

Success In Life Via Meditation Following The Dhamma Way

By Malaysian Speaker
Ir. Teoh Kian Koon

International Seminar on Life Management with Meditation
: *Experience and Success*



On 10-12 August 2013 (2556)

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and the Pippalivanaram Mindfulness Center, Rayong Province, Thailand

Co-organized by



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Introduction

This **International Seminar on Life Management with Meditation: Experiences and Success** dated 10th to 12th August 2013, held in **Bangkok, Thailand** was **co-organized** by **The World Buddhist University (WBU)**, the **World Fellowship of Buddhists (WFB)** and the **Pipphalivanaram Mindfulness Center (PMC)** and Brother Teoh was invited to present a paper at the said seminar as a Malaysian speaker. Basing on some very good feedbacks and suggestions from **seminar participants** and **kalyanamittas** who had the **conditions** to listen to his seminar speech and or receive his above **International Seminar paper's reprinted notes**, Brother Teoh had finally agreed to allow his International seminar paper to be **reprinted** in a booklet form for **free distribution** to all those who **are interested** and has the **affinity** to receive it.

It is Brother Teoh's **sincere** hope and intention that Dhamma friends, spiritual practitioners, seekers of truth, cultivators, free thinkers and devotees will be able **to make use** of the dhamma presented in this **International seminar paper** of his to develop a **better understanding** of the **Dhamma as taught** by the **Buddha** so that they may **progress along the path of dhamma** to become more **virtuous, noble and wiser** human beings that can be a **blessing** to all.

Acknowledgement

It is the donors' **sincere intention** that this seminar paper's booklet be **given free** to all those who are **interested** and have the **affinity** to receive them. I would like to take this opportunity **to thank** and **rejoice** in the **generosity and wholesomeness** of all those **Dhamma friends** or **Kalyanamittas** who had donated and helped out in the **transcription, typing, typesetting, formatting, proof reading, etc** to make this **free distribution** of dhamma dana possible.

Special thanks should be accorded to **Sister Padmasuri Liew, Brother Tune, Sister Eng Bee** and **Sister Ellen Wong** for their **kind assistance** and **important contribution in various ways** to enable this dhamma booklet to be printed.

By the **power of all these wholesomeness** may all beings be **well and happy, free** from all mental and physical sufferings and dangers and may there be **love, peace and joy** - deep **within** their hearts. And may it also **pave the way** for there to be **causes and conditions** for all **dhamma friends/kalyanamittas** who had **donated** or **helped out** in one way or other to realize their **good and noble wishes/aspirations** soonest possible.

With Metta always,
Brother Teoh Kian Koon

(Dated: 19.1.2015).

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**Title: Success In Life Via Meditation Following The
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By a Malaysian speaker (Ir Teoh Kian Koon)**

1.0 Opening Statement and Introduction to the Topic

Dear Mr. President, distinguished guests, fellow honorable panel speakers, seminar participants, ladies and gentlemen, a very Good afternoon to all. It is indeed an honour to be given the opportunity to share my **humble ‘little’ experiences on success in Life management via meditation** with all of you on such an **appropriate occasion** such as today’s **International Seminar**. Today’s seminar topic is “**Experiences and Success in Life Management via benefits of Meditation following the dhamma way**” and this is a **very important topic** for us all to understand, if we want to realize **our highest human potential**. Such a seminar can be of **great benefit** for us to develop the **understanding of Life** so that **we can all cope** with the **great intricacies and challenges of Life** that are **much needed** nowadays. Especially so in our today’s modern society where everything is moving at such a **fast pace** and **life** can be **very**

stressful, hectic, demanding and at times highly competitive, provocative and seemingly harsh too. Human sufferings are **very real** and it is happening almost everywhere even to our youngsters' nowadays.

2.0 Understanding Life – Its Meaning And Purpose Following The Dhamma Way

To be **successful in Life management** we need to understand **what Life is?** Otherwise we do not know how to live life. As Buddhist we are indeed very **fortunate and blessed** because of the great **wisdom and Enlightenment** of Lord Buddha. The Buddha is **so unique and wise** because he was able to **summarize** for us, all of his **understanding of life** (both **the mundane and supra mundane** aspects) into just **4 Noble Truths** which became the **essence of his great teaching**. They are called **Noble or Ariyan Truths** because these are Truths that can make you a **noble one** if you can understand them. **Noble ones** are **enlightened** ones and they are **very noble** in all aspects of their life. They are very noble in their **understanding** of life (for they have **right view** with regard to the **laws that govern** all of life and existence); they are also very noble in the way they **conduct** themselves via their **right thought, right speech, right actions** and **right livelihood**. They are **incapable** of negativities.

