

Treatise on Response and Retribution (1~11)

Treatise on Response and Retribution (1) Talk One: 12 May, 1999

Greetings everyone! Recently, people have requested me to lecture again on the *Treatise on Response and Retribution* hoping to broadcast it on television. This is a good deed. But, it would take a long time to lecture on this subject. In Singapore, I am currently lecturing on the *Flower Adornment Sutra*, the *Infinite Life Sutra* and the *Earth Treasure Sutra*. Lecturing on these three sutras already takes a large amount of time. I feel it would be too much to add another one. Therefore, I decided to make use of the time already allocated for the Morning Talks for the Treatise. I estimate that it will take two to three months to complete this series.

This is a very important subject. In the early part of the nineteenth century, Master Yin-Guang dedicated himself to advocating teaching on the Law of Cause and Effect. When Master Yin-Guang was at Pu-tuo Mountain, the citizens of Ding-Hai County invited him to give Dharma talks there. Due to his very heavy native accent, Master Yin-Guang sent another Dharma master in his place to give the lecture. What sutra was lectured on? The *Guidance to Hidden Merits of Wen-Chang Di Jun*. It is surprising that the material chosen was a Taoist text rather than a Buddhist sutra. Throughout Master Yin-Guang's life, he especially advocated *Liao-Fan's Four Lessons* and the *Treatise on Response and Retribution*. Both during his lifetime and after, he was often criticized for doing so. But these were only viewpoints of ordinary people.

In Buddhism, there is a saying, "Any teachings told by completely enlightened people are perfect and complete". Another saying asks "Which teaching is not the Buddha's teaching?" What do these two sayings mean? To be honest, how do we differentiate between worldly teachings and the Buddha's teachings? The differentiation is in our minds. There really is no difference between worldly teachings or the Buddha's teachings. If we have wandering and discriminatory thoughts and attachments, then all teachings become worldly teachings. Even learning the *Flower Adornment Sutra* would be a worldly teaching. Why? Because we cannot transcend the six realms. If we rid ourselves of wandering and discriminatory thoughts and attachments, then all teachings can help us end the cycle of birth and death and transcend the six realms. This why every teaching is the Buddha's teaching. We need to understand this truth.

Yesterday, we visited the Archbishop of Singapore at the Cathedral of the Good Shepherd. A man asked me, "What is the difference between soul in Catholicism and Dharma-nature in Buddhism?" I told him that those with souls still have discriminatory thoughts and attachments. Those who have uncovered their Dharma-nature no longer have discriminatory thoughts and attachments. He understood immediately. Are they the same? Yes, souls and Dharma-nature are one and the same. But one has discriminatory thoughts and attachments and the other has severed

these. With discriminatory thoughts and attachments, there will be obstacles in everything. Severing discriminatory thoughts and attachments, all teachings are interwoven perfectly.

All sentient beings in the universe belong to one Dharma-nature, one Dharma body. We are told in the *Flower Adornment Sutra*, that "All Buddhas throughout the universe in the past, present and future all share one Dharma body". This sounds very familiar to many of us. If we commonly share one Dharma body, then would every Dharma not be Buddha Dharma? How can the *Treatise on Response and Retribution* be an exception? It is also a Buddha's teaching.

Every word and every passage in the *Treatise on Response and Retribution* and the *Guidance to the Hidden Merits* explains the Five Fundamental Precepts and the Ten Good Conducts. The Five Precepts and the Ten Good Conducts are the foundation in Buddhism (and in almost every religion and faith system). If we do not abide by them, then we are on a deviated path. No matter which method we practice, whether we are a novice, an Arhat or a Bodhisattva, if we do not abide by these, then we are on a deviated path. Then how can this be called Buddhism?

The *Treatise on Response and Retribution* and the *Guidance to Hidden Merits* are good reference materials, which provide a complete and practical explanation of the Five Precepts and the Ten Good Conducts. Master Yin-Guang understood that in our time, this world would face major chaos and disasters. There is only one way for us to avoid these disasters. It is to help every sentient being become awakened, to refrain from wrongdoing and practice good deeds. In this way, even if the disasters cannot be totally eliminated, their frequency and severity can be reduced. This can be done.

Practitioners from Taiwan have asked me if Taiwan can be exempted from these big disasters. The answer is yes, without doubt. However, the Taiwanese have accumulated an enormous amount of negative karma. When did they begin committing their bad deeds? No more than twenty years ago. Before that, the Taiwanese were very law-abiding and courteous. Thirty years ago, it could be said that the courtesy of the Taiwanese was the best in Southeast Asia. The people were kind and friendly. Hence, it is only in the past twenty years that the Taiwanese have committed bad deeds. During this time, the general mood of society changed. However, not that many people have committed bad deeds. And they have not done so for long. Fortunately, there are many kind-hearted people and those who recite "Amitufo". Thus, even if disasters occur, they will not be too severe.

On the other hand, the Japanese have been committing more bad deeds. The consequences that they will have to endure and suffer in this big disaster will be more than ten times those of the Taiwanese. In view of the principle of response and retribution (the Law of Cause and Effect), if we plant good seeds, we will obtain good results. If we plant bad seeds, we will definitely obtain bad results. This is the true principle of response and retribution. Therefore, Master Yin-Guang did his utmost to advocate these books, which contain the true wisdom for saving the world from major disasters. But what he had advocated for a lifetime was only truly understood by a few. After the

Master passed away, even fewer people advocated these books.

In 1997, I received my first invitation to lecture in Hong Kong on the *Surangama Sutra*. I stayed in Hong Kong for four months. For the first two months, I stayed at the Master Tan-Xu's Chinese Buddhist Library in Kowloon. The latter two months, I stayed at Master Dao-Zhi's way place, the Brightness Lecture Hall on Lang-Tang Road. At the Chinese Buddhist Library, I discovered a large collection of books printed by Master Yin-Guang's Propagation of the Teachings Society. I follow the teachings passed on from Master Yin-Guang. My late teacher, Mr. Bing-Nan Lee, was a student of his. Thus, I have a strong regard for Master Yin-Guang's teachings and the books he had advocated.

I have read all the books printed by the Propagation of the Teachings Society. I then realized that the *Treatise on Response and Retribution*, *Complete Book of Mr. Chou* and *Liao-Fan's Four Lessons*, have been the most widely circulated. The Chinese Buddhist Library had also collected many volumes of their books. I brought a copy of each one back with me to Taiwan. When I saw the copyright page, it showed that each book had at least ten or fifty thousand copies printed. There have been over ten editions of each book. I was very surprised that over three million copies have been printed, when only one or two thousand copies of the other books were printed. Why did he print so many copies of these three books? This caught my attention.

After careful consideration, I realized that Master Yin-Guang took great pains in trying to save our world from major disasters. These three books are excellent. Today, we see many books on ancient prophecies from the west in many bookstores around the world. I have seen at least ten different versions. They all predicted that 1999 will be Armageddon and that major disasters will probably continue for twenty-years. They will result in the complete annihilation of the world. This period will start around 1990 and end around 2010. These books tell us that these disasters will occur as a result of the sins committed by human kind. That these have so angered God that he will punish the world.

However, they only speak of predestination and cannot be compared with *Liao-Fan's Four Lessons* and the *Treatise on Response and Retribution*. These two books explain how to help save the world from disasters while the former ones only tell of impending annihilation but not how to avoid it. There is another book called the *Bible Code*, which shows more understanding than the rest because it concludes that everything depends on our hearts. If we are able to correct our wrongdoings and be kind-hearted, then we can eliminate these disasters.

However, this is still too general. There are no specifics on how we refrain from wrongdoing and practice good deeds. But, even this is incomparable to the three books advocated by Master Yin-Guang, which provide us with clearer and more complete explanations on accomplishing this. But, truthfully, we have realized this too late. We lack good fortunes. Why do I say that we have realized this too late? Because we have yet to translate these books into foreign languages to be circulated worldwide. We did not realize the importance of translating them into other languages. To have

done so would have benefited the whole world. This is what we did not realize. Now it is already too late to do much. However, we still hope that everyone will do their best in the translation of these books into foreign languages for free worldwide distribution.

People who have the opportunity to read these books will be fortunate. It is our responsibility and mission to encourage everyone to read these book many times and practice their teachings daily. Not only will this change our own karmic results but it will also stabilize society and help sentient beings escape sufferings and disasters.

When I returned from Hong Kong, I recommended to the Taiwanese that they read these books. This is a copy of the first edition of the *Compilation of Response and Retribution* that I printed. Since then numerous editions have been printed. I believe that at this time we have printed about one hundred thousand copies. But, our abilities are limited. Now in Taiwan I have advocated and circulated the *Compilation of Response and Retribution*, the *Complete Book of Mr. Chou and Liao-Fan's Four Lessons*. I have also lectured often on these three books and cannot even remember how many times. This copy is the same one that I have used for past lectures. Hence, I have highlighted, underlined and annotated important points in it.

A few days ago, fellow practitioners requested me to lecture on the *Treatise on Response and Retribution*. For the sake of convenience, I am using my old copy, which will replace the need for current preparation for the lectures. I hope everyone will take this matter seriously, end all erroneous ways and practice all good deeds. Master Yin-Guang used these three books to help us make up for our deficiencies in abiding by the precepts.

The ancient patriarchs of the Pure Land School, taught us to abide by the precepts and chant a Buddha's name. If we just chant a Buddha's name without abiding by the precepts and practicing virtues, we cannot be born into the Western Pure Land. As the ancient patriarchs said, "If we chant a Buddha's name with a scattered mind, even to the point of losing our voice, it all would have been in vain". Thus, it is most important that we harbor kind hearts, say kind words and do kind deeds.

The *Treatise on Response and Retribution* arrives at this same conclusion. It explains that if we have a kind heart, say kind words and do kind deeds, then virtuous spirits will protect us. The Pure Land School teaches that reciting "Amitufo" ensures birth into the Western Pure Land. Presently, there are many disasters occurring in our world. But, there is no need for us to panic in the face of these disasters.

Yesterday, we visited a home for the elderly. We saw around twenty people who are at the final stage of terminal cancer. I talked with the Catholic nuns about the need to give the elderly hope not sadness and about religious education. There is no death for humans. Birth and death are very common and is simply a changing of environment. By helping the elderly change their thinking, they will view and accept death more easily and thus, more calmly. This is a turning point. We can improve our surrounding and live a happier life. Therefore, religious education is very important.

At their Home for the Hearing-Impaired, the nuns give individual care and guidance for the children who live there. The elderly also receive individual attention. How can we not do this? Individual guidance is given to the elderly. Constant kind words of comfort are equally important when educating children. If we often talk to the elderly and explain the teachings to them, we can help them to escape from the sufferings of birth and death. As for Buddhists, we can encourage them to seek birth into the Western Pure Land. For Catholics and Christians, we can encourage them to be born into Heaven. Heaven is far better than the human realm. This is education. Not only should we help them in their material needs, but also in their spiritual needs as well.

The area of entertainment needs to be considered as well. Yesterday, the nuns told me that young people often volunteer to come and sing for the residents. But, they said that the residents disliked this entertainment. We talked of how the elderly dislike modern music and did not want to listen to it. We discussed how the elderly felt about it, how they enjoy the music from their youth. How they are touched when they hear this music. Most elderly do not like modern entertainment. They like old movies and music. We should provide them with entertainment that they are familiar with.

We need to consider all of these points. When chatting with them, we need to ask them their likes and try to fulfill their wishes and needs. In doing so, we will be truly caring for the elderly and helping them to be happy and carefree. Only then will we have fulfilled our responsibilities. I talked to Mr. Bock-Guan Lee concerning this matter yesterday. He said that he would do his best to find music and old movies and donate them to the Homes for the Aged. There are numerous Chinese in the home. These deeds will help us to refrain from wrongdoing and practice good deeds.

Since there are many booklets on the *Treatise on Response and Retribution*, we shall use this one. However, I have found that only one thousand copies were printed. This is far too few. This pocket-size is very good to read and is convenient to carry around. We should often read it. It also includes the "Guidance to Hidden Merits of Wen-Chang Di Jun", which makes it ideal. Over the next two to three months, we will use the half-hour Morning Talk to study this booklet. This is all for today. Thank You!

Treatise on Response and Retribution (2)

Today, we will begin our lecture series on the *Treatise on Response and Retribution*. The essay is short, with just a little over one thousand three hundred words. The full title is the *Treatise of the Exalted One on Response and Retribution*. The term "Exalted One" was a form used to address someone in a highly respectful manner. All the teachings of Buddhas and Bodhisattvas are from the revelations of their self-natures. We would be mistaken to think that Buddhist sutras are Buddha Shakyamuni's own ideas. In numerous sutras and sastras (commentaries on the sutras), the Buddha himself said that throughout his life he never lectured or said a single word. This is not false modesty but the truth.

Ordinary beings are attached to their "self", their egos. Thus, when lecturing they will use "I said", "you said" and "he said". Buddhas and Bodhisattvas are not attached to the form of self. The "Diamond Sutra" explained very clearly that not only are they not attached to the form of self, but also are not attached to the forms of other beings, phenomena or time. They do not even have any wandering thoughts. They have no thoughts of self, beings, phenomena or time. Not only are there no attachments, there is not even a single wandering thought.

Then, where did the Buddha's ideas and words come from? They arise from the revelations of the self-nature, our own true self-nature, not that of others. We need to understand this. The revelations of our self-nature are genuine. If revelations come from the consciousness, which contain the viewpoints of individuals, then they are unreliable. In Buddhism, it is said, "to obtain clarity of mind to see into one's true nature is to become a Buddha".

