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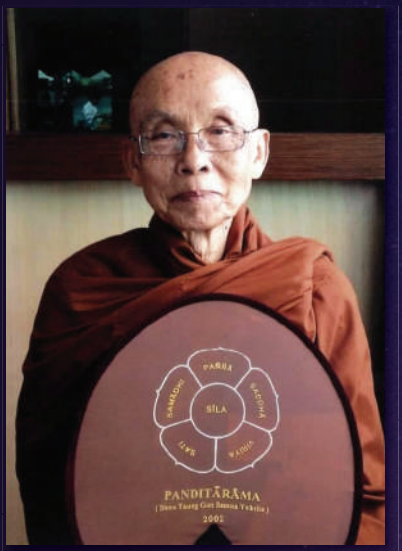
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Ean Keng Si Buddhist Temple is home to 517 golden statues of the Yellow Dzambhala.

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聖賢的七種財富

祖道法師口譯
柏林內觀禪修中心記錄



柏林長老（Beelin Sayādawgyi）
九十大壽於台灣柏林內觀禪修中心
特別開示摘要

人身難得佛法難聞，世間七寶（輪寶．象寶．馬寶．珠寶．女寶．居士寶．主兵臣寶）雖然珍貴，但只能在此生享用，不能帶到下一世。然而朝向出世間的七聖財，卻能生生世世如影隨行地跟著我們。

第一：信財(saddha-dhana)：相信佛陀的道智、果智、一切知智，相信佛陀的九種功德，對佛陀說之不盡的功德深信不疑，謂之具足信財。首先要以佛為自己的歸處，所以我們歸依佛，成為佛陀的弟子、佛陀的子女，就可以依照佛陀的教法來修行。因為已經相信佛陀，對其教法也就可以依教奉行了，因此皈依佛陀的人可稱為佛陀的弟子、佛陀的子女。相信佛陀，就擁有了第一種出世間的財富——信財。

第二：戒財(sīla-dhana)。佛陀教導弟子要遠離殺生、偷盜、邪淫、妄語、飲酒麻醉品等，自稱為佛弟子者都要完整受持。此戒財具足才可以稱為佛陀的弟子、佛陀的子女。年輕人持戒當然很難得，中年人、老年人持戒也都很值得讚歎。 持戒者會聲名遠播，好名聲遍滿四方，持戒之香逆風也香，持戒也就得到這種功德利益了。有戒就有正念，運用正念在經商容易成功，自然會累積財富，所以戒有助於財富。又持戒者得到善知識、賢友、善士的讚歎，持戒一個小時就會得到一個小時的功德利益，這就是戒財，所以要努力持戒，成為戒財的擁有者。

第三：慚財(hirī-dhana)。因自己身口意的不善行受到他人批評，心生羞愧，這就是具足慚財。

第四：愧財(ottappa-dhana)。愧是害怕他人的指責，擔心身口意所造不善行之惡果，怕因此而墮惡趣，因而會遠離不善行。 有慚愧心持戒容易，無慚愧心則持戒不易，所以此二者為戒的近因。據此，能以慚、愧二心生活的人，就是具足慚愧財的人了。

第五：聞財(suta-dhana)。多聽聞、見識豐富。多聽聞佛法知道佛法初善、中善、終也善，也知道何者為善、何為不善，也知道如何修學、知道如何持戒，所以要盡可能地多聽聞、多討論，成為有佛法文采的人。這就是多聽聞法得到的法財。

第六：施捨財(cāga-dhana)，這概念與布施(dāna)差不多，慳吝是一種汙垢——捨不得布施分享他人，我們應該以施捨去除慳吝心。 家長在管理家計所得時，應該把自己的東西與別人分享，隨分隨力的做。布施的對象也包括父母親在內，對父母親日常的伺候照顧是最好的布施，沒有與父母親住在一起也應盡可能地就物資進行供養，這也就是施捨財具足了。不能夠這樣施捨的人就是吝嗇。對父母親、對值得供養的人進行施捨協助，他就已經戰勝吝嗇了。

第七：慧財(paññā-dhana)：這不是普通世俗的智，這是能了知生滅的智慧；此智慧不是自然而然就能得到的，這是需要透過修行，由戒而定才有慧，才能開展慧，慧成熟時能親身了知、體驗名色法的因果現象，所以創造論的邪見自然就消除了。隨著自己的精進用功，定力逐漸增長，能清楚看到名色法，此時就能生起生滅智。要得到這種智慧，應該到禪修中心用功精進。當了知名色法的生滅過程，就是有慧。 知道名色法是生滅的、不是永恆的，是苦的，苦的東西怎麼會是好的呢?這名色法既不能被創造出來，也不能阻

止它壞滅，法是依其自己的規則生起、滅去，這是無常；無常就是諸法本來的樣子，這就是無我，我們擁有這無常、苦、無我三法印的智慧，就是毗婆捨那智(vipassanā-ñāṇa)。

到達這生滅智，繼續精勤觀照，就能走上正道不會走入歧途岔路，能真正地走向正道，才有種種道智、果智的證得。就算今生不能證得，行者也能帶著這毗婆捨那智慧走向下一生，則必能不墮惡趣、往生善趣，且帶著觀智的種子，當在有人談起禪修時，就容易憶起而能接續，持續地禪修下去，此中的價值就毋庸多說了。

今天七聖財的法談，是為了祝福密集禪修營的禪修者能夠勝利，是為了大家在密集禪修的努力而說，是為了鼓勵大家而說的，期盼大家都能具足此七聖財。 在具足七聖財時，即便是自己在回顧具足過程之種種時，內心也能感到歡喜。 如果能具足此七聖財，即使在世間財富短缺，他也不是一位貧窮者，而且接下來資糧無缺、不墮惡趣、必生善趣。善哉、善哉、善哉。

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身心再造 可貴人生

陳文傑

身心再造

兩千多年來佛法一直面對內外的挑戰，至今還有機會接觸，聽聞，學習，遵循佛陀的教導，這是近乎奇蹟般的可貴因緣。這不是個人的功德，個人的福澤，而是許許多多出家人，在家護法，直接或間接社會善信大眾共同努力的成果，不斷地奉獻，犧牲付出，佛陀的教法才能傳承到今天。這是不可思議的難以想像的殊勝因緣。

可貴人生

人人來到世間，都想過好自己的生活，不負美好時光，該來的，都在路上。無論各有不同經歷和酸甜苦辣，都不能輕言放棄。陽光正好，微風不燥，不辜負時間的饋贈，努力活好自己喜歡的樣子。

怎麼樣子才能符合呢？

此生何去何從，是否具備聽聞正法的因緣？

自己是否重視自己，對人生目標，修行之法生殷殷鄭重之心，不是得過且過，隨波逐流？

人的出生，從童年到如今，人生成長痕蹟的過程可分大致類型如後：

(一) 理性型。實事求是，不輕易相信，習慣提問，仔細推敲對與錯，不斷懷疑，要確知什麼是真相，擔心自己犯錯，寧可不要踐行，而暫時在路邊觀望。看別人投入，自己在內心深處覺得不盲從未經證實的事。這種人，實際上存在信任的障礙。

