are past and done with;
 - b) they suggest for discussion things which have not happened;
 - c) they help in doing things that are useless;
 - d) when asked for help they always say they cannot help (making excuses or getting out of it somehow).
- iii) Those who flatter and cajole have four characteristics:
 - a) if one does evil, they will agree and support it;
 - b) if one does good, they will agree and support it;
 - c) to one's face they will praise one;
 - d) behind one's back they will criticize one.

- iv) Those who persuade one to go into ways leading to loss and ruin have four characteristics:
- they lead one to drink intoxicants;
 - they lead one to go wandering abroad at night;
 - they lead one to become intoxicated in seeking for pleasure;
 - they lead one to become a gambler.

6. Four Types of True Friends

- A friend has ability to help in many ways.
- A friend has sympathy both in *sukha* and *dukkha*.
- A friend introduces one to things that are of value.
- A friend has feelings of friendship.

These four kinds of people are true friends and one should mix with them.

D : III ; 187 (මෙහෙයුම්).

- A friend who has ability to help in many ways has four characteristics:
 - he looks after (defends) a friend who has been careless;
 - he looks after (defends) the wealth and property of his friend who has been careless;
 - when there is danger he can be relied upon to offer refuge;
 - when there is some business to be done, he helps by offering more wealth than he is asked for.
- A friend has sympathy both in *sukha* and *dukkha* in four ways :
 - he reveals secret things about himself to his friend;
 - he keeps his friend's secrets, not letting them leak out;
 - he does not abandon his friend at a time of great trouble;
 - he may even give up his life for his friend.

- A friend introduces one to things that are of value in four ways :
 - he prevents one from doing evil;
 - he leads one on to establish what is good;
 - he tells one things that one has never before heard;
 - he tells one the method of getting to the heaven worlds.
- A friend has feelings of friendship in four ways :
 - he experiences *dukkha* because one has *dukkha*;
 - he experiences *sukha* because one has *sukha*;
 - he counters those who criticize his friend;
 - he backs up those who praise his friend.

7. Four Kinds of Sangahavatthu Qualities Making for Amicable Association.

- | | |
|-------------------------|--|
| i) <i>Dāna</i> | - giving and sharing one's own things with other people with whom it is proper that one should share things. |
| ii) <i>Piyavācā</i> | - talking together and discussing things with pleasant and mild speech. |
| iii) <i>Atthacariyā</i> | - doing things which are useful for others. |
| iv) <i>Samānattatā</i> | - being even-minded and without pride. |

These four virtues always attract the hearts of other people.

A : II ; 32 (මෙහෙයුම්)

8. Four Kinds of Sukha of Lay People.

- Sukha* which comes from having wealth.
- Sukha* which comes from making use of wealth.
- Sukha* which comes from not needing to get into debt.
- Sukha* which comes from doing work which is morally blameless.

A : II ; 69 (මෙහෙයුම්)

9. Four Desires Which People in the World Have and Which They Attain in the Right Way with Difficulty.

- i) May I be wealthy and may wealth come to me in ways that are right and proper.
- ii) May I attain high rank and social position as well as my relatives and friends.
- iii) May I be careful of this life so that I may live long.
- iv) When I come to the end of this life, may I be born in heaven.

A : II ; 65 (၁၁/၁၁)

10. There Are Four Kinds of Dhamma Which Are the Causes That Enable One to Attain One's Desires (as above)

- i) *Saddhasampadā* — to be endowed with faith.
- ii) *Sīlasampadā* — to be endowed with *sīla*.
- iii) *Cāgasampadā* — to be endowed with generosity.
- iv) *Paññasampadā* — to be endowed with wisdom.

A : II ; 65 (၁၁/၁၁)

11. A Wealthy Family Which Cannot Retain Its Wealth for Long Because of Four Things.

- i) They do not search for and find things which have been lost.
- ii) They do not repair (replace) things which are worn out.
- iii) They do not know moderation in spending their wealth.
- iv) Appointing a woman, or man, of bad *sīla*, to be in charge of the household.

Whoever wants to make their family firm and united should avoid these four things.

A : II ; 249 (၁၁/၁၁)

12. Four Dhammas for Lay People (Householders).

- i) *Sacca* — truth and honesty between people.
- ii) *Dama* — knowing how to restrain one's own citta (heart).
- iii) *Khanti* — putting up with adversity—patience.
- iv) *Cāga* — renouncing and giving away one's own possessions to whom it is right and proper to give them.

S : I ; 215 (၁၁/၁၁)

PAÑCAKA – GROUPS OF FIVE

1. Five Benefits Which Come from Having Wealth.

Having obtained one's wealth and possessions in ways that are right and proper, one may :

- i) Look after one's mother and father, children, wife and servants so that they may all live happily.
- ii) Look after one's friends so that they may live happily.
- iii) Ward off dangers which arise from various causes.
- iv) Make five kinds of sacrifice, as follows :
 - a) "relative sacrifice" — one gives help to relatives.
 - b) "guest sacrifice" — one welcomes guests.
 - c) "spirit of the dead sacrifice" — one makes merit and offers it to the dead.
 - d) "king sacrifice" — one gives to the king (government), for example, paying taxes and duties.