These **Four Noble Truths** are **so special and unique** because understanding them **can make** such a **big difference** to our **life**. It is just like we had finally understood the **secret of life** and because of that we will **know** how to **truly live** the **noble life** of great **peace, love, joy and happiness** very **meaningfully**. The Buddha realized that there are **certain rather harsh realities in Life** that can make living beings really **miserable** especially the

reality of **birth and death** leading to the whole mass of suffering. He said there is a **1stNoble Truth of dukkha** or **suffering** that explains clearly to us the **prevalence of suffering** in this world caused by the **8 realities of life and existence** that all living beings (if they live long enough) will have **to confront** while going through life. **Irrespective of your wealth, status or materialistic success in life** one will still suffer if one had not developed the requisite **spiritual understanding** before **confronting** them. These 8 types of the **1st Noble Truth realities** are: - “**birth, old age, sickness and death are dukkha; separation** from loved ones and one’s possessions like wealth, properties, possessions and those things that we hold on to dearly, etc is also dukkha; **to be with people whom we don’t like is also dukkha**; not able to **get what one desires** or **when things** don’t go **our way** or when **our expectations** in life are not met is also dukkha and finally the Buddha said in short, the **5 aggregates of grasping** borne of **self-delusion** or **sakkāya-diṭṭhi is dukkha**”. When one **confronts** these realities **without** the **requisite wisdom** then one will be afflicted and suffering (like sorrow, lamentation & grief, fear, worry and anxiety, etc leading to depression) will be the end result. In our modern day terminologies we called them the **problems of life** – like **health problems (cancer, heart attack, HIV, stroke, kidney failure, etc)**; sudden **death** due to accidents, traumatic diseases and nature’s disasters like tsunami, earthquake, floods, building collapse etc; **career** related **stress** and **sexual harassment** problems (when you are with people whom you don’t like); **financial** problems (when you cannot get what you want); **relationship** problems (divorce, forced separation, etc.); social and crime related problems (when you are with people whom you don’t like), etc. The younger generation can relate to these terminologies better.

Then according to the Buddha there is the **2nd Noble Truth** that explains to us clearly the **cause behind** all these sufferings – namely **craving** borne of our **self-delusion** or **sakkāya-diṭṭhi**. When we had understood **what suffering is** and the **causes behind their arising** we will know how to **retrospectively manage** our life better. But the Buddha did not stop there for he then proceeded to tell us **that suffering need not be** because there is a **3rd Noble Truth** that confirms the **possibility of enlightenment** in the here and the now - leading to the **cessation** of all suffering and this is **most reassuring**. The Buddha not only tells us that **enlightenment is possible** but he even explains to us **clearly how it can be done** via his **4th Noble Truth**. He said there is a path namely the **Noble 8-fold path**, if **cultivated** will lead to the **cessation** of all suffering which is the **ultimate aim** of all Buddhist cultivation. This means this **Noble 8-fold path** is the **meditation and solution** to all of our Life's problems. So there **is a way to free and liberate** our **mind** from all suffering. This is **what most of us** will be **very interested** in.

With this **dhamma understanding** we **need not worry about life anymore** – we can **just live** life to the **fullest** via **wisdom** borne of this **dhamma cultivation** and the **meditation as taught** by our **Lord Buddha**. We can then **experience** all of the **beauties and wonders of life** from **moment to moment** via a **serene mind** in **heedfulness**.

I was indeed **very blessed** and **lucky** because this **Buddhist meditation** with its **great benefit** had **helped** me **so much** – **not only** in my **studies** but later on **in my career** and **daily life** too. The **benefits of this type of meditation** are many. The first obvious benefit **is inner peace** leading to **inner well-being** of the body and mind. Nowadays **peace** is very difficult to come by for