(二) 感性型。重視自己和別人的體驗，覺得不錯就往前行。這種人，容易相信，感情熱誠，行動力充沛。在行動當中找到自己內心感情的依靠。

理性型和感性型的人都在我們身邊一起過日子。這兩極型差別，不是靠學習，后天才出現，而是人人的心里特質，從出生、成長就存在。

自童年成長的痕跡，與周圍環境的影響，形成各自不同的心理特質。學不來，教不出，難於改變。這些心理特質大大影響我們的處世風格與方向。

這兩型的生命成長過程，各有偏重，人格魅力和偏差同時存在。

理性型者，童年成長環境常受壓抑，不順遂，也不被接納，形成凡事認真，仔細敏感，比較善巧機靈，生怕犯錯的完美主義者。感情上不易接納別人，信賴別人，對任何事情傾向於理解與推測。感情上有障礙，缺乏安全感。過去的不順遭遇造成他不隨便相信，但自己內心卻很渴望與期待獲得信任，受到重視。若他覺得別人念佛，自己喜歡卻又存疑，故難以全身心地投入。怎麼樣才能真正得益，實在難說。這是內心信任的障礙。他们見人皈依受戒，自己也皈依受戒，私下自忖究竟是皈依此佛好，或是彼佛好？守護戒律與不守戒律如何鑑別？內心疑惑不解，未能全身投入，信根不能成就，影響信力。五根即信根、精進根、念根、定根、慧根。五根的每一種善根都是有力量、有功能的。五根生起五種作用，都有破惡成善之功效。根據五種善根繼續努力去行，就是五力。五根與五力彼此互為因果，相互促進關係，有力信解奉行。

感性型者，童年成長環境順遂，獲得關懷與被接納。心理特質是喜歡分享，不太會懷疑，要山有山，要水有水。社會環境是否適合，做了再說。見人家念佛，自己也念，此法門非彼法門，多少合理，對錯可以包容。結果如何，聽天由命。這種心理特質，影響此後一言一行。

兩極差別，不是靠學習來的。改變自己心理特質，教不來，學不來。身心的再造，必須全然付諸行動，忘其所以，從眼耳鼻舌心意下手。

佛陀來到人間，在教導弟子之前，**每每提到：仔細聽呀！仔細聽（耳到）！好好思維，憶持不忘（心到）！天下無難事，只怕有心人。**

佛告比丘：“諦聽！諦聽！善思念之，當為你說。比丘，非你所應之發，宜速斷除。斷彼法者，以義饒益，長夜安樂”只要靜下心來，眼到，耳到，手到，心到。

比丘所應做的是：

身心在造物主或靈魂之中，是造物主的產品。二十種身見都是錯誤的，記住要斷除之。身心是無常、無我、苦的真知灼見。世間有為法（善法、惡法、不善不惡法）和出世間無為法，是在日常生活中實踐的。例如，八正道是過去、未來、現在一切修行人的滅苦的方法，真實不虛。方方面面不同的行相都在正念觀察踐行中，不間斷不夾雜，不計人我是非，放下身心世界，不復妄想追逐，從破邪裡顯正，接受身心的生老病死而不起煩惱。正念是顯正，明心見性，明記不忘，見法證得五蘊無我在其中。五受蘊有煩惱，五取蘊有貪愛，五蘊見生法，知滅法，有道法，故能離貪斷愛無煩惱。**達到無我見、無常見、無斷見、無身見、無戒禁取見、無疑無惑、如實知真相，**信根成就。法眼淨，明察秋毫，證得法智住，慧解脫。

人們的認知如不改變，就生活在雲裡霧中。理性型者認知一直生活在不符合環境條件的期待裡，心中有苦難言，經常碰壁，跌宕起伏，在不安不平中過日子。口中念念，若是缺乏修持，世間知識能幫有限，無法以正念自行化他。出世間菩薩道、解脫道，沒辦法教，唯一之道就是全然投入，理性提升，感性重新調整，離貪斷愛。

認識身心是無常、苦、無我的顯現，便可以接受身心的生老病死而不起煩惱。轉移念頭的方向，住正念，記住良善的外在對象，就不會有陷入煩惱漩渦。人要是老想著自己，便容易自大或自閉，煩惱纏身。以戒為師，親自體驗眼耳鼻舌身意的生滅所起的知見，把心念安住，而不放逸，就是身心新的改造，如同過新的人生。

合十生財，請到佛前來！

若水

俗話說：君子愛財，取之有道。財富是人人所希求的，也是一般人共同的願望。但是，什麼是真正的財富，如何取得財富纔算“有道”，卻不是人人都知曉的。對於一個認真思考生活的人來說，財富確實可以分成很多種類，有物質的，也有精神的；有世間的，也有出世間的；有私有的，也有共有的；有現世的，也有未來的；有染污的，也有清淨的；有外在的，也有內心的；有一時的，也有永久的；有狹義的，也有廣義的；有有價的，也有無價的。面對如此衆多的財富觀，人們不能不慎重思考：我們要追求怎樣的財富呢？

財富，究竟是好事，還是壞事呢？

在回答這個問題之前，對佛教徒來說，還有一個根本的問題：財富，究竟是好事，還是壞事呢？在佛經裏，記載着這樣一個故事：某日，佛陀率弟子阿難外出乞食，看見路邊有一罈黃金。佛陀立刻對阿難說：“阿難，毒蛇。”阿難亦應聲答道：“佛陀，毒蛇。”師徒倆的對話恰巧被附近一對農民父子聽到，便懷着好奇心前來觀看。一看之下，不由欣喜若狂，趕緊將黃金帶回家中，以爲這從天而降的幸運將改變他們的貧困生活。當父子倆帶着金子去市場兌換時，卻被人告到了官府。原來，他們撿到的金子是竊賊從宮中盜出，在逃跑時棄於路旁的。他倆人贓俱獲，有口難辯。這對樂極生悲的父子在臨刑時，才領悟到“毒蛇”的真正含義。

這個故事，說明金錢是萬惡的，它使人墮落、作惡、喪失生命。而從另一面看，如果把財富應用得當，卻大有利益。佛法要我們修福修慧，如把財富拿來佈施行善，便是成佛的福德資糧。什麼叫資糧？如旅行時，非得預備旅行資具、糧食、舟車等不可。我們發心學佛，也非有資糧不可，否則就不能成就。所以佛法對於財富，決非一味地厭惡它，看作毒蛇那樣。財富是毒蛇，同時也就是資糧，問題在你怎樣處理它！

你一定要知道的三種人

關於財富和道德，佛陀把人類分成三種。一是盲人：這種人不知如何使自己擁有的財富增長，不知如何獲得新的財富，他們也無法區分道德上的好壞。

二是獨眼人：他只有一隻金錢眼，而無道德之慧眼。這種人只知道如何使自己擁有的財富增長和創造新財富，但不知道如何培養好的道德品質。

三是雙眼者：他既有金錢眼，又有道德之慧眼。他既能使他已有的財富增長，並獲得新財富，又能培養良好的道德品質。可見，佛是不承認那種只有道德沒有財富的人，至少這種人不是其心目中理想的狀態。

你一定要知道的四大渴望

爲了進一步說明這個問題，我們再來看佛經中的另一種說法。在《巴陀伽摩經》中，佛陀把人類最基本的渴望分爲四種：(一)每個人都希望自己富有，財富是人們最渴望得到的東西。他如此祝願：願我的財富通過正當的途徑一天天的增加。(二)當一個人富有後，他所渴望的是美名遠揚。他如此祝願：願我的美名傳遍四方，特別是要在我的親朋好友、師長中流傳。(三)當一個人既富有，又有好名聲，他祈求健康長壽。他如此祝願：願我健康長壽。(四)當一個人富有、美名遠揚又健康長壽，他自然希望死後幸福。他如此祝願：願我死後生天享福。(《巴陀伽摩經》- Pattakammasutta)