- e) "deva sacrifice" – making merit and dedicating it to the devas.
- v) One may make donations to samanas whose modes of behaviour are right and proper.

A : III ; 45 (၁၆/၄၄)

2. The Five Sila—Precepts.

- i) *Pāṇātipātā veramāṇī* – abstaining from bringing about the termination of life of beings.
- ii) *Adinnādānā veramāṇī* – abstaining from taking things which the owner has not given, in the way that a thief would do.
- iii) *Kāmesu micchācārā veramāṇī* – abstaining from wrong behaviour in regard to sex.
- iv) *Musayādā veramāṇī* – abstaining from false speech.
- v) *Surāmeraya majjapamā-datthānā veramāṇī* – abstaining from drinking intoxicating liquors. In other words, distilled and fermented liquors which lead to carelessness.

Lay people should always maintain these five *sīla*.

A : III ; 203 (၁၆/၁၆၁)

3. Five Kinds of Micchāvanijjā—Trading Which Is Wrong Dhamma.

- i) Trading in things which kill living beings.
- ii) Trading in human beings (slave trading).
- iii) Trading in animals which are to be slaughtered for food.
- iv) Trading in intoxicating liquors.
- v) Trading in poisons.

These five kinds of trading are prohibited for Buddhist lay devotees (*upāsaka*).

A : III ; 208 (၁၆/၁၆၁)

4. The Five "Wealths" (Qualities) of the Upāsaka (Lay Devotee).

- i) He is imbued with faith (*saddhā*).
- ii) He has purity of *sīla*.
- iii) He is not concerned with omens and prognostications. In other words, he believes in *kamma* and not in omens.
- iv) He does not search for those who are the "field of merit"¹ outside of the Teaching of the Buddha.
- v) He makes merit in accordance with the Teaching of the Buddha.

The *upāsaka* should be established in these five kinds of "wealth" and should avoid the five kinds of "ruin" which are the opposite of the above five.

A : III ; 206 (၁၆/၁၆၁)

1. The Pāli has *dakkhineyyam* "those worthy of offerings" but the Somdet has chosen to use the broader term "field of merit" in the Siamese edition. The meaning is 'The Noble Ones.'

CHAKKA—GROUPS OF SIX

1. The Six Directions.

- i) *Puratthimadisa* – the forward direction (signifying) mother and father.
(lit: The Eastern Direction).
- ii) *Dakkhinadisa* – to the right (signifying) the *ācariya* (teacher).
(lit: The Southern Direction).
- iii) *Pacchimadisa* – behind (signifying) children and wife.
(lit: The Western Direction).
- iv) *Uttaradisa* – to the left (signifying) friends.
(lit: The Northern Direction).
- v) *Hettimadisa* – downwards (signifying) servants.
- vi) *Uparimadisa* – upwards (signifying) samanas.

D: III; 188 (၁၈၈/၁၀၁)

- i) **Puratthimadisā** – the forward direction, signifying mother and father, whom their child should uphold in five ways:
 - a) they have looked after and brought up their child, so he should repay this by looking after them;
 - b) he should help to look after their affairs;
 - c) he should ensure the endurance of the family name;
 - d) he should conduct himself in ways that make him worthy to receive the inherited wealth;
 - e) when his parents have died, he should make merit and make it over to them.

His mother and father having been upheld in the above ways should then help their child in five ways:

- a) by not letting him do evil;
- b) by encouraging him to do good;

- c) by seeing that he receives training in the arts and sciences;
- d) by finding a suitable wife for him;
- e) by giving over their wealth to him at the right time.

- ii) **Dakkhinadisa** – to the right, signifying the *ācariya* (teacher), whom his pupil should uphold in five ways:
 - a) by standing up to receive him when he comes (as a sign of respect);
 - b) by going to his room and standing and waiting in attendance on him;
 - c) by paying attention to what he says;
 - d) by acting as an attendant to him;
 - e) by learning the arts and sciences from him with a respectful attitude.

The Teacher, having been upheld in the above five ways, should then help his pupil in five ways:

- a) by leading him well;
- b) by causing him to learn well;
- c) by telling him all about the subject that he is teaching without keeping any of it secret or undisclosed;
- d) by praising him amongst friends;
- e) by giving protection in all directions (in other words, in whatever direction he goes he will not be destitute).

- iii) **Pacchimadisa** – behind, signifying wife, whom her husband should uphold in five ways:
 - a) by praising her and upholding the relationship of her truly being his wife;
 - b) by not despising her or looking down on her;
 - c) by not acting unfaithfully to her;
 - d) by letting her be in charge (as of home and family);
 - e) by giving her clothing and trinkets.