There are great sages in this world. Have they seen into their self-nature and become Buddhas? The Buddha expediently explained that worldly sages have not seen into their self-nature. He speaks the truth. It is written in numerous Mahayana sutras and sastras that Buddhas and Bodhisattvas manifest in this world in different forms according to the beings' needs and teach according to the beings' abilities to understand.

How do we know that the sages are not manifestations of Buddhas? In the past, people said that Confucius was Tong-Ru Bodhisattva. Someone asked me if this was true. The ancient patriarchs would say that we cannot say for sure because we have no proof that he was a Bodhisattva. We cannot answer as we please without being absolutely sure. We say that he was not, but theoretically, he could have been a manifestation of a Bodhisattva. If we have truly achieve this state, then all sentient beings are Buddhas and Bodhisattvas.

The same logic applies to the title and content, which begin with "Exalted One". As Buddhists, we know that these words are the revelation of our self-nature. Virtuous nature is unsurpassable. If we understand and uphold the teachings, then we are in accordance with our virtuous nature. True goodness accords with our virtuous nature. However, if we act contrary to it, then our actions are

tainted, are impure. This is the highest standard to differentiate good from bad. "Exalted One" is used in this context to remind us that we need to be alert and not careless.

As for "request" and "response", ancient people have used the example of a growing plant to explain "request". A response would be the fruit. These two words are used in the title to explain that when there is a request, there will be a response. What is the reason for this? Request and response arises from our self-nature. Our self-nature pervades everywhere, throughout all time and space. Today, we talk about the dimensions of time and space, but within our self-nature, there is no distinction between time and space for they are one. Thus, with a request, a response will naturally follow.

If we pull on one of our hairs, it will affect our whole body. This one hair is so small, yet our whole body feels the discomfort. The removal of the hair is the request or action and the discomfort is the response. Thus, we understand, we cannot think that our thoughts, speech and actions are inconsequential. Even the weakest thought pervades the entire universe. Currently we are deluded, but are unaware of it. Just like this hair on our body, if we were to pull on it, the entire body will feel it. This is something we know.

This is our body, but we have yet to realize that all sentient beings in the universe are part of our pure Dharma body. We are one entity. Since we are one entity, the request and response are inconceivable. When there is a request, there will be an immediate response. Request and response are essentially cause and effect. The request from sentient beings is the cause. The response from Buddhas, Bodhisattvas or heavenly beings is the effect.

Understanding this principle and truth, we will know what ancient masters meant by "We reap what we sow". This metaphor is very profound. It tells us that by planting a good seed, we will harvest a good fruit or effect. If we plant a bad seed, bad consequences are sure to follow. From beginningless time, all sentient beings have committed more bad than good causes. Thus, in this lifetime, if we were to think calmly and carefully observe our surroundings, we will realize that there are more bad than good conditions.

Good conditions help us to achieve in our practice and virtuous conduct. Bad conditions increase our improper thoughts and bad conduct. From this, we will know what our future consequences will be. All these are the principles of request and response. Ancient people also often said, "Heaven's net has all-encompassing mesh. Nothing can pass through it". These words also explain the principle of request and response. This is the truth, the true reality.

The guiding principles of this treatise are contained in the opening sentences. "Neither disasters nor good fortunes will come without reasons and conditions, we incur them. The reward of good or bad is like the shadow accompanying the form." The rest of the text is the elaboration and explanation of these two lines, which will enable us to understand them more deeply. This will in turn help us to see whether our thoughts, speech and behavior accord with our virtuous nature. We

can think and act in ways that accord with our virtuous nature. We should not think or act in a manner that does not accord with it.

In both Mahayana and Theravada sutras and sastras, the Buddha taught us that if we want to achieve in our practice in this Dharma Ending Age, the first requirement is to be close to kind friends. For example, we read in the *Sutra of Good Fortune and Misfortune* that the Buddha first told us to learn from an awakened teacher. In Mahayana sutras, an awakened teacher is a kind teacher.

The *Earth Treasure Sutra* explained that the viewpoints and minds of sentient beings in the six realms are fickle, just as a proverb says, "one takes on the character of one's company". This tells us that we, ordinary beings, are affected by our surroundings. We are still unable to change the environment to accord with our minds. The reality is that we are influenced by our environment. Then, the environment is very important to us.

Ancient patriarchs and masters, who had genuinely practiced, attained deep concentration and wisdom, and were able to change their environment and not the other way around. However, they still needed to select a suitable environment when teaching students. Why? Because these students were ordinary beings who were as yet unable to change the environment and thus, were affected by external conditions.

We, too, have to be selective in the learning environment for our practice. First, we need to have good companions and teachers. Being constantly near these good companions, teachers and cultivators will help us greatly in our practice. We read in the biographies of eminent monks, nuns and laypeople that they stayed with and learned from good teachers and companions for at least ten, twenty or sometimes even thirty years. Some stayed with their teachers their entire lifetimes. Why did they not leave their teachers even after they had finished learning from them? To set an example for future students so that they would also remain with their teachers to assist in guiding new students. They did so until their teachers passed away. Then they left to propagate the teachings in other places. We have read that many ancient patriarchs did so thus they practiced what the Buddha taught.

However, it is entirely different if the conditions for doing this are not present. But regardless, we need to wait until we have truly achieved in our practice before we leave our teacher. What is an achievement? There are standards in Buddhism. First, from the viewpoint of wisdom and understanding, we have the ability to differentiate between true and false, proper and deviated, right and wrong and good and bad. Second, we have the deep concentration to not be affected by external situations. In other words, the external environment does not tempt us. As is said, "to not attach to external phenomena and to remain unaffected within".

If we have not met these two conditions, then it is a risk to leave our teacher because we have afflictions within and face external temptations. We will regress in our practice if we cannot overcome these temptations. But today, we have abandoned respecting teachers and revering their

teachings. There truly are no kind teachers for us to be close to and thus, learn from. What can we do? If we could find friends who share common ideals and goals, then we could emulate the ancient patriarchs and masters and encourage one another in our practice. Furthermore, I recommend to everyone that Buddha Amitabha is an excellent teacher. Where is Buddha Amitabha? In the "Infinite Life Sutra" and the four sutras of the Pure Land School. We recite, explain and learn the teachings together daily. By doing so, we have not left our teacher.

Here in Singapore, I am using the Internet to create affinities with friends (around the world) and bringing a little benefit to everyone. Although we are far apart, with the use of modern technology, it is as if we are together. Always remember the first two lines at the beginning of the text to help keep us mindful of the teachings. Every individual has his or her retribution or reward, as does every family, society, country and even the world. No one can escape the Law of Cause and Effect.

Today, we understand that due to our shared karma, society is in turmoil and much of the world is in conflict. Knowing this, how can we resolve predestined disasters? If all of us are awakened and understand the true reality, resolutely refrain from all wrongdoings and practice all good deeds, let go of selfishness and work for the sake of society and all sentient beings, then these disasters can be resolved and eliminated.

Natural and human-made disasters are the results of our bad karmic deeds. If we stop committing bad karmic deeds, then not only will all human-made disasters be eliminated, but all natural disasters as well. How can we be freed from natural disasters? The Mahayana sutras state that "the environment changes according to our minds". Only with deep comprehension of this principle will we be able to believe and be willing to practice.

The paragraphs in this treatise are logical in order. Ancient people have divided them into sections. When we read the commentary with its word by word explanation, we see that there are ten paragraphs. Here (in Singapore), as we study this book, we will do so section by section, which is similar to the outline teaching method used in Buddhist texts. I will explain clearly in later lectures how the passages are divided as we go along. So, what is this first paragraph about? The first four lines are the general principles of the treatise. This is all for today. Thank you.

Treatise on Response and Retribution (3)

Greetings to everyone. In the Chinese classic, "I Ching, the Book of Changes", we read that "A family that accumulates goodness is certain to have abundant happiness and a family that accumulates evil is certain to have abundant misery". "Certain" means that there is no doubt about it. In other words, there is no doubt in the certainty in the Law of Cause and Effect. It is the truth. If we are willing to perform good deeds and accumulate merits and virtues, then our good fortunes will naturally follow. If however, we only do bad deeds, then even though our families or ancestors may have accumulated good fortune, or we were born into a wealthy and reputable family, our reputation will eventually be ruined and the family will decline.

Not only are examples of this found throughout history, but if we were to observe carefully, we can also find them in our present society, whether in the east or the west. This proves that what ancient people said is true and accurate. The principle of response and retribution helps us to recognize and understand the Law of Cause and Effect as well as providing us with the standards to use for our daily conduct. Thus, we will naturally watch over and restrain our every rising thought, word and deed. The sages teach us to welcome good fortunes, avoid misfortunes, refrain from wrongdoings and practice good deeds. This is education. Unfortunately, this education no longer exists today. Then, what exactly is being taught at government educational institutions?

In my early years as a monk at Ling-Ji Temple in Yuan Mountain, one of my daily chores was to sweep the leaves from the large front yard where there were many trees. One day, several students passed by on their way to go sightseeing on Yuan Mountain. Upon seeing their bearing and conduct were not like those of educated people, I sighed and said, "It is a pity that these people are uneducated." I said this to the monks who were sweeping the yard with me, but the students overheard our conversation. They turned around and asked me, " Did you say that we are uneducated?" I replied, "Yes, you do not behave like educated people". The student argued, "We are fourth year students in the Law School at Taiwan University. How can you say that we are uneducated?"

I said, "Okay, if you say that you are, then explain what education is?" He could not answer. Thus, his bluster dissolved and he calmed down. That was forty years ago. Students then were different from those of today. After he had calmed down, he turned around and asked for my advice. I then told him that education teaches us how to conduct ourselves as decent people. "Have you been taught this before? He replied "No!"

The objectives of ancient Chinese education have remained unchanged from the Xia, Shang and Zhou Dynasties till the last years of the Ching Dynasty (a period of approximately four thousand years). There are three goals in education. First, it teaches us the relationship between humans. To be filial and respectful to parents, teachers and elders and to love and live harmoniously with siblings

and friends. Second, it teaches us the relationship between humans and nature. Third, it teaches us the relationship between humans and spirits of heaven and earth.

"Have you learned these before?" "No". This education teaches us how to apply these principles in our daily lives. So, just by looking at your appearance, I can tell that you are uneducated. He then asked, "What do you think college education is?" "Good question. You are now studying at a 'Knowledge Learning Institute'". "Does this name seem reasonable to you?" I asked. I further explained that an "Advanced Knowledge Learning Institute" is a more accurate name for today's colleges. It is not education. People these days have discarded and forgotten true education. What else is there to say?

Thus, there are reasons for people's sufferings and chaos in society. Societies only know about the teaching of scientific technology and have discarded fundamental education. We read in the Preface of Master Qing-Lian's Commentary on the "Earth Treasure Sutra" that there are three objectives of the Buddha's teachings. First, refrain from wrongdoing and practice good deeds. Second, break through delusion and become awakened. Third, change from an ordinary person to a sage.

I have said in lectures that we are taught to stop committing bad deeds and to accomplish good deeds. This is to prevent us from falling into the three bad realms. From this, we can still obtain the good fortunes of humans and heavenly beings in this and future lifetimes. This is education. Second, changing our delusions to awakening helps us to transcend reincarnation in the six realms to the Four Sage Realms of Sound-hearer, Pratyekabuddha, Bodhisattva and Buddha of the Ten Dharma Realms. We change our delusions to awakening, to unceasingly elevate our state of mind. This is education. Last, the final goal is changing from an ordinary person to a sage, transcending the Ten Dharma Realms.

In pursuing clarity of mind to uncover our self-nature, we become Buddhas. This is education. On the other hand, what are we taught today? We are taught scientific technology and we use this knowledge and our skills to create karma. A few days ago, a practitioner from Australia told me that outstanding people like scientists are extremely bright to have invented atomic bombs and nuclear weapons. But once invented, these bombs and weapons are used to kill hundred of thousands of people. The retribution of these outstanding and talented people will be in the Avici Hell.

Confucianism and Buddhism do not teach people to do such deeds. Buddhist sutras and precepts tell us that creating these weapons to kill sentient beings is equal to committing the most serious offense, that of killing. In the past, making weapons like bows and arrows was already considered a most serious offense. The Buddha clearly explained that when we kill an animal, "the human will be born a sheep and the sheep will be born a human". There will be no end to the revenge. We cannot even repay the karmic debt incurred for killing one animal, not to mention the killing of a huge number of people! We will fall into the Hell Realms.

People often say, "It will take infinite eons to turn ourselves around." This is the truth. I have said this many times and still need to repeat it many more times. Why? Because we cannot understand and remember what this means. Originally, this world was multicultural. It is impossible to change it into a monoculture. Why? How do we know this is impossible? Our body is a small universe. The external environment is the great universe. The great and small universes are all one. However, since the great universe is complex, our small universe will be as well.

Buddhism teaches that our minds and environments are equal. Our bodies have various parts. Our eyes cannot do what our ears do. Our ears cannot smell and our nose cannot taste. It is multicultural. How can we integrate them? Is it possible to say that I only want the eyes and nothing else? No. They are diverse cultures and yet every one is first. No one is second. Our eyes are foremost in seeing, our ears are foremost in hearing and our nose is foremost in smelling. All are first; none are second. As soon as one is second, conflicts will arise. So, there is no second. From this, we realize that all existing phenomena in the entire universe are first. Nothing is second.

Thus, when I visit the leaders of various religions, we often talk about being first. Everything is first. Buddhism, Christianity and Islam are all first. In this way, all of our problems will be solved. Buddhist sutras are first; the Holy Bible and the Koran are also first. When all of our problems are resolved, we can all live together harmoniously. If what I believe is true and what you believe is false, how would we not fight? And to fight until we kill each other is the most serious karmic offense. This only brings continuous revenge.