怎樣圓滿實現這些渴望呢?你必須知道些什麼，必須要做些什麼，而且，你還得決不能做什麼，這樣一來，你的渴望就會圓滿實現。

你一定要堅決做的佛教發財七大良方

“君子愛財，取之有道”。以下七點很重要，其中前三點是一般世間所共有的發財方法，後四點是佛教發財的方法。

(一) 勤勞：俗話說得好“勤能補拙、業精於勤、天道酬勤……”。道理簡單，實行起來卻不易。多少人夢想着發財，卻從來沒有實施過一步，難怪，發財夢永遠只是“夢”而已。

(二) 節儉：節儉並非專指金錢上的節儉，節儉包括愛惜時間、不濫用感情和節儉物慾。總之一句話，不奢侈浪費，就能累積財富。

(三) 寬厚：星雲大師認爲，說話寬厚，會獲得人緣，人緣就是財富；待人寬厚，會得到他人的尊重，尊重就是財富；處世寬厚，會得到很多方便，方便就是財富。我們交友寬厚，處世寬厚，所謂居心仁厚，就會獲得富貴。

(四) 信心："信心門裏有無盡的寶藏"，你有信心，財富就在你的心裏。對宗教的信仰要有信心，對事業，對道德都要具有信心。信心在，財富就會滾滾來。

(五) 結緣："人緣就是法緣，法緣就是財源！"廣結善緣是發財最好的方法。

(六) 佈施：佈施既是給人，給人又怎能發財呢？其實，佈施如播種，你不佈施，怎能有收成？做功德就如種田，一個叫悲田，一個叫敬田。以慈悲心救濟貧苦大衆，叫做"悲田"；對於長輩、師長、父母、國家，盡忠盡孝，叫做"敬田"，在敬田、悲田裏面播種都會有收成的。

(七) 七聖財：佛教七種聖財是指：信仰、精進、持戒、聞法、喜舍、智能、慚愧。聖者安住於般若禪定的財富里，擁有法喜禪悅的財富享受。懷著慚愧慈悲的財富願力，就能享用無盡的「七聖財」。

你一定要堅決杜絕的非法致富十大誤區

財富，佛教是許可的，但非法的財富，佛教就不許可了。什麼是非法的財富呢？非法的財富，有的是國法承認，而佛法不准許的。在佛經中，列舉了以下十種以非法而致富的錢財：

(一) 竊取他物。如小偷、竊盜、順手牽羊，或撿到東西不還人。凡有主的東西，未得到物主同意，就私自據爲己有。

(二) 違法貪污。違法貪污所得到的，像現在有很多使用不合法的手段，如走私、賄賂、漏稅，各種違法貪污的所得。

(三) 抵賴債務。像經濟犯罪、惡性倒閉，卻一走了之，開了支票不兌現，違反票據法，這種抵賴債務的行爲，屬於沒有信用，所得是非法的財富。

(四) 吞沒寄存。別人寄存在我們這裏的東西、錢財，把它吞沒，據爲己有。

(五) 欺罔共財。例如大家股東合夥作生意，賺了錢，應該將所得的利益，平均分配給每一個人，但是有的人卻大部分佔爲己有，剩下的少部分才分給人。

(六) 因便侵佔。像假公濟私，爲了自己的方便，挪用公款，將公家的東西，佔爲己有；還有假報出差旅費、購買物品向商人索取回扣、多報佣金等。

(七) 藉勢苟得。仗着自己的勢力，苟且獲得的財富。例如：一些不好的公務員，別人來辦事就故意找人麻煩，刁難對方，給人不方便，逼人送紅包才肯爲他把事辦好。還有像許多恐嚇、敲詐、勒索等，也都叫做藉勢苟得。

(八) 經營非法。譬如私造菸酒，販賣嗎啡、速賜康、強力膠，或經營地下藥廠等，非法經營傷天害理的毒品，都是不合法的財富。

(九) 詐騙投機。包括造假販假、以次充好等非法經營方式。

(十) 賭博淫業。像賭場、地下舞廳、紅燈户，屬於妨害風化的行業。

由以上論述可知，經由佛教經典，如果我們瞭解了人類的三種人、四種渴望，堅決做到佛教發財的七大良方，絕對杜絕非法致富十大誤區，進而就能確立全面的財富觀，找到正當的致富路。總之一句話：合十生財，請到佛前來！



祈福兮修福兮

無花

佛法重視因果，認為財富的積累為前世的佈施所得。沒足夠的福德因緣，縱然聰明過人也為必能飛黃騰達。袁了凡的故事，相信大家都熟悉，此處不再引述。然而有趣的，三乘佛教都不少供信徒膜拜之財神本尊。南傳大乘密宗都各有各的求富貴發大財之法事儀軌和佩戴了和供奉了能保佑財運亨通的吉祥物和聖像。

相信很多學佛者都會有些迷茫，包括筆者在內，也都認為這也許是佛門接引眾生方便權宜之法吧。但是回想一下，方便歸方便，總不能為了香火就引導教徒莫視因緣法則。不然的話，大家不就遲早會淪為擁有和外道一般見地的非正信佛弟子嗎？

幾年前當筆者有幸和一泰國高僧一席對話時，我提出以上的想法後，他的反饋如下：

他說在泰國、佛牌或法師的自身牌一般都是為籌建寺院或其他功益項目如學校醫院而鑄造，所以這些佛像或佛牌一開始就俱備了善緣。收集擁有和佩戴這些法物就等同於結緣這些善因緣起。加上這些法物鑄造過程都經歷過這些證道了的高僧大德的三昧加持，它們亦感染了大德們的功德和意願。他認為信徒和這些吉祥物結緣，一般是會帶来好運氣的。但是，因為這些運氣不是因為信徒本身（或前世）所作之業而感召來的所以是虛的。若信徒運氣轉佳後不行善佈施予之填實，這些借來的功德，托來的福也很快就會逝失。

我問师父這些借來的功德和我自身累積的功德是否一樣呢？

师父說諸法都是虛幻，本質上没太大差別，但两者的差距就好像自己的儲蓄和跟銀行借的貸款，都是錢。但前者是自己的，可以慢慢花。後者呢？是早晚都得還的，還得加上利息喔！

泰國四大招財神僧简介：（质料图片来自网络）

龙婆艮（龙婆银）是泰国人心目中公认的九大圣僧之一，也是泰国公认制作招财圣物最顶尖的师傅，艮是文"Ngern"的译音，意思是"银"泛指"钱"的意思。所以龙婆艮以钱为名，招财能量可想而知。龙婆银小金身位列泰国五大小金身佛牌之一，是泰国最受欢迎和追捧的招财佛牌





靈驗百歲高僧龍婆滿大師，被很多當今高僧及師傅認同是早年前加持力最強的聖僧。龍婆滿大師是泰國的傳奇僧人，年逾百歲，法力高強。師傅為人謙虛嚴謹，一生潛心研習，訪遍名師，直到百歲之後才開始製作聖物，厚積薄發，所製作的聖物法力非常強大，連泰國的白衣阿贊都在爭相尋覓，這也正是師傅聖物珍貴的原因。師傅修得阿羅漢果位，圓寂升天，金身不壞，佩戴師傅佛牌是連接你和師傅的紐帶可以得到師傅庇護。

龍婆柳出生於泰南的叻差武里府(Rajchaburi)，離曼谷市大約百多公里，一個名叫般濃烏(Baan Nong Ou)的小鄉村。龍婆柳出生於佛歷2448年12月7日，父名乃頂，母名喃諾，父親乃中國南來的華人，姓 陳。龍婆柳是泰國別列入十大籌佛師之一的高僧。龍婆柳所籌造的佛牌是當年信眾爭相搶奉的熱門佛牌之一，尤其是他的烏龜型佛牌，更是搶手。因此 龍婆柳已被泰國信眾稱為龜皇。



