



The Treasure of
Generosity

This booklet has been published by Insight Meditation South Bay to educate the community and foster the spirit of dana—a spirit that recognizes and manifests the interdependent nature of being. The primary intent of this booklet is to encourage the cultivation and practice of dana. IMSB, like most religious and charitable organizations, depends upon donations to sustain its operations. We encourage you to experience the treasures of generosity by giving in ways that retain the spirit of dana.



NOTE: What follows reflects IMSB’s specific policies and views on these topics. This discussion touches upon complex income tax and other legal issues, so do not take any specific actions without first seeking appropriate professional advice. We encourage you to contact directly any charitable organizations you are considering supporting to discuss your specific plans.

THE TREASURE OF GENEROSITY

“If people knew, as I know, the results of giving and sharing, they would not eat a meal without sharing it, nor would they allow the taint of stinginess or meanness to overtake their minds.”

—THE BUDDHA, ITTIVUTAKKHA 26

Generosity is commonly defined as the act of freely giving or sharing what we have. The giving of money and material objects, the sharing of time, effort, and presence, and the sharing of teachings all are expressions of generosity.

Generosity is at the heart of the Buddha’s teachings. In Buddhist traditions, the act of generosity is called *dana*, in the ancient Pali language. The inner disposition toward being generous is the less well-known Pali term, *caga*. The underlying spirit of *dana*, which began as townspeople offered support to monks and nuns on alms rounds, carries on to this day. Today, our own spiritual practices provide us with the opportunity to explore the rich relationship between *dana* and *caga* while pointing us toward a healthy manifestation of non-attachment, non-aversion, and interdependence.

Generosity may come naturally to some people, but most of us have to cultivate it. Practicing acts of generosity can dissolve the artificial boundaries we build around ourselves and, thereby, gradually replace the problematic illusion of separateness with a joy of connection and insight into interdependence. *Dana* enables us to express our gratitude; to cultivate qualities of loving-kindness (*metta*), compassion (*karuna*), and equanimity (*upekkha*); to experience the mutual joy of sharing (*mudita*); and to practice letting go. *Dana* practice is vital to our path to liberation.

Acts of generosity can be as simple as watering a neighbor's plants while they are away, going out of your way to give a ride to someone, or bringing food to the housebound. Acts of generosity may involve a large, financial outlay such as endowing an academic chair at your alma mater. They may involve a continuing presence or a single spontaneous act. The form and magnitude of generous acts can vary, but freely giving what is appropriate to the situation is what counts. Generosity is pure when the heart of the donor is pure and is not dependent upon the size of the gift. *Dana* and *Caga* cannot be imposed; they are experiences of the heart.



PRACTICING GENEROSITY

“There’s no place special we have to be in order to help out. Right where we are, in whatever we’re already doing, the opportunity to be of service is almost always present. We need only stay conscious and aware, and then give whatever we can to whoever is right there.”

—RAM DASS AND PAUL GORMAN
IN *HOW CAN I HELP*

The human experience is the experience of interdependence. It naturally follows that as our awareness grows, we begin to recognize the infinite opportunities to practice *dana* that abound within our everyday lives.

Dana can manifest in many ways:

- Gifts of Time & Presence
- Gifts of Service
- Gifts of Money
- Gifts by Bequest
- Gifts In-kind
- Gifts of Investment Assets
- Gifts of Teachings

GIFTS OF TIME & PRESENCE

Simply being can be a form of generosity. Just spending time with an open presence can provide tremendous benefit to a child, a friend, a stranger, or perhaps someone who is seriously or terminally ill. Compassionately listening can be a generous act. Participating in group retreats and meditation programs supports the atmosphere of silence and strengthens the community commitment to inner peace. We give of our patience, love, and wisdom in being present during times of suffering as well as joy.

GIFTS OF SERVICE

*“I slept and dreamt that life was joy.
I awoke and saw that life was service.
I acted and behold, service was joy.”*

—RABINDRINATH TAGORE

It’s difficult for much time to pass without encountering a situation in which you can help someone—even if it’s just for a few moments.

Most charitable organizations, including IMSB, rely upon volunteers for a wide variety of tasks. IMSB currently needs volunteers for graphics design of mailings, flyers, brochures, and stationery; coordinators for service projects and day-long retreats and editors for dharma articles. We rely on volunteers each week to set up chairs for the meditation group, and put them away. Volunteers host study groups, maintain our web site, plan occasional social activities, and sustain the community in countless ways.

GIFTS IN-KIND

“A bit of fragrance always stays with the hand that gives the rose.”

—PROVERB

From time to time, charitable organizations may need specific items (new or used) to fulfill their missions.

Typical in-kind gifts that IMSB seeks include:

- airline mileage credits
- printing services
- photocopying
- office supplies
- various professional services.

