AN 6.45 — Ina Sutta: Debt

English translation by Thanissaro Bhikkhu.

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Changes: Presentation only: original HTML markup reflowed into plain text; wording, numbering and source repetitions retained. No repetitions expanded.

Completeness: ABBREVIATED. Every source-unit character is preserved, including introductions, notes and verse structure. Thanissaro's collection-level note explicitly states that repetitions were cut: https://www.dhammatalks.org/suttas/about.html. This is evidence about the translation method, not an assertion that every individual unit contains an omission; no repetitions reconstructed.

Text

"Monks, for one who partakes of sensuality, poverty is suffering in the world."

"Yes, lord."

"And a poor, destitute, penniless person gets into debt. For one who partakes of sensuality, getting into debt is suffering in the world."

"Yes, lord."

"And a poor, destitute, penniless person, having gotten into debt, owes interest payments. For one who partakes of sensuality, interest payment is suffering in the world."

"Yes, lord."

"And when a poor, destitute, penniless person owing interest payments does not pay interest on time, they serve him notice. For one who partakes of sensuality, being served notice is suffering in the world."

"Yes, lord."

"And when a poor, destitute, penniless person, being served notice, does not pay, they hound him. For one who partakes of sensuality, being hounded is suffering in the world."

"Yes, lord."

"And when a poor, destitute, penniless person, being hounded, does not pay, he is put into bondage. For one who partakes of sensuality, bondage is suffering in the world."

"Yes, lord."

"Thus, monks, poverty is suffering in the world for one who partakes of sensuality. Getting into debt is suffering in the world for one who partakes of sensuality. Interest payment is suffering in the world for one who partakes of sensuality. Being served notice is suffering in the world for one who partakes of sensuality. Being hounded is suffering in the world for one who partakes of sensuality. Bondage is suffering in the world for one who partakes of sensuality.

"In the same way, monks, whoever has no conviction with regard to skillful mental qualities, no sense of conscience with regard to skillful mental qualities, no sense of concern with regard to skillful mental qualities, no persistence with regard to skillful mental qualities, no discernment with regard to skillful mental qualities is, in the discipline of a noble one, said to be poor, destitute, & penniless.

"He — poor, destitute, & penniless, having no conviction with regard to skillful mental qualities, no sense of conscience... no sense of concern... no persistence... no discernment with regard to skillful mental qualities — engages in misconduct by way of the body, misconduct by way of speech, misconduct by way of the mind. For him, I tell you, this is getting into debt.

"For the purpose of concealing his bodily misconduct, he formulates evil desires: He desires, 'May they not know about me.' He resolves, 'May they not know about me.' He speaks, [thinking,] 'May they not know about me.' He makes an effort with his body, [thinking,] 'May they not know about me.' For the purpose of concealing his verbal misconduct... For the purpose of concealing his mental misconduct, he formulates evil desires: He desires, 'May they not know about me.' He resolves, 'May they not know about me.' He speaks, [thinking,] 'May they not know about me.' He makes an effort with his body, [thinking,] 'May they not know about me.' For him, I tell you, this is interest payment.

"And then his well-behaved companions in the holy life say about him, 'This venerable one acts in this way, behaves in this way.' For him, I tell you, this is being served notice.

"And then, when he has gone to the wilderness, to the foot of a tree, or to an empty dwelling, he is beset with evil, unskillful thoughts accompanied by remorse. For him, I tell you, this is being hounded.

"He — poor, destitute, & penniless, having engaged in misconduct by way of the body, misconduct by way of speech, & misconduct by way of the mind — on the break-up of the body, after death, is bound by the bond of hell or the bond of the animal womb. And I can imagine no one other bond so tormenting, so painful, so obstructive to the unexcelled rest from bondage, as the bond of hell or the bond of the animal womb."

Poverty is called suffering in the world; so, too, is getting into debt. A poor person, in debt, partaking of sensuality, suffers hardship. Then they hound him and put him into bondage: the painful bond for one longing to gain sensual pleasures. Now, anyone with no conviction in the discipline of a noble one — no sense of conscience, no sense of concern — contemplating evil actions, doing wrong by way of body, wrong by way of speech, & wrong by way of the mind, wants: 'May they not know about me.' He creeps along in body, speech, or mind, piling up evil actions, here & there, again & again. He, with evil actions, his wisdom weak, knowing his own wrong-doing, is a poor person, in debt. Partaking of sensuality, he suffers hardship. Then they hound him — painful mental resolves born of remorse — at home or in the wilderness. He, with evil actions, his wisdom weak, knowing his own wrong-doing, goes to an animal womb or is bound in hell: the painful bond from which the enlightened are freed. But one with confidence, living at home, making gifts of his belongings, righteously-gained, wins both goals: advantage in the here-&-now, & happiness in the world beyond. The liberality of this householder piles up merit. Now, anyone with conviction firmly established in the discipline of a noble one — with a sense of conscience, a sense of concern, discerning & restrained by virtue — is, in the discipline of a noble one, said to be living in ease. Gaining a pleasure not of the flesh, he determines on equanimity: abandoning the five hindrances — persistence constantly aroused — entering the jhanas: unified, mindful, & wise. Knowing this as it actually is in the total ending of all fetters, through everywhere not-clinging, his mind is rightly released. In him, Such, rightly released, there is the knowledge, in the total ending of the fetters of becoming: 'My release is unshakable.' That is the highest knowledge that, the happiness unexcelled. Sorrowless, dustless, at rest, that is release from debt.