

## Liao-Fan's Four Lessons

### THE FIRST LESSON:

#### LEARNING TO CREATE DESTINY

In this lesson, Mr. Liao-Fan related to his son his own experiences and those of others in changing destiny. He wanted his son to put his best efforts into practicing goodness and ending his incorrect behavior. He also wanted his son to form his destiny and not be bound by it. For in forming destiny, we are not controlled by it; rather we control destiny. Therefore, the lesson of Learning to Create Destiny discusses the principles behind fate and the knowledge necessary to change it. For example, as Pure Land practitioners, if we are able to follow this method, we are assured of attaining a happy and fulfilling life and of being born into the Western Pure Land.

#### Mr. Kong's Accurate Predictions

My father passed away when I was young. My mother persuaded me to learn medicine, instead of studying and passing the imperial examinations, because it would be a good way to support myself while helping others. Perhaps, I could even become famous through my medical skills, thus fulfilling my father's aspiration for me.

In ancient China, the purpose of studying and passing the imperial examinations was to become a government official. Thus, to stop studying for the examinations was to give up any chance to work in the government. Studying medicine would enable one to have a skill that would provide a good living in addition to helping others.

It was very important to choose the right career. At that time, teachers did not charge a set fee but accepted whatever was offered. Wealthy families gave more, poor families gave less. As long as the student was sincere in honoring the teacher and respecting the teachings, the amount given was not important. And the same applied to doctors. Their goal was to save lives, to do their very best to make others well. The payment for this was left up to the patient. Both teachers and doctors were dedicated to helping others. Consequently, in ancient China teachers and doctors were highly respected.

One day, I met an elderly but distinguished looking gentleman at the Compassionate Cloud Temple. He had a long beard and such a look of a sage that I immediately paid my respects to him. He told me, "You are destined to be a government official. Next year you will attain the rank of Learned First Level Scholar. Why are you not studying for the examination?" I told him the reason.

This segment tells of Mr. Liao-Fan's opportunity to learn how to change his destiny. It described his meeting with an elderly gentleman at the Compassionate Cloud Temple. This gentleman had a very handsome countenance, was tall and had an elegant celestial air. He simply did not look like an ordinary person. Thus, Mr. Liao-Fan naturally paid his respects to him.

Because the elderly gentleman could foretell the future, he immediately knew that Mr. Liao-Fan should have been studying and needed to do so as soon as possible. In the past, before the government employed someone examinations were held for all the candidates. After passing the first entry examination, the students would then be sent to various county schools to study.

I asked the elderly gentleman his name and where he was from. He replied, "My last name is Kong. I came from Yunnan Province. I have inherited a most sacred text on astrology by Shao-Zi. It is called The Imperial Standard of Governing the World. Shao-Zi developed the art of prediction very well. By calculations I am supposed to pass it on to you and teach you how to use it."

Shao-Zi was a scholar from the Song Dynasty (approximately one thousand years ago). He was a well-known, highly respected intellectual of his time. The sacred text on astrology is a lengthy book that has been compiled with others into the Complete Library in Four Divisions. (This mammoth collection of fifteen hundred volumes covers four areas: classics and sutras, history, governmental management and literature).

The content of Shao-Zi's book is completely in accordance with the principles in I Ching, the Book of Changes and predicts the future through mathematical calculations. The predictions in the book covered extensive subjects and areas, including changes in countries and the world. The prosperity and decline of a dynasty, the good fortune and misfortune of an individual could all be completely extrapolated from mathematical calculations. This is a book of profound knowledge based on a precise science and is therefore both logical and believable.

Everybody, everything has a set destiny. Buddha Shakyamuni taught us that this is due to the Law of Cause and Effect. As long as we give rise to a cause, be it a thought, a word or an act, a result that is a set destiny will follow. Only when the mind is absent of thought can we transcend the predestination of the numbers.

Why are practitioners with high levels of achievement often able to transcend? Because they are able to achieve deep concentration. And in this deep concentration, their minds do not give rise to any thoughts. Without thoughts, we will not be controlled by the predestination of the numbers. So, we know that as long as we have thoughts, we will be bound by the mathematics. A highly skilled person is able to predict our future in detail through these calculations.

The lives of we ordinary beings are predestined. Arhats or other sages with a higher level of spiritual enlightenment, who have already transcended the Six Realms of Reincarnation, are thus able to transcend their fate. Are the heavenly beings in the Form and Formless Heaven realms who have achieved the four meditation states and eight concentration levels able to transcend their fate? Yes, for in their state of deep concentration, the mathematics cannot effect them. But, this ineffectiveness is only temporary. Once they lose their state of deep concentration and again give rise to thoughts they are again bound by the mathematics. And this is why they have never been able to permanently transcend the Six Realms of Reincarnation.

If the strength of their concentration enabled them to transcend the Six Realms and advance to the ninth concentration level to become a non-regressive Arhat, then they would no longer be bound by the mathematics. Once we understand these principles and know that everything is predestined, we will look at this world with a nondiscriminatory mind. We will neither be pleased with favorable circumstances nor be displeased with unfavorable circumstances because everything is predestined.

Therefore, I invited Mr. Kong to my home and asked my mother about him. My mother asked me to treat him very well. We then tested Mr. Kong's ability at prediction. He was always correct whether it was for big events or for small everyday matters. Therefore, I became convinced of what he had said about my destiny and again began to think of studying for the examinations. I consulted with my cousin Chen Shen. He recommended a teacher Mr. Hai-Gu Yu, who was teaching at the home of a friend, Mr. You-Fu Shen. I thus became his student.

Mr. Liao-Fan invited Mr. Kong to his house and being a filial son told his mother about him. His mother asked him to take good care of Mr. Kong and to test his authenticity. When someone tells us something, we need to check its validity before believing it. Mr. Liao-Fan did so and found Mr. Kong's predictions to be accurate. Thus, he was convinced and naturally took Mr. Kong's advice.

In the past, schools were not common like they are today. Before the Qing Dynasty, the last dynasty in China, instructions took place at a private home school. Usually there was only one teacher instructing twenty to thirty students. There were no high schools, only public universities. Students studied very hard with a private tutor to be able to sit for the examination to attend a government-managed university.

At this time, Mr. Liao-Fan's cousin had a friend named Hai-Gu Yu who was teaching at You-Fu Shen's home. Perhaps, Mr. Shen was a wealthy individual who had several empty rooms in his house to be used as classrooms and who employed teachers to instruct his children as well as those of relatives and friends. So, Mr. Liao-Fan became a pupil of Mr. Yu and began his studies to prepare for the examination.

Mr. Kong then did some more calculations for me. He told me that as a scholar, I would place fourteenth in the county examination, seventy-first in the regional examination and ninth in the provincial examination. The following year, at the three examination places I placed exactly as Mr. Kong had predicted.

Mr. Kong predicted Mr. Liao-Fan's immediate destiny and told him that he would rise through several stages of examinations to become a scholar. Therefore, whether it was passing or failing an examination or what rank he would attain, everything was predestined. Thus, the results of the examinations in the second year were exactly as predicted. So again, everything was as expected.

I then asked him to make predictions for my entire life. Mr. Kong's calculations showed that I would pass such and such a test in such and such a year, the year that I would become a civil scholar (equivalent to a high school student), and the year that I would receive a promotion to become an imperial scholar (equivalent to a university student). And lastly, I would be appointed as magistrate in Sichuan Province.

After holding that position for three and a half years, I would retire and return home. I would die at the age of fifty-three, on August 14th around the hours of one to three am. Unfortunately, I would not have a son. I recorded everything that he said and carefully set it aside.

At that time in history, the government provided high school and university students with an allowance. Living expenses were supplemented by rice. Similar to a food ration, excessive rice could be sold. Every region had a set number of positions available. Only when there was a vacancy, could the position be filled.

From Mr. Kong's predictions for Mr. Liao-Fan, we can see that everything is destined. Everyday, every month, when and how we will live, when and how we will die, all is destined. No matter how we might try to scheme or plot, ordinary people cannot escape their destiny.

After that, the outcome of every examination turned out exactly as predicted. Mr. Kong had also predicted that I would only be promoted after receiving a ration of ninety-one dan and five dou of rice. However, I had received only seventy dan of rice when the Commissioner of Education, Mr. Tu, recommended me for a promotion. I secretly began to doubt Mr. Kong's predictions.

Nevertheless, the prediction turned out to be correct after all, because Mr. Tu's replacement turned down the promotion.

It was not until some years later that a new Education Commissioner, Mr. Yin reviewed my old examination papers and exclaimed, "These five essays are as well written as reports to the Emperor. How can we bury the talents of such a great scholar".

When Mr. Liao-Fan's salary reached seventy dan of rice, Mr. Tu approved his promotion. Mr. Liao-Fan started to doubt the predictions. However, after his approval either by promotion or transfer to another position, there was a substitute in Mr. Tu's place. And this person, not agreeing with Mr. Liao-Fan's promotion overruled it.

It was a few years later that an official, Mr. Yin, went through the papers that had failed the examination. These papers were kept and reread occasionally in the hope of finding overlooked talent. He read Mr. Liao-Fan's papers and was very impressed with them. He felt they were as well written as official reports to the emperor. These reports were similar to recommendations from government officials to the emperor, to be accepted or rejected by the court. It is thus evident that Mr. Liao-Fan was very knowledgeable and that his papers were extremely well written.

The Commissioner wanted the magistrate to issue an order for me to become a candidate for "Imperial Scholar" under his authority. After undergoing this eventful promotion, my calculations showed that I had received exactly ninety-one dan and five dou of rice. From then on, I deeply believed that promotion or demotion, wealth or poverty all came about in due time and that even the length of one's life is prearranged. I began to view everything in a detached manner and ceased to seek gain or profit.

Imperial students had all of their expenses paid by the government but were expected to work for the government once their schooling was completed. From this incident, we can see that Mr. Tu was not an ordinary person. He had wanted to promote Mr. Liao-Fan the instant he read his examination papers. However, his replacement overruled the promotion, two people with different opinions. Mr. Liao-Fan was obviously very talented. But although we may be very talented, we still need the appropriate conditions. Whether fate, time or cause and condition, everything is destined. Mr. Liao-Fan had to wait until another government official read his papers for the proper conditions to mature in order to receive his promotion.

From then on, Mr. Liao-Fan was awakened and truly understood. Our good or bad fortune, good or bad luck, wealth or poverty; everything is predestined. Ordinary people cannot change destiny. If we are not supposed to have something, no amount of trying to get it will succeed for long. But, if we are supposed to have it, we will naturally receive it. Understanding this, Mr. Liao-Fan no longer had any thoughts of demand, any thoughts of gain or loss. His mind was truly at peace.