龍婆坤師父，是泰國有名的”活財神”之稱呼，他的”法門”聞名世界。近幾年，由於龍婆坤師父的真品佛牌靈驗度極高，在國內迅速走紅。龍婆坤的一生，大約加持過，上百期佛牌。圓寂後可成仙佛的龍婆坤大師，生於1923年。大師母親在懷孕前，曾夢到有位天神，慢慢飛到她身邊，與她說：“你們夫妻多世以來廣行善事，今天特意來送上一份禮物，這份禮物是將來的佛門至寶，可廣傳佛法”說完取出一粒水晶送給龍婆坤大師母親。母親夢後不久便懷身孕，經十月懷胎便誕下現今的佛寶龍婆坤。幼習佛學20歲出家。大師自小在家鄉班麗（泰語）的一間佛寺上學，僧人除教常規學校裡的知識外，還會教他學習巴利文。



大師20歲時，便出家為僧，一直至今。出家後，龍婆坤曾到寮國、金邊等地修習佛法，修習完畢後，便返回家鄉屈班麗佛寺修行高深的大師，擁有強大法力。現今他雖然依然在世，已有不少泰國人相信並傳誦，他仙逝後，就會成仙成佛。

談『大黑天財神』－如何改變財運與如何修財神法門

日本高野山無量光院.台灣別院住職.真言宗第53世.融永阿闍黎

為何有人可以聚積財富，而有人卻貧窮一生?坊間有相當多的理財書籍，　大抵都是教導如何運用有限財富投資各種金融、房地產等相關事業，究竟成效如何在此先不評論，因為要有成效，就必須要先有成就財運的趨勢。一般而　言，就只能期待偏財與橫財。其實，即便是偏財與橫財，也必須具備成就財運趨勢的條件，而且無法強求。如果在強求之下，偶而會有無法想像的狀況發　生。如果不補足自己的功德力而提前使用，是非常危險的舉動。所以有些人雖然一時的風光，後半輩子卻下場很慘。至此，我們可以很清楚地知道功德力的重要。使用風水、運用大地藏風納氣的能量，使自己財丁兩旺，或者是運用奇門法術，預借自己的功德力，都無法真正安心的享受生活與財富，畢竟，自己尚且不知道自己的福氣還有多少，又如何能享受一生，乃至庇蔭後代呢?



▲佛教唐密護法大黑天財神與台灣別院住職融永阿闍黎（右）

一般人在參拜財神都是用「祈求」的方式比較多，所祈求對象可能是法界中尚未解脫而在六道輪迴的大財力鬼神，也可能是更低下，但具備大財源的鬼道眾生，抑或是魔道眾生。事實上，有些財神是要與你交換條件的，這意味著你必須要付出相當代價，而當你沒有能量與之交換時，卻又求來錢財，屆時也只能以生命能量交換，這是得不償失的。而密宗修持的財神，祂是宇宙法界虛空中的護法神，也可以說是宇宙中的財勢磁力場，對於一般人而言是遙不可及的。

我舉個例子，記得在十幾年前，有一家頗具規模的科技產品代理商，老闆個人的存款大概有十億元，他家境本來就不錯，他的公司也是從他父親繼承而來，公司雖然不大，但員工也有二百多人，生意在亞洲地區也非常興隆，世界各地都有其據點。當時，他非常相信風水命理，請了一位非常有名的風水師，幫他家的祖墳重新整修，也選了好時辰開始動工，幫他配了非常好的命盤。風水師說那是百年難遇的格局，那段時間，他如魚得水、一切順遂，他以為改變風水的效果已經起作用，想要趁機把手伸進歐美市場，並將他的生意拓展到全世界，那時他代理的數位相機相當搶手，他心想，如果擴大營業一定會讓公司利益更大。剛進入歐美市場時，他也確實賺了一些錢，但好景不常，他發現到歐美市場的需求量遠超出他想像，公司嚴重庫存不足，配合的工廠不願多開生產線幫他生產，更要求他縮短票期甚至要支付現金，而當地經銷商卻要求拉長款項支付時間，生意太好反成了他公司出問題的導火線。因為他是代理商，他設了歐美線據點在歐美地區，嚴重影響原來當地各經銷商的生意，生意一下子爆量讓他公司周轉不靈，他將自己的存款與家產全部押上，卻無法補足這個無底洞，最後公司倒閉。他事後回想，他家祖墳確實有幫他得到他要的效果，但是由於來得太急太猛，反而成為害死他的導火線。在我們看來，這個財富事實上本來不屬於他，所以財富雖然來了，但由於他自身的功德力不足，趨勢在運作但卻是空轉，而這空轉的能量反而吞噬了他。經我說明以後，現在他重新開始，並且重視自己的功德力與利他的精神，不再起貪念，相信他修行一段時間後，開始有財勢飽滿存於虛空中的感覺時，再配合修大黑天財神法，一定可以東山再起，，因為這個人本性善良，只是沒有善知識提點而已。

人生於地球上，其實都是來經歷各項苦難的，姑且不論是生於富貴之家、貧窮之家、小康之家等，到頭來一定會遇到人生中的多項轉折，哪怕是再高的地位與成就者，大部份都會遇到經濟上的需求。有鑒於此，我們要公開如何正確修持大黑天財神法，將道理提供大家研究，也歡迎大家與我們共同研習。在修持佛教真言宗大黑天財神法中，最主

要且最根本就是本心慈悲，發心利他，利用儀軌中咒語、手印、觀想三密合一，產生動能磁力場，直接拋向虛空中與宇宙中的一股無形功德力所聚集的福報磁力場相互共振，利用大黑天本誓願和我們虔誠、清淨的恭敬心，在不斷的共振中，我們可以做到補充功德力刺激磁力，形成正向的善循環，把功德力轉化成財運趨勢磁力場，如果懂得這因果關係，自然願意盡量補充自己的功德，使其自身內在財運能量飽滿，在自身內部轉化，這叫我與大黑天的入我我入，這樣自然就能在日常生活中應驗，這是正向循環修持，不疾不徐。如能掌握此原則，任何偏財、甚至橫財的源頭都會變成正財。

而當我們進入學習與修持大黑天財神法的階段時，心態與基礎條件相當重要，倘若以為知道了修持儀軌與訣竅修持就能成功，這是相當危險的。除了本心慈悲發心利他以外，還有最重要的就是傳承加持力與具德具格的上師，因為傳承加持力很大，我們也才能夠與大黑天相應，當我們在學習此法門時，必須藉著整個傳承加持能量做基礎，才能產生相應的猛烈磁力場。在修持的同時，也要了解上師相應法的重要，必須透過上師的引導，才能真正得到歷代祖師、佛、菩薩，整體能量的貫穿，修持過程中才能夠相當清楚的感覺到，宇宙與我相互融合與共振，整個傳承體系與我為全一，與本尊達到入我我入，我也遍佈整個虛空，這樣修持效果特別顯著，**所以具德具格的上師是陪伴你修持成功的最重要條件，因為修持中會有相應的現象，修持中會有磁力場共振的現象出現時，甚至會有觀想幻化顯現，當我們產生此類現象時危險性相當高，這會使有些人進入幻境，倘若他們沒有正確認知，有些人的精神狀態會無法回歸正常，如果此時沒有具德具格上師引導就會產生危險，因為每個人的體質不同，精神狀態不同，承受力也不同。**此過程必須相當的縝密，絕不可隨便，而且修法者必須定時回到寺院將修行心得向上師報告，上師可從報告內容或行者身體情況看出端倪，並做正確修正或指導。所以要想成功達到修持目的、究竟解脫或成就菩提，絕對不能盲修瞎練，也不可自行從書上或網路上，找個咒語或手印就自己修，因為這樣而出事的例子非常多。所以，**若沒有上師灌頂傳授，千萬不可自修，切記！切記！**