most people unless they know **how to train** their mind. In time of suffering – like fear, worry, anxiety, sorrow and lamentation etc borne of **health** or other **life related** problems, this **meditative inner peace** leading to **inner well-being** can really help to provide **immediate temporary** relief to their **mental suffering** because this inner peace leading to the inner-well being is a **very positive** calming **energy** that can help **stabilize** their mind and **boost** their **immune system** as opposed to the rather **negative** energy of **fear, worry, anxiety** and **sadness**. The question that is frequently asked is why are **most** human beings **not** peaceful most of the time? Why are they not able to meditate to develop the **meditative mind** of **inner peace** leading to the **inner well-being**? According to the Buddha it is because of the **5 mental hindrances of mind** (pañca nivāraṇas) – namely **sensual desires, ill-will, sloth and torpor, restlessness** of mind and **doubt**. To overcome them, the Buddha said we need to cultivate the **opposite 5 spiritual faculties** (pañca indriyas) of **saddhā** (confidence in the Buddha and his teaching via understanding how special he is and how wonderful his teaching is), **virīya** (spiritual zeal or tenacity to follow his teaching), **sati** (mindfulness/awareness), **samādhi** (collectedness of mind – unwavering) and **pañña** (wisdom borne of **direct seeing**).

This is how we start our meditation – via cultivating the **5 spiritual faculties** to prepare our mind **to receive** his **great spiritual teachings**. Also the Buddha’s **exhortation** before his parinibbana to all his disciples to, “**Strive on with Heedfulness** and **do not** be **Heedless** or Appamādena Sampādetha.” This is then followed by Dhammapada **verse 21** that states: “**Heedfulness is the path to the deathless, heedlessness is the path to the dead. The heedful never die; whereas the heedless are as if dead**” – which also stress the **importance** of **training the**

mind to be **heedful**. To be **heedful** is to be **ever mindful** and **constantly meditative** following Dhammapada **verse 23**. That is precisely the reason why **Buddhist meditation** is also termed **mindfulness or heedfulness meditation** – referring to the **4 foundations of mindfulness** (namely *kāyānupassanā*, *vedanānupassanā*, *cittānupassanā* and *dhammānupassanā*) in particular.

First we **must train** the mind to be **silent** with **inner awareness** so that it can be **mindful** from moment to moment **in daily life** to cultivate the **Noble 8-fold path** leading to the **heedfulness** needed to **understand life**. This **mindfulness** and **heedfulness** will allow you to **‘see’** clearly how your **5 aggregates of form and mind** arise in you; how **thoughts** and **feelings** arise in you with **every moment** of **sense experience** or **sense door consciousness** and how they condition each other. That is - how your **thoughts** condition your **feeling** then **feeling** condition your **emotions** or **craving** due to your **wrong view/thoughts** to **grasp and cling** on to the **external phenomena world** created by your **aggregates** of mind. This is **heedless living** leading to all the suffering following Dhammapada verse 1. Whereas the **heedful silent mind** with **inner awareness** will bring about **inner peace** and **inner well-being** of **body** and **mind** as opposed to a **heedless mind** that is **full of thought, fear, worries** and **anxieties conditioned by the hindrances of mind** leading to the **agitated** and **restless mind** that is **never peaceful**.

With this **inner awareness, inner peace** and **inner well-being** there is **clarity of mind** that can enable us **‘to see things as they are’** leading to **penetrative insight** and **wisdom needed** for us to **truly understand life**. This **meditative wisdom** can also lead to the **enlightenment** in the **here** and the **now** - **thereby enabling**

us to **live the noble life** that is **free of all mental suffering and misery**. Once the mind is **liberated and no longer deluded**, then **life takes a turn and becomes not only very meaningful** but also very **wonderful and beautiful** indeed. One can then **experience** all of the **beauties and wonders** of life from **moment to moment** with **full clarity of mind to truly live life to the fullest**. This is **heedful living** following Dhammapada verse 2 as opposed to **heedless living** that leads to all the **suffering and misery in life following Dhammapada verse 1**. Suffering are all mind made – if mind does not deludedly cling on to the **5 aggregates** of form and mind as the ‘ME’ and the ‘I’ and the ‘Mine’ then there will be no more suffering.

Clarity of mind can also allow us to make better **decisions** in life thereby **enabling** us to **resolve** issues or problems **wisely and amicably**. One can also **concentrate and study better** and have **good and easy sleep**. No more problems with **insomnia** and sleep related issues. It can also allow us **to plan and do our work more efficiently** thereby helping us in our **career life**. With all these benefits we can really be a **blessing** to all. Our **daily life** will be **very different** because the mind is **always heedful and peaceful**. This will bring us to the understanding of **another very important aspect of living life**.