The Buddha taught us that the difference between ordinary beings and sages is that the former are deluded and the latter are awakened. In a moment of awakening, one is a Buddha, Bodhisattva or a sage. Awakened to what? Awakened to the fact that all teachings and phenomena are equal and that everyone is foremost. When we read the "Flower Adornment Sutra", we will see that from beginning to end, everything is first. Nothing is second. In the "Surangama Sutra", we have read the "Twenty-five Methods to Perfect Complete Realization", which is represented by twenty-five Bodhisattvas. Everyone is first. No one is second. Once we understand that all teachings are equal, that all are first we will mutually respect one another. Love and respect for others will naturally arise from within us. Only in this way, can all of our problems be solved, and can stability and peace exist in the world.

All sentient beings can equally live happy and fulfilling life. Today, many leaders often repeat these words. However, their conduct actually disturbs and destroys peace. Their conduct completely violates their thoughts and speech. Why? Frankly speaking, it is because they have not been truly educated. Today, this problem has developed until it has now reached its most critical stage, the annihilation of our world. Christianity and Catholicism call it Doomsday or Armageddon. When is Armageddon? It is this year, 1999.

We are very fortunate to live in this time. Can these great disasters be resolved? Yes. The

Buddha tells us that “the environment changes with our minds”. He explained that natural and human-made disasters are the dependent reward, our environment and minds are the proper reward. As long as we refrain from wrongdoing and practice good deeds, break through delusion and become awakened, then these disasters will be resolved.

If the conditions to establish our Amitabha Village have not yet matured, we can first establish a cultivation hall and a lecture hall. This will be my twelfth year of lecturing in Singapore. I am deeply grateful to Mr. Bock-Guan Lee for his dedicated support, for adorning this way place. Now everyone comes to see the cultivation and lecture halls at the Singapore Buddhist Lodge. Why did we do it this way? To help all sentient beings eliminate and avert from these disasters. Whom do we lecture for? We lecture for all sentient beings in the universe and for all Buddhas and Bodhisattvas. Why do we chant “Amitufo”? Certainly not simply for ourselves but for all sentient beings and to eliminate disasters. The merits will be small if we do this for ourselves but will be great if we do this for all sentient beings.

In Buddhism, accumulating merits and virtues are not based on the physical aspect but on the intention. It is to be broad-minded. What is broadmindedness? Our mind is broad when we constantly think of others and all sentient beings. But, on the other hand, if our every thought is for ourselves, our own family, community and our way place, then our merits will be small. As the Buddha told us, “the environment changes with our minds”.

What is Proper Reward? It is our mind. All existing things arise from our minds and change with our perceptions. Therefore, our minds can transform the environment and all existing things. From where do we begin practicing Buddhism? Begin by practicing the intentions, understanding and conduct of Bodhisattvas. Most important are the aspirations and vows of Bodhisattvas. These are basic to learning Buddhism. When the basics are correct, everything else will also be correct.

The “Treatise of Response and Retribution” begins with the aspirations and vows of sages and teaches us how to put them into practice when interacting with people, matters and objects in our daily lives. Ancient virtuous people said that this treatise provides us with the steps to ascend from ordinary beings to sages and is the key to changing misfortunes into good fortunes. Throughout Chinese history, many people had practiced in accordance with the teachings in this treatise. The responses that they received were unusually wonderful. Numerous cases and accounts used in this compilation explain the results from practicing good or bad deeds. Compared to what we see in life, these accounts are still very limited.

Cases and accounts on response and retribution are too numerous to count. If we observe carefully, these can be seen all around us. How can we not believe and practice accordingly? It is logical that Master Yin-Guang used the treatise as the base of Pure Land practice. A Pure Land practitioner who truly practices the teachings of response and retribution and who chants “Amitufo”

is assured of being born into the Western Pure Land. If our conduct violates the teachings of response and retribution, then even our chanting "Amitufo" will not ensure our birth into the Pure Land. Thus, throughout his life, Master Yin-Guang put all his efforts advocating this teaching. We should realize that this was due to his high level of wisdom, great compassion and kindness. Thus, we ought to be respectful, grateful and abide by these teachings to repay our gratitude. This is all for today. Thank You.

Treatise on Response and Retribution (4)

Good morning, fellow students. Throughout Chinese history, the "Treatise on Response and Retribution" has been well recognized by the majority of the people. Many have adapted the teachings and the results have been inconceivable. The "Compilation of the Treatise on Response and Retribution" is a collection of accounts telling of the remarkable results from responses. Ancient people had guided and encouraged us to be kind and honest. Although my last visit to Australia was only four days, the practitioners there used the opportunity to ask me to lecture on the essence of "Liao-Fan's Four Lessons". The principles of response and retribution have been previously explained in the main theme at the beginning of the book.

"I Ching, the Book of Changes" explained that "A family that accumulates goodness is certain to have abundant happiness and a family that accumulates evil is certain to have abundant misery". Those who are kind and honest are assured of having good fortunes. Those who are caustic are assured to fail although they may presently be living in prosperity. If we observe carefully, these principles and this reality can be seen all around us. Therefore, the prosperity of an individual, a family, a group, a country lies in honesty and kindness, in severing wrongdoings and practicing good deeds.

Ancient people have said that those who understand these principles should widely circulate these teachings. In other words, we should emulate Master Yin-Guang. Throughout his life, Master Yin-Guang wholeheartedly circulated "Liao-Fan's Four Lessons" and the "Complete Book of An-Shi". The circulation of these three books has far surpassed that of Buddhist sutras and commentaries. Why did Master Yin-Guang do this? To save the world from severe disasters. What is the cause of these disasters? Our improper thoughts and conduct.

As Buddhism explains, "Dependent reward changes with proper minds". Dependent reward is our thought and conduct. When our hearts are virtuous and kind, our environment will reflect this. When our hearts are not virtuous, our environment will worsen. Therefore, we need to be familiar with and deeply contemplate the teachings in this book and put them into practice. Daily, we need to check our every rising thought, word and deed to see if they accord with the teachings of the "Treatise on Response and Retribution". We can think, say and do everything that accords with the teachings and refrain from all those that contradict them. We need to contemplate often the meanings within the teachings and exert ourselves in our practice. We will then have a boundless and bright future.

I began to learn Buddhism when I was twenty-six. Many practitioners knew that I did not have good fortune and was not supposed to have a long life. They said that I would not live past the age of forty-five and I believed them. Since, many people in my family had not lived beyond forty-five, I accepted that I would not do so either. The lack of good fortune is the result of not practicing for it

in past lifetimes.

Thanks to having a few good roots, intelligence and wisdom, I was able to accept virtuous teachings. When Mr. Jing-Zhou Zhu introduced "Liao-Fan's Four Lessons" and the "Treatise on Response and Retribution" to me, I was touched after reading them. I realized what my faults were and began to reform. I learned patience and tolerance. The good fortune and the long life that I now have are the results of my practice in this lifetime, not from those in previous ones. I owe this to the teachings from Master Yin-Guang. I have lectured numerous times on these three books. Since fellow practitioners have requested that I do so again, I have agreed to do so because now is a perfect time.

What is the reason behind the lack of achievement in our learning and practice? If we can just determine the cause and remove it, then no matter what method we practice, we will attain results. It is especially important to do so today, when disasters are increasing in severity and frequency. Last month, in Australia, a practitioner brought me three books on "Ancient Prophecies". In two weeks, I had finished the books and understood that what I had read in the past were only excerpts. Due to my insufficient cultivation, I was unable to understand without reading the whole book. So, I read the original book by Nostradamus, recognized around the world as a great prophet. He was like Mr. Kong in "Liao-Fan's Four Lessons". Nostradamus' predictions about future changes and societal disorder were very accurate, but he did not tell us how to resolve them. Mr. Kong's predictions about Mr. Liao-Fan's future were very accurate, but he was unable to tell him how to change it.

Mr. Liao-Fan was extremely fortunate to meet Zen Master Yun-Gu who taught him that we create our own destiny and thus, we can change it. Mr. Liao-Fan was able to do this. Throughout Chinese history, there have been many people like Mr. Liao-Fan. Once we are able to understand these principles and methods, we also will be able to create and change our own destiny. In this way, our future will be bright. However, it is not easy to understand these principle and methods, so we need to put forth the effort to learn them.

Here in Singapore, we have the opportunity to lecture extensively on great sutras. These teachings have been clearly explained to us but do we genuinely understand them after listening to a few lectures? Not really. Hearing and listening to these principles only a few times cannot build our confidence, much less help us to deeply understand them. Fortunately, the "Flower Adornment Sutra" is very long. At the rate we are progressing, I estimate that it will take approximately fifteen years to complete the entire lecture series. If the conditions to become immersed in and to practice the teachings for fifteen years exist, then many people will become awakened. But, without this much time, we will not be able to achieve attainment.

If we are unable to listen to live lectures, then the alternative is to choose a secondary method like listening to audio or videotapes or downloading from the Internet. When we immerse ourselves in the teachings and practice daily, without interruption, it will take three to five years of

accomplishment to build up our confidence. Modern people are different from ancient people who had calm minds and hearts that were honest and kind. Today, people are brusque, impatient and impetuous.

Without these three to five years of being immersed in the teachings, we cannot build up our confidence. With eight to ten years of study, we can truly understand the teachings and the way to practice. I myself am a good example. Throughout my life, my mind has been calm and peaceful because I have no desires. I do not compete with others or ask for anything. Therefore, my mind has been calmer, more peaceful than others. This has been a great help in my learning and practice.

If our minds are unsettled, impatient, impetuous and have strong desires for fame, wealth, lust, food/drink and sleep as well as the Six Dusts of sight, sound, smell, taste touch and thought, then these will become the greatest obstacles to our cultivation. They will only result in our committing bad karmic deeds. And this is why we have not achieved in our practice. When one individual practices, that individual attains good fortune. When one family practices, that family attains good fortune. When people in one region practice, that region can be exempt from disasters.

Singapore is not that big. I have been lecturing here for around twelve years. Why is it that with the same amount of time spent in lecturing, results can be seen here but not in other regions? Because the education received by Singaporeans is different from that of other regions. Singaporeans are honest, well mannered and law abiding. Thus, they are able to think and practice earnestly after listening to Buddhism. When they feel that something is good, they work hard. As more people work hard, it becomes the accepted thing to do.

There is a good reason why Singapore, although a very small country, is well respected by people all around the world. Education is the primary reason. I understand that Senior Minister Lee Kuan Yew received a British education. If he had received a (traditional) Chinese education, then the government would be even better than it already is. The Chinese have genuine wisdom and extensive experience. We need to understand what we are taught in Chinese education.

From the Han Dynasty (twenty one hundred years ago) to the early part of this century, the three goals of this education have never changed. First, it teaches us to understand the relationship between humans and how to behave as a decent person. Second, it teaches us to understand the relationship between humans and nature. Third, it teaches us to understand the relationship between humans and the beings and spirits of heaven and earth. If we thoroughly understand these relationships, then we are sages.

Buddhist education has three goals. Whether Theravada or Mahayana Buddhism, whatever school, all have three goals in their teachings. First, to refrain from all wrongdoings and practice good deeds. In the Five Vehicles of Buddhism (Humans, Heavenly beings, Sound Hearers, Pratyekabuddhas and Bodhisattvas), the teachings help us to be born as a human or heavenly beings and not into the lower three bad realms. Second, to change from delusion into awakening so we will

be able to transcend the six realms of reincarnation. While transcending, we become an Arhat, a Pratyekabuddha, a Bodhisattva or a Buddha. Third, to change from an ordinary person to become a sage, in other words, to transcend the Ten Dharma realms. In the "Flower Adornment Sutra" we learn that this is to become a Dharma Body Bodhisattva.

If we do not know and understand the guiding principles of the Buddha's teachings, then what are we learning? Only when we genuinely understand them, will we know the kindness of others and be able to repay our gratitude. Many worldly people do not know the kindness of others. Therefore, they do not know to repay their gratitude. In Mahayana Buddhism, knowing the kindness of others and repaying their gratitude is a required practice for Second Ground Level Bodhisattvas. So, even high level Bodhisattvas practice repaying gratitude. Second Ground Level Bodhisattvas have eight courses in their practice and this is one of them.

We also need to constantly bear in mind that we need "to practice filial piety for our parents and to be respectful of our teachers and elders". This is the foundation of our practice. From this we expand and praise filial piety and respect to include all sentient-beings. The "Brahma Net Sutra", a precept sutra, explains that "All men are my father. All women are my mother". This is unsurpassed filial piety and respect.

Today, many people are surprised when they see our sincere loving-kindness and our unconditional giving to religious groups and to people from different cultures. I explain that we are practicing the teachings of the "Flower Adornment" for we understand that all sentient beings throughout the entire universe are our pure Dharma Body. Knowing this, how can we not care for, support and give to others. If everyone understood this and was willing to do likewise, then there would be no more natural or human-made disasters. This is practicing Buddhism. But, how many people truly understand?

We need to daily adopt what we have learned into our every thought and deed. Therefore, we must truly exert ourselves to learn and practice the teachings in the "Treatise on Response and Retribution". The cases, examples and accounts on cause and effect are richly collected into the "Compilation of the Treatise on Response and Retribution". It would take too much time to study every one of them. I can only remind practitioners to earnestly recite and uphold its teachings and to seek our own happiness and good fortunes. This is all for today. Thank you.

