

# ĀDIYASUTTAM

THE DISCOURSE ON THE USE OF WEALTH

AN 5.41 EDITED AND TRANSLATED BY

ĀNANDAJOTI BHIKKHU



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## The Discourse on the Right Use (of Wealth)

AN 5.41, Edited and Translated by Ānandajoti Bhikkhu

**Ekam samayaṃ Bhagavā Sāvattiyam viharati**

At one time the Fortunate One was dwelling near Sāvattī

**Jetavane Anāthapiṇḍikassa ārāme.**

at Anāthapiṇḍika's grounds in Jeta's Wood.

**Atha kho Anāthapiṇḍiko gahapati yena Bhagavā tenupasaṅkami,**

Then the householder Anāthapiṇḍika approached the Fortunate One,

**upasaṅkamitvā Bhagavantam abhivādetvā ekam-antaṃ nisīdi.**

and after approaching and worshipping the Fortunate One he sat down on one side.

**Ekam-antaṃ nisinnam kho Anāthapiṇḍikam gahapatim Bhagavā etad-avoca:**

While sitting on one side the Fortunate One said this to the householder Anāthapiṇḍika:

**“Pañcime, gahapati, bhogaṇam ādiyā.**

“(There are) these five uses of wealth, householder.

**Katame pañca?**

Which five?

**Idha, gahapati, ariyasāvako, uṭṭhānavīriyādhigatehi bhogehi,**

Here, householder, a Noble Disciple, with the wealth he has attained through industry and effort,

**bāhābalaparicitehi sedāvakkhittehi Dhammikehi Dhammaladdhehi,**

accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma,

**attānam sukheti pīṇeti sammā sukham pariharati,**

makes himself happy and satisfied, and he looks after (himself) in a correct and pleasant way,

**mātāpitaro sukheti pīṇeti sammā sukham pariharati,**

he makes his mother and father happy and satisfied, and he looks after (them) in a correct and pleasant way,

**puttadāradāsakammakaraporise sukheti pīṇeti sammā sukham pariharati,**

he makes his children, wife, workers and servants happy and satisfied, and he looks after (them) in a correct and pleasant way,

**ayam paṭhamo bhogaṇam ādiyo.**

this is the first use of wealth.

**Puna caparam, gahapati, ariyasāvako, uṭṭhānavīriyādhigatehi bhogehi,**

Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort,

**bāhābalaparicitehi sedāvakkhittehi Dhammikehi Dhammaladdhehi,**

accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma,

**mittāmacce sukheti piṇeti sammā sukham pariharati,**

makes his friends and comrades happy and satisfied, and he looks after (them) in a correct and pleasant way,

**ayaṃ dutiyo bhogānaṃ ādiyo.**

this is the second use of wealth.

**Puna caparam, gahapati, ariyasāvako, uṭṭhānavīriyādhigatehi bhogehi,**

Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort,

**bāhābalaparicitehi sedāvakkhittehi Dhammikehi Dhammaladdhehi,**

accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma,

**yā tā honti āpadā:**

from whatever dangers there are:

**aggito vā udakato vā rājato vā corato vā appiyato vā dāyādato,**

from fire or from water or from kings or from thieves or from unloved heirs,

**tathārūpāsu āpadāsu bhogehi pariyodhāya vattati,**

defends his wealth from such dangers,

**sotthim attānaṃ karoti,**

and he keeps himself safe,

**ayaṃ tatiyo bhogānaṃ ādiyo.**

this is the third use of wealth.