We can say that at this point, as an ordinary person, he was perfect. Today, people do not even meet this standard of being ordinary. Why? Our minds are not pure and we constantly have wandering thoughts. On the other hand, Mr. Liao-Fan did not have wandering thoughts since he already knew everything that was going to happen in his life.

Ancient sages said that, "a person of noble character and integrity is happy to be a noble person, but it is not worth the effort for a bad person to be bad". Why? Because a wise and virtuous person knows that "One sip or one bite, everything is destined." It is not worth the effort to be bad risking all in seeking self-satisfaction. Everything he or she has gained through scheming and plotting was something they were already meant to have. Thus, it is not worth the effort to use improper means to obtain it and then to suffer the consequences. Ordinary people are bound by their fate. At this time in his life, Mr. Liao-Fan only knew about destiny. He did not yet know that there was a variable, that destiny could be changed.

By practicing in accordance with true principles and methods, we can change our destinies. We will then be able to attain whatever we wish, as we ourselves become the masters of our own fates. In order to attain wealth we practice the giving of wealth. To attain intelligence and wisdom we practice the giving of teachings. To attain long lives and well-being we practice the giving of fearlessness. These are the correct ways to change our destiny. By following the correct principles

and methods, we can attain whatever we want, even perfect complete enlightenment much less small worldly enjoyments and happiness.

After being selected as an imperial scholar, I was to attend the University at Beijing. During my yearlong stay in the capital, my interest in meditation grew and I often sat silently, without giving rise to a single thought. I lost interest in books and did not study at all.

Mr. Liao-Fan was now practicing meditation everyday in Beijing. From this, we can see how peaceful and quiet his mind had become. When the mind is quiet and at peace, wisdom will naturally arise. The wisdom of most people is non-functional because their minds are not pure. Mr. Liao-Fan was able to remain calm and serene because knowing his entire destiny. He knew that it was useless to even think about it. Without wandering thoughts, his mind naturally became settled.

### Master Yun-Gu's Advice on Changing Destiny

#### The Principle of Changing Destiny

The following year I went to Nanjing. Before I was to enter the National University at Nanjing, I paid a visit to Master Yun-Gu, a venerable Zen Master at Qixia Mountain. We sat in meditation face to face in the Zen hall for three days and three nights without sleep.

Master Yun-Gu said, "The reason why ordinary people cannot become sages is because they have too many wandering thoughts running through their minds. In our three-day meditation, I have not observed a single thought arise in you. Why?"

I replied that Mr. Kong had clearly predicted the entire outcome of my life. I had seen that the time of life, death, promotion and failure are all predestined. There was no use or need for me to think about it or to desire anything. The master smiled and replied, "I thought you were someone of remarkable capabilities! Now I realize you are just an average, ordinary person!"

Master Yun-Gu, was a well-known great Zen Master. Mr. Liao-Fan went to Qixia Mountain to visit him. They sat face to face in the meditation hall for three days. They neither slept nor became tired. Why? Because they did not have any wandering thoughts and thus they were able to conserve all of their energy. Master Yun-Gu thought him to be extremely young to achieve this difficult and rare level of cultivation.

Ordinary people are unable to become Arhats or attain higher levels of achievement because they have too many wandering thoughts. The Flower Adornment Sutra tells us that, "All sentient beings have the same wisdom and virtuous capabilities as the Buddha but because of wandering thoughts and attachments, are unable to uncover them". So, the root cause of not being able to become a sage is wandering thoughts.

Feeling confused by what Master Yun-Gu said, I asked him to explain. He told me that an ordinary person's mind is forever occupied by wandering and imaginary thoughts, so naturally their life is

bound by chi, the energy of yin and yang as well as destiny. We cannot deny the fact that it exists, but only ordinary people are bound by it. Destiny cannot bind those who cultivate great kindness.

Nor can destiny bind those who have committed flagrant bad deeds. He told me that for the past twenty years, I had lived my life just as Mr. Kong had predicted and had done nothing to change it. Instead, I became bound by destiny. If I was not considered an ordinary person, who was.

Taken aback, I asked Master Yun-Gu if it was true that we can change our destiny. The Master answered, "We create our own destiny. We seek our own good fortune. It is the true teaching and says so in the Book of Songs and the Book of History".

Master Yun-Gu explained that if one has not yet attained the state where there is no single wandering thought then one is still bound by destiny, is still at the mercy of fate. Why? If a person were to reach the state of no thought then he or she would transcend the control of fate. Did Mr. Liao-Fan reach this state of no thought? No! He simply did not wish to think about anything, realizing the futility of doing so. But he still had wandering thoughts. Still thought, "I do not need to think about anything. My whole destiny has been foretold thus I clearly know my whole life". Having yet to reach the state of no thought, we are still bound by our fate.

Profound deep concentration is not achievable by average people in our world. When the Zen Patriarch Huang Bi, was in this state of deep concentration he was able to break through the dimensions of time and space. At this point, the past, present and future all become one entirety in which everything is visible without the slightest error. Using mathematics to deduce the future is achievable by ordinary people in this world. To be able to actually see the past, present and future is not. It requires deep concentration to reach the state of being able to see the future. This is only achievable by beings higher than the third stage of sagehood in Theravada Buddhism.

Master Yun-Gu told Mr. Liao-Fan that only ordinary people are bound by destiny. However, destiny cannot control those who have accomplished numerous exemplary deeds. Neither can it control those who have committed excessive flagrant offenses. Mr. Liao-Fan had been bound by Mr. Kong's predictions for twenty years. He had done nothing to change them and so he was indeed an ordinary person. A person of great virtue also has a set destiny but he or she has changed it. The same applies to those who have committed excessive offenses for they too will have changed their destiny. We can see that Mr. Liao-Fan did not cultivate either extremely good or bad deeds since his life accorded so completely with what had been predicted.

Can fate be changed? Can we escape it? Yes. To "escape" is to transcend. There are variables in the set numbers and the set numbers were what Mr. Kong had predicted. The variables are within our control, but this is either what Mr. Kong did not know or could not calculate. We can create our destiny. We can seek our own good fortune.

There are variables within the set numbers and this is what Mr. Liao-Fan did not know about. Did Zen Master Yun-Gu agree there were set numbers? Yes. "Before a person achieves the state of no thought, he or she is bound by destiny". Master Yun-Gu completely accepted the concept of predestination. However, we can change our own destiny and thus we create it. Buddhism is not about predestination. It is about recreating destiny. But, we can only depend on ourselves to do this, to become awakened. Nobody else can change our destiny for us.

"Destiny is created by ourselves," and "We seek our own good fortune". Since Mr. Liao-Fan was an intellectual, he knew much about the teachings of Confucius and so the master cited principles from the Book of Songs and the Book of History to enlighten him. Master Yun-Gu understood these teachings and confirmed them to be important and true.

In the Buddhist teachings, it is written that if we wish for and seek wealth, position, a son, a daughter, long life, we can attain them. Since lying is one of the greatest offenses in the Buddha's teachings, we can be assured that Buddhas and Bodhisattvas have no reason to deceive us.

In Buddhism, it said that, "In seeking wealth, one will attain wealth. In seeking children, one will attain children". Even if we were not meant to have any children in this life, upon practicing good deeds we can have a child. "In seeking long life, one will attain long life". Mr. Liao-Fan was only meant to have a short life, was supposed to die at fifty-three. By cultivating according to the teachings whatever we seek, we will attain. Buddhism encourages us to create our own destinies rather than be constrained by them.

Living Buddha Master Zhang Jia said that, "In Buddhism, all our sincere pleas shall be answered". He elaborated further. Some people are unable to get what they want. Why? They did not accord with the teachings. If we understand the principles and methods, and have sought something in accordance with the teachings, then we are assured of receiving a response to our request. If we do not receive the desired response after having accorded with the teachings, it is due to our karmic obstacles. Once we have successfully eradicated these karmic obstacles, we will be able to gain the desired results. As Master Zhang Jia said, there is nothing we cannot receive once we seek it properly.

Once we understand the fundamental principles, we will understand that "everything in this world and beyond arises from our minds and changes due to our perceptions". If we seek to become Buddhas, we will become Buddhas. If we seek to become heavenly beings, we will become heavenly beings. Everything accords with the mind." The Flower Adornment Sutra tells us that, "We should observe the nature of the Dharma Realm as everything is created by the mind". Therefore, the way of seeking is to accord with the principle that everything arises from our mind, is changed by our perception, our consciousness.

A most suitable and perfect method is the teachings of the Buddha. If we were to seek youth, health, eternal life in accordance with these teachings, can we attain them? Certainly! Master Yun-

Gu only taught Mr. Liao-Fan some of the knowledge. Because Mr. Liao-Fan was not very ambitious and only sought worldly fame, wealth and prestige, the master only taught him this limited part.

The master told him that lying is one of the worst offenses in Buddhism. There are four fundamental precepts or rules: no killing, stealing, lying or sexual misconduct. Since, no lying is one of the fundamental precepts, how could the Buddha lie, how could he deceive us? Thus, it is the truth when the master told him that whether seeking children, wealth or long life, all could be obtained. As Mr. Liao-Fan had strictly practiced by following the master's guidance, he obtained what he sought.

I then said I had heard that Mencius once said "Whatever is sought can be attained. The seeking is in ourselves". This refers to inner qualities such as virtue, responsibility and kindness. These are all qualities we can work toward. However, when it comes to outside factors such as wealth, fame and prestige, how can we seek to attain them? The Master replied that Mencius was correct, but that I had misinterpreted his meaning.

Enhancing our inner qualities to become sages and virtuous people is within our control. But how do we seek fame, wealth and prestige? These are external commodities and are also attainable. Whatever we do not have, such as fame or wealth, we can attain by seeking. So it would seem to be destined. Because if we are not destined to have something how could we seek it? This follows most people's understanding of destiny, a constant in predestination. The constant is the cause that we have created in our past lives and the result that we should receive in this life. We do not yet know that there are variables within the constants, that the results will change with the addition of variables. Indeed fame, wealth, and prestige are attainable by us.

Master Yun-Gu said that Master Hui-Neng, the Sixth Patriarch of the Zen School taught "All the fields of merit are within one's own heart. If one seeks from the true mind within, one can be in touch with all one wishes for". By seeking inside ourselves, we will not only attain the inner qualities of virtue, responsibility and kindness, but we can also attain wealth, fame and prestige. To be able to attain both on the inside and on the outside is beneficial to our reward.