大黑天財神是真言宗非常重要的財神之一，即是一般人知道的瑪哈嘎拉，此神原是婆羅門教的濕婆神，即大自在天的化身也是變身，也有人解釋為得大自在天福報時，不為生活所苦不被經濟所束縛，能夠心想事成，此神在佛教被大日如來化身之金剛薩埵降伏後，吸收為護法神，他的願力是護衛修行者不為生活、金錢等因素產生障礙，可以安心向道，令得早日修行成就。



▲ 高野山真言宗法印前官土生川正道大僧正(右)與台灣別院住職融永阿闍黎(左)

真正的財富是產生在該產生的時間與空間中,不該產生而產生的財富有時是負面的,也不是真正得到的。所謂有財卻無命。坊間有非常多的財富法門只管產生財富而不管是否安全,這實不可取。我們以佛教財神法門中的　大黑天財神法,產生的就會是真正的財富,因為我們是以功德力轉換而產生的財富,是為了要讓我們安心向道的財富,因此,我們首先要發菩提心、以菩提心中的慈悲心、利他為基本前提來修持大黑天法,產生功德力,此功德力會暫存於法界虛空中,待因緣具足時會迴向自身,提供正當使用,而大黑天財神法正是產生功德力強大的法門,不斷的與法界中虛空藏菩薩、虛空庫菩薩發生共振產生的功德力不斷的迴向自身,不斷的產生財運的趨勢,讓修行者能夠在日常生活中財運趨勢能量飽滿,但修持者必須時常補足自身的功德,本身需先具正向能量,才能鉤召和相應宇宙中的正向能量,也才不致受到負面能量的波及而產生危險。

事實上,我們也不該只為了修持大黑天財神法門而已,我們應該要以究竟解脫、甚至成佛為目標才是正道,在日本真言宗修行法門中,大黑天財神法是單尊修持法,目的是讓我們能夠把所有生活中的障礙去除、過去無意中所造諸業障消除。在現今當下我們所生存的南瞻部洲的人類,是以財富代表福報的環境中,所以大黑天財神法在當下主要補足財富功德力,使我們能夠越過這個修行門檻繼續修行,我們應該在學習大黑天財神法門以後,最好也要繼續了解佛教其他顯密的經典,尤其此生若能接觸密教的諸多大法,如:大日經、金剛頂經等以了解生命實相,以及了解金剛界與胎藏界曼荼羅所欲表達的法界廣大整體的圓滿智慧,使心能掙脫時空束縛达至與法界一體。追求這些目標才是真正修行的究竟,甚至,此生也能具有很強的能力(包括福報),可以利益廣大無邊需要幫助——無論在生活上或身心上有問題——的可憐眾生。



無量光院台灣別院得度紀念

2023年2月20日 台灣別院

2023 年 2 月 21 日(二)下午 2 點，假宜蘭縣礁溪鄉忠孝路 97 巷 33 弄 29 號舉行日本高野山無量光院. 台灣別院，宜蘭縣礁溪道場興建落成大典，特敦請：日本高野山本院前官土生川正道大僧正親率座下日本各地十六位寺院住職阿闍黎蒞臨宜蘭縣礁溪道場主持落慶大典，舉行殊勝庭儀，千載難逢。



無量光院台灣別院
臉書社團

無量光院台灣別
院官方網站

聯絡電話：+886 937-147987 詹老師

這次落慶大典是日本高野山真言宗無量光院首次於國外舉辦，儀式流程與內容完全依照日本寺院傳承，尤其能在台灣舉辦，意義非凡，進行難得一見的披露與户外庭儀及散華儀式理趣中曲，在殊勝真言聲明唱誦中慶賀真言宗無量光院台灣別院落成，現場甘露加持大眾 並祈福所願悉成、國泰民安。

藏密黃財神

曾傳吉



▲ 曾傳吉居士收藏的藏密黃財神

黃財神抓著什麼動物?

黃財神抓著的是錢鼠,一直吐金的錢鼠。因為在尼迫爾貧窮的地方,根本看不到老鼠。所以見到老鼠之時表示這個地方很好,有財之處,所以有老鼠來覓食。

如何與黃財神相應?

無論是黃財神、白財神、紅財神、黑財神或綠財神都是密藏的一個法門。修持密藏主要是修持咒語。黃財神的咒語是:"嗡,佔巴拉,雜勒扎耶,唆哈 (Om Jambhala Jalendraye Svaha)。"咒語很重要。為什麼修密宗不是那麼簡單?因為首先要修行四加行。四加行沒完成別談密宗,只是門外漢。當你修成四加行以後,你修觀世音菩薩法門,你自己見到觀世音菩薩在指導你。其實後來你會發現眾生都是觀世音菩薩,眾生都是來成就我們的,

那種心態才能跟佛法相應。

唸咒與唸佛有何共同之處?

無論是念咒語或唸佛號都是培養一種信心。有信心之後要了解佛法、見聞與及怎麼樣去修行。再來就是要發願。發願以後才能去走這條路,才能證明事實是這樣,所謂信解行證。唸佛號很好,可以把意念集中起來,但是要產生智慧,行菩薩道要有智慧。佈施、持戒都要智慧,要有般若的智慧。般若就像是眼睛一樣,"五度如盲,般若做眼"。當唸佛有一定的程度以後就要行菩薩道。這樣來造福人間,纔是真正的佛教徒。無論是西方極樂或東方琉璃,有佛法到哪裡都一樣。

如何觀財富的因果?

你眼睛打開來,心裏想的都是佛法。你一個人要成就,一定要眾緣來成就。一個人哪裡有辦法?所以眾生就是我們的師父,他們示現給我們看的。當我們在市場看到乞丐的時候,我們自己就要迴光返照,菩薩示現給我們看,我們不能吝嗇,不然就像乞丐一樣,所以要行佈施。我們看到的任何一物、一境都是來成就我們,所以要觀照用佛法來成就自己,利益眾生。當我們看到逆境時就是成就我們之時。修行人要學會觀照,感恩逆境,要感恩這些成就我們的人。

何為黃財神之財?

黃財神的財並非世間之財而是法財。其實外面的財富都是帶不走的。所謂:萬般帶不走,唯有業隨身。黃財神咒語只是讓你有信心,祂是所謂的法財,其實是叫我們滅除貪念,自己知足了就是有財富了。而不是說念黃財神咒語可以賺到很多錢。當你知足了,你還有什麼地方不滿意呢?那你就是一個擁有大財富的人了。

平凡的声音:
https://www.facebook.com/ordinary520/
https://www.youtube.com/@user-os4es1qg9z/videos

延慶寺-供黃財神燈

Ean Keng Si Buddhist Temple - Light Offering to the Yellow Dzambhala



黃財神據說是南方寶生如來的化身。祂是佛教的護法，若有人呼喚黃財神及持誦其密咒，可獲得黃財神庇佑，尤其是財務經濟困難者。此外，也能增長福德、壽命、智能、物質及精神上之受用，不被生活所逼，以及一切經濟壓迫，可安心向道。修法者需發無上菩提心、廣結善緣，勤行布施。萬勿慳貪成性，方能得到黃財神的加持。

黃財神左手握著口吐珠寶的吐寶鼠，以威鎮坐姿坐在蓮花寶座中央。黃財神也被認為是千手觀音的財富賦予化身。藏密有五色財神，黃財神是其中之一。每尊財神都有各自的修持方式與咒語，能協助消除貧困，財源廣進。延慶寺財神壇裡的517尊黃財神是由尊敬的確吉尼瑪仁波切所裝藏。每尊黃財神供養價：S$120 為期一年 (可放個人名字、闔家或公司名稱)。有意者請聯繫：+65 9088 9048。



▲ Chokyi Nyima Rinpoche

Yellow Dzambhala is a manifestation of Buddha Ratnasambhava and is known for protecting the dharma. Those who recite the mantra and call upon Yellow Dzambhala's name will receive his blessings, particularly in matters of finance. One can also gain wealth, wisdom, longevity, and a sense of ease in their spiritual path by seeking his assistance. However, it is essential to have a bodhi mind and practise Buddhism faithfully to attain his blessings.