3.0 Importance Of Mindfulness Or Present Moment Awareness

As we all understand, **Life** can be correlated to **Existence**. To live life is to go through existence and Existence is **Time** related. The whole **spectrum of Time** can be defined and divided into **the 3 periods** of Past, Present and Future. Of these 3, we should

inquire deep into them and find out for ourselves – **which is the reality?** Obviously the **Past is already gone** so no more a reality; similarly the **Future is yet to come**, so it is also **not** a reality. Hence, only the **Present moment** which is the **highest** in life – is the only **reality** within existence! This is also the reason **why people** nowadays emphasize a lot on the **Power of Now**. Even Eckhart Tolle wrote a book on it and it had become a best seller for many years.

Therefore the **most important question** about **Life** that we all need to **inquire deeply** is:

“Moment to moment Life passes by (and this is the only reality in Life) - what are you doing within each and every one of these moments?”

Remember the Buddha always tells the Bhikkhūs, - **‘Be Heedful’** and **‘Be Vigilant’** because if you are not **heedful**, then you are as if **‘dead’ following** Dhammapada verse 21 – that is **‘spiritually’** dead. Our mind and our thoughts moves **so fast** with every **moment** of **sense door consciousness** and if we are **not mindful** and **heedful** within the moment then **how** can **we cope** with **life?** Most of us may know that the **moment** is the **only reality** and **very important**, but the question is - **are we mindful** of the **moment?** The problem with the world today is, **most human beings** are **heedless** and they are **too busy thinking, planning** and **worrying** about Life so much so, they **totally miss out** on **Life** for they **never** really live! They only **existed** through life. I.e. they are **conscious** of life but they are **not** mindfully **living** life. Their mind is always **preoccupied** with the **thinking** and the **thoughts** which always **delude** them to **cling** on to the **phenomena world** as **very real**. Their thoughts will **project** into the **future** to arise

the fear, worry and anxiety hence creating a **false 'reality'** for them to cling on to. Likewise the mind will also **recall** the **hurtful** and **unhappy past** to **remind** them of their **'scars' of memories** hence triggering off the **sorrow and lamentation** of the **unhappy past** again.

Not able to see the **phenomena world's 3 universal characteristics** of nature – namely **aniccā (impermanent), dukkha (suffering) and anattā (non-self or empty nature)**, - they will continue to **hold** and **cling** and this is the **cause** of all their suffering and life's problems.

Why can't they **just silent** their **mind** in **heedfulness** to be with the moment to experience all of the **pristine beauty** and **wonders of life**? Just like the ZEN saying – **drinking** a cup of **Chinese tea** is Zazen or Zen meditation because **within that moment** there is just **pure awareness** of the **reality** in the **here and the now** – and there is **no** thought **so no** fear, no worry and anxiety or whatsoever but just the **silent mind** in **peace** and **stillness** to **live** and **experience** all of the **wonderful moments** with **clarity** of mind and body instead of **worrying about life**. Why do you need to worry about life? – Because of fear. Right? Even if you worry, you are **not going** to solve your problem. It will instead **create** more **thinking** leading to more **fear** and **restlessness** of mind and as long as you are **not** mindful, this **heedless thinking** will continue to create **more delusion** in you because you do not have the **wise attention** or **yoniso manasikāra** at the **moment of sense experience**. That is precisely the reason why we **need to train** our mind to be **heedful** so that it is **constantly meditative** and **ever mindful** to insight **into truth** which is everywhere – in the **midst of life** and

nature. Truth or the characteristics of nature are everywhere – why can't you 'see'? For those who 'see', they always 'see'.

Even though the **Present moment** is the **highest in Life** but in order to **transcend life** (which is to transcend birth and death) we need to transcend even the **Present moment** to realize the **Timeless dhamma** (Akālika) - which is **beyond** thought and **beyond** time. This is the ultimate goal of all Buddhist meditation.

4.0 Understanding The Nature's Laws That Govern Life And Existence

To be **successful in life management** we need to **understand** another **very important aspect** of **life**. That is the **nature's Laws** that govern Life and Existence. According to the Buddha this Universe of ours is **very unique** - first **there is 'Nature'** and then there are **nature's laws that govern** all of **life and existence** within this Universe of ours. He calls it the **pañca niyāmas** (or **5 universal orders** of nature).

4.1 Scientific Laws

The first 2 nature's laws – **utu niyāma** (or **nature's physical laws**) and **bīja niyāma** (or **nature's Biological order**) are **scientific laws** whereas the other 3 are **spiritual laws**.

It was via **clearly understanding** these **2 great scientific laws** of **Utu niyāma** and **Bīja niyāma** that **scientists** are able to **progress so fast** within the **field of science** and **technologies** to become **so advanced today**. **Nature's physical law** governs the behavior of

all physical things. They are related to the laws of **Physics and Chemistry**, etc. that the scientists have developed good understanding. Then Bīja niyāma is nature's **Biological order** that governs the behavior of all **organic and biological things** within the field of Biology, Genetic Engineering, etc. Like our human bodies, the plants, animals, fishes, etc, their behaviors are governed by this law.