Since ancient times in China, The Platform Sutra, the Diamond Sutra and the Surangama Sutra have been acknowledged as eminent literary works. The eloquent Platform Sutra was written by a Chinese Patriarch, thus to the Chinese it is particularly important. We cannot think of it as solely a sutra of the Zen School. It is an overview of Buddhism as a whole and also could be said to be Master Hui-Neng's report of what he had learned through his study and practice.

Whether attaining something outside of ourselves such as material objects or inside ourselves such as virtues, we still need to seek from inside, from the mind, not from the outside. It would be incorrect to seek from the outside. Why? The outside factor is a constant so it does not change. The mind is a variable so it is not constant, it changes.

For twenty years, Mr. Liao-Fan did not have wandering thoughts, thus, his mind could be considered as having been pure. Not knowing of the variables, his mind accorded completely with the constants. Thus, the twenty years of his life were exactly as Mr. Kong had predicted, everything occurred without the slightest deviation. This was because he did not understand the principle of variables.

Master Yun-Gu taught the principle that “the seeking is in ourselves”. virtue, morality, kindness and responsibility are on the inside, they are the cultivation of virtuous conduct. Fame, wealth and prestige are on the outside, they are the enjoyments in life. To be able to receive both kinds of benefits is invaluable. As is said in the Flower Adornment Sutra, “Not to be hindered in the matter of existing things or reality principles”, is the ultimate and perfect enjoyment, the great perfection of both the inside and the outside. It is when everything is going as we wish. It is when we are satisfied with everything. It is to be liberated. It is to do all that is benevolent, all that is noble as we wish. If we cannot attain such wonderful results then no one would want to practice Buddhism.

Buddhism is neither negative nor passive, it is eminently practical. Nowadays, there is nothing more practical than the practice of Buddhism for it addresses reality, addresses something truly attainable. It is crucial that we understand the importance of Buddhism to derive the benefits from it. The truth is that people have misunderstood Buddhism and thus have missed these benefits. If we are able to personally experience them then we will know that of all teachings, Buddhism is a most remarkable and beneficial education. It is definitely not outdated and is as appropriate now as it was three thousand years ago. It is fitting for all people whether in the east or in the west.

Master Yun-Gu then told me that if one cannot reflect inside one's own heart but instead blindly seeks fame, fortune and long life from outside sources, although one may pursue them by using intelligence, one can only attain at most what destiny had entitled one to. To do otherwise, one might lose both inner purity and what one was predestined to have. Then this seeking will have been in vain.

This is pertinent for our world today. Can everyone attain what they are seeking? No. If we attain something it is because we were destined to have it. Only when we receive what we were not destined to have, can it be said that we have gained what we sought. It does not count when we receive what we were supposed to have for we would have attained it without having intentionally sought it.

For example, someone tells us that investing in the stock market is very profitable because they made millions of dollars a year in it. This person simply gained what he or she was supposed to gain. Others who are not destined to make money will simply lose it in the stock market. Not everyone profits from it. If every investor profits, then who loses? Likewise, money won from gambling is something the gambler was meant to have. Even the thief was meant to have what was stolen. If it had not been destined, then he would not have been successful in stealing it.

The ancients understood this, thus they said that, "A person of noble character and integrity is happy to be a noble person, but it is not worth the effort for a bad person to be bad". Why? They will not be able to escape destiny, the constant. If we could just really understand the principles then all of us would be content with what we have. In this way, we will enjoy a fulfilling life, society will be stable, the world will be peaceful and there will be no more conflicts, no more wars.

Buddhism teaches us to seek for something not destined in our lives, not within the constant. What we are able to attain from seeking comes from the variable. How do we seek? From inside. This is crucial in our world today. Today, we are unable to seek awakening and to develop great virtue from the inside. Why? We do not yet understand. We seek from the outside. We plan and scheme everyday. But in seeking, we need to follow the right path. For even if we have the method, the plan, the means then what? In attaining, we merely attained what we were supposed to attain. Very simple. If we were not supposed to have it, we would not get it. All that we have attained was destined, was the constant. Mr. Liao-Fan understood there was a constant so he did not worry, he did not use various improper ways to seek. He knew his own destiny. He knew that to give rise to wandering thoughts, or to use whatever means possible was doomed to fail if it was not supposed to be.

"To be at a loss, inside and outside". What is the inside? The impure mind. How would we not give rise to afflictions, when our seeking on the outside is frustrated? For twenty years Mr. Liao-Fan conformed to Mr. Kong's predictions. Consequently, he did not lose the inside, he lost the outside. Because he did not think of anything, did not seek anything from the inside but maintained a state of contentment and purity of mind. Everything on the outside is controlled by fate. Everything on the inside is controlled by us.

Average people who fought tooth and nail to seek things from the outside would find that their knowledge and experience were incomparable to those of Mr. Liao-Fan. He had achieved perfect peace of mind. Ordinary people end up with afflicted and unsettled minds. Whatever they attained was something they were destined to have, thus they lost both inside and outside. For if one does not gain, one loses, thus ending up worse off than before. And then there is no benefit at all.

## The Ways of Changing Destiny

### A. To Acknowledge our Faults

Master Yun-Gu then asked what were Mr. Kong's predictions regarding my entire life. I honestly told him the whole story. He then asked if I felt that I deserved imperial appointments or a son. I reflected upon my previous deeds and attitudes in the past for a long time. Then I answered him that no, I did not feel that I deserved an imperial appointment or a son. Those who received imperial appointments all had the appearance of good fortune and I did not. I did not work towards accumulating virtues to build up my good fortune, either. I was very impatient and narrow-minded. Sometimes, I would show off my intelligence and talent in putting down others. I also behaved

arbitrarily and spoke without any sense of restraint. These were all signs of scant good fortune and virtue. How could I possibly receive an imperial appointment?

Master Yun-Gu did not directly answer the question, rather he asked Mr. Liao-Fan a question to teach him to reflect within to find the root cause of his faults and suffering, to determine whether he deserved an imperial appointment or not. Whether he deserved to have a son. The discussion between Master Yun-Gu and Mr. Liao-Fan did not only include these two questions, but to Mr. Liao-Fan these two were the most important and the ones he was most concerned about. Thus, there was no need to mention the rest. Mr. Liao-Fan thought for a long time about what Master Yun-Gu had asked. He then honestly answered that no, he deserved neither an imperial appointment nor a son.

On his honesty, Mr. Xi-Yin Yu in his commentary on Liao-Fan's Four Lessons stated, "Honesty is the foundation in developing virtue. If a person hides or glosses over his or her faults or covers up mistakes, how can his or her future be promising?" When we are honest and encounter benevolent teachers, they will be protective and guide us on the right path. On the other hand, if we were dishonest and arrogant, they will smile but they will not seriously teach us.

Mr. Liao-Fan deeply regretted his faults and this became the key to changing his destiny. He told Master Yun-Gu that he did not deserve an imperial appointment because he did not have the appearance of good fortune. It is necessary for government officials to have good fortune or else the citizens will suffer. When they do have good fortune, people will benefit. Upon examination of ancient social systems, we see that educated and logical people did not have disputes. Also, some emperors were very wise and enlightened.

For example, Tai Zong of the Tang Dynasty (over one thousand years ago) was extremely learned and broad-minded and was thus admired by the people. He said, "What is so good about being an emperor? To be one is a grave responsibility. If you want to be one you can take my place". He did not personally enjoy being an emperor, did not intimidate others, but served the people, created happiness for them and found capable scholars to work on behalf of the empire.

All caring government officials have the appearance or sign of good fortune. Mr. Liao-Fan at this time in his life had very little good fortune and was unable or unwilling to cultivate any. Thus, he did not even have the appearance of a government official. So at this time he was not adequate to serve and to lead.

Next Mr. Liao-Fan explained that he was very impatient, intolerant and undisciplined, three serious faults. Being impatient and bad-tempered gives us the appearance of scant good fortune. A narrow-minded person is unable to tolerate others. These bad qualities would render a person unable to properly choose and supervise or lead people, unable to justly serve others.

Also, he frankly admitted that he was self-indulgent and liked to show off his intelligence. He did whatever he wanted. This is also something not readily endured by others. He was indiscreet and irresponsible in his speech and lacked consideration for others. All these faults bring us misfortune rather than good fortune.

People who truly have good fortune are kind-hearted and honest, broad-minded and tolerant of others. They are calm and dignified in speech and manner. Confucius said, "One does not inspire respect when one is not dignified". Only with dignity and the ability to inspire respect are we able to convince people, to effectively interact with them. Mr. Liao-Fan admitted that when he was young, he simply was not calm and dignified enough and cited this as one of the reasons that he lacked good fortune and was thus undeserving of an imperial appointment.

There is an old saying, "Life springs from the dirt of the earth. Clear water often harbors no fish". The first reason why I felt that I did not deserve a son was that I was overly attached to cleanliness. The second reason was that harmony is the cultivator of all life. But I was quick tempered and easily became angry. The third reason was based on the principle that loving-kindness is the root of reproduction and harshness is the root of sterility. I overly guarded my own reputation and could not sacrifice anything for the sake of others.

The fourth reason was that I talked too much, which wasted a lot of chi or energy. The fifth reason was that I indulged in drinking. The sixth reason that I did not have a son was my habit of staying up nights, not knowing how to conserve my energy. Aside from these, I had many other faults that were too numerous to mention.

A proverb tells us that when the ground is not clean, it will grow things. But, when the water is too clear, it will have no fish. Why? Fish know that, in clear water, fishermen will easily catch them. So, they do not swim in clear water. It could also be said that when the ground is too clean, without dirt, nothing could grow.

Mr. Liao-Fan had an exaggerated fear of things not being clean. Being clean and neat is a good quality, however to be overly so becomes a problem, an obsession. It is not good to be unable to tolerate even the slightest bit of grime. This is the first reason he did not deserve a son.

Harmony can help a family to prosper. As is said, "Friendliness is conducive to wealth". The fact that Mr. Liao-Fan is not wealthy is partially due to his bad temper. Since he was not wealthy, this placed his family in a precarious financial situation. Also, he often became angry at the least provocation. He could not tolerate anything displeasing. To behave in this manner results in a lack of good fortune and is the second reason he did not deserve a son.

Loving-kindness is benevolence and consideration for others. Mr. Liao-Fan understood these principles, but was unable to achieve them. Why? Because he was a very unkind person. In other words, he overvalued his reputation and was unwilling to help others, which is another reason why

he did not deserve a son. The fourth reason is that he talked too much, which frankly wasted a lot of energy.