**Puna caparam, gahapati, ariyasāvako, uṭṭhānavīriyādhigatehi bhogehi,**  
Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort,

**bāhābalaparicitehi sedāvakkhittehi Dhammikehi Dhammaladdhehi,**  
accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma,

**pañcabalim kattā hoti:**  
makes five offerings:

**ñātibalim, atithibalim, pubbapetabalim, rājabalim, devatābalim,**  
offerings to relatives, offerings to guests, offerings to the departed, offerings to kings, and offerings to the gods,

**ayam catuttho bhogaṇam ādiyo.**  
this is the fourth use of wealth.

**Puna caparam, gahapati, ariyasāvako, uṭṭhānavīriyādhigatehi bhogehi,**  
Moreover, householder, a Noble Disciple, with the wealth he has attained through industry and effort,

**bāhābalaparicitehi sedāvakkhittehi Dhammikehi Dhammaladdhehi,**  
accumulated through the strength of his arms, through the sweat of his brow, righteously, in accordance with the Dhamma,

**ye te samaṇabrāhmaṇā madappamādā paṭiviratā, khantisoracce nivīṭṭhā,**  
(towards) whatever ascetics and brāhmaṇas have put aside pride and heedlessness, who are established in patience and gentleness,

**ekam-attānam damenti, ekam-attānam samenti, ekam-attānam parinibbāpentī,**  
who tame themselves, calm themselves, and emancipate themselves,

**tathārūpesu samaṇabrāhmaṇesu uddhaggikam dakkhiṇam paṭiṭṭhāpeti,**  
he establishes a beneficial donation for those ascetics and brāhmaṇas,

**sovaggikam sukhavipākam saggasamvattanikam,**  
which is heavenly (itself) and has a happy result leading to heaven,

**ayam pañcamo bhogaṇam ādiyo.**  
this is the fifth use of wealth.

**Ime kho, gahapati, pañca bhogānaṃ ādiyā.**

These, householder, are the five uses of wealth.

**Tassa ce, gahapati, ariyasāvakaṃ, ime pañca bhogānaṃ ādiye ādiyato**

If for a Noble Disciple, householder, from the usage of these five uses of wealth

**bhogā parikkhayaṃ gacchanti, tassa evaṃ hoti:**

his wealth goes to destruction, this occurs to him:

**‘Ye vata bhogānaṃ ādiyā te cāhaṃ ādiyāmi,**

‘Whatever (good) uses for wealth there are I have used them (in that way),

**bhogā ca me parikkhayaṃ gacchantī’ ti**

let my wealth go to destruction!’

**Itissa hoti avipparisāro.**

He is not remorseful.

**Tassa ce, gahapati, ariyasāvakaṃ, ime pañca bhogānaṃ ādiye ādiyato**

If for a Noble Disciple, householder, from the use of these five uses of wealth

**bhogā abhivaḍḍhanti gacchanti, tassa evaṃ hoti:**

wealth increases, this occurs to him:

**‘Ye vata bhogānaṃ ādiyā te cāhaṃ ādiyāmi,**

‘Whatever (good) uses for wealth there are I have used them (in that way),

**bhogā ca me parikkhayaṃ gacchantī’ ti**

let my wealth increase!’

**Itissa hoti ubhayeneva avipparisāro. ti**

Either way he is not remorseful.

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**Bhuttā bhogā bhatā bhaccā, vitiṇṇā āpadāsu me,**

Wealth enjoyed by servants, brothers, for removing dangers, (or) by me,

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**Uddhaggā dakkhiṇā dinnā, atho pañcabalīkatā,**

Given in beneficial donations, also through making the five offerings,

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**Upaṭṭhitā sīlavanto, saññatā brahmacārayo.**

Has been established by the virtuous, skilful one who lives spiritually.

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**Yad-attham bhogaṃ iccheyya, paṇḍito gharam-āvasam:**

The wise one who lives in a house will wish for wealth and welfare (thinking):

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**‘So me attho anuppatto kataṃ ananutāpiyam.’**

‘That prosperity attained by me causes lack of remorse.’

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**Etam anussaram macco, Ariyadhamme ṭhito naro,**

A man remembering this, a person established in Nobility,

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**Idheva naṃ pasamsanti, pecca sagge pamodatī.” ti**

Is praised right here (and now), and later rejoices in heaven.”