4.2 Spiritual Laws

The next 3 are **spiritual laws** namely **kamma niyāma** (law of karma), **citta niyāma** (law of the mind) and **dhamma niyāma** (law of dhamma or truth).

So similarly via **clearly** understanding these other **3 great spiritual laws** of karma **niyāma**, citta **niyāma** and dhamma **niyāma**, the Buddha was able to **excel** himself in the **spiritual field** to **understand life so clearly** and **so completely** thus becoming the **Sammā Sambuddha** or **fully enlightened one**. It was through his **perfection** of the **understanding** of these **3 great spiritual laws** that enable him to proclaim the **dhamma** that he had taught us.

Take for example the **1st spiritual law** of kamma (or kamma niyāma), - as the **1st right view** to understand life. In the **5 daily contemplations** as taught by the Buddha - the Buddha said we must **contemplate daily** the following:

- i) That this body of ours is of the nature **to decay** and **grow old** for it had **not gone** beyond old age and decay;

- ii) That this body of ours is of the nature to be **sick and be diseased** for it had **not gone** beyond disease and sickness;
- iii) That this body of ours is of the nature to **die** for it had **not gone** beyond death;
- iv) All that is **mine, beloved and pleasing** will **change and vanish** following nature's conditions;
- v) **“We are all born of our kamma, heir to our kamma, conditioned and supported by our kamma and we are what we are because of our kamma....”**

The first 4 contemplations allow us to develop the **contemplative wisdom** to deal with most of the 1st Noble Truth **realities of life and existence**. Whereas the 5th **contemplation** deals with this 1st **right view** with regard to the **law of kamma**. So karma which is **moral causation** is most important because we are **born** of it, **heir** to it, **conditioned** and **supported** by it and **we are what we are** because of it! If we have this right understanding as our 1st right view, then what must we do?

We must **take care of our kamma** right?

How do we do it? – we **must train our mind to be ever mindful** and **heedful** via **meditation** to enable us to see all of our **mental intentions** (or cetenā) behind all our action, speech and thought processes thereby enabling us to **‘avoid all evil, cultivate goodness** (to accumulate **good karma**) and **meditate** to develop the **requisite wisdom** so as not to be **deluded any more**.

These are precisely the advice of all Buddhas as stated in the famous **Dhammapada verse 183**:

“All evil is to be avoided, cultivate goodness and wholesomeness then purifies your mind and these are the advice of all Buddhas.”

How do we avoid all evil? – The Buddha recommends keeping the **minimum 5 precepts**, because **people** who violate the **precepts** are **evil people** with the **3 evil roots of Greed, Hatred and Delusion**. How to cultivate **goodness and blessings**? The Buddha recommends cultivating the **noble 8-fold path factors of right views** leading to **right thoughts, right speeches, right actions and right living etc.** So this was how the **Buddha’s subsequent teachings** comes about and **through** this **understanding** one will be able to understand the **secret of life** thus enabling one to truly **live life meaningfully**. Then there is also **Dhammapada verses 1 and 2** that talks **about happiness and suffering** in life. This can be elaborated upon if time permits.

Then we have the 2nd spiritual law of **citta niyāma** – which is the nature’s law that governs the working of the mind. Under this 2nd spiritual law of nature, the Buddha taught us the **Paṭicca-Samuppāda** or the **laws of dependent origination** (or 12 links). The Buddha said everything that **arises** is all **dependent originating** and that there is **no such thing** as a **permanent unchanging entity** or a **soul** or an **atta** that is responsible for our **thinking, seeing, hearing etc.** For in the ‘**seeing there is only the seeing consciousness**’ and **there is no one to ‘see’!** And all of phenomena whether **physical, mental or nature’s phenomena** – they are **all condition arising** or **causal phenomena** following **nature’s laws** and because of that they are all **impermanent** - for **dependent** on conditions **they arise** and they will continue **to exist** if the **supporting conditions** are still there but they will **cease to be** once any of the condition that **supported** their

arising **cease to be**. And because they are **impermanent** following nature's laws you cannot **want** things your way otherwise **suffering** will be the end result. And because they are **impermanent** - it is **not** a **permanent unchanging** entity that we can **hold on to** or **cling on to** as the 'I' and the "Me" hence **anattā** or **non-self nature** of this so called **human being** or 5 aggregates of form and mind of 'ours'. If we cling and hold on to them then it is **self-delusion** or **sakkāya-ditthi** – a **very serious** self-delusion or **wrong view**.