Yellow Dzambhala is depicted sitting on a lotus, sun, and moon disk, holding a mongoose that spews precious jewels from his left hand. He is believed to be an emanation of Avalokiteshvara Chenrezig, the Bodhisattva of Compassion, who appears as the Buddha of wealth. There are five different types of Dzambhala, each associated with a specific color and with their respective mantra and practices to help eliminate poverty and create financial stability. Chokyi Nyima Rinpoche consecrated the 517 Yellow Dzambhala statues in the EKS Dzambhala Shrine. Interested parties can make a Light Offering to each Yellow Dzambhala for S$120 per year, with the option to include one name, one name and family, or one company name. For more information, please contact +65 9088 9048.

每逢初一，上午11.30am，延慶寺邀請藏密法師主持黃財神祈福誦經法會。

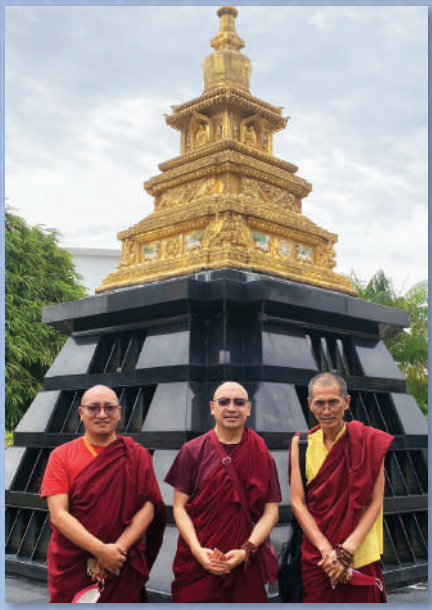
Every first day of the lunar month at 11:30 am, Ean Keng Si Buddhist Temple invites Tibetan Buddhist master to lead the Yellow Dzambhala prayer and blessing chanting ritual ceremony.



▲ Lama Dawa



▲ Desi Rinpoche



▲ Tsangsar Rinpoche from Nepal



▲ Monks from Maha Tare Buddhist Centre



▲ Lama Gyurme

Exploring the Teachings of the Buddha on Wealth and Prosperity:

Insights from the Uttamayanmuni Buddhist Temple of the Traditional Thai Buddhism

Kai & Kiki

Uttamayanmuni Buddhist Temple is a Thai Theravada Buddhist temple that has close ties with Malaysia's Kelantanese Thai Monastic chapter. Its name, "Wat Uttamayanmuni," is a combination of "Wat Uttamaram" and Phra Wijarayanmuni, which was the monastic name of the Kelantan first Chao Khun. The temple was established by Buddhist abbot Phra Wijaranayanmuni, also known as Than Chao Khun Khron or Luangpu Khron, or commonly known as Tok Raja, at Kelantan in Malaysia in 1925. In 1962, he also established Uttamayanmuni Buddhist Temple in Choa Chu Kang, Singapore, after being kindly offered a piece of land by Mr Tan Khe Wat.



▲ "King of Pidta"- Tok Raja

THE SANGHA PIONEERS

The founder of Uttamayanmuni Buddhist Temple, Tok Raja (1876-1962), was considered one of the greatest Buddhist Masters in Southeast Asia and was known for his skill in creating amulets. He was affectionately known as the "King of Pidta" for his hand-made Pidta amulets, belt-style Takruts, and other talismans. The amulets he crafted were not intended for monetary or commercial value but were made with boundless love and compassion as gifts for blessings to his disciples and followers.

At the age of 12, Tok Raja was sent by his parents to study at Wat Uttamaram under the guidance of the then abbot Phra Lok. As was customary in

Kelantan at that time, he learned Thai literacy as well as the old Cambodian script known as khom, which was essential for monastic education as all Buddhist texts were written in this language. Tok Raja also studied Thai-Pali incantations that were orally transmitted by his teacher. At the age of 21, he was ordained as a monk at Wat Uttamaram by Phra Palad Chai from Wat Maisuwankhiri. Additionally, he learned Vipassana Kammatharn technique in Songkhla for 15 years.

Apart from his spiritual pursuits, Tok Raja was also a skilled herbalist. He gained his knowledge of herbs from living in nature and during long cultivation in the forest. He and his fellow monks dispensed holistic medicine to help others. He was known to be a very moral and upright person.

Despite his stern appearance, Tok Raja was known to be a compassionate and amiable individual who fostered strong relationships with other temples. As an expression of his commitment to the Buddhist faith, he assisted with the writing of yantra and sacred Khom script of "Namo Putaya" for the consecration of the pagoda at Wat Palelai Temple in Bedok, Singapore. Furthermore, he maintained close ties with other Thai Buddhist temples in Singapore such as Wat Ananda Metyaram in Bukit Merah and Wat Sattha Puchaniyaram in Bukit Batok.

In 1962, Tok Raja passed away shortly after the piece of land was given to him. Tok Raja's successor was Chao Khun Wijarayanmuni Jantr (1909-1992), who was also known as Chao Khun Jantr, the Kelantan's second Chao Khun. Chao Khun Jantr appointed Phra Khru Silakhunaphorn (1930-2001), the nephew of Tok Raja, who was also known as Chao Khun Mitr to be the chief abbot of Uttamayanmuni Buddhist Temple. Hence, the construction of temple in Singapore was then under the direction of Chao Khun Mitr. In addition, the temple was also aided by Venerable May Chee (Sriwan), a pioneering Buddhist nun who played a crucial role in raising funds and maintaining the temple. However, she passed away in 2004.

Phrakhru Udom Dhammavithes, also known as Phra Phian Saccavaro, has been the abbot of Uttamayanmuni Temple since his appointment in 2007, serving in this position for approximately 16 years. He is a dedicated and skilled monk, having earned First Class Honours in Bachelor of Buddhist Studies in 2003 and Distinction in Master of Buddhist Studies in 2005 from the University of Kelaniya, Sri Lanka. Phrakhru Udom is actively involved

in various social and religious activities, particularly in drug abuse prevention conferences and workshops around the world. Due to his outstanding work in this field, he was recognized as an International delegate of Drug Watch International (USA). Although the traditional requirements for the Royal Monastic title of Phrakhru stipulate a Bhikkhu must complete at least 10 Phansa and serve as an abbot for 5 years, Phrakhru Udom's exceptional work and dedication earned him the title after only 1 year as abbot and 9 Phansa. This recognition by the 9 Somdechs in Bangkok, Thailand, the Highest Sangha Council, made him the youngest person to achieve this title in 2008.



▲ Abbot of Uttamayanmuni Buddhist Temple, Phrakhru Udom Dhammavithes (right) and Mr Tan Keng Leck (left), chairman of Ean Keng Si Buddhist Temple



BEAUTY OF THE MURAL ARTS

The mural arts at Uttamayanmuni Buddhist Temple are a sight to behold and are highly regarded for their traditional Thai-inspired designs. The murals were created by Dr. Irving Chan Johnson and depict the Mahanipata Jataka, which tells the story of the Buddha's life and teachings. These tales represent the ten final lives of the Bodhisattva, who would eventually become the Gotama Buddha. Each Jataka story illustrates one of the ten virtues that must be developed to become a Buddha, including renunciation, vigour, compassion, fortitude, insight, morality, patience, equanimity, veracity, and generosity. While the murals showcase ancient tales, they also incorporate contemporary events and styles to enhance their artistic value.