Treatise on Response and Retribution (5)

Good morning fellow students and everyone. The principles in the "Treatise on Response and Retribution" are very profound and the cases, examples and accounts on cause and effect extensive. Ancient people have given us much encouragement and utmost care. We learn from ancient books that in all virtuous teachings, confidence and belief are basic to achievement. Whether we are seeking true happiness in this lifetime or birth into the Western Pure Land (at the end of this lifetime), achievement depends on confidence and belief. We need to be particularly mindful of what the Buddha often says in sutras, "the world is impermanent, countries are fragile and in danger". Life is very short. When our next breath does not come, this life is over. Thus, having a thought of firm belief is a thought that arises from our good roots. Increasing our firm belief is increasing the maturing of these good roots. We need to exert ourselves and not wait for this to happen. If we believe that we will have a tomorrow or a next year and spend our time idly, then we will waste this precious life and fail to attain birth into the Western Pure Land. We are bound to regret this in the end. Therefore, we should build up our confidence and practice diligently.

In Buddhism, whether it is exoteric or esoteric teaching or any others, ancient patriarchs had taught us to cultivate from the basics. What is this "basic"? It is the mind. In worldly teachings, Guan-zi who lived during the Spring-Autumn Period once said that we are "to greet people with joy, as our brothers". This is logical. "To greet people with anger will result in conflicts, war and death". In Buddhism, we are taught to greet everyone with a smile. In a traditional way place, we first enter the Hall of Heavenly Guardians. In the center of the hall is Maitreya Bodhisattva whose image is that of the historical monk, Bu-Dai. (He has a huge smile representing joyfulness. His great stomach represents enormous tolerance and broad-mindedness), which teaches us to cultivate our minds, that we too need to be broadminded, tolerant and forgiving of others. The first requirement in learning Buddhism is to know how to treat everyone and all sentient beings with joy.

Our achievement lies in our own virtuous conduct, which is the integration of genuine learning and wisdom into our daily lives. Confucius was an average citizen without wealth or prestige. What did he accomplish? Although Buddha Shakyamuni was a prince, he gave up his status, his throne and wealth and chose instead to lead the life of an ordinary citizen. What were his achievements? Both attained the mind of purity, equality and compassion to care for all sentient beings.

After almost fifty years of learning and practicing Buddhism, I have clarified the Buddha's teachings into a guiding principle for practice. If our every rising thought, word and deed do not infringe upon this guiding principle and if we practice according to the teachings, we will naturally attain achievement. Throughout my life, I have never concealed my knowledge and practice of

Buddhism, but have shared my experiences with everyone. When we cultivate our minds, we must first practice a mind of sincerity. Do not be afraid that others may treat us falsely, concentrate on treating them with sincerity. When others treat us falsely, it is because they do not understand the true reality or that all sentient beings in the universe arise from one origin and that the entire universe arises from our self-nature. Not understanding, it is logical that they would use false minds when interacting with others. Buddhas and Bodhisattvas understand the reality. After immersing myself in the Buddha's teachings for almost fifty-years, I have also realized this reality. However, if we still treat others falsely after we have come to this understanding, then it is an offense that we should not repeat.

To nurture a mind of sincerity and purity is to let go of all attachments, to let go of the rights and wrongs of others. When we are free from these, we will have attained the mind of purity. To nurture our mind of non-discrimination, we need to let go of all wandering and discriminatory thoughts, rights and wrongs, and inequalities. Then, a mind of equality will be attained. A mind of purity and equality is a mind of sincerity and awakening. Using this mind to regard all others and objects, our loving kindness will naturally reveal itself. The full title of the "Infinite Life Sutra" has given us the practice guidelines, which are purity, equality and awakening. In the Pure Land School, we practice to attain the mind of purity and equality to be awakened. Awakening is sincerity and compassion. It is the cultivation of our mind, to constantly care for all sentient beings, especially those in suffering.

Suffering covers a very profound and extensive area. Today, those with wealth and who hold high status in society also suffer. Most people have overlooked this fact. How do they suffer? After they die, they will fall in the three lower bad realms. How would they not suffer in misery? They are deluded in the midst of Five Desires of wealth, lust, fame, food/drink, and sleep and Six Dusts without self-realization. Although they may be practicing Buddhism, it serves more as a pleasure than actual learning. They have no knowledge on what Buddhism really is. They have no chance to listen to lectures or to study Buddhism. Instead, their affinity and condition lie in worldly interest (like entertainment and worldly affairs). Most people admire and envy them for leading a happy and fulfilling life. But they are completely wrong. How long could their happiness last? Afterwards, they will be reduced to the lower three bad realms. Buddhas and Bodhisattvas clearly recognized that these beings are suffering. The suffering ones are not necessarily the ones who lack the necessities of life. These sufferings are very apparent that we can see them in life. The ones that are not easily recognized are the wealthy and prestigious people who enjoy and waste their good fortunes and wealth, and not knowing to cultivate their minds. In the blink of an eye, they fall into the three lower realms. This kind of suffering has gone unnoticed by us. Nowadays, people who are living in poverty are those who spent their days chanting the Buddha's name. Within a few years, they will become Buddhas or Bodhisattvas after they reach the Western Pure Land and be forever free from all

sufferings. But, most people today do not understand the true reality. They only see the present and not see into the future. Without decades of learning and practicing Buddhism, we too would not have this understanding.

Namely, all Buddhas, Bodhisattvas and sages are compassionate. In Buddhism, we often say "Having compassion and using expedient methods to help beings to be awakened". With this compassionate heart and the use of expedient ways in daily lives, we are educating and helping sentient beings to be awakened. Practicing the teachings in our daily lives is self-cultivation. Practicing the teachings when interacting with people, matters and objects is helping others to be awakened. In other words, self-cultivation and helping others to be awakened should accord with sincerity, purity, equality, proper understanding and compassion. We would then achieve and surpass the stage of an ordinary being to become a sage. Consequently, it enables us to practice filial piety to its utmost and harboring compassion and kindness toward all people and animals. Encountering the good, joy and happiness arise as we assist others in their achievements. Encountering the bad, we are able to endure and tolerate all adversities. When we observe closely everything around us, those who are sincere and show goodwill toward others have immeasurable good fortunes and virtues.

We can see and understand this from the conduct of Buddha Shakyamuni and Confucius. Throughout his life, Confucius accorded with the Five Virtues of gentleness, kindness, respectfulness, thriftiness and humility when he interacted with others and dealt with matters. They are our role models in learning and cultivation. Buddhism is not a religion, but an education. In other words, Confucius and Buddha Shakyamuni are our best role models. They are what we would call voluntary social educators. As their students, we should emulate them and follow their teachings. Master Yin-Guang especially advocated this book as a starting point to practice. This is using appropriate method, the initial skillful method in practicing Buddhism.

The first passage from the text is, "Neither disasters nor good fortunes will come without reasons and conditions, we incur them. The reward of good or bad is like the shadow accompanying the form." The first passage (first three lines) is the general principle of response and retribution. Actually, the rest of the text is the explanation of this first passage. The first two lines are the main theme and the last line of the passage contrast and bring forth its main theme. With thorough understanding of the first two lines, we can hasten all good fortunes and avoid all misfortunes. We can become sages, virtuous people, patriarchs or Buddhas. Where do good fortunes and misfortunes come from? They come from our own deeds. This is the fundamental principle of response and retribution. It is what the Buddha said, "to break through all delusions and attain awakening, and to escape sufferings and attaining happiness". Delusion and awakening are what we summon while suffering and happiness are what is summoned. Wisdom and happiness are good fortunes. Delusion and suffering are misfortunes. This treatise mainly explains the intentions or minds of sages. Can

we obtain good fortunes and happiness and avoid all misfortunes? To request protection or forgiveness from Buddhas, Bodhisattvas and heavenly beings is superstition. This conflicts with the principle of response and retribution. Once we thoroughly understand this passage, we will no longer ask spiritual beings for protection but to understand it to be superstition.

“Neither disasters nor good fortunes will come without reasons and conditions, we incur them.” Disaster and good fortune are the results of our behavior. If we practice good deeds, refrain from all wrongdoings, we will obtain good fortunes. If we do not reform and instead continue to commit bad deeds, we will meet with misfortune. It has nothing to do with others. We need to understand this true principle. Hence, Buddha Shakyamuni repeatedly said in Mahayana sutras that “The Buddha do not emancipate sentient beings”. These are honest words. How are sentient beings emancipated? By self-realization, self-practice and self-emancipation. This is the truth. Would self-realization, self-practice and self-emancipation not be “We incur them”? It is not by others’ doing that we fall in the lower three bad realms, but our own erroneous ways. How can we blame others for our own retributions? Although Buddhas and Bodhisattvas are very compassionate toward us, they are unable to increase our good fortunes, bear our consequences for us or eradicate our offenses. If they were to teach in this way, then we will not believe them. Buddhas and Bodhisattvas taught us where do good fortunes and misfortunes come from. Buddha Shakyamuni helps us to understand the truth and reach self-realization by clearly explaining the principle of the true reality of life and the universe to us. Once we realized this and no longer commit wrongdoings, misfortunes can then be removed. If we exert ourselves to practice good deeds, then fortunes will be come to us. This is the genuine teachings of Buddhas and Bodhisattvas. Once we have heard the teachings and have found them to be fair, reasonable and justifiable, we accept it completely and seek our own good fortunes. It is the same for a person, family, society, nation or world. I hope everyone takes care of their own practice.

Treatise on Response and Retribution (6)

Yesterday, we discussed the first passage, "Neither misfortune nor good fortune will come without reasons and conditions, we incur them". This explains the principle of response and retribution. Although the words seem simple, the principles within are very profound. From the scientific perspective, it is the response from mind waves. The mind is real, but the waves are a figure of speech, an analogy. In physics, electric waves, which are equivalent to speed of light, seem to travel the fastest. But, the rate of mind waves is many times faster than the rate of light and electric waves making them virtually incomparable. Electric waves travel only 300,000 kilometers per second. Once a thought arises, its' waves instantly pervade throughout the universe. I have explained this numerous times in lectures. This explains the principle of response and retribution.

The "Compilation of the Treatise on Response and Retribution" provides countless cases and accounts as proof. If we calmly observe our environment and ourselves, we will be able to experience the true phenomena of response and retribution or what Westerners understand as the truth. The fifth passage of this book used a quote from the "Platform Sutra" by the Sixth Patriarch of Zen Master Hui-Neng. "All the fields of merit are within one's own heart". It concisely explains the whole text. It has the same meaning as the "Neither misfortune nor good fortune will come without reasons and conditions, we incur them". Our every rising thought brings good luck or bad luck, good fortune or misfortune. Good luck and bad luck are small rewards and retributions. Good fortune and misfortune are bigger ones. Buddha Shakyamuni told us that these are created by our minds. He also said that good fortune and misfortune, happiness and sufferings are results of thoughts, words and deeds. But most people lack this understanding of the truth. Those who realize this understand that happiness and good fortune are sought on our own. But, if we were to accord with our afflictions and wandering thoughts, we will incur misfortune.

Are we able to eliminate all natural and human-made disasters? Most assuredly, yes. With what method? Through Education. During my last trip to Australia, Mr. Uri Themal, the Executive Director of Multicultural Affairs in Queensland, came to visit me. We discussed how we could achieve racial and religious harmony, seek common ground, lay aside our bias in reaching mutual respect and harmonious living. My answer was through education. Chinese ancient sages taught us that "education is most essential in establishing a new government, training its leaders and governing its people". Today, in order to reach social harmony and world peace, there is no other alternative but through education which would be the principle of response and retribution. With thorough understanding of the principles and the true reality, we will naturally restrain our every rising thought.

We should exert ourselves to practice good deeds, but what are the standards for goodness? The Ten Good Conducts. If everyone practiced the Ten Good Conducts, then there would naturally be no natural or human-made disasters. The Buddha told us in sutras that if we have wandering

thoughts that accord with anger, jealousy and sexual misconduct, then the hell realm would appear. We need to clearly understand how the hell realm is formed. If our wandering thoughts accord with greed and stinginess, reluctance to offer others our possessions and to give, then the hungry-ghost realm will appear. If our wandering thoughts accord with ignorance and we have no ability to differentiate truth from falsehood, proper from deviated, right from wrong, and we consequently mistake good for bad, advantage for disadvantage, then the animal realm will appear.

Consequently, the Three Poisons of greed, anger and ignorance are the karmic causes of the Three Bad Realms. Today, when we calmly observe people in our society, we see that the Three Poisons exist within each of us. Furthermore, they are continuously increasing at a terrifyingly fast rate. Our increasing thoughts and behavior of greed, anger and ignorance speed up the formation of the Three Bad Realms. We would not have to wait to fall into the Three Bad Realms, we would be leading the lives of beings in hell, hungry ghost and animal realms while still in the human realm. This is terrifying!

Today, there are some awakened beings and people with noble ideas who want to save our society from disasters. Master Yin-Guang repeatedly explained that in order to save our society from all disasters, it is too late to advocate the great principles of Confucianism and Buddhism. Thus, he advocated the books "Liao-Fan's Four Lessons", "The Treatise on Response and Retribution", and "The Guidance to the Hidden Merits of Wen-Chang Di Jun" to help relieve beings in misery and suffering.

Of all the bad karmic deeds, killing and sexual misconduct are the two most serious offenses. Thus, the writer, to heighten our awareness, in the "Complete Book of An-Shi", went to great lengths to explain and emphasize that these two fundamental offenses are the root of all ills and misfortune. Practicing the Ten Good Conducts redeems us from all disasters. The Buddha Name Recitation method is the foremost virtuous method. Thus, towards the end of the "Complete Book of An-Shi", a chapter on "Specifying Methods of Returning to the Western Pure Land" is included to encourage us to chant "Amitufo" and seek birth into the Western Pure Land.