From his introspection, Mr. Liao-Fan came up with six major reasons why he did not have children, the first three, being overly concerned with cleanliness, being quick tempered and lacking loving-kindness were from the aspect of intention, the mind. The next three, talking too much, drinking and staying up all night were from the aspect of behavior, the body. He liked to talk and criticize others. He indulged in gossip about other's faults and liked winning arguments with others. These harm the body and exhaust our energy. He also liked to drink excessively which harms the mind and exhausts our spirit. Last, he said he did not deserve a son because he spent the night chatting with friends, drinking, having a good time and not bothering to take good care of his health.

By realizing that he had so many bad habits and faults, Mr. Liao-Fan honestly admitted and felt remorse for all his erroneous behavior. To acknowledge all his offenses without concealing any secrets is to "Regret and eradicate one's karmic obstacles". This must be done sincerely to be effective. Awakening is achieved when we are able to identify our faults. Cultivation is accomplished when we have realized these erroneous ways and rectified them. Since most people are not yet aware of their faults, they are not yet truly cultivating. Cultivation is to correct our own erroneous ways, to correct our deviated thoughts and behavior. Therefore, the first step in correcting our false ways is to recognize them and to be able to turn over to a new leaf. Mr. Liao-Fan was so amazing, because once Master Yun-Gu questioned him, he was able to carefully and completely consider, to discover all his faults one by one and this is the basic cause of how he was able to change his destiny from that point on.

How was he able to change his destiny? And why are we unable to do so? We are completely ignorant of our own faults. So, we are unable to correct them. He was able to reflect within, to uncover and change each of his faults one by one. In so doing, he attained what he sought; on the inside, virtuous and caring conduct and on the outside, wealth and children. Mr. Liao-Fan did not seek from the outside, we did not see him bowing and burning incense in front of Great Compassion Bodhisattva, seeking children, fame, wealth and prestige. But nowadays, people seek by merely going through the formalities of blindly worshiping. They do not understand the principles. They seek what they desire, but this is the wrong way to do so. They will not be able to attain what they seek in this way.

From day to night we see countless people going to temples, burning candles and incense while asking for wealth and children, attaining what their destiny had already entitled them to have what they would have attained without having to plead for them. In their ignorance, they think what they received was granted by the grace of deities. Buddhist practitioners need to understand the truth, to seek what we desire in accordance with the teachings. As Master Yun-Gu said, "to gain both on the inside and on the outside". In this way, there is nothing that we cannot attain.

Master Yun-Gu then said, "According to you then, there are many things in life you do not deserve, not only fame and a son! Those who have millions of dollars in this life must have cultivated the good fortune worthy of that amount in the past. Those who have thousands of dollars must also have good fortune, which is worthy of generating that sum. Those, who die of starvation were in fact meant to die in that manner. The karmic result today is simply the fruit of their deeds. Heavenly beings do not have any intentions for us".

This advice from Master Yun-Gu is most important and must not be regarded as mere superstition! For to do so is to be deluded and thus to be unable to believe the words of sages, to believe the true reality. Master Yun-Gu taught Mr. Liao-Fan to honestly reflect within and to be self-critical. This enabled him to recognize his many faults. Thus, the greatest virtuous deed is for us to recognize and change our erroneous ways.

Making offerings to infinite sages is a great virtuous deed. But, we learn from the Infinite Life Sutra that it is even better to turn back from delusion and to earnestly and diligently cultivate. To do so is to turn over a new leaf, what ancient sages described as the great virtue of regretting and reforming.

Master Yun-Gu told Mr. Liao-Fan, that apparently he felt there were many things in life that he did not deserve not only a son or an imperial appointment. Attaining a high grade in the examinations and the resultant imperial appointment both rely on the cultivation and accumulation of merit from our past lives. "Those who have millions of dollars in this life" talks about wealth and social position for which we also need the right destiny. They are not randomly attained. In Buddhism, it is said that for us to possess immense wealth in this life, we need to have extensively practiced the giving of wealth in our past lives. Can we force nature to grant us wealth? Impossible. To try to do so will bring disaster and misfortune. "Neither misfortunes nor good fortune come without reasons and conditions, we incur them".

The ancient Chinese who created Chinese characters had great wisdom. The two characters for "fortune" and "misfortune" are very similar, differing only the slightest bit. Thus, a small discrepancy leads to a great error. All this helps us to understand cause and effect. To understand that when we seek fame, wealth and prestige in accordance with the teachings, we will find that everything is attainable.

"Millions of dollars" represents wealth of the upper class. "Thousands of dollars" represents wealth of the middle class. Because of the good causes planted in past lives, some people will possess upper or middle class wealth. Those who were meant to starve to death have committed numerous evil offenses in their past lives. They did not practice giving, but instead were stingy and miserly. Unfortunately, there are many people like this in the world today. They are unwilling to do even the slightest of good deeds or to give even a penny. They encourage others to give, but do not follow their own advice. We know they will undergo the consequence of being poor in their next life. We

all undergo the consequences from our causes. They are not imposed on us by an outside power that is controlling our lives.

The master said that the heavens do nothing more than punish those who are bad with the suffering they have coming and reward those who are kind with the good fortune they are worthy of. Some people in this world assume that everything is arranged by the will of heavenly beings. But, this is not so. The true cause of everything that happens to us is our own behavior. Heavenly beings do not have any intentions for us. Only the great sages with true wisdom are able to see clearly the truth of reality. Whether to be wealthy with a good social position or to be poor with none is all within our destiny.

For example, if a person has accumulated enough merits and virtues for a hundred generations, then he or she will have descendants to last a hundred generations. One who accumulates enough merits and virtues to last ten generations will then have ten generations of descendants to live out that good fortune. The same goes for three generations or two generations. For those who have no descendants at all, it is because they have not accumulated enough good merits and virtues.

This talks about the destiny in having or not having children. If we have accumulated enough merits and virtues for a hundred generations, then we will have a hundred generations of descendants. Great Master Yin-Guang often praised Confucius, who cultivated the "Virtue of a Hundred Generations". Confucius constantly thought of benefiting the country and people, without the slightest thought of self. He dedicated his whole life to education and passed on his ideals and aspirations to his students. He was the greatest educator in Chinese history.

There have now been over seventy generations of Confucius' descendants and his current descendant, Mr. De-Cheng Kong, is still respected by people around the world. Not only the Chinese, but others such as Americans are particularly courteous and respectful, warmly welcoming him upon hearing that he is the descendant of Confucius. It becomes very evident that by planting good seeds or causes, we reap good harvests or results.

In Liao-Fan's Four Lessons we read that when we accumulate enough merits and virtues for ten generations we will have ten generations of descendants to live out that good fortune. In Chinese history, emperors would try to establish dynasties that were able to reign for many generations like the Qing Dynasty, which lasted for ten generations. But, if their ancestors had not accumulated enough merits and virtues then it would have been impossible. Today, people do not believe this. They think all they need is ability, good political tactics and knowledge. But they are wrong. Virtues accumulated by our ancestors plus our own virtuous conduct from our past lives will result in having similar virtuous people being born into our family. Thus, its continuation is assured.

For instance, for how many generations will a family business last? In Taiwan, there is a chain of medical stores called the "Universal Compassion Hall" that originated in Beijing. By the

accumulation of virtues and merits, it has been in business for over a hundred years and has been passed down from one generation to the next.

Compassionate ancestors, whose driving goal was to be able to keep the store going so they could help to save lives, began it. Unconcerned about profits, they only wanted to make enough to be able to live very simply. So, their goal has not been to make a profit or to enjoy a life of ease and comfort, but to benefit society and to help people who were suffering. With this objective, they were able to found a business that has lasted over a hundred years. If the descendants do not deviate from their ancestor's objectives, this chain will be able to continue forever. They will not be like others who lacking merits and virtues found their businesses going bankrupt after only a few years.

Some may only have enough merits and virtues to last for two or three generations of descendants. The Chinese have a saying that "There are three serious occurrences in being unfilial, with no future generations being the most critical". This is lacking in merit and virtue to the point of not being able to have any descendants. In the past, people were extremely concerned about this, but today things are very different. Many young couples do not even want to have children thinking them too much trouble. Also, our society is different from that of the past because we now have social welfare.

In many countries, who takes care of the elderly? The country does. With no need to rely on their children to provide for them when they become older, many couples have decided that they can do without children. They can retire at the age of sixty-five and collect social security every month from the government. This is even more filial than our own children are. This is possible because the current social welfare system is so much better than what transpired in the past. Before, the elderly could only rely on their children for support, whereas now the current trend is towards having the government to help take care of the elderly. However, the Law of Cause and Effect will not change.

"Just as one stores up grain against lean years, one raises children against old age" has been a commonly held idea. Mr. Yu in his commentary examined the teaching of transcending this world. He said, "Sages transcending this world consider the cultivation of ending desires and love, ridding themselves of delusion to obtain wisdom and transcending the ordinary to become a sage to be the utmost virtue and merit. Regretfully, this level of attainment is not understood by ordinary people." This idea of raising children against old age still exists today.

Usually when young people generate the heart to become monks and nuns, their parents, relatives and friends try their best to think of ways to stop them. They do not understand for they still think like before, that not having a next generation is their biggest concern. Buddhism looks into the three times of the past, present and future. It sees and understands the truth of life and the universe.

Ordinary people only see a tiny portion of this universe, not the whole. Of the entire universe, they have only witnessed the human realm. In the human realm, they only see the present, neither the

past nor the future; therefore, they are unable to see as perfectly as do Buddhas and Bodhisattvas. When someone in a family becomes a monk or nun, it is truly the most joyous occasion, the most outstanding pursuit.

However, we must practice earnestly in renouncing worldly life for if we do not achieve, while our families will not be harmed, we will fall into the Three Bad Realms. In Buddhism, it is often said, "One grain of rice from a donor is as great as Mt. Sumeru. Not transcending the cycle of birth and death in this lifetime, consigns us to put on animal skin and horn to pay back the debt". This is obviously very serious.

As Pure Land practitioners, we have to achieve a certain level of attainment and to transcend the Six Realms to be born into the Western Pure Land. Theravada practitioners need to at least reach the level of stream-enterer. This is achieved by severing various wrong views. It is the first of the four stages of sagehood in Theravada Buddhism. By attaining the fruit of non-returning, we will be considered a sage. At this point in achievement we will continue to be born into the heaven and human realms and in this way are assured of attaining the state of Arhat although it may take a long time to do so. But by not falling into the Three Bad Realms, we are considered to have achieved attainment.