HARMONIOUS PRAYER STATIONS

Apart from admiring the exquisite Thai murals, visitors can also explore the temple's seven stations and ascend to the second floor of the adjacent building to meditate in the spacious hall. The inclusive temple houses a diverse collection of Buddha statues from various countries, along with guardians and symbols from different Buddhist traditions and other religions.

In addition to admiring the art of the Thai mural, visitors to the temple can also explore the 7 stations and a meditation hall on the 2nd floor of the adjacent building for ritual prayers. The temple showcases a diverse range of Buddha statues from various countries, including Thailand, Myanmar, and Sri Lanka, as well as different Buddhist guardians from different traditions and religions. For instance, there is a statue of the goddess of mercy (Guanyin) from the Mahayana Tradition, as well as Phra Phrom - the four-faced Brahma, who is a god from the Maha Brahma world. Additionally, visitors can see statues of Phra Sangkajai, Phra Rahu, and a generic ascetic from Hinduism, as Buddha's previous teachers such as Alara Kalama were ascetics. Each station in the Uttamayanmuni Buddhist Temple is accompanied by legendary stories of mighty guardians who bring good fortune and wealth.

However, Abbot Phrakhru Udom mentioned that a good Buddhist need not have to pay respect to the Buddha image, as showing respect to the Buddha goes beyond just offering incense or candle, but rather it is in living our lives in accordance with his teachings. The Buddha's teachings emphasize the importance of ethical conduct, mental development, and

wisdom. By cultivating these qualities in our daily lives, we not only show respect to the Buddha but also benefit ourselves and those around us.

The abbot also observed that many devotees visit the temple and make offerings with the intention of receiving good luck, good education, good health, and other such benefits. He questioned whether these devotees put in any effort to work towards achieving these goals, or do they solely rely on the offerings made at the temple. The abbot then raised the question of how many devotees come to the temple with a sense of gratitude and sincerity, to offer prayers and express their appreciation of how the Buddha and his teachings guide us towards the path of righteousness, without expecting anything in return.

According to Phrakhru Udom, the various guardians from different traditions and religions in the temple symbolize gratitude towards honoring and respecting one another despite any differences in beliefs. He also emphasized the importance of making the right effort to change oneself, rather than trying to change others. He believes that change must come from within and that reformation will come in due time. Additionally, he advocates for an open-minded and liberal approach towards the practical aspects of Buddhism while still respecting traditions that need to be carried on.

PHRA PIDTA

The final station of the ritual prayers is dedicated to the statue of Phra Pidta, along with Nang Thora ni, who is regarded as the Mother Earth Goddess that witnessed Buddha's enlightenment when he pointed his hand down to the earth. Additionally, there is a statue of Mae Po Sop, the Thai rice goddess, portrayed in the pose of Nang Kwak, who is considered as a symbol of fruitfulness and prosperity.

The term Pidta, originating from the Thai language, means "closed eyes." It is representative of a monk sitting in a full or half-lotus position with hands covering his face, indicating a deep absorption in high level samadhi meditation while blocking out the outside world. According to the abbot, the purpose of Pidta's covered eyes is to remind us to be cautious of what we see, the covered mouth reminds us of the dangers of the tongue, and the covered ear draws our attention to the perils of gossip.

Phra Pidta Thai amulets are believed to offer various levels of protection. The founder of the temple, Tok Raja, was known for hand-crafting these amulets, which were considered to



be one of the most blessed items in Buddhism, with miraculous protective powers. However, Phrakhru Udom emphasizes that it's important for Buddhist practitioners to differentiate between local traditions and customs, and the Buddha's teachings. Statues and amulets can provide psychological encouragement and develop one's faith and confidence, but they should not be relied on as a substitute for genuine spiritual practice.

Wearing amulets is not a guarantee of safety, as miracles do not always happen. Rather, amulets serve as reminders of the good qualities of the Buddha and the teachings of our masters,



such as loving-kindness. We should strive to cultivate the qualities of generosity, morality, and mental cultivation through our own efforts, rather than relying solely on external sources of protection.

Ultimately, our misfortunes arise from what we see, say, and hear, so we should be mindful of our actions and strive to do good deeds every day.

EARNEST PRACTICE

The abbot also emphasized that in the Buddha's early teachings, there was no instruction to pray to any deity for wealth. Rather, hard work is the key, and there is no shortcut. The Pali Canon contains many suttas that guide us to take responsibility for our own prosperity, such as the Sigalovada Sutta which stresses the importance of skillful and mindful management of wealth: "One who is skilled in work and is mindful surpasses the path of Samsara, and the merit he creates is not lost." In addition, the Dighajanu Sutta outlines how a layperson can achieve prosperity by:

1. Prioritizing hard work to achieve success in life. There is no shortcut to success.
2. Learning how to protect and manage our earnings, being skillful, mindful, and careful in our spending habits.
3. Surrounding ourselves with good and wise friends who can positively influence and enhance our lives.
4. Avoiding living beyond our means and striving for balance in all aspects of life.

Additionally, Phrakhru Udom emphasizes the practice of meditation, specifically Samatha (tranquility meditation) and Vipassana (Insight meditation) which can be initiated through Anapanasati, a technique that involves focusing on the breath to cultivate mindfulness and clarity in the mind. While clearing negative thoughts is important, it's not possible to completely stop the mind from thinking. Therefore, it is important to adapt to the environment by facing, accepting, and dealing with it. If the situation cannot be solved, it is essential to let it go to prevent the accumulation of negative energy. Building mindfulness helps to prevent the replaying of negative thoughts in the mind. It is crucial to train oneself verbally, mentally, and physically, and wisdom should be used to walk the middle path and prioritize self-care.

The Uttamayanmuni Buddhist Temple welcomes all visitors interested in exploring the intricate traditional Thai murals or practising the dhamma. The temple offers numerous activities to promote the dhamma, extending a warm welcome to both dhamma practitioners and visitors from around the world. Additionally, the temple holds events conducted in both Chinese and English languages. For more information kindly refer to the following link: https://www.uttamayanmuni.org/.

Reflecting on Caishen & Reality

Reflection

In Chinese customary tradition, the fifth day of the first lunar month is the day to welcome Caishen (财神), the God of Wealth. It is said that this is also his birthday. Literature tells us that there are different gods of wealth with different names. For example, the civil god of wealth has a white face and long hair, holding a treasure pot in his hand, which led to the saying of "bringing treasure & money". During this Spring Festival, his portrait can be found hanging in the main hall of Chinese households, symbolizing people's wish for fortune and blessings.

Caishen is typically depicted holding a golden rod and riding a black tiger. In some depictions, he is also holding an iron rod, which could turn iron and stone into gold. While Caishen symbolizes prosperity, the tiger represents persistence and hard work. When Caishen rides the tiger, the message is that simply relying on the gods will not guarantee success. Rather, the gods bless those who are hardworking and persistent.



This hard truth can be found in the Ittha Sutta (AN 5.101), where the Blessed One says that there are five things that are wished for, loved, and agreeable, yet rarely gained in the world: (1) long life, (2) beauty, (3) happiness, (4) fame, and (5) rebirth in heaven.

"The Blessed One says that He does not teach that these things are to be obtained by prayer or vows. If one could obtain them by prayer or vows, who would not obtain them?

The Blessed One reminds us that to obtain them, we must follow a path of life that is conducive to long life, beauty, happiness, fame, and rebirth in heaven.