Once we realize the karmic causes of the Three Bad Realms, we also need to understand the causes of the Three Good Realms. Although Asuras in the Three Good Realms are able to practice good deeds where their thoughts and conduct correspond with the Ten Good Conducts, they were born into the Asura realm due to their arrogance, fiery temperament and determination to outdo others. Only when our thoughts and interaction with people, matters and objects consistently abide by the Five Fundamental Precepts and the Ten Good Conducts can we be born in the human realm.

If we elevate ourselves by perfectly practicing the Ten Good Conducts, then we will attain birth in the Heavenly Realm. It is obvious that the primary objective in the Buddha's teachings is to guide us in refraining from all wrongdoings and to practice all good deeds. This is to ensure that we will not fall into the Three Bad Realms in our next life and still be able to attain the good fortune of the

human and heavenly realms. But, we still will have not yet transcended the Six Realms of Reincarnation. Those who are wiser understand that the Three Good Realms do not solve the ultimate problem.

To rise higher than the Three Good Realms is to transcend the Six Realms. This is like the state of an Arhat, who understands the reality of life and the universe. Understands that as we read in the "Diamond Sutra", "everything is like a dream, an illusion, a bubble, a shadow". Therefore, to rid ourselves of thoughts of self-attachment is the state of no-self in Buddhism. This means if we still have a self, reincarnation in the Six Realms still exists. Without "self", we transcend the Six Realms and attain the state of Arhats.

We would do well to understand that all phenomena in the universe arise from conditions while the nature itself is empty. How are phenomena, the Six Realms and the Ten Dharma Realms formed? All phenomena arise from the same condition. Once we understand this principle, we will be able to let go of even the smallest attachments knowing that it is wrong to have them. This is the state of Pratyekabuddhas and is higher than that of an Arhat. When we realize the truth about our bodies (that they are composed of the Five Aggregates of form, feeling, conception, impulse and consciousness, that are the five constituents of all existences, are not real in themselves and only arise due to a cause and a condition), we will be able to help and educate all sentient beings and to practice the Six Paramitas. Then we will be engaged in the career of Bodhisattvas.

If we have sincere and non-discriminatory compassion for and guide all with our proper thoughts and conduct, then we are practicing the conduct of the Buddhas. We can either become Buddhas or Bodhisattvas. We can transcend and become sages as long as we return from improper thoughts and conduct. So, why not exert ourselves to earnestly study and practice? Emulating Buddhas and Bodhisattvas is auspicious and contains boundless good fortune. Therefore, misfortune and good fortune are not fixed or permanently unchangeable, but lie in a moment of thought. Ordinary beings like ourselves are only aware of good and bad thoughts, not knowing that there are numerous differences in good and bad. But, Buddhism provides us with clear and thorough explanations.

When our thoughts change, our environment changes as well. The "Flower Adornment Sutra" tells about the living environment of Buddha Vairocana. We also learn of the pure adornment of the Western Pure Land, Buddha Amitabha's world, which is filled with jeweled trees and fragrant houses. Where do they come from? From the sincere, compassionate and non-discriminatory mind to educate all sentient beings. The Earth is our living environment. People today say that our earth is unwell, severely ill with natural and human-made disasters. Where do these disasters come from? From the Three Poisons of greed, anger and ignorance. Greed results in floods, anger and hatred result in fire while ignorance results in wind. Earthquakes come from perturbed and indignant minds. Our state of mind today causes these natural and human-made disasters.

Natural and human-made disasters can be resolved but not by scientific technology. I have often

said that politics, force and economics cannot resolve them either. The ultimate solution lies in the transformation of our minds. Only ancient teachings and Buddhism help us change our way of thinking. Many religious leaders I have met around the world realize how frightening the disasters in this world can be. All of us wish to find a solution for attaining peace, harmony and cooperation among all religions. In Buddhism, this is an initial stage of awakening, a good sign. Education is needed for our goals to be attained. We discussed how religion alone would not solve our problems. Today, we have religion but lack education. This is what I said at the World Conference on Religion and Peace in Sydney.

In religion, we would do well to put more emphasis on education. How can we educate followers to bring forth non-discriminatory compassion for all. For example, Christians and Catholics speak of how god loves all people. To say that God loves all people does not mean that He loves only his followers. God also loves those who do not believe in Him. He loves all human beings, worldly beings. There is no differentiation. In Buddhism, the emphasis is on sincere and non-discriminatory compassion for all sentient beings. We should give unselfishly and unconditionally to help all sentient beings. In doing so, we can solve all problems. Helping people with conditions attached will not solve anything. Once we learn this, we need to put our learning into practice or else it will have been futile and we will still be facing disasters. Hence, we must immediately practice what we have learned in our daily lives.

Today, we visit different racial and religious groups. Through our sincere loving-kindness and unconditional giving and support, the responses received prove what Buddhas and Bodhisattvas and the Exalted One said, "we incur them". What we have received is warm loving-kindness from them. From this, we deeply realize that there is hope for social stability and world peace. We need to depend on the caring guidance and compassion of all religions in advocating great loving-kindness to resolve the present disasters. We need to deeply realize this. This is all for today. Thank you.

Treatise on Response and Retribution (7)

Good morning all fellow students! Yesterday I lectured on the first two lines of "Treatise on Response and Retribution", "Neither misfortune nor good fortune will come without reasons and conditions, we incur them". There are countless cases, examples and accounts of past dynasties within the "Compilation of Treatise on Response and Retribution". We need to be familiar with and consider every one of them. Due to time restrictions, we cannot explain all but will select and emphasize important points.

The Buddha often tells us in Mahayana sutras that "everything arises from our minds". This is the Buddha's correct perception and is also the meaning for "we incur them". Ancient patriarchs told us that ordinary beings have many wandering thoughts and these can be categorized into three types: wandering thoughts of the past, present and future. If we often dwell on past honor or disgrace, feelings of gratitude or resentment, joy and sorrow in life, all these are wandering thoughts of the past. This is especially so for the elderly. Invariably they recall their youth and repeatedly tell their life stories to younger people repeatedly. These old stories belong to wandering thoughts of the past.

Sometimes we currently hesitate whether or not something should be done. These are wandering thoughts of the present. The third type is wandering thoughts of the future. In fact, future events are unpredictable. Some people there are many unlikely occurrences such as wealth, status or power. These thoughts are categorized as wandering thoughts of the future.

These three categories of wandering thoughts are infinite and immeasurable. They continue to arise one after another without interruption. We cannot belittle these wandering thoughts assuming they are nothing. This would be wrong. The rise of one wandering thought is one seed of causal karma. When a cause merges with a catalytic condition, an effect is generated. Good thoughts will generate good effects and bad thoughts will surely generate bad consequences. The reward or retribution of good and bad thoughts perfectly matches the cause we have planted. This is the source of good fortune and misfortune. We should remember, contemplate and practice the teachings of the Sages.

There is a story in the "Compilation of Response and Retribution" which is also mentioned in "Liao-Fan's Four Lessons". During the Song Dynasty, there was a man named Zhong-Da Wei. His story was very well-known. Not only did people during his time know the story, but later generations also knew about it as it was recorded in books.

One day, while he was in office at the Imperial Palace, he was brought before King Yama, the king of the Hell realms. Today, most people find his story difficult to believe, thinking it to be a fairy

tale, but it is an actual event. When I was little, I encountered a similar situation, which I remember very clearly. I lived in a small city, which had been established during the Han dynasty, two thousand years ago.

In my youth, we lived in the countryside for a short time. It was approximately a two and half-hour walk to town, about twenty-five kilometers, not that far. I was living at my grandmother's house. Two houses down from hers, a neighbor who was severely ill said a town god (as in Taoism) wanted to take him for some work. Some asked him what kind of work? "To be a mover" was his answer. The town god wanted to move and had captured many people to be his movers. The neighbor was one of them. What could be done to help him? He said, "Burn paper money so that I can hire people to replace me. Then, I would not need to go." Therefore, his family members burned a large amount of paper money, paper horses and paper men. He probably hired people because he soon recovered from his illness.

Everyone was puzzled when they heard that the town god was moving. They realized why three days later when the City Temple (ruled by deity) was occupied by military forces who used the temple as their quarters. They destroyed all statues of the deities. The town god knew that the temple would be overtaken by the military and moved three days before it happened. We personally witnessed this truth. As stated in a proverb, "Spiritual beings dwell three feet over our head". Whether we believe it or not, spirits do exist.

Today, we no longer read books by ancient virtuous people or believe their sincere advice. I have personally seen many cases and deeply believe the recorded accounts in the ancient books. The majority of the accounts in "Spiritual Collections", "Notes from Yuewei Chamber" and "Confucius' Unspoken Words on Spiritual Beings and Unusual Events" are actual facts, not unfounded fabrications or fables.

When King Yama led Zhong-Dai Wei into the spiritual world, the judge checked his entire life record of good and bad deeds. Astoundingly, the outcome of his bad records was piled as high as a mountain and his single good deed consisted of only one scroll. In other words, throughout his life, he only practiced one single good deed. Once he learned this, he asked, "I am not even forty years old, how could I have committed so many bad deeds? The judge answered him, "The rise of every bad thought is recorded and filed in the nether world. It does not have to be carried out through action. Once the bad thought is carried out, the offense will be much more severe. Every bad or improper thought is recorded.

Mr. Wei then asked what his good deed was. Up to this point, King Yama was furious because Mr. Wei had more bad than good deeds. Later, the king brought a scale for the two records to be

weighed. Surprisingly, the bad records were lighter than the single scroll of good deed. King Yama was delighted. Mr. Wei asked King Yama what was his one good deed. One time, the Emperor wanted to construct a bridge. Zhong-Da foresaw that it would waste money and cause hardships for the citizens, so he submitted a proposal asking the Emperor to reconsider the matter. However, the Emperor ignored his proposal. If the Emperor had listened to him, he would have accumulated much greater good fortune. Due to his sincerity and good intentions, his one good deed outweighed all his bad deeds.

From his case, we can see the need to reflect upon ourselves. King Yama told him, "Because of the countless misdeeds you have committed, there will be obstacles in your future. You were destined to become a Prime Minister. But now you have lost the opportunity". Subsequently, he became a minister of Civil Administration, generally known as minister of internal affairs. He was one rank lower than that of Prime Minister.

Doing good or bad results in the Three Karmas of thought, speech and deeds. We commit misdeeds from dawn until dusk through our every thought, word and deed. If our thoughts, words and deeds accord with the Ten Good Conducts, then it is good. If it is contrary to them, it is bad. This is a general standard for differentiating good from bad. Other meticulous conducts are too numerous to count. Frankly, today in Buddhism, people can no longer meet the standard of Buddhist precepts and codes of behavior.

During the Ming dynasty, Masters Lian-Chi and Ou-Yi did everything they could to advocating "Sami Precepts", which already has lowered the standards for being virtuous (from the time of Buddha Shakyamuni). If we can abide by the ten precepts and the twenty-four codes of behavior, then we are truly the Buddha's students. Unfortunately, with the improvement of our standard of living, our moral values have declined. We no longer can abide by the ten precepts and the twenty-four codes of behavior.

Master Hong-Yi upheld the Five Fundamental Precepts and the Ten Good Conducts throughout his life. Master Hong-Yi was a monk with virtuous conduct and proper bearing. Because he knew he could not abide by the monk precepts, he addressed himself as a laymonk and abided by the Five Fundamental Precepts and the Ten Good Conducts.

Actually, Master Hong-Yi was not the first who called himself a laymonk. We can read in books, it was Master Ou-Yi's student, Chen-Shi, who used this title. Master Ou-Yi was an earnest cultivator. After he was ordained, he relinquished the Monk Precepts. Why? Because it was difficult to meet the standards of the monk precepts. Since, the monk precepts were not properly passed down, it is not possible to uphold them.

Master Ou-Yi said that after the Southern Song Dynasty, there were no more ordained monks, so how would they attain the monk precepts at the end of the Ming dynasty. The monk precepts existed in name only. Hence, after the ordination, Master Ou-Yi relinquished the precepts. Throughout his life, Master Ou-Yi abided by and upheld the Sami and Bodhisattva precepts. Since Master Ou-Yi called himself a Sami, his student could not do the same. Instead, his student, Cheng-Shi, called himself a laymonk. We read that Cheng-Shi was the first to call himself a laymonk. In recent years, Master Hong-Yi also used this title. He was true to this title.

Practicing in our present time, if we are able to abide by the Five Fundamental Precepts and the Ten Good Conducts and mindfully chant "Amitufo" and seek birth into the Western Pure Land, then we will surely be born there. Why are there many people who long to be born into the Pure Land, but are unsuccessful? It is due to obstacles, the unwillingness to let go of worldly affinities. This is very important. All those who seek birth into the Pure Land must let go of all attachments and not be the least tainted by them.

In this life, if we have conditions to do good deeds on behalf of society and all people, then we need to do everything we can to do so. In this way, we will establish many good affinities with all sentient beings. In Buddhism, this is extensively establishing our dharma affinities. Master Xu-Yun, whom we are all familiar with, made use of his dharma affinities and his great influence to establish many way places to help young venerables cultivate. Once, the way places were established, he would let go of all control and never interfere or inquire about them. This is practicing great good fortune. We would do well to learn from him.

With the small influence we have, which is incomparable to Master Xu-Yun's, we have encouraged numerous capable people to generate their Bodhi minds in establishing small way places. Today, there are over fifty Amitabha Buddhist Societies throughout the world, each independent of the other. We use our influence to begin the establishment of Buddhist societies. Once they are completed, we do not interfere or question how they are run. If we interfere and still have attachments, then we cannot attain birth into the Western Pure Land. By completely letting go of all worldly affairs in body and mind, we will be assured of being born into the Western Pure Land. This is very important.