According to this criterion, the minimum standard to achieve attainment in Mahayana Buddhism is to rid ourselves of a portion of our attachments, to sever the eighty-eight kinds of deviated thoughts and viewpoints. If we cannot rid ourselves of these eighty-eight kinds of deviated thoughts and viewpoints, then we have simply not achieved. In achieving this, in the perfect Mahayana teaching, we reach the initial belief stage. In the Theravada teaching, we reach the initial fruit of stream-enterer, attained by destroying various wrong views; the first of the four stages of sainthood.

Not accomplishing this will find us still reincarnating within the Six Realms, still paying back our debts. For monks and nuns this means we will have to pay back every single offering from the ten directions that were enjoyed during the time we were monks and nuns. These offerings were not given without expectation of a reward. We have to pay them back.

If we are able to achieve the levels of stream-enterer or to sever the eighty-eight kinds of improper thoughts and viewpoints, for Theravada and Mahayana practitioners, respectively, those who have made the offerings will receive the benefits of good fortune. Then there is no need for us to pay them back, because they have harvested from the fields of merit. Using these as the standard, it is not achievable by monks and nuns of this generation. Who has the ability to achieve this!

But, there is still another way, to seek birth into the Western Pure Land. Otherwise, achievement is not possible. If we cannot go to the Pure Land, we will have achieved nothing. Seeking birth into the Pure Land is actually much simpler than severing the eighty-eight kinds of improper thoughts and viewpoints. To be born into the Pure Land, it is not necessary to sever these improper thoughts and viewpoints, for we can carry our remaining karma with us to the Pure Land. As long as we

have true unwavering belief, the vow and proper conduct, are honestly mindful of Buddha Amitabha, everyone will achieve attainment. We see this very clearly in the Infinite Life Sutra and the Amitabha Sutra. Therefore, when generating the heart to renounce worldly life and become monks and nuns, we must achieve attainment.

## B. To Reform Faults Thoroughly

"Now that you recognize your own shortcomings, you need to put forth your utmost efforts into working to change and into reforming your misdeeds, which cause you not to have a child or become an imperial official."

This is the method that Master Yun-Gu taught Mr. Liao-Fan in changing his destiny, to take the right steps to correct his bad habits and shortcomings. Since he knew his shortcomings, the master taught him to "put his utmost efforts into changing his ways". Mr. Yu said in his commentary that, "Each of us has our own faults and weaknesses, but if we are able to calmly analyze ourselves and find them, one after another, then we will have a starting point". So, changing our ways and reforming is true cultivation. It is by no means just a formality of reciting sutras, prostrating before the Buddha or chanting mantras.

To cultivate our whole life and to still be mired in the Six Realms is to have simply gone through the formalities. Their purpose is to remind us of the teachings for others to see and to exemplify these teachings to bring forth awakening in others. For self-cultivation however, importance is not placed on the formalities but rather on discovering our own faults. This is awakening.

To correct our own faults is to achieve in our cultivation. Therefore, the most important point is for us to be perfectly calm, introspective and watchful over our own conduct as we search out our own bad habits and faults. By knowing our faults and bad habits we will know where to start, what to correct and how to proceed. We can then concentrate and use all of our energy to reform. The following are some examples of this from Mr. Yu's commentary.

"We can change from a miserly and greedy person to become one who generously gives to those in need". For example, if we are miserly, we are not willing to give what we have to others. If we are greedy, we are always trying to gain what we do not have. If we find that we are habitually doing this, we can change ourselves into generous people who give to those in need by using the practice of giving to modify our behavior. What I have and others do not, I can freely give to them upon request. Or, better yet when I see others who have an urgent need, I can take the initiative and simply give it to them. This is the cultivation of good fortune.

There are three types of giving; that of wealth, teaching and fearlessness. The giving of teaching is practiced when we help others by using our skill or wisdom to teach others. What others are not good at and we are, we can enthusiastically teach them to enable them to have this ability or to awaken their wisdom. This is the giving of teaching. The giving of fearlessness is helping others to

be calm and serene in both body and mind. It is to help relieve their uneasiness, their fears. For example, if someone is afraid to walk home alone at night and we are able, we can accompany him or her so they will no longer be apprehensive.

Today, many young people need to serve in the military. This is another form of the giving of fearlessness. Why? Soldiers protect a country and its people, and keep the peace by not allowing harm or invasion by foreign forces. We can see that the scope of these three kinds of giving is extensive. The Buddha tells us that with the giving of wealth, we gain wealth. With the giving of teaching, we gain intelligence and wisdom. With the giving of fearlessness, we gain health and longevity.

In many countries, we can see another form of the giving of fearlessness; that of freeing captured animals. However, we also see many improper practices, which have risen as a result of this giving. Because so many have wanted to free captured animals, some people have gone into the business of capturing more animals. Freeing animals in this way is not the giving of fearlessness but subjects them to harm. If we do not set them free, these people will not capture them. We would do well to understand so that our kind heart will not inadvertently lead us to commit bad deeds.

The proper way to practice this giving of fearlessness is to free animals that we find in the food market when we go shopping. We do so in the knowledge that they will be able to survive once they are freed. This is compassion and kindness for it is saving those beings that are suffering. However, many pet shops sell animals that were domestically raised and therefore would be unable to survive in the wild. If they were set free, they would die and our good intentions would be turned into transgressions.

So, we need to be aware of the consequences to everything that we do. When we do occasionally find animals in a food market and buy them to set them free, the proper way to do so is to chant the Three Refuges of the Buddha, the Dharma and the Sangha, and the Buddha's name. In this way, we are saving their lives.

The commentary talks about changing from an angry and agitated person to one who is calm and peaceful. This talks about our disposition. Easily giving in to anger, easily becoming irritated is a major fault. Mr. Liao-Fan had this fault, so the Master encouraged him to transform himself into being serene and tranquil, to being even-tempered. With a calm and peaceful mind, our disposition will naturally be gentle and warm.

Both Buddha Shakyamuni and Confucius stressed this important quality of our virtue. The students of Confucius praised his five virtues of gentility, kindness, respectfulness, thriftiness and humility. He was known for being gentle, kind, respectful, thrifty and discreet towards everyone and everything. Confucius did not live an extravagant life but rather one of simplicity. He was courteous

and humble. He never argued and always accorded with others. Confucius was himself a model of moral excellence.

“To change from a person who exaggerates and is boastful to one who is modest and practical”. When we know someone who exaggerates, we automatically doubt whatever he or she says. It is difficult for people like this to win the confidence of others because essentially he or she is dishonest. Therefore, we should never exaggerate or boast, but be modest and honest in all that we say and do.

“To change from a person who is flighty and impatient to one who is settled and stable”. We would do well to be composed and concentrated, to be poised and calm. In this way, we will attain purity of mind.

“To change from a person who is arrogant and insolent to one who is modest and courteous”. There really is nothing to be arrogant about. Why? If we have accomplished something successfully, it is our duty, something we ought to do. If we did not accomplish it successfully then we should be criticized, corrected and told how to improve. Buddhas and Bodhisattvas respect everyone and everything as did Confucius and Mencius. However, we are far behind them in achievement or understanding! Therefore, we need to treat others with respect, courtesy and humility. These are simply virtues of nature.

“To change from a person who is indolent and idle to one who is diligent and resolute”. Being lethargic and lazy are great afflictions. One who has these bad habits will not succeed in anything. Therefore, we would do well to be diligent, purposeful and energetic. One of Buddha Shakyamuni’s students, Anuruddha was known for his laziness. After being reproached by the Buddha, he resolved to go without rest or sleep for seven days and seven nights. Due to his enthusiastic diligence, he damaged his vision. The Buddha compassionately taught him the “Illuminating the Diamond of Delightful Observation Samadhi”, a form of deep concentration, which enabled him to see far better than before. Consequently, he was able to see to the extent of one Buddhaland, which is comprised of one billion galaxies.

We too need to be inspired with enthusiasm and determination. When we are lazy, we accomplish nothing. Not only are we unable to achieve attainment in our practice and learning of Buddhism, but we will also fail to accomplish anything in our daily lives. Ancient times or today, in the east or in the west no one has become successful through laziness. Diligence is the only good root for Mahayana practitioners and Bodhisattvas.

“To change from a person who is merciless and cruel to one who is kind and compassionate. To change from a person who is a cowardly and fearful to one who is brave and motivated”. To be cowardly and timorous is another serious fault. We would do well to overcome it and to work diligently and resolutely. Mr. Liao-Fan himself admitted to having all these faults. Again, each of us

would do well to be like him, to examine and correct every single one of our faults. Next, Master Yun-Gu taught Mr. Liao-Fan several essential points for his cultivation.

"You need to cultivate virtue and tolerance and to treat others with compassion and harmony. Also, to care for your health and conserve your energy and spirit".

First, Master Yun-Gu encouraged Mr. Liao-Fan to accumulate merit, by ending his erroneous ways and cultivating good deeds. This is a foundation for improvement whether in Buddhism or in worldly teachings. If we do not by earnestly accumulate merits and virtues by refraining from all evils and practicing all forms of kindness, how can we hope to be, "Those who have thousands of dollars" or "those who have accumulated enough merit and virtue for a hundred generations"? An entire country respected Confucius. An entire world respected Buddha Shakyamuni. The former accumulated great merits of this world. The latter accumulated great merits of the universe.

Second, we need to be tolerant of others, to broaden our minds and our hearts. If not, then we will be beset with more afflictions, which will present further obstacles to our cultivation. We cultivate awakening, proper thoughts and viewpoints, and purity of mind. If we cannot attain purity of mind, then we will not be awakened. This would result in deviated thoughts and viewpoints. Proper thoughts and viewpoints and great enlightened thoughts rely on the foundation of purity of mind. Therefore, we need to be able to tolerate others.

There is no need to take things too seriously, no need to be critical of everything. As we learn in the Diamond Sutra, "everything is like a dream, an illusion, a bubble, a shadow". Nothing is real. As the ancients said, every phenomenon is "as transient as a fleeting cloud". There is nothing worthy of dispute. There is nothing worthy of anger. There is no point in dwelling on anything, for this will hinder our cultivation of purity of mind.

There is every point in being gentle, loving and peaceful. Being not so was Mr. Liao-Fan's biggest problem. We need to practice loving-kindness and compassion for everyone and everything. The Buddha taught that these are non-discriminatory, are equally held for all. Confucius taught of loving-kindness, which is close to that of the Buddha's. He explained that, "the benevolent person has no enemies". If we still have feelings of hostility towards others, then we are neither kind nor compassionate. Conflicts and hostility simply do not exist within the heart of loving-kindness. It is the same as the great compassion of the Buddhas. Different people, different words, same meaning. This is what we need to learn and practice, to truly benefit ourselves.