Talking about Caishen invariably reminds one of the Arahant Sivali, who is reputed for his abundance. The monks who travelled with him noticed a strange phenomenon: he always seemed to

have an abundance of rich, fragrant food and other requisites, so his fellow monks had the opportunity to share in the bounty. Wherever Arahant Sivali went, people flocked around to prepare food for him, and he was always well taken care of. Once, he and his large retinue of monks were in an uninhabited forest for seven days, yet they were not short of food because the devas made sure that all of their requirements were met."

The Blessed One declared Arahant Sivali as "foremost among monks in obtaining requisites." He instructed monks who were travelling on long, difficult journeys through uninhabited terrain to be accompanied by Sivali to ensure that they would have their requisites met. In fact, on one occasion, when the Buddha and a retinue of 30,000 monks were travelling to visit Venerable Revata (Venerable Sariputta's younger brother), they had to cross an uninhabited forest. Ven Ananda, fearing that they would not be able to obtain food in the jungle, expressed concern. The Blessed One assured Ven Ananda that they had nothing to worry about because Arahant Sivali was with them and the devas would provide them with provisions.

Why is Arahant Sivali so blessed with abundance? Going back many aeons to the time of Padumuttara Buddha, Arahant Sivali was born a poor man but had the rare opportunity to witness the Buddha confer on a monk the designation of 'foremost among monks in obtaining requisites.' Fascinated by the way everyone desired to provide alms and robes to this monk, Sivali decided that he too would like to hold that position in a future birth.

He then performed many acts of generosity to Padumuttara Buddha and the Sangha in that ancient dispensation and made an aspiration. Padumuttara Buddha, foreseeing that Sivali's aspiration would be fulfilled, prophesied that at the time of Gautama Buddha he would be foremost among monks in obtaining requisites

This lunar new year has proven to be somewhat "heavy going" in many ways, affecting everyone more or less, but there is still much food on the table, plus all the expectations of the festival. As I reflect on how blessed we are, I would like to borrow the words of lay teacher and scholar Sister Sylvia Bay, who at the end of every Dhamma talk reminds us to remember and pay respect to our ancestors who, through their actions, have done right by us.

Grateful to all my teachers.

INTERNATIONAL BUDDHIST DAY



In a momentous meeting on April 5, 1998, at Toriimoto Monastery in Kyoto, Japan, three prominent Buddhist leaders gathered to discuss the state of Buddhism. H.H. Somdet Phra Nyanasamvara, the Supreme Patriarch of Thailand, represented Theravada Buddhism, H.H. the 14th Dalai Lama represented Vajrayana Buddhism, and Most Ven. Dr. Kyuse Enshinjoh, Founder High Priest of Nenbutsushu, represented Mahayana Buddhism. Despite differences in their traditions, they came together and unanimously agreed that "The responsibility for the decline of Buddhism lies with high priests." They resolved to work together under the banner of "Revert to the original teachings of Lord Buddha" to propagate Buddhism and achieve world peace and serenity for humanity. Thus, the Buddhist Summit was established.

The city of Kobe in Japan is home to the headquarters of the Buddhist Summit, an organization that unites supreme Buddhist leaders from over 50 countries in their mission to propagate Buddhism worldwide. From this cosmopolitan city, the Buddhist Summit News, an English journal, is published and distributed to various entities such as the United Nations, the European Union, Supreme Patriarchs, and Buddhist leaders across all five continents, as well as to Kings, Heads of State, and national leaders around the world.

It has been over twenty years since the inaugural Buddhist Summit, and with the backing of royal families and governments, the organization has grown into a collection of top Buddhist leaders from over 50 nations who strive for the noble objective of promoting Buddhism worldwide. Bearing a great responsibility to all Buddhists globally, the Buddhist Summit has become an influential force in the propagation of Buddhism and fostering world peace and harmony.



【 KANBUTSU 】

Kanbutsu, the ritual of pouring water onto the statue of newborn Buddha. "The most praiseworthy way of showing reverence to the Buddha"

—The *Sutra on Merit Given by Pouring Water onto the Statue of the Buddha*



【 KANJO 】

Kanjo, the ritual of receiving the sacred water onto one's head, by which one can gain incomparable merit. "Those who receive the sacred water that was poured onto the statue of newborn Buddha will reach the other shore, the realm of nirvana."

—The *Sutra on Merit Given by Pouring Water onto the Statue of the Buddha*

BOTH *KANBUTSU* AND *KANJO* ARE THE TIME-HONORED BUDDHIST RITUALS, BY WHICH ONE CAN GAIN INCOMPARABLE MERIT.

A sutra says that they are the most praiseworthy ways of showing reverence to the Buddha, by which anyone can gain the unsurpassed merit. Visitors to the Royal Grand Hall of Buddhism on International Buddhist Day of April 8 can partake of receiving the rituals at free. Let us celebrate the advent of Lord Buddha all together with the Buddhists in the world to experience the Buddha's rituals.

Kanbutsu is a traditional Buddhist ritual of pouring water onto the statue of Prince Siddhartha, while the Kanjo ritual involves the symbolic act of receiving sacred water onto one's head for purification. Both Kanbutsu and Kanjo are time-honored Buddhist rituals believed to bring incomparable merit, according to 'The Sutra on the Merit of Bathing the Buddha'《浴佛功德經》.

On April 8th, 2023, the Ean Keng Si Buddhist Temple (EKS) was honored to celebrate International Buddhist Day with the Singapore Buddhist Meditation Centre. Mr. Tan Keng Leck, the Chairman of EKS Temple, along with the temple's staff and volunteers, welcomed Most Venerable Weragoda Sarada Maha Thero, the Secretary-General of the Buddhist Summit and Founder of the Singapore Buddhist Meditation Centre, Venerable Dr. R. Chandawimala Maha Thero, Associate Professor of Buddhist College, Singapore, and eight other eminent Sri Lankan venerables to EKS.



▲ Most Venerable Weragoda Sarada Maha Thero circumambulated the stupa and bathed the Buddha.



▲ Venerable Dr. R. Chandawimala Maha Thero presented welcome speech.



▲ Offerings to Triple Gems.



▲ Performance by Ean Keng Si Choir Team.



▲ Pali Chanting.



▲ Offerings to Sangha.



▲ Transference of Merits.

新年團拜
CHINESE NEW YEAR GROUP VISIT

2023年1月25日- 文化、社區及青年部長兼律政部第二部長唐振輝先生與其他馬林百列集選區代表參訪延慶寺。

Mr. Edwin Tong - Minister for Culture, Community and Youth and Second Minister for Law and representatives from Marine Parade Group Representation Constituency visited Ean Keng Si Buddhist Temple on 25 January, 2023.





每周活動
WEEKLY ACTIVITIES

星期二 TUE

8.00pm
《一切如來心秘密全身舍利寶篋印陀羅尼經》與其他殊勝陀羅尼經念誦
The Chanting Session of the Sutra of Casket Seal Dharani of the Whole Bodies' Relics of the Secret from the Minds of All Buddhas and Various Other Sacred Dharani

星期六 SAT

11.30am
一念蓮華志工同修與交流
Instant Padma Fellowship

2.00pm
延慶寺合唱團排練
Ean Keng Si Choir Session

星期日 SUN

8.30am
祈福煙供
Sang Puja

9.30am
道家龍門派築基功
Dragon Gate Daoist Qigong Meditation

11.00am
藏語文獻導讀
Reading Tibetan Classic

1.00pm
頌讀《聖妙吉祥真實名經》也稱《文殊真實名經》
Chanting of the Mañjuśrī -Nāma-Saṃgīti

2.00pm
梵唄經誦與拜懺
Traditional Mahayana Chanting Prayer Session

Instant Padma 一念蓮華

寺慶延

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