Whether or not we can attain birth into the Western Pure Land lies in ourselves, not in the external environment. We must not pollute ourselves with prestige, wealth, the Five Desires and the Six Dusts. The Buddha taught us in the sutras that wealth, lust, fame, food or drink and sleep are five causes to be born in the Hell realm. If we cling to any one of the causes, we cannot escape from the Hell realm, so how can we attain birth into the Western Pure Land? We should bear in mind not

to have greed or attachments. Therefore, we should joyfully accord with all conditions and not seek them. We should be content with all conditions, live simply with sufficient food and clothes and wholeheartedly practice the path to Enlightenment.

Throughout my life, my only work has been to give dharma talks, to propagate the teachings to benefit all sentient beings. I have not concerned myself with anything else. I neither own a way place nor have students. All the venerables in the past were accepted by the late president, Mrs. Han-Ying Gao. She also selected their Dharma names. I hope everyone will learn and practice earnestly and diligently.

Now, I am in my older years or as the ancients said, I have reached "the time to die". At seventy-three or eighty-four, no invitation is needed from King Yama of Hell. We can go on our own. What is there that we cannot bear to part with? Throughout my life, I have not managed people, matters or money. If I allow myself to do so now, it will be a grave mistake. I have let go of my worldly attachments and concerns, and dedicated myself to working for the Buddhas and Bodhisattvas as long as I am alive.

We may begin our fifth training class later this year. Once the school premises at Yio Chu Kang have been approved, the number of students attending the training class may increase. The present students will become teachers. Each will teach two new students. This is a very special educational system. Therefore, you need to prepare adequately for it. Earnestly prepare and study "Practical Skills in Giving Lectures" and the "Studies of Buddhist Lecture Courses". In the future, each teacher will oversee two students, three students at the most.

Our educational teaching method is unique. I will check on the student's progress at the completion of the course. Former students can pass on their skills to new students. Regarding the teaching materials on Buddhist texts, you can choose the "Infinite Life Sutra", the "Amitabha Sutra" or shorter ones like the "Sutra on the Eight Realizations of Great Beings" and the "Sutra of Good Fortune and Misfortune"(Ananda asks the Buddha is Practicing Buddhism a Good Deed). We have many reference materials available on these sutras. You can choose any one and prepare in advance. Many of the lectures have been typed and are very good reference materials. This is all for today. Thank You.

Accounts of Request and Response

Talk Eight

Venerable Master Chin-Kung

Amitabha Buddhist Society, Singapore

May 23, 1999

Good morning all fellow students. "The reward and retribution of good and bad deeds are like a shadow accompanying a body". The first two lines are the general principles of the book. The rest of the text is the detailed explanation of them. The first line "Neither misfortune nor good fortune will come without reasons and conditions, we incur them", is the principle of request. The second line "The reward and retribution of good and bad deeds are like a shadow accompanying a body" explains the true reality of response.

There are principles and phenomena within these two lines. The magnificent adornment of the universe is one complete request and response. A world or a society is a small-scale reward of cause and effect while a person or a family is the smallest reward of cause and effect. Thus, all sutras given by Buddha Shakyamuni follow this principle. The "Flower Adornment Sutra" explains the Five Kinds of Cause and Effect while the "Lotus Sutra" explains the cause and effect in attaining Buddhahood. We come to realize that all teachings are causes, conditions and effects. So, it is often said in Buddhism that "All existing things are empty in nature except the Law of Cause and Effect".

Yesterday, we read the story of Mr. Zhong-Da Wei from the Song Dynasty. In reality, his story was sited as an example of request and response. Who or which sentient being is not like him? Throughout our lives, we have committed infinite and boundless misdeeds. Although people in the past like Mr. Zhong-Da Wei committed numerous bad deeds, those of people today exceed theirs by hundreds and thousands of times. Why? People in ancient times learned the teachings of sages and

virtuous people. Thus, most of Mr. Wei's misdeeds only consisted of improper thoughts, not improper behavior. Although he had bad thoughts, he was afraid to commit them because he had been educated in the teachings of sages and virtuous people.

These days, people not only have bad thoughts, they dare to commit them. The most serious offense is being unfilial to parents or slandering the Triple Jewels. Have we ever committed these mistakes? We would do well to reflect on whether any of our thoughts or behavior would have been a disappointment to our parents. Have we ever disappointed the Triple Jewels? This is a major offense, not to mention others.

The "Infinite Life Sutra" explained about "Unknowleageable elders" which means that we do not blame others for their improper thoughts and behavior. Buddhas and Bodhisattvas, and those with tolerant dispositions and compassion and will forgive those who commit bad deeds, but spiritual beings will not. "In the end, reward or retribution will be meted out for every good or bad deed." It is just a matter of time.

The principles of retribution are very profound while its phenomenon are very complex. We cannot observe what is in the present. It takes true wisdom for one to distinguish the present reward or retribution of cause and effect. How could ordinary beings like ourselves be able to see and detect the present reward or retribution? We actually have to see through the minds and intentions of others in their deeds in order to understand that reward or retribution truly is like a shadow accompanying a body.

In Buddhism, there are three kinds of rewards and retributions. The first is that of the present. It takes a cause and a catalytic condition to generate an effect. Causes were created in our previous lifetimes while conditions are those we encounter in our present life. These conditions we encounter bring out the karmic causes within our Alaya Consciousness, thus, generating effects.

Good effects definitely are generated from good causes and conditions. There are two kinds of good conditions, adverse and favorable dominant conditions. Both will incur good rewards. Why?

Because of the good causes planted in our Alaya Consciousness. If causes within our Alaya Consciousness are bad, then even with good conditions, bad consequences and occurrences will still be generated. Therefore, these truths can be clearly understood if we calmly observe our environment and ourselves.

Those who knew me for a long time knew the conditions I have encountered throughout my life. I had encountered good and bad conditions. The good ones were that I met a few good teachers. Mr. Dong-Mei Fang introduced me to Buddhism, Master Zhang-Jia helped in establishing my foundation in Buddhism and Mr. Bing-Nan Lee helped me to succeed. These were good causes and good conditions.

During my propagation of Buddhism, people at the learning center where I became a monk would not tolerate and banished me. This was a bad condition. After thinking about it, what resulted was good. If I had not been forced to leave, I would not have accomplished what I have. Why? Accomplishment takes innumerable practice on stage. No matter how nice they were to me, I was not allowed to give Dharma talks and had no opportunity to be on stage. Later, this bad condition generated a good effect as I met Ms. Han. She dedicated thirty years of her life helping me in my accomplishment, giving me every opportunity to give lectures while she had full authority of the Hwa-Zang Library (the Learning Center in Taipei, Taiwan). Many people complained that she seized the authority, but I just smiled. For me, it is wonderful to have someone in charge of things and not have to worry.

Most people would regard encountering someone like Ms. Han as an adverse condition. But from my perspective, this is a favorable condition because she helped me achieve. She wanted everything and I gave her all I had which helped me to sever my Three Poisons of greed, anger and ignorance. Thus, when a good cause encounters a bad condition, it still generates a good effect. Although others criticized her, I am deeply grateful to her. Most people cannot see this.

Once the Hwa-Zang Library was established, it was authorized under her name. After she passed away, her son inherited the center. We had no alternative but to leave. Was this a good result? Yes. I am very grateful to her son, Mr. Gui-Min Gao. Why? If he had continued to support me like his mother did, it would have been too much for me at my advanced age.

After Ms. Han passed away, I planned to spend three months in the United States, Taiwan, Australia and Singapore. It would have been very hard to travel back and forth. Her son took over everything and we left the Library. I no longer have to go back to Taiwan or to the United States. This has saved my time and energy, allowing my mind to settle in Singapore and thus, begin my lecture series on the "Flower Adornment Sutra". How can I not be grateful to him? I am no longer rundown with worries and constant traveling, but am fully settled here in Singapore.

I am simply a guest in Singapore and do not make any decisions. Mr. Bock-Guan Lee is the man-in-charge. I concentrate only in teaching, training young venerables and giving lectures. I am still a monk with the "Three No Cares" rules. I do not manage people, matters or money. I do not look through, but donate all monetary gifts received to establishing the Amitabha Village. Not handling even one penny, what freedom I have! How can I not be grateful to Mr. Gui-Min Gao? Only those with true wisdom are able to clearly see and realize the reward or retribution of cause and effect.

The most important thing lies in our minds, our intentions. This is the cause. External situation is the condition. With a kind heart, our causes are good, then even when we encounter bad conditions, good effects will still be generated. Good causes generate good effects and bad causes generate bad effects. The book clearly shows us this principle. So, there is a present reward or retribution. These are due to a strong cause and a remarkable condition. The second kind is a dormant reward or retribution where effects do not materialize in this life but in a future one.

When we observe events around us, we see some rewards and retributions that do not seem to be from the causes in our present lives. We may see a good person living in poverty, suffering retributions while a bad person is enjoying great wealth and social status. Please understand that

the cause of their good fortune was planted in their previous lives and have simply matured in this life. Consequences of their present misdeeds will materialize in future lives. Reward and retribution are connected through the three lifetimes of past, present and future. The third kind is subsequent reward or retribution. After the next life, or any life thereafter, results will be generated when a cause encounters a catalytic condition.

Once we understand this principle, we will realize that by maintaining a pure mind and honest heart, we are assured of being rewarded with good fortune in future lifetimes. If we fail to do this, we will encounter adversity. We need to comprehend the true principle and reality. In the commentary, we read, "The reward or retribution of our good and bad deeds is like a shadow accompanying the body". This is a metaphor. When we are under the sun, our shadows persistently follow us. Like our shadow, reward or retribution will pursue us wherever we go. Therefore, we should not misinterpret and lose confidence (in the truth) when we do not see retribution following bad deeds.

The ancients have said that the reason people who commit misdeeds do not receive retribution is because their good fortune accumulated from previous lifetimes are not yet depleted. Once their offenses reach the limit and their good fortune is exhausted, they will face retributions. Likewise when we see someone with a kind heart and behavior faced with countless ills and misfortunes in life and not receiving good rewards, we begin to doubt and lose confidence in the principle of request and response. We do not realize that the adversities suffered in the present life are the results of misdeeds in previous lifetimes. After the retributions are exhausted, the good fortune will come into effect. We will truly accumulate good fortune when we remain unwavering in our confidence and do not regress from our virtuous mind and behavior regardless of the circumstances.

In the past, when pursuing our studies in Taichung, Mr. Bing-Nan Lee encouraged us to read "The Five Kinds of Manners" by Mr. Hong-Mou Chen. It contained "An Essay on Mind and Appearances". Mr. Lee encouraged us to study it. We were told to earnestly uphold the teachings in it and to

correct our faults. A true cultivator will reflect on his or her faults daily. If we are able to detect our faults daily, then we are, as taught in Buddhism, in the initial stage of awakening. True cultivation is to correct our faults daily. We will be assured of obtaining infinite and boundless good fortune in the future.

Reform starts from the mind, for it is the root of good fortune and misfortune. A good thought is the cause of good fortune whereas a bad thought is the cause of misfortune. Thus, "Neither misfortune nor good fortune will come without reasons and conditions, we incur them ". In the past, children were taught at home by their parents and in schools by teachers. Frankly, our generation is not as fortunate because we are no longer being taught. I was fortunate to be taught by both my parents and teachers. When I went to Taiwan, I had the affinity and condition to study and learn under a teacher. I was very fortunate. In Buddhism, it is rare to encounter such a wonderful opportunity in hundreds of thousands of eons.

My three teachers, Mr. Dong-Mei Fang, Master Zhang-Jia and Mr. Bing-Nan Lee, had many students. Why did each student have different levels of achievement? The difference lies in whether or not we are eager to learn. If we are studious, we will achieve when studying under a good teacher. If we are not, it will be lost opportunity even if we encounter a good teacher. Eagerness to learn is the cause and a good teacher is the good condition. Therefore, what is most important is our causal conduct and practice, which are gradually attained, accumulated and achieved from previous lives, not in the present life. We can see why a good teacher may have many students, but very few true achievers. The reason lies here (in eagerness to learn). Although conditions are alike, but with different causes, they are bound to have different effects.

Once we understand this principle and truth, we will know how we should learn and practice. Today, we are aware of the disasters in our world. Not only, were these foretold of in ancient prophecies, we can see this for ourselves. How? Observe the minds of most people. The ancient Chinese books have said that when our hearts are kind and steady, our society will be stable and

people will attain good fortune. Nevertheless, if our minds are filled with suspicion, jealousy, greed, anger, ignorance, arrogance and the rights and wrongs of others, then our society will be unstable and the world will be in chaos. Frankly, advocating "Liao-Fan's Four Lessons" and the "Accounts of Request and Response" is the most effective way to help ourselves and our society. If we are able to read and uphold the teachings daily and mindfully chant "Amitufo" to seek birth into the Western Pure Land, then we are assured of becoming Buddhas. This is why I was delighted when people requested me to lecture on these two books, for they are the most suited to our needs at this time. In Buddhism, we say to accord with what people need and understand and to accord with the truth. This is all for today. Thank You.

Accounts of Request and Response
Talk Nine
Venerable Master Chin Kung
Amitabha Buddhist Society
Singapore
May 27, 1999

Good Morning fellow students! We read the two general principles of request and response. As Mr. Ma-Guang Si said, it is likely our descendants will neither be able to retain our wealth nor will they read the books we leave to them. The best thing to do is to accumulate merits and virtues for this will help them to attain good reward. Only one who is knowledgeable and understands the principles of request and response is able to relate to what Mr. Si had said.