Pure Land sutras explain "One Mind Undisturbed". This state is unattainable if anything exists in conflict. To have conflict is to be of two minds, to have something that needs to be confronted, to be thought of. Master Hui-Neng said, "originally our true mind contained nothing". If the mind still clings to even one wandering thought, then it is not the true mind but a false mind. If the mind is pure, if the mind is at peace, then it will not have any conflicting thoughts. Without any conflicting

thoughts, the true mind can be uncovered, purity of mind can arise and this is how we attain One Mind Undisturbed.

The states of One Mind Undisturbed and Constant Mindfulness of Buddha Amitabha start from here. In Constant Mindfulness of Buddha Amitabha, initially the mind remembers the Buddha and does not for-get. Then after prolonged cultivation, we con-stantly contemplate the Buddha. If we have been chanting the Buddha's name for many years and have not yet reached the state of constant mindfulness, we need to determine where the problem lies and correct it. When we have no more obstacles, we will be able to achieve this state, which will assure us of achieving birth into the Pure Land. Regardless of the state of cultivation we have reached, we will know when we have achieved it. There is no need to ask another.

When we are born into the Pure Land through the state of Constant Mindfulness, we will be born into the Land where Both Sages and Ordinary Beings Dwell Together. With the state of One Mind Undisturbed in Mindfulness, we will be born into the Land Where Everything is Temporary. With the state of One Mind Undisturbed in Enlightenment, we will be born into the Land of Real Reward. The level of achievement we attain will determine which land we will be born into.

There are also different levels in the state of constant mindfulness, thus there are nine levels of birth. People who are born into the higher three levels of birth are able to pass away whenever they wish, are able to decide when they will die. At that time they can go without any illness and may be standing or seated. If they do not feel like leaving this world yet, they can stay longer. Everything can be achieved at will. People who are born into the middle three levels of birth are able to know a few months in advance when they are going to pass away. Again, they may leave this world standing or seated. In the lower level, people will know several days in advance of their death, when they will leave but they may become ill before their time of death.

People reaching the state of One Mind Undisturbed have even higher abilities. There are two levels of One Mind Undisturbed: mindfulness and enlightenment. Whichever it is, it is not achievable by ordinary people like us in one lifetime, whereas, constant mindfulness is. Therefore, in this lifetime we can attain the state of constant mindfulness in which we will have the ability to pass away at ease, to leave whenever we wish. This is to be born into the Land Where Both Sages and Ordinary Beings Dwell Together, into the higher three levels of birth and to carry our remaining karma with us.

The Master told Mr. Liao-Fan that he should care for his health and conserve his energy and spirit. Because Mr. Liao-Fan liked to sit up all night and did not know how to take care of himself, he needed to pay special attention to preserving his health and energy.

"Live as though everything of the past dissolved yesterday and all of the future begins today. If you can accomplish this, then you are a person born anew, a person of virtue and sincerity".

Everything that happened yesterday is in the past, do not dwell on them or regret what happened. Because if we do, it is as if we have committed them again and this will only leave additional impressions in our Alaya Consciousness (our store consciousness, the thought database from all our past and present lives, good or bad). Therefore, let bygones be bygones and do not to think of them again. The important thing is to correct what is in the present, what will be in the future. Doubts and regrets are afflictions, which are conditions or causes of pain, distress and suffering which disturb the body and mind. These two above afflictions are two of the twenty-six afflictions stated in the Sastra on the Door to Understanding the Hundred Dharmas.

The Buddha taught us not to dwell on the past. It is stated in Mr. Xi-Yin Yu's commentary that this is the key to change destiny for the Perfect People. The Perfect People are those with higher levels of wisdom and those who are awakened. There are six points to accomplish this starting from the need to cultivate and accumulate merits and virtues to the point when we become a "person born anew, a person of virtue and sincerity". These are the keys to changing destiny.

Mr. Yu said in his commentary that, "The first step in changing destiny is to correct our faults. To brush aside all the accumulated bad habits one by one and to pull out all roots of our problems one by one. At all times and at all places, to be constantly vigilant of our every thought, word and act. To be demanding of ourselves, to be restrained and disciplined. To protect the innocent and the virtuous as we would a newborn baby. The full responsibility for changing our destiny is in our own hands, not in the hands of Buddhas, Bodhisattvas and heavenly beings. People of utmost virtue are no longer being bound by destiny".

But, we need to be strict with ourselves, not constantly forgiving ourselves. If we do so then our future will be limited. We need to be strict and stern with ourselves, generous and lenient towards others. We need to overcome our faults and to correct our bad habits. We need to protect the pure, the virtuous, the innocent. What is innocence? It is to not have any thought arising. If we constantly give rise to wandering thoughts, then we lose our innocence, our true mind, our pure mind. We need to be watchful over our wandering thoughts. To protect these like a mother lovingly takes care of a baby, wholeheartedly with full energy.

The responsibility for changing our destiny is completely up to us; it is not up to Buddhas, Bodhisattvas or the beings of heaven or earth. Once we understand the truth about being able to create our destiny, there will no longer be any need to ask psychics or fortunetellers what our future will be like. We would only need to carefully reflect upon our own destiny to know what it will be and how to change it. Also, others would not be able to deceive us.

Previously the Master told Mr. Liao-Fan about people who were of the utmost virtue. In the Pure Land sutras, we learn that the people of the utmost virtue live in the Pure Land. What kinds of people are of the utmost virtue? Those who are able to feel regret and remorse and thus are able to reform. The beings in the Western Pure Land reflect and reform daily, until there is nothing left that requires correction. Then they become Buddhas.

Even Equal Enlightenment Bodhisattvas, who are just one level below that of Buddhas, still have faults. What kind? They still have one degree of ignorance yet to be broken through, that is their shortcoming. They still need to correct their errors and start afresh. If Equal Enlightenment Bodhisattvas still need to regret and reform, we can imagine how much we need to do. From the above we can understand and attain awakening as to what we need to cultivate. From now on, we will generate the heart to regret and reform. Even upon reaching the level of Equal Enlightenment Bodhisattvas, we will still need to do this. For only when there is nothing left to reform, do we become Buddhas. We cannot attain complete enlightenment even if we still have just one remaining fault.

Bodhisattvas are called “enlightened sentient beings”, for although they are still sentient beings, they are enlightened. Enlightenment is to know our faults and to correct them. On the other hand, we ordinary people are also sentient beings, but are not yet enlightened. Not being enlightened is not knowing our faults, not knowing that we need to correct them. It is believing that we are correct in every way. It is thinking, “Do I have any faults”? It is thinking for a long time and not finding any.

Therefore, it is often said that ordinary people do not have faults, but Bodhisattvas have many. Bodhisattvas constantly watch over their every thought, word and deed, knowing they have many shortcomings, continuously correcting them, doing so for three great aeons. When we think about how many faults there are, how we possibly think that as ordinary people we do not have any!

What is the difference between “enlightened” and “not enlightened”. One who knows that they have many faults is an enlightened being, is a Bodhisattva. One who does not know that they have many faults is not enlightened, is an ordinary person. Bodhisattvas are not deities, but are those who know their own faults and constantly strive to correct them so they can reform. If we were to improve, not only to reform, but to generate the vows of Buddha Amitabha then this would be the most remarkable way of changing our destiny.

We recite the Infinite Life Sutra daily, to be very familiar with it, but this is only the beginning step. The second step is to use the Infinite Life Sutra as a mirror, reflecting once with each recitation to make a comparison and to find our own faults. By looking at the reflections in the mirror, we can see what parts are soiled and can then immediately clean them. To clean is to correct. We need to recite the sutra to find the pollution in our mind that we are not yet truly aware of. The sutra is like a mirror that sees and reflects what parts of our minds have faults so that we may correct them at once. Therefore, the first step is to become familiar with the sutra. The second step is to accord with the teachings within it.

In cultivation, first we generate the vows. We need to think carefully if we have generated the forty-eight vows of Buddha Amitabha. We need to adopt his forty-eight vows as our own, to be of one heart and vow with him, to be his true companion. It is to be the same, to become his manifestation. He is our role model. We follow this model to mold ourselves, to change ourselves to be completely the same as Buddha Amitabha. It is to be of one mind, one heart and one vow.

How could we not be born into the Pure Land, when our heart and vow are the same as his? When this happens we will think the same, speak the same and act the same as him. So in every thought, word and deed we will remember as we interact with others, matters and affairs, not forgetting to encourage others to chant Namo Amituofo. This is to speak and act like Buddha Amitabha.

When our three karmas of body, speech and mind are the same as his, then we become a manifestation of him. We come again to this world to fulfill his original vows. This is more remarkable than being a person of virtue and sincerity. Originally, we were reincarnated into this world as a retribution body, to pay back karmic debts, but now we are Buddha Amitabha coming to this world through the strength of our vows. This is the most remarkable and unsurpassable method in changing our destiny.

"If even our body is governed by destiny, then how can a body of virtue and sincerity not evoke a response from heaven"?

Here the Master was talking of wandering thoughts and attachments. Our body really has nothing to do with destiny. What matters is our mind. Our body is influenced mainly by our mind. To be honest, the mind of ordinary people, is selfish, is governed by destiny. We also fall within the control of destiny if we use our conscious mind. We use our Eight Consciousnesses (eye, ear, nose, tongue, body, mind, Mana and Alaya. Information from the sixth consciousness, which is the mind, is transmitted by the seventh consciousness, which is the Mana, to the eighth, which is the Alaya, our store consciousness).

Why are Buddhas and Bodhisattvas able to transcend? Because they have turned their Eight Consciousnesses into the Four Wisdoms (the Great Perfect Mirror-wisdom, the Wisdom of Equality, the Wisdom of Wondrous Observation and the Wisdom of Accomplishing What is to be Done). They do not use the Eight Consciousnesses, so they are not controlled by destiny. After we have awakened, we too will use our awakened mind. Currently, we are using deluded sentiments. If we use our enlightened wisdom, how would we not "evoke a response from heaven"!

In the commentary we learn that, "Utmost sincerity can split a stone of diamond, can evoke a response from heaven and can change destiny". Consider the well-known incident that happened to the famous General Guang Lee who lived during the Han Dynasty (approximately two thousand years ago). One time he and his soldiers were on a march. On one side of the road, the grass was very long. There was a large stone partially hidden in the grass and he mistakenly thought it was a tiger. He immediately shot an arrow at it and it went deep into its target.