GIFTS OF MONEY

It takes hard cash to keep the doors open and to carry out charitable missions, so most charities welcome monetary donations. IMSB relies completely upon contributions to sustain operations. Our principal teacher, Shaila Catherine, depends entirely upon the donations of students for her livelihood.

Donations to IMSB can be made in the following ways:

In Person:

Two *dana* offering bowls are set out at each IMSB event—one bowl is labeled for *Expense Dana* and the other is for *Teacher Dana*. You may donate by cash or check. Please make checks payable to: “*Insight Meditation South Bay*”.

TAX NOTE: *New IRS regulations require all deductions for monetary donations be supported by bank records (such as a cancelled check) or a written receipt issued by the charity. IMSB will issue a year-end receipt for all donations over \$250, but IMSB is unable to track cash donations unless they are accompanied by a slip of paper recording your name, date and amount of the donation.*

By Mail

Donations may be mailed to: Insight Meditation South Bay, PO Box 490, Menlo Park, CA 94026.

Please specify in the memo field how the check should be divided between *Expense* and *Teacher Dana*.

On Line

Donations may also be made to IMSB by credit card by going on-line to our web site at www.imsb.org and following the “*Dana and Generosity*” link.

By Sponsoring

Individuals may choose to sponsor a particular expense, such as rent, postage, insurance, supplies, or sponsored benefits for the teacher such as a retirement annuity, conference and retreat fees, or health insurance.

GIFTS BY BEQUEST

Most charities, including IMSB, welcome gifts by bequest made by will or trust, or by being named as beneficiary of life insurance and annuity policies or retirement plans.

We suggest that you contact an appropriate legal professional if you're interested in making bequests to charities. Although we cannot provide legal advice, IMSB's philanthropic advisor may be able to provide a general overview.

GIFTS OF INVESTMENT ASSETS

Like many established charitable organizations, IMSB is set-up to receive direct donations of investment assets.

The gifting of appreciated stocks, bonds, mutual funds or real estate to qualified charities is a commonly employed technique that may provide greater monetary benefit to both the donor and the recipient. This “win-win” synergy is possible because donors are generally entitled to tax deductions for the full market value of charitable gifts at the time of the gift regardless of their cost basis. Making direct transfers/donations of investments without requiring donors to sell the investments is—particularly for investments that have appreciated in value—usually a wiser strategy for donors than selling their investments, paying the income taxes and subsequently donating the cash proceeds.

Gifts of investment assets must follow particular procedures, so if you'd like to explore the benefits and requirements of making such gifts, please contact our philanthropic advisor, Glenn Smith CFP® CIMC®, at 408-395-1002 or 800-476-5713.

SPECIAL NOTE FOR 2007: IRA holders over age 70½ may contribute all or a portion of their IRAs to a charity. Such IRA donations must be made before the end of 2007 so plan now to fulfill your Required Minimum Distribution (RMD) by donation and receive a tax deduction instead of taxable income.

GIFTS OF TEACHINGS

“True generosity is giving everything you have to every moment and is the way of non-attachment.”

—LAMA SURYA DAS IN *BUDDHA IS AS BUDDHA DOES*

Spiritual teachings that help alleviate suffering in our world are priceless. Teachers and practitioners alike, in making the commitment to learn and develop ethics, meditation and wisdom, are practicing generosity in the process of their spiritual practice.

As we practice to overcome the inner tendencies of greed, hatred and ignorance in our own hearts, we reduce the suffering in our world. Together we demonstrate a path of awakening and peace. As we learn to let go of selfish preoccupation and connect with openness we may find that our spiritual wealth is naturally shared through a wise word here or there, a calm presence that carries us through family crisis, kind daily actions toward our colleagues, trust that our decisions are rooted in wisdom, and a profound integrity of presence that pervades our lives.





***Dana* is the WISDOM OF OPENNESS**

Open Mind, Open Heart, Open Hand

Everyone has something to give that will benefit others. Everyone can benefit from gifts. Open to possibilities, we may be joyfully surprised at the wealth of opportunities we have to practice *dana*.

Dana and the associated gratitudes break the cycle of attachment and are, therefore, indispensable to reducing suffering and progressing along the path of realization.

We, the Board of Directors of IMSB and Shaila Catherine, appreciate your support and generosity and respect your *dana* practice in its myriad manifestations.

Thank you.

*“And what is the accomplishment in generosity?
Here, a noble disciple dwells at home with a mind
free from the stain of stinginess, freely generous, open-
handed, delighting in relinquishment, one devoted to
charity, delighting in giving and sharing. This is called
accomplishment in generosity.”*

—THE BUDDHA, *ANGUTTARA NIKAYA, IV, 61*

Insight Meditation South Bay is incorporated in the State of California and recognized as a charitable organization by the State of California and the Internal Revenue Service under IRC section 501(c) (3).



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