The Buddha explained the relationships between a father and a son, between siblings and between others and us can be categorized into four kinds of affinities: to repay or collect debt, repay or collect a kindness. If not for these affinities, we will be strangers when our paths cross. In our life, those who are related to us share one of the four karmic affinities with us. There are good and bad affinities within these karmic affinities. Once we understand them, we would do well to refrain from all wrongdoings and to practice all good deeds.

We need to repay all debts that we owe others. If others deceive, abuse or cheat us, we remind ourselves that we are simply repaying the karmic debts that we owe them from our previous lives. In this way, we will be at ease. Why do they not deceive, steal or cheat others? Because others do not share bad affinities with them. In other words, we had deceived, stolen from and cheated them in our previous lives. Today, when the cause encounters a catalytic condition, others will use the same ways we had used in the past when we took from them. This is the time for us to repay our debts.

Thus, we will want to create good and not bad affinities with all sentient beings. Even when we encounter bad affinities, do not take them to heart. The ancient people had said, "A benevolent person has no enemy". A kind, loving and compassionate person does not have a single enemy. Why? Although there may be enemies, within the pure and compassionate mind, they are not regarded as such. Instead, they are regarded with sincere loving-kindness. When such a person sees others facing difficulties, he or she will wholeheartedly help them. If we follow this virtuous behavior, we will have great good fortune in the future even if we had not accumulated good fortune

in our previous lives. If we believe the principle of request and response, are able to earnestly uphold and practice with great efforts, we can even attain this good fortune in this life.

When observing my life, it can be clearly seen that I had only practiced wisdom and not good fortune in my previous lives. Thus, I have wisdom but no good fortune. I went through a long and difficult life and had gone through what others could not endure. But, as my age advances so has my good fortune increased. These good fortunes are practiced and accumulated in this life, not in the previous. All of you can witness this yourselves. In my advanced years, I am able to do with ease whatever I undertake. I am an example of the evidential turn of the Dharma wheel. In Buddhism, there are three turns of the Dharma wheel. I am a living proof of that.

If we earnestly refrain from all wrongdoings and practice all good deeds, regard all sentient beings with sincere, pure and non-discriminatory loving-kindness, do not differentiate between friends and enemies but treat all equally, then good fortune and longevity will naturally come to us. I neither seek good fortune nor longevity, yet I have both. Are these what I hope for? No. I never wanted to live long in this world. I simply abide by the Buddha's teachings and accord with all daily conditions and affinities. A Buddhist proverb says, "Go on tolling the bell as long as one is a monk". As long as we are alive for one day, we do good deeds for Buddhism and sentient beings for one day. I neither long for good fortune, prestige and status, longevity nor anything else. How can I not feel free and at ease! Numerous kind-hearted people care a great deal about my living. Some people are concerned and often sent their regards and inquire about me. I simply accord with the conditions. Thus, we would do well to deeply understand the principles of response and retribution and the true reality.

Next, is the third segment of the text, which belongs to the second paragraph of the whole text. This tells about spiritual beings examining and observing the world. From the text:

One's life span will be reduced by beings and spirits of heaven and earth according to the magnitude of one's transgressions.

There are heavenly and earthly spirits. Within the different spiritual beings, there are those who specialize in observing and examining (the deeds of everyone). These spiritual beings often observe

and examine the world. The Buddha said in sutras that spiritual beings have five extraordinary abilities. They are rewarded with these abilities the minute they are born in the spiritual realm. In addition to the ability to sever all afflictions, they possess the abilities of clairvoyance, clairaudience, understanding the minds of others, remembering theirs and others' past lives, and physical feats.

The abilities of earthly spirits cannot compare to those of heavenly spirits. The abilities of heavenly spirits cannot compare to those of beings who have attained Buddhahood. But, from our perception, their abilities are much more than adequate because they are able to detect our every rising thought. Every thought and deed is recorded. Once we die, we will be placed on trial for all that we have done. The manner in which the trial is conducted will be discussed in detail later in the book. Our deeds not only encompass behavior, but also our thoughts. If our deeds are improper, then they are a serious offense. Once we understand this, we will be afraid of committing wrongdoings for fear of retribution. We cannot escape retribution for our improper thoughts and deeds. Thus, it is said that "Heaven's net has all-encompassing mesh. Nothing can pass through it".

Unfortunately, very few people today know this. People who lack good roots and good fortune will think it is superstition and will be unable to believe and accept the truth. When retribution befalls them, it will be too late to regret. Failure to believe the truth is doubt. Greed, anger, ignorance, arrogance and doubt are major afflictions that obstruct our wisdom and cause us to commit infinite and boundless bad deeds. The Buddha told us in the "Flower Adornment Sutra" that at the time we are born, we are guarded by two spiritual beings who accompany us throughout our lives. Others and we cannot see these two spiritual beings who sit on our shoulders. One is called Identical Birth and the other is called Identical Name. They are heavenly beings who observe us day and night, throughout our lives. They cannot be seen by human beings. In other Buddhist sutras, these two spiritual beings are also called Virtuous Boy and Unvirtuous Boy. The former watches our good deeds while the latter watches our misdeeds. Are we able to escape retributions for our deeds? No. The Buddha told us in the "Flower Adornment Sutra" that Virtuous Boy and Unvirtuous Boy are actually the two beings, Identical Birth and the Identical Name.

For most Buddhist practitioners, it is difficult to believe in the Buddha. In the past, I have said that I was ordained two years after I became a monk. After I was being ordained, I went to visit my teacher, Mr. Bing-Nan Lee in Taizhong, Taiwan. On seeing me, he pointed at me and said to believe and have confidence in the Buddha. I was stunned! I had been learning on Buddhism for seven years and had taught in a Buddhist College and given Dharma lectures after I had become a monk.

It had been two years since I became a monk when Mr. Lee told me to believe the Buddha. Subsequently, he explained that there are many monks and nuns who have yet to believe the Buddha at seventy or eighty or even at their moment of death. I then came to realize the true meaning of believing in the Buddha. Comprehending and practicing the Buddha's teachings in our daily lives means that we believe in the Buddha. Lacking the understanding of the truth and not practicing his teachings means that we do not believe in the Buddha. We then come to realize that there are many who wear the attires of monks and nuns and live in learning centers, but do not believe the Buddha and do not practice his teachings. This applies not only to monks and nuns, but to laypeople as well.

Belief includes vow and practice. Without vow and practice, there is no belief. Belief embodies understanding, practice and attainment. Understanding is to clearly comprehend the principles and methods of Buddha's teachings, as well as the state in the different realms. Practice is to apply the Buddha's teachings in our daily lives while attainment is to achieve the level of cultivation. The application of what we believe and understand in our daily lives will enable us to attain the true benefits of Buddhism. Therefore, the Buddha said in the "Diamond Sutra", that the Buddha is one who speaks only the truth, speaks of things as they are, and speaks in accordance with reality. He does not speak deceptively or ambiguously.

The Buddha told us that the two heavenly spirits, Virtuous Boy and Unvirtuous Boy, follow us day and night and will not leave us for even one second. If we often think about them being with us all the time, how could we not be cautious in our every thought, word and deed? This is definitely the truth, not the Buddha's false or deceitful words.

From beginningless time, sentient beings have accumulated very severe afflictions and bad habits. In ancient times, people had excellent learning environment where they were taught and guided by their parents, teachers and friends. They committed fewer bad deeds and more good deeds. Today, our environment is different (from the past). We have abandoned and do not believe the ancient traditions and culture. Thus, our parents and teachers no longer teach us nor care about these values. As a result, we accord with our afflictions and bad habits, and commit infinite and boundless misdeeds. How can we not fall into the three bad realms? How can we not receive punishment from spirits of heaven and earth? This applies to individuals, families, the world.

These days, we see many books on prophecies. I hardly go to bookstores, but many fellow practitioners have given me such books. These prophecies say that the years of 1999 and 2000, will

be Armageddon and that we have committed so many sins that have angered God, that He wants to punish us. This also conforms to the principle of request and response. Why do most people commit misdeeds? Nobody taught us. Why not? Why do the great compassionate Buddhas and Bodhisattvas not descend to our world to guide us? Because we are unwilling to accept their guidance. Thus, major disasters will occur. Yesterday, some people asked me whether the disasters could be avoided. I honestly told them that it would be difficult. There are principles and methods to avoid them, but we do not practice them. Who is really willing to correct their faults and change their behavior? Who is willing to let go of their own selfish benefits and serve those of society and sentient beings? If we do not rid ourselves of our selfishness but continue to make gains at others' expenses, then there will be no hope of avoiding these disasters.

Therefore, we would do well to understand the truth about the examination of our deeds by spiritual beings. Although the two spiritual beings, Identical Birth and Identical Name were introduced in the "Flower Adornment Sutra", there are innumerable spirits observing and recording our every good and bad deed. This fact can be found in every religious teaching. We are unable to conceal our thoughts, words and deeds from others. We must realize and overcome our afflictions and bad habits, change our improper behavior and earnestly practice only good deeds. We do not seek reward in the present life, but rather in the next life. We hope to attain great good fortune in our next life and elevate ourselves to a higher realm. Our goal is to transcend to the Western Pure Land. We need to observe whether or not our thoughts, speech and behavior when interacting with others, handling matters and objects accord with the standard to be born in the Western Pure Land. From this, we would clearly know whether we can attain birth there by chanting "Amitufo". This is all for today. Thank You.

Treatise on Response and Retribution

Talk Ten

Venerable Master Chin Kung

Amitabha Buddhist Society

Singapore

May 28, 1999

Good morning fellow students. Yesterday we lectured on the sentence, "One's life span will be reduced by beings and spirits of heaven and earth according to the magnitude of one's transgressions".

These are all facts and not just ways used by the Buddhas, Bodhisattvas and sages to convince us to eliminate bad deeds and to cultivate good deeds. Thinking this is wrong. The teachings of the Enlightened Beings and sages are genuine. There are innumerable ways to advise and guide people. We should not use deceit because when our dishonesty is discovered, our credibility will be gone. In many countries, like the United States and Australia, once we are caught deceiving a government department, everything is recorded and after that, we are considered untrustworthy. Honesty is valued in worldly teachings and even more so in the teachings of the enlightened beings and great sages. It is best to earnestly practice what they have taught us.

Enlightened Beings have told us that although there are spiritual beings observing our behavior, things would be different if we are able to change our viewpoints. Worldly sages taught us to "Curb our wandering thoughts and become a sage". Moreover, heavenly and earthly spirits respect and protect the sages and even more so Enlightened Beings. The commentary quoted from the "Flower Adornment Sutra" explaining that the ancient patriarchs taught us that the way to improve is to begin with our most difficult to correct fault. When we can restrain our thoughts we will be able to start anew. We need to reflect daily on our behavior. When we are able to correct our most serious faults, then it will be easy to correct minor faults.

Both ancient and modern prophecies predict that major disasters will occur in the three years of 1999, 2000 and 2001. How are these disasters formed? By the negative karma of sentient beings. This is the principle of request and response. These prophecies could be wrong. However, when we closely observe people and society, we see that they are out of character, rejecting virtuous teachings and accepting those that are immoral. They shake their heads in disagreement with the Ten Good Conducts and nod in agreement with the Ten Bad Conducts. People have constant thoughts of greed, anger, ignorance, arrogance and deceit and of wanting

to control and possess others, matters and objects. They constantly indulge in self benefit at the expense of others. What can be done!

I have said many times that harming others does not benefit us. However, people continue to think that gains can be made at others' expense. Actually, harming others is harming ourselves. The little benefit obtained (from harming others) in this life results in endless suffering in the Three Lower Realms after we die. Understanding this, we will find that our present sufferings are trivial. Endurance in this life will yield the good fortune to be born into the human and heaven realms. Better yet, chanting "Amitufo" and seeking birth into the Western Pure Land will lead to Buddhahood. This is the greatest of all possible benefits.

If we want to really gain true benefits, we need to correct our faults. There is no alternative. The difference between ordinary beings and Enlightened Beings lies in the mind. The mind of an Enlightened Being is sincere, pure, equal and compassionate while that of most people is just the opposite; false, deceitful, polluted, inequitable and selfish. Reform must start from inside our minds. The mind of true sincerity, purity and equality can eliminate all karmic obstacles accumulated over infinite eons. The Mahayana sutras teach us that "The mind encompasses the universe and all Buddha Lands". It is often said in Buddhism that "Compassion is the essence, accommodating means are the way to guide people with different capacities". Compassion is sincere loving-kindness. Pure and equal loving-kindness is compassion that encompasses the whole universe. In religious teachings, it is often spoken of how " God loves everyone".

Thus, we come to realize that the only one genuine thing in the whole universe is loving-kindness. Loving and caring for all sentient beings in the universe is truly loving ourselves. The sutras clearly explain the true reality and the Law of Cause and Effect. If we practice in accordance with these teachings, then would the heavenly and earthly spirits who monitor our deeds be able to record our faults and shorten our life? It is unlikely because we would have transcended their jurisdiction. But if we use our false minds, still have wandering and discriminatory thoughts, attachments and improper thoughts and behavior, then we would remain within their jurisdiction. We would do well to understand this.

In the commentary, there is a detailed and very meaningful account of a man named Mr. Yong-Yu Wang from the Ming Dynasty. From this actual case, we realize that "One sip, one bite, everything is destined." Who destined these? We did. We can recreate our own destiny if we are able to refrain from all that is bad and do all that is good. For three generations starting from Mr. Wang's grandfather, his family had been accumulating merits. Throughout their lives, they never cheated anyone, sincerely interacted with people, handled matters and objects, were willing to sacrifice themselves to benefit others and took great pleasure in helping others. They fulfilled

We have heard that in ancient times the accumulation of hidden merits and virtues was the primary key to obtain scholarly honor or official rank through the imperial examination system. Because Mr. Wang's ancestors had accumulated virtues and the condition had matured, he passed the examination. Thus, good luck or bad luck, good fortune or misfortune are all the results of our cultivation. We would do well to know this. We need to pay special attention and understand that until we attain clarity of mind and can see into our self-nature, we are merely accumulating good fortune.