After getting off his horse and going to survey his marksmanship, he was amazed to see that it was a stone! He thought, "I must be very strong to have shot an arrow so deep into a stone"! He tried again but failed to repeat his accomplishment. From this, we can see that the first shot resulted from the utmost sincerity, or having no wandering thought.

Similarly, when Great Master Kumarajiva was about seven years old, he lifted up a great iron bowl without so much as a thought. But then he thought, "I am so small. How could I have lifted it"? He tried to lift it again but failed. General Guang Lee had mistaken the stone for a tiger and was able to shoot an arrow into it. Master Kumarajiva thought nothing of the weight of a great iron bowl and was able to lift it. Once they perceived the tiger was actually a stone, the iron bowl was extraordinarily heavy; they were unable to repeat their previous accomplishments. Both initially acted from the mind of sincerity, which has no wandering thoughts. Thus the stone was split open and the iron bowl was lifted up.

From these two examples, we can confirm what is stated in the Flower Adornment Sutra, "There are no hindrances among matters or things". This is achieved when the mind reaches a certain degree of purity, when we have severed our wandering and discriminatory thoughts and attachments. If the mind is not pure, then all phenomena present obstacles. When the mind is pure, there are no obstacles.

"Utmost sincerity thus evokes a response from heaven". Confucianism speaks of wrestling with materialistic desires, teaching us that we need to let go of desire and not to be influenced by it. Utmost sincerity can change destiny. It is the true mind, as explained in the Visualization Sutra, it is the Bodhi mind, the mind of utmost sincerity, profundity, merit dedication and vow generation.

"As is said in the "Tai Jia Chapter" in The Book of History, 'One may run away from the retribution of heaven, but one can never escape the retribution for one's own wrong deeds.'"

Tai Jia was an emperor during the Shang Dynasty, (almost four thousand years ago). During his early years, he engaged in immoral activities. After receiving guidance from the Great Sage Yi Yin, he amended his incorrect ways. The previous quote was his expression of gratitude to the great sage.

To say that we may run from the retribution of heaven means that although we have committed unkind deeds in former lifetimes, the retribution for them is changeable by our current cultivation and accumulation of merit and virtue in this lifetime. The retractions of heaven are destinies and are changeable.

"But one can never escape the retribution for one's own wrong deeds". These are the wrong deeds we commit in our current life. The retractions of heaven are meted out for the bad deeds that were committed in our past lives. The retractions that we are to receive in this life can be changed. Our very destiny can be changed. However, nothing can be done regarding the retribution for the bad deeds that we commit in our present lifetime. And if we continue to commit bad deeds, then we will be unable to regret and reform, unable to change our destiny.

When bad causes created in the past, meet up with present adverse catalytic conditions, the retractions for these bad deeds will surely mature. On the other hand, although we have created

bad causes in the past, but now in the present, we refrain from committing bad deeds we will suppress our bad conditions. The bad causes still exist but without the catalytic conditions, they will not mature. The principle in changing destiny is based on the condition aspect of the Law of Cause and Effect. Cause is what was created in the past. It is unchangeable. But, condition is changeable or controllable.

We reap what we sow. We can plant melon and bean seeds. These are causes. When we do so, we will grow melons and beans. These are results. However, we cannot grow beans from melon seeds or melons from bean seeds. Cause is fixed. Whether we will harvest melons or beans depends on the conditions. If we would like to harvest beans, we plant the seeds for them and put away the melon seeds.

For a cause to come into effect, appropriate catalytic conditions are required for it to happen. For example, for the melon or beans to grow well, the conditions needed for that to happen include the right combination of good soil, fertilizer, sun, air, water, etc. Even after the seed was planted and the cause was thus created we can prevent the condition from maturing if we do not want it to. We simply leave the melon seed in a cup for a hundred years. The melon will not grow. The result will not mature. Why? It does not have the right conditions.

Therefore, even though we have created bad causes in past lives, if we refrain from wrongdoings in this life, end our erroneous ways and cultivate kind deeds, we will not have the bad conditions for the bad causes to come into effect. Surely, we also created some good causes in our past lives. How could a person have only done bad deeds and not good ones? How could a person have only done good deeds and not bad ones? Such a person simply does not exist. Therefore, life after life all the deeds that we have committed have been a mixture of good and bad. Sometimes more good, sometimes more bad.

We do not need to be afraid that we have committed more of the bad as long as we refrain from committing any more. If we can block the bad conditions, although we may only have a small amount of good deeds, they too will blossom and mature. Therefore, it is crucial that we end our erroneous ways and cultivate kind deeds.

“It is also said in the Book of Songs, ‘To remind us to permanently accord with the mind of heaven and to seek the great good fortune by our own’”.

This reveals the real purpose of the morning and evening ceremonies. The purpose of the morning ceremony is to remind us of the vows of Buddha Amitabha. The purpose of the evening ceremony is to look back on the day to see if we followed the guidance of the sutra, to see if we have been be watchful over our words and deeds. In so doing, it will be meaningful to participate in these two ceremonies.

In Buddha Shakyamuni's time, the content of the morning and evening ceremonies was the Three Refuges. The words in those ceremonies were from the "Chapter of Pure Conduct" from the Flower Adornment Sutra, "To the Buddha I return and rely, vowing that all living beings will profoundly understand the Great Way and bring forth the heart of great understanding". It was the same for the morning and the evening.

Ancient virtuous people compiled our current recitation handbooks. The content was suitable to the people practicing together at that time. But is this recitation suitable for our own practice? If not, they need to be modified so they will allow us to continue to correct our faults and thus benefit from them. The same goes for repentance ceremonies. If we were to participate in these and did the many prostrations while our mind was still impure, not only would we not eradicate our karmic obstacles, we would increase them. This is similar to taking medicine when we become ill. If the medication proved to be ineffective then we would need to change prescriptions.

The purpose of sutra recitation and of repentance prostrations is to treat the illness in our minds to cure our afflictions. If they are ineffective, then we need to find a method that is effective. Therefore, the Jewel King Samadhi Repentance Ceremony compiled by Mr. Lian-Ju Xia is more suitable than other similar books for the problems of today's people. Upon careful reading, we will understand that many of its phrases talk of our present illnesses. Hence, we need to choose the morning and evening recitation based on our illnesses and our problems.

Now many Pure Land practitioners at the morning and evening ceremonies recite the Infinite Life Sutra. The purpose of this is to cultivate concentration. If we do not have enough time for it, then for the morning ceremony we can recite Chapter Six, which is comprised of the Forty-eight Vows. For the evening ceremony, we can recite Chapters Thirty-two to Thirty-seven. These six chapters talk of cause and effect, of learning how to change ourselves. Doing this we will permanently accord with the minds of heaven and seek the great good fortune on our own.

"The minds of heaven" means the self-nature, it does not literally mean heaven and earth and celestial beings. Rather, it means our own original nature. If we can accord with our true mind then we will achieve the basic virtue, to return to our self-nature.

The Master told me "Mr. Kong had predicted that you would not receive an imperial appointment or have a son. These are the retributions of heaven, but even they can still be changed. You only need to develop your virtue, diligently try to practice kind deeds and work to accumulate many hidden merits and virtues".

Master Yun-Gu told Mr. Liao-Fan that Mr. Kong's prediction that he would not receive an imperial appointment or have a son were the result of the accumulated negative karma in his previous lives. However, these are changeable. Destiny exists, but it is not fixed. It is not something that is immutable. What is from the past is a constant, what is done in the present is a variable.

Master Yun-Gu explained how we could change our own destiny. We do so by starting from our heart “to develop our virtue”. From this, we can see that if we were to seek and change only on the outside, we will be “at a loss, inside and out”. We have seen people who try to improve their environment by changing the placement of doors, windows, etc. all to be at a loss, inside and out. On appearance it seemed as if there was some gain, but actually what they gained was what they were destined to have, it was still within their destiny, a constant, not a variable.

We need to change from our thoughts, from our heart, to refrain from wrongdoings and to cultivate only kind deeds. “Work to accumulate many hidden merits and virtues”. These are our good deeds that others do not know about. If we did something that was good and then made it widely known, so that others praised it, then we have lost our reward for good deeds. To do what is good and then to lose the benefits from it at the same time will deter us from accumulating merits and virtues. It is much better to do good deeds without anybody knowing about them, even better if some people verbally reproach us, for this will help to reduce our negative karma. It would be best for us if our negative karma and retributions were to be reduced and even eradicated, while the good, the merits and virtues remained hidden.

Today, when we do good deeds and are subjected to criticism and slander, we feel it is undeserved. Why do we have negative results when we do good deeds? Actually, those are good rewards. If we did some good deeds and were immediately complimented by others, the merit and virtue would be immediately cancelled. Therefore, we must accumulate merit and virtue while hiding them, not letting others know of them. Only then is this a truly good deed.

These are your own transactions to create good fortune. How is it then possible that you will not get to enjoy them?”

We will be able to enjoy all of the good fortune that we have created in this life. The sutras tell us that “Cause and effect are joined through the three times of past, present and future”. Both our rewards and our retributions in this life are the results of deeds in past lives. What is cultivated in this one, will be born by us in our future lives. If we cultivate very diligently, then without having to wait until our next life, we will see the results in the present one. Based on this principle, Mr. Liao-Fan completely changed his destiny. He had accumulated so many good deeds that he did not have to wait until his next life to enjoy the results.

“I Ching, The Book of Changes, was written to help people bring about good fortune and to avoid adversity. If everything is predestined with no room for change, then how can we improve upon our good fortune and avoid adversity?”

It could be said that I Ching, the Book of Changes was the earliest philosophy book in ancient China. It contains the most profound philosophy, which taught people to become sages and the virtuous. It accomplishes this through mathematical predestination. It contains sixty-four combinations. Each combination has six explanations or predictions, single and divided lines in

eight groups of three lines. There are three hundred eighty four possible explanations. From within to deduce and develop the change in positive or softness and negative or hardness, able to know the happenings in past and future. Changes as small as those that affect individuals to changes that affect countries to even those that affect the world can be deduced from these symbols. This is simply following the natural Law of Cause and Effect, something that can be calculated and deduced. However, what the Master knew enabled him to surpass mathematical calculations so Mr. Liao-Fan's destiny was changed.