His wife having been upheld in the above ways should then help her husband in five ways:

- a) by organizing their affairs well;
 - b) by helping her husband's relatives and friends;
 - c) by not acting unfaithfully to her husband;
 - d) by looking after the valuables and property which her husband has managed to collect;
 - e) by being energetic and not lazy in all her duties.
- iv) **Uttaradisa** – to the left, signifying friends, good people whom one should uphold in five ways:

- a) by sharing things with them;
- b) by talking pleasantly with them;
- c) by doing things that are useful;
- d) by being even-minded and without pride;
- e) by not speaking pretentiously and departing from what is true.

One's friends, having been upheld in the above ways, should then help one in five ways :

- a) by giving protection when one has been careless;
- b) by protecting one's goods and valuables when one is careless;
- c) by giving one shelter when there is danger;
- d) by not abandoning one at a time of adversity;
- e) by upholding one including one's relatives.

v) **Hetthimadisa** – downwards, signifying servants, whom their master should uphold in five ways:

- a) by arranging work for them to do which is suitable and in accordance with their strength;
- b) by giving them food and rewards;
- c) by looking after (nursing) them when they are unwell;
- d) by sharing out unusual tasting delicacies with them;
- e) by giving them time off.

His servants, having been upheld in the above ways, should then help their master in five ways :

- a) by getting up (in the morning) and starting work before their master;
- b) by leaving off their work after their master;
- c) by taking away (as their own) only those things that their master gives them;
- d) by constantly trying to do their work better;
- e) by praising the virtues of their master wherever they go.

vi) **Uparimadisa** – upwards, signifying samanas, whom their disciples should uphold in five ways :

- a) by actions of body – in other words, whatever is done should be done with *mettā*;
- b) by actions of speech – in other words, whatever is said should be said with *mettā*;
- c) by actions of mind (*mano*) – in other words, whatever is thought should be associated with *mettā*;
- d) by not “closing the door” – in other words, by never forbidding them to enter one's house;
- e) by giving *āmisa dāna* (requisites).

Samanas, having been upheld in the above ways, should then help their disciples in six ways :

- a) by forbidding, by not letting them do evil;
- b) by encouraging them always to do good;
- c) by helping them with a compassionate mind;
- d) by telling them things that they had not previously heard;
- e) by making clear those things which they have already heard;
- f) by telling them the way to attain to the heavenly realms.

2. The Six Apāyamukha – causes of ruin.

- i) Drinking intoxicating liquors.
- ii) Wandering abroad at night.
- iii) Going round watching shows.
- iv) Gambling.
- v) Having bad people as friends and intimates.
- vi) Being lazy in doing work.

D : III ; 182 (१०/१८५).

- i) Drinking intoxicating liquors is bad in six ways:
 - a) it wastes wealth;
 - b) it induces quarrels and arguments;
 - c) it leads to sickness;
 - d) it leads to blame and criticism;
 - e) he no longer feels shame;
 - f) it weakens wisdom.
- ii) Wandering abroad at night is bad in six ways:
 - a) it means that he does not look after himself;
 - b) it means that he does not look after his wife and children;
 - c) it means that he does not look after his possessions and valuables;
 - d) it invites the suspicions and doubts of everyone;
 - e) he is liable to be the victim of false accusations;
 - f) he gets into many difficulties.
- iii) Going round watching shows is bad, because of the (nature of) the things which he goes to see, in six ways:
 - a) wherever there is dancing, he goes there;
 - b) wherever there is choral singing, he goes there;
 - c) wherever there is music being played, he goes there;
 - d) wherever there is solo singing, he goes there;
 - e) wherever there is clapping with singing, he goes there;
 - f) wherever there is drum beating, he goes there.

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iv) Gambling is bad in six ways:

- a) when he wins it is liable to invoke resentment and animosity;
- b) when he loses he is likely to feel regret at his loss;
- c) his wealth and assets are likely to be dissipated;
- d) nobody will believe his words;
- e) it invites criticism and blame from friends;
- f) nobody wants to get married to him.

v) Having bad people as friends and intimates is bad because of following them in six ways:

- a) they lead him to become a gambler;
- b) they lead him to become a rake;
- c) they lead him to become a heavy drinker (drunkard);
- d) they lead him to deceive others with false things;
- e) they lead him to deceive others to their face;
- f) they lead him to become a lawless rogue.

vi) Being lazy in doing work is bad in six ways:

- a) he is liable to say that it is too cold, so he does no work;
- b) he is liable to say that it is too hot, so he does no work;
- c) he is liable to say that it is too late, so he does no work;
- d) he is liable to say that it is too early, so he does no work;
- e) he is liable to say that he is very hungry, so he does no work;
- f) he is liable to say that he is very thirsty, so he does no work.

Anyone who is concerned to increase their resources should avoid these six causes of ruin entirely.

D : III ; 182 (१०/१८५).

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