A few days ago, I heard that Master Xiang-Yun who had suddenly become ill, was still unconscious in the hospital. Why is it that monks and nuns cannot compare to laypeople in the way they die? Here, in Singapore, we have seen numerous laypeople showing wonderful signs of being born into the Western Pure Land. Last year, we visit Dr. Lin, president of The Great Compassion Bodhisattva's Relief of Sufferings Society. Many of us had assisted him with Buddha name chanting. He was conscious and clear-minded when he passed away. He had said to everyone, "I cannot see you, all I see is golden light". Then, the Buddhas and Bodhisattvas escorted him to the Western Pure Land. We have heard of numerous cases like this and of inconceivable responses obtained during sutra recitation and Buddha name chanting. Although these experiences are encountered, we do not talk about them. As long as we sincerely learn and practice the teachings, refrain from all wrongdoings and practice good deeds, mindfully chant "Amitufo" and seek birth into the Pure Land, we will be assured of being born there.

We also read of another account from the Song Dynasty. A Zen master, Master An of Guang-Xiao Temple, saw two monks having a conversation during one of his meditation sessions. First, he saw heavenly guardians standing next to them but not before long, the heavenly spirits left and bad spirits surrounded them. The latter spit at and reviled them. Why? Initially, the two monks were discussing Buddhism, which brought the heavenly spirits to guard them. As, their conversation shifted to fame and fortune, bad spirits were attracted.

We need to realize that for every virtuous thought we have, we will be supported by the Buddhas and heavenly guardians while every improper thought we have will incur demons and bad spirits. These bad spirits denounce those who discuss worldly affairs. If our thoughts are of prestige and wealth, then we are already committing offenses. We can see that the three karmas of thoughts, words and deeds of people today far exceed those of the two monks who had at least discussed Buddhism a little. Today unfortunately, meetings often revolve around prestige and wealth. Who wants to discuss Buddhism? Consequently, proper teachings have weakened and bad spirits have become stronger.

When propagating Buddhism, we are bound to encounter obstacles. As long as our thoughts

deeds, propagating Buddhism is a foremost virtuous deed. Several people asked me how a learning center should be established. It is not difficult to establish one. The difficulty lies in whether it was founded on the principles of cultivation (the path to enlightenment). What are the "principles"? Lectures on the Buddha's teachings must be held. Today, many people from around the world come to Singapore to learn. Many have praised the Buddhist Lodge and its prosperity. Why is it prosperous? Dharma lectures are held three hundred sixty-five days a year without interruption while Buddha's name chanting continues twenty-four hours every day in the Cultivation Hall. This is why the Buddhist Lodge is prosperous. Everyone, from management to employees and practitioners, has similar goals and gets along harmoniously. Thus, daily lectures and Buddha name chanting are crucial to a learning center. If these are interrupted for three days, then people will start to have differences in opinions and give rise to discriminatory thoughts and attachments. When this happens, it is no longer a learning center. We would do well to understand this principle.

Dharma lecturers are to be ardently nurtured. How? Through practice lectures on stage. If we cannot lecture daily on stage, then how can we become good lecturers? If we want to lecture well on a sutra, we have to lecture every day on stage, sincerely and respectfully accept others' critiques and earnestly correct our mistakes. In this way, we can improve. To become a good lecturer, we not only need to learn lecturing skills, but also aspire to practice the Way. Every word we speak needs to come from our true nature. Results cannot be obtained with good skills alone. We need to truly cultivate. Only when we achieve results in cultivation will we truly be able to help others and receive wonderful responses with them.

This passage in the "Accounts of Request and Response" reminds us to be aware that spiritual beings dwell three feet over our heads. This is the truth. We would do well to be vigilant (over our deeds) and earnestly practice according to the teachings. We hope to elevate our level of cultivation and to surpass the jurisdiction of spiritual beings. By doing this, we will attain true cultivation. This is all for today. Thank You.

Accounts of Request and Treatise on Response
Talk Eleven
Venerable Master Chin Kung
Amitabha Buddhist Society
Singapore
May 29, 1999

"When one's life span is reduced, poverty will also strike. One often encounters adversity and misery as well".

This above sentence to the ninth sentence "when one's life span comes to an end, one will perish" provide a detailed explanation of the true reality. What is the meaning behind the word, "reduced"? It refers to the result of addition, subtraction, multiplication and division of merits and demerits accumulated from our good and bad deeds. Although destiny exists as a result of our past deeds, if we neither perform exemplary deeds nor commit flagrant offenses in this lifetime, then our destiny remains unchanged. This is known as predestination and is expressed in a proverb, "Life is predestined, one cannot alter it at all". However, if we practice great virtue, this virtue will increase. Conversely, committing bad deeds will reduce the good fortune, which we have accumulated in our previous lives. Consequently, our good fortune varies daily according to our deeds. (As an American proverb says, "we create our destiny everyday we live".)

Our destiny varies daily according to our every thought, word and deed, but the degree of change is not that substantial. Thus, our future can be predicted quite precisely. This applies not only to the destiny of an individual, but also to those of a family, community, country and the world. Numerous prophets have predicted the good fortune and misfortune of the world. So, we see that even it has a fixed destiny.

Our destiny is neither created by Buddhas and Bodhisattvas nor by spiritual beings. Then, who created it? We did. The destiny of a family is the result of the deeds and shared karma of its members. The destiny of a country is the result of the shared karma of its citizens. The destiny of a world is the result of the shared karma of every person. We can tell the kind of retribution a person will receive by observing his or her deeds. Good causes will reap rewards and bad causes will reap retributions. This is the truth.

Even Enlightened Beings, who appear in this world with pure virtues still cannot escape cause and effect. Ancient teachings, the cause and effect in attaining Buddhahood explained in the "Lotus Sutra" and the Five Kinds of Cause and Effect explained in the "Flower Adornment Sutra" also do not deviate from the Law of Cause and Effect. Thus, Buddhism teaches that "all existing things are empty in nature except the Law of Cause and Effect". Why? The interchange of cause and effect is not empty in nature because it is continuous. A cause generates an effect and an effect can become another cause and this change continues in a perpetual cycle. Therefore,

cause and effect is not empty in nature. The reward and retribution, good luck and bad luck, and good fortune and misfortune are changing constantly. This is a true principle.

The Buddha taught not to be attached to forms, whether they are worldly forms or to those in Buddhism. The "Diamond Sutra" teaches, "We have to let go of the Buddha's teachings, let alone all others". This is because Buddhism arises from conditions; whatever arises from conditions has no self-nature, thus, it is empty in nature and unobtainable. Teachings, whether worldly or those of the Buddha are no exception. Therefore, we should not be attached to them. It would also be if we continue to have discriminations and attachments. When we no longer have discriminatory thoughts and attachments, worldly teachings and the Buddha's teachings will have no difference.

The Mahayana sutras give many explanations of these principles. Upon careful observation of the phenomena around us, we can break through delusion to become awakened and leave suffering to obtain happiness. Upon studying our surroundings and the larger environment, we find that the world is in a state of turmoil. What is most terrifying is that sentient beings are creating bad karma. Once their transgressions have reached the limit that retribution is imminent, their good fortune will have been exhausted and they will face the consequences. When we see people who commit wrongdoings but have not received their retributions, it does not mean that there is no karmic effect. It is just not yet time for their retribution. Many truths like this are recorded throughout history, which is itself a portrayal of cause and effect.

Today, these phenomena are evident when we observe the thoughts, words and deeds of people. We can foresee clearly the consequences of happiness or misery, good fortune or misfortune that they will face in the future. Those who had cultivated good fortune in their previous lifetimes, but do not continue to do so in their present lives and instead, indulge in wrongdoings, will gradually deplete their good fortune. This is what is meant by "reduced".

"Poverty" means losing one's good fortune. When the loss of good fortune reaches is overwhelming, it results in the destruction of a family and even the demise of a country. "One often encounters adversity and misery" precisely describes our lives today. We have cultivated some good fortune in previous lifetimes. Although we have committed bad deeds in this life, we have yet to receive retributions due to our remaining good fortune. We must have cultivated a great deal of good fortune in the past. Thus, if we refrain from wrongdoings and endeavor to do virtuous deeds, our good fortune in this life will far exceed that in the present. If we do not have a thorough understanding, we will not believe this principle. Why? People have been deeply deluded. The reason behind this delusion is due to what they see and encounter these days being contrary to the ancient teachings. They think that the ancient teachings are unrealistic, merely an ideal. Rather, they believe their own perceptions to be the true reality.

In fact, we can be assured that they are mistaken. Why? The states of minds of ancient people were quiet and tranquil, whereas, the states of minds of people today are impatient and impetuous. Like calm water, the mind is like a mirror that reflects objects clearly. But, when

there is turbulence, the reflections become unclear. When we think about this, we will see that a pure mind sees everything clearly while an impetuous mind perceives things incorrectly.

Thus, we believe the teachings of the Buddha, Bodhisattvas, ancient sages and virtuous people. On what basis do we believe the teachings? On the fact that their minds are pure and they are subjected to less pollution than we are. Our minds are in a state of turbulence and have been severely polluted by the external environment. Day and night, we indulge in gossiping about the rights and wrongs of others, and our greed, anger, ignorance and arrogance are increasing daily. In this state of mind, how can we clearly see the true reality of life and the universe? If we act according to our wandering thoughts and attachments, how would we not be creating negative karma?

In learning Buddhism today, if we want to attain achievement and benefits from it, we must let go of our own views and admit that they are flawed. We would do well to begin our reform and practice from the basic teachings of Buddhas and Bodhisattvas. The Three Conditions from the "Visualization Sutra" teach us to begin by, "being filial and respectful to parents, elders and teachers; being compassionate and not killing any living being and cultivating the Ten Good Conducts". Today, people lack understanding of "filial piety" and "respect". Often, when we hear these words, we assume that we have already practiced them perfectly. But, if we had, we would have already become Enlightened Beings.

Today, there are those who call themselves a "Come again Buddha or Bodhisattva". We cannot blame them for they think that they have attained Buddhahood. The Buddha told us in the sutras that the heavenly beings in the Four Form Heavens and the Four Formless Heavens think that they have become Buddhas and Bodhisattvas. Today, those who have not even reached the state of the Four Formless Heavens have this misconception.

The meanings of "filial piety" and "respect" are infinite and profound. How much can we comprehend? Equal Enlightenment Bodhisattvas have yet to relinquish their last degree of ignorance and thus, their filial piety and respect still lack one degree of perfect completion. Only those who have attained Buddhahood have practiced filial piety and respect to complete perfection. Thus, if we are accomplished in the practice of filial piety and respect, we will attain Sagehood, the minimal level of the Perfect Teaching. Using this standard, if we have yet to sever eighty-eight degrees of delusion, we still have not met the Buddha's standard for filial piety and respect.

For most of us, our practice accords with the standard of the Six Realms. We are simply practicing worldly filial piety and respect. As we rid ourselves of the eighty-eight degrees of delusion, we will reach the Buddha's lowest standard for filial piety and respect. Are we able to achieve this? When we attain birth into the Pure Land, we will have only accomplished fifty percent of filial piety and respect. This is the Buddha's standard. Can we truly be born into the Pure Land simply by chanting "Amitufo" and wishing to be born there? No. What is the cause of

Master Zhi-Zhe taught us one of the Buddha's methods. Buddhas and Bodhisattvas, with their utmost compassion, taught us the "Five Meditations to Cease Unwholesome Thoughts" to help us eradicate thoughts of the rights and wrongs of others and the afflictions of greed, anger, ignorance and arrogance. Although the Buddha has wonderful methods, we are unwilling to practice them. If we practice according to this method, even if we fail to eradicate the afflictions of greed, anger and ignorance, we will at least be able to suppress our afflictions, to reduce our afflictions. With this reduction, wisdom will increase. But, it is hopeless if we do not practice earnestly and sincerely.

What is the required standard to attain birth into the Pure Land? The minimum standard is the state in which one has attained the five meditations for settling the mind and ridding it of the five errors of desire, hate, ignorance, the self and a confused mind. Master Zhi-Zhe provided us with an example. When his students asked him his level of attainment, he said he had attained the "Stage of the five kinds of meritorious acts of meditation and other practices". This is the lowest of the eight stages among followers of the Perfect Teaching established in the Tiantai School.

At this stage, one is born into the Land Where Beings and Sages Live Together. Frankly, every sentient being can attain the state of Five Meditations to Cease Unwholesome Thoughts and the state of performing five kinds of meritorious acts of meditation and other practices. Master Zhi-zhe taught us this method and personally set an example for us. From this, we see his utmost compassion for us.

Today, when we calmly observe our society and living environment, we see that there is much misery and unhappiness. How many people today feel at peace in both body and mind? It is tragic and painful to feel vulnerable. Unfortunately, we have been born in troubled times. Are we able to feel secure in this chaotic world? Yes. Through the teachings of the Buddhas, sages and virtuous people, we are able to feel secure. We do so through the understanding of the true reality of life and the universe -- where we came from, where we will be going in the next life, and the cause and effect of all existing things in this world. With such understanding, we will feel calm and secure. How can we feel secure when we do not understand the truth? It is essential for us to realize and comprehend these principles and put them into practice. How can we understand if we are reluctant to learn? Learning must include practicing. In doing so, we will attain true realization of the teachings. This is all for today. Thank You.