The 3rd spiritual law is **dhamma niyāma** – which are the **essential dhammas** or **truth** that the Buddha taught and the most important one is the **4 Noble Truths** which is the **essence** of his **teaching** that we had already covered earlier on.

5.0 Meaning and Purpose of Life

Once we **had understood** the **nature's laws** that **govern life** and **existence** then we will know how to prepare ourselves **to live** our **life meaningfully**. Without this understanding we cannot contemplate its **true meaning** and **purpose**. To different people Life has **different** meaning and purpose hence it varies from person to person but as a **Buddhist** we are indeed much more **fortunate** because the Buddha was able to explain to us the **secret of Life** via his enlightenment. The other reason being they don't quite **understand life like us** because they don't have the **Four Noble Truths** teaching.

For somebody who is quite poor the **meaning** and **purpose** of life is just about the 3 meals or food and shelter over their heads following **Maslow's need hierarchy**. But for us Buddhists we will

go **deep into Life** to pursue the **sole purpose** of **liberation** from **birth and death** or seeking 'enlightenment' in the **here and the now** so that **all suffering** can cease leading to the **noble life** of a **noble one** because we understand the **danger** of **delusion** and **ignorant** leading to **Heedlessness**.

6.0 Two Important Aspects of Life

There are 2 very important **aspects** of life. First there is the **mundane or materialistic** aspect of life within our **existential or conditioned** world followed by the **supra mundane or spiritual aspect** of life (that **can be realized only after gaining** the enlightenment).

Most people are only concerned with the **mundane aspect** of life because to them this is **more important** - not knowing that **without the spiritual understanding**, life is still **incomplete** and suffering **can still arise** despite their **materialistic wealth** and **successes**. This was clearly explained by the Buddha in his proclamation of the **1st noble truth** where he talked about the **8 universal realities** of Life and Existence that can lead to suffering and misery if one were **to confront them without the requisite wisdom**.

This was also precisely the reason why **the Buddha** to be, then, left the palace **in search for the truth** to liberate himself from the 3 signs of **old age, sickness** and **death** that he saw **prior to his renunciation** then.

Materialistic success within the **mundane life** normally refers to:-

1. **Academic** excellence/success when we are young;
2. **Career** success when we come out to work;
3. **Financial freedom** to make us **feel secure** in life;
4. **Early retirement** to do the things we want to do or like to do;
5. Having an **understanding, good** and **happy family** unit, leading to **Relationship success**.

The first 4 types of successes can be realized by most people who are **determined** and **hard working** but the 5th one is **more difficult** to achieve because it **needs some form of wisdom** and **understanding**. Let us say you are able to achieve **all** of the **above materialistic successes** – but is your life really **complete** and are you really **happy** and **safe**? What happens when you are **confronted** with the **1st Noble Truth realities** of **life and existence**? The Buddha said, – when you **confront** them **without** the **requisite wisdom** you will be **afflicted** and suffering will be the result as explained earlier on. Hence one still needs to **cultivate** the **requisite spiritual understanding** to **complement one's life** otherwise this 1st Noble Truth's **life realities** can still **afflict** you.

7.0 Conclusion

My present life in this world was indeed **rather blessed** for I not **only excelled** in my **academic field**; I also reached the **pinnacle** of my **Civil Engineering career life**. I was able to achieve my **financial freedom** fairly **early too** and this had **enabled me** to **retire officially** from my **Engineering career life** some **12+ years ago** at the age of 46+ to do the things that I **love to do** like **sharing the Dhamma** and **helping people**.

I was also **blessed** with a **very good family unit** with a **lot of love** and **understanding** among **ourselves**. My **relationship** with **all my loved ones, friends** and **colleagues** are **very cordial** and **good too**.

Last but **not least**, I was also **blessed** with a **fairly good past** that had enabled me to have the **requisite spiritual understanding** to **complement** my **materialistic success** in life. Over the last 24+ years (since 1989) I was able to make use of my **spiritual understanding** and **my own personal success in Life Management** to help many people who **had affinity** with this **nature of mine** to cope with their life problems. With this I will end my today's talk.

Thank you so much for your **patient** and **kind attention**.

By: Ir. Teoh Kian koon **Dated:** 10th- 12th **August 2013**

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