

WAYS OF ENJOYING YOUR WEALTH

by Piya Tan

1 Who should enjoy wealth

A monastic who is involved with money is like a small boat with a leak, but money is what money buys (things, services, pleasure, etc). Soon, there are many leaks in the boat. Some claim that money is only a “small rule.” But it is nevertheless still a rule, otherwise the Buddha would not have introduced it. This “small rule” prevents a small leak in the boat.

If monastics continue to be super-wealthy and live good lives, then the authorities might start to tax them. Then what is the difference between the serious, hard-working, lay practitioner and a comfortable moneyed monastic?

A monastic who wants to deal with money should de-robe and work as a lay Dharma worker, where he would be just even more effective (using his management skills, doing social work, etc), if he is not attached to a uniform and prestige.

Lay Buddhists, however, can and should enjoy all the wealth they want, but in a Dharma-inspired, meritorious and wholesome way.

2 How to plan your finances

In the Adiya Sutta (A 5.41 <http://dharmafarer.googlepages.com/2.1AdiyaSa5.41piya.pdf>), the Buddha advises us concerning our finances in this way:

He divides his wealth into four:
 One part he should enjoy,
 With two he invests in his work,
 And the fourth he should save
 Should there be any misfortune.

In other words, we should “enjoy” the first quarter (25%) of our income or wealth, that is, bring joy or satisfaction to our daily living; half (50%) should be usefully invested; and the last quarter (25%) should be saved.

3 How to enjoy your wealth

Putting together the teachings of the Dighajanu Sutta (A 8.54 <http://dharmafarer.googlepages.com/5.10DighajanuSa8.54piya.pdf>) and the Anana Sutta (A 4.62), we have the following advice for lay Buddhists and wealth:

- (1) Accomplishment of diligence, leading to the joy of ownership.
- (2) Accomplishment of watchfulness, leading to the joy of enjoyment.
- (3) Spiritual friendship, leading to the joy of blamelessness.
- (4) Balanced livelihood, leading to the joy of debtlessness.

By (1) is meant that if you work hard and healthily, you feel a great sense of satisfaction at your work and wealth rightfully gained.

By (2) is meant that you should guard well your hard-earned wealth so that you do not lose it through natural disasters, legal problems, exploitation or foolishness. In other words, you should keep your wealth safe (eg in a good bank) or invest it (say by buying insurance).

By (3) is meant that you should make sure you keep good friends and avoid negative environments. Bad friends not only drain you energy but also easily get you into trouble. Frequenting negative places (like red-light areas and gambling joints) surely leads to various disasters (see the Sigalovada Sutta, D 31 <http://dighanikaya.googlepages.com/4.1SigalovadaSd31piya.pdf>). Breaking the precepts also leads to loss of wealth in various ways.

By (4) is meant that you should live within your means. If you have the means, live reasonably well, take proper food, dress well, go for wholesome holidays and retreats where you can do some meditation. A great advantage of having surplus wealth is that you can easily discharge your debts and do good works. If you are not rich, live within your budget.

4 Planning you finances

According to the Adiya Sutta (A 5.41), the first 25%, the quarter for personal use, can be put to five wholesome uses, namely:

- (1) personal and family use;
- (2) for the benefit of friends;
- (3) as security and insurance;
- (4) the fivefold offering: to relatives, to guests, to the departed, to the government (as payment of taxes, etc), and to devas;
- (5) for supporting worthy religious.

(1) Charity begins at home by making sure your family and dwelling are well provided for, and there are enough savings. (If you are living alone, your Dharma friends and wholesome companions are your family: see Dh 204.)

(2) Charity begins at home, but should not end there. Beyond the family, friends are our next sphere of happiness. A wise generous person is well loved by friends.

(3) As already mention under section 3 (“How to enjoy your wealth”), number 2: you should wisely protect your wealth.

(4) needs some careful comments. Use your surplus when right and necessary to benefit relatives and friends.

“The departed” here refers to our ancestors, that is, remembering the good they have done, and such memory can be a positive bond we keep with living family members, too. At the end of our meditations, with a peaceful mind, we should dedicate merits to them with lovingkindness.

“The devas” here refer to the Buddha’s times, when some lay followers who are not yet fully Buddhist still follow some cultural beliefs. So if you do not worship devas (like the Sinhalese, Myanmarese or Thais do), you need not do so (this is all included in the cultivation of lovingkindness). For us today, this advice refers to keeping a suitable and simple shrine at home (if we like), spending the Buddhist holidays in a proper and happy way, and respecting nature and our environment.

5 How Buddhist pledges work

The fifth use of wealth (“for supporting worthy religious”), as stated in the Adiya Sutta, is very significant. If we have surplus wealth or can afford it, we should support good monastics (by giving them the four monastic necessities, but not cash) and lay Dharma workers (supporting financially and other ways).

Monastics are generally well supported by the Buddhist public, but the lay Dharma workers are a new situation today, and are becoming more necessary, especially where monastics are becoming more laicized (becoming more financially well off and behaving more like lay people, but don’t pay taxes).

Full-time lay Dharma workers have to work harder than monastics because, unlike monastics, Dharma workers also have to seek funds for their Dharma work and to support themselves. Furthermore, they lack the uniformed charisma of the monastics. So we have to look beyond charisma, and support the good work that is done.

The TMC runs fully on funds from its public projects (classes, courses, counselling, etc) and from pledgers like yourself. The idea is to give what you can (even little) but to do so regularly so that the TMC rent and maintenance, and the Sutta Translation project, could be managed, and our regular activities go smoothly, especially for the non-Buddhists who are coming in quiet growing numbers for meditation, counselling and spiritual guidance. (They understand that “even non-Buddhists can practise Buddhism.”)

Pledges are also known as “regular giving” (nicca,daana). It is a kind of training in commitment in merit, in faith, in joy and in a vision that we can do much more together to being greater happiness to ourselves and others where we live and even beyond. It is a practice in lovingkindness where we show active lovingkindness beyond ourselves.

“When you give happily, you are giving happiness.”