What can be extrapolated is constant, what cannot be is variable. Their shared purpose is to teach people to "bring about good fortune and avoid adversity". The constants are a set number. I Ching, the Book of Changes knew the variables. One virtuous thought is a plus and one negative thought is a minus. So every day is simply a matter of calculating every plus, every minus, every multiplication, every division. If the margin of change is not too much then others can foretell our destiny with a reasonable degree of accuracy.

After having his destiny foretold by Mr. Kong, for twenty years Mr. Liao-Fan neither increased nor decreased his bad or good thoughts and deeds, but completely accorded with his destiny. For ordinary people usually there are some changes, one virtuous thought, one unkind deed, not like Mr. Liao-Fan who had no interest in doing good deeds or bad ones, but maintained a constancy throughout, thus, his destiny was remarkably accurate. If the good or bad deeds are changed enough then we would surpass the constant and, thus, "we can improve upon our good fortune and avoid adversity" and this is something we can strive for.

It is stated in the commentary, "Because all thoughts, viewpoints and behavior are ever-changing, so all the consequences of gain and loss, joy and pain seem flexible and changeable. These consequences can be added, subtracted, multiplied and divided, received and lost according with the behavior of each individual".

A constant is the cause. A variable is the condition. The key to changing destiny is determined by the condition and it is the condition that Buddhism stresses. "All the infinite creations on earth and heaven arise from conditions". All existing things arise from condition. By controlling this variable, we can change destiny. Then, we can pursue our own wishes and goals to gain remarkable, perfect results. The Buddha also told us in the sutra that "Impermanence, no ego, Nirvana". Understanding this principle, we can become virtuous, sages, can become Arhats, Bodhisattvas, Buddhas.

"The very first chapter of I Ching, The Book of Changes also said, 'Families who often perform kind deeds will have an excess of good fortune to pass on to the next generations.' Do you believe this"? I replied "Yes".

From this, we know that I Ching, The Book of Changes understood the constant, the cause, in this world, in the universe. However, it also knew that there is a variable, the condition within. By

controlling this variable, on a smaller scale we can change our own destiny. On a larger scale, we can pursue lasting stability and peace for our country and our world.

The I Ching is truly extraordinary, however, it is a pity that now it has virtually become a fortune-telling book. As Mr. Guang-Xi Mei said in the preface of the Infinite Life Sutra, "Originally, the Amitabha Sutra was a teaching that helped us to transcend the cycle of birth and death to become a Buddha. But now it has become something for people to recite at memorial services to send off the deceased!" That the Amitabha Sutra has been reduced to this sad state is just like I Ching, the Book of Changes being reduced to a book for telling fortunes! It is a sad reflection on our times. I Ching, the Book of Changes was intended to teach us how to obtain happiness, world peace and stability, to change our destiny by accumulating merit and virtue. To do this, we first need to regret and reform. The Master asked Mr. Liao-Fan if he believed that a family, which practiced kind deeds would have so much good fortune that it would be passed on to the following generations. Mr. Liao-Fan replied "Yes".

So, the essential factor that enabled Mr. Liao-Fan to change his destiny was his ability to deeply and to perfectly believe what the Master taught him. It was the maturing of his good roots and good fortune that provided him with opportunity to meet Master Yun-Gu. As the Buddha told us, "Good roots, merits and virtues, and conditions" are the ultimate benefit. When Mr. Liao-Fan had all three, how could his destiny not change?

Mr. Yu told us in his commentary that, "One who is doubtful when he or she hears kind words of encouragement from sages may even slander them. They thus commit the offense of doubt". Kind words are the teachings of the sages of this world and beyond, later generations called these teachings sutras. The sutras tell us of the truths that never change. They surpass time and space. The truth that surpasses time is the same now, as it was thousands of years ago, it never changes whether in the east or in the west.

Upon reading this, we know that the writings and teachings of these sages, whether of our time or beyond, do not come from their personal experiences and opinions. If they did then they could be biased or inappropriate. History is accumulated experience. The sutras contain the truth, which arises from the true nature, the original nature. Thus, it is the absolute truth that surpasses time and space.

If we are able to believe, we will benefit and improve. If we do not believe, then we will miss these remarkable benefits. Thus, Buddhism talks of "doubt being the root of offense". And doubt is one of the six fundamental afflictions of greed, anger, ignorance, arrogance, doubt and deviated viewpoints.

The commentary also stated that, "One who hears kind words of advice and gives rise to belief will have the appearance of good fortune and merit. This belief is the mother of good fortune". "Mother" means to give rise, to grow. All good fortune and merit arise from belief in the teachings of the

sages. If we are able to believe in the words and teachings of the sages, we will find that all infinite good fortune and merit are generated from this. Mr. Liao-Fan is indeed a rare person, to deeply believe upon hearing Master Yun-Gu's advice.

### To Surpass Destiny by Cultivating Good Fortune and Accumulating Virtue

I gratefully accepted his advice paid my respects to him by prostrating. Then I began to regret all my past wrongdoings, whether large or small, in front of the Buddha's image. I wrote down my wish to pass the imperial examinations and vowed to complete three thousand meritorious deeds to show my gratitude towards ancestors, earth and heaven.

Here we see Mr. Liao-Fan's sincere act of honoring the teacher and revering his teachings. He did not casually say, "I believe and will do so accordingly" and then forget all about it after a while. He earnestly complied with them. What follows is Mr. Liao-Fan's own account of how he regretted each of his wrongdoings in front of the Buddha, without holding anything back. This is the expression of our own sincere repentance, asking the Buddhas and Bodhisattvas to be our witness. The Jewel King Samadhi Repentance is very long, as was Mr. Liao-Fan's written confession, which lists all of his wrongdoings.

The commentary stated that, "A Family Lesson" by Zhu-Zi tells us that it is a serious error to fear that others will know our misdeeds". We need not be afraid of letting others know about our faults. If we are truly intelligent and wise, we will expose our faults and shortcomings to as many people as possible. Then when we are criticized and corrected, our karmic obstacles will be gradually eradicated. If we hide our faults, they will increase in number. The consequences from this would be inconceivable! Consequently, if others speak out about them, be grateful. Even if we have not done what they say, if we are innocent of the accusation.

To be wrongfully accused by others will also eradicate our karmic obstacles. There is no need to refute them or to defend ourselves. If we constantly defend ourselves, when we really do have faults others will not want to try to correct them, then that offense will become even more serious. Tai-Zong, a great emperor of the Tang Dynasty is remembered for being wise and accomplished. Why? He did not hide his shortcomings. Anyone could talk to him about them. Although he was the emperor, he did nothing to retaliate against them for doing so. Why? He knew the need to regret and reform. (Also, he knew that if he retaliated, no one would ever dare to advise him again.)

Mr. Liao-Fan vowed to pass the imperial examinations but Mr. Kong had not destined this for him. To gain what we wish for when it has not been destined to happen in this lifetime is truly to have sought and gained. He made the vow to complete three thousand meritorious deeds to show his gratitude towards ancestors, spirits of heaven and earth.

Upon hearing my vow, Master Yun-Gu showed me a merit-fault chart and taught me how to keep a daily record of all the kind and unkind acts I did. He told me that bad deeds would neutralize the

good ones.

Master Yun-Gu presented Mr. Liao-Fan with a merit-fault chart. It provided for the entry of both virtuous merits as well as faults. This chart was very popular during the latter years of the Ming Dynasty. Scholars as well as Buddhists used it to cultivate their moral characters. Great Master Lian-Qi drew up a merit-fault chart called the “Self-reflection Record”, which totally based its standards for good and bad behavior on Buddhism. It was thus especially helpful for Buddhists to use for ending erroneous ways and cultivating kind deeds. There are several versions of merit-fault charts that have been passed down over the years, which can be used for our reference.

Mr. Liao-Fan lived five hundred years ago. His background and manner of living were very different from ours. However, we can still abide by the principles, using our wisdom to determine how we can adapt them to fit our current society and how we can use them to accomplish our goals. Currently, no one has come up with a merit-fault chart for modern people, but we need to know the spirit within.

The Master also taught me to recite the Zhun Ti Mantra. Only with a pure and concentrated mind could what I seek for come true.

In Esoteric Buddhism, Zhun Ti Bodhisattva is a manifestation of Guan Yin, Great Compassion Bodhisattva. Why did the Master teach Mr. Liao-Fan to chant a mantra incantation instead of reciting a sutra? The purpose of chanting a mantra is to uncover our pure mind, to eradicate our wandering thoughts.

Mantras are directly transliterated from Sanskrit. They have no meanings so we will not be tempted to think of them. Rather we will simply and continuously chant them. In so doing, over a long period of time, our minds will become pure. Thus, our goal will be attained. The goal remains the same whether we are reciting sutras, chanting mantras or a Buddha's name. But, it is important that we teach others the method that is most suitable for them. For example, if the Master had taught Mr. Liao-Fan to recite sutras, he would have been tempted to analyze their meaning. Thus, he was taught to chant a mantra. There is a saying in Buddhism that, “Reciting a sutra is not as good as chanting a mantra and chanting a mantra is not as good as chanting a Buddha's name”. What is important is that all emphasize cultivation.

Today, we lack the fundamental education that our ancestors had. We are unable to follow the advice of ancient people, “It is not too late to mend the fold even after the sheep are lost”. So for the first few years of our practice, we can concentrate on memorizing the Infinite Life Sutra. This is especially practical for young people. The best time to learn is during the golden years of learning, before the age of twenty. If we are able to memorize the sutra and recite it by heart, we will benefit from it our whole life.

This method provides us with four benefits. First, we would not forget the Chinese language. This is especially important for those of Chinese descent living abroad. It would enable them to remember their origins. Second, we would be able to understand the Chinese characters. Third, we would be well-versed in classical Chinese much more, which would provide us with the ability to read the Complete Library in Four Divisions. These books have been passed down through five thousand years of Chinese history. They contain the essence of the wisdom and experience of past sages and virtuous ancients to be absorbed as our own knowledge. Fourth, we would also have the ability to read Buddhist sutras as they serve as the foundation for practicing Buddhism.

Buddhism is the ultimate perfect wisdom, thus reciting sutras by heart is a very important foundation. If we are able to end our erroneous ways, practice kind deeds and cultivate purity of mind, then in due time whatever we seek will be attained.

Master Yun-Gu explained that it had been said by specialists in drawing talismanic figures, "Those who are considered experts in the art of drawing charms but who do not know the right way to do so will be laughed at by spirits". The key to drawing charms is having no thoughts from start to finish. With this understanding, start with the first stroke, which is called a good beginning.

In the process of drawing, one must let go of all wandering thoughts. Do not even give rise to a single thought of goodness. Only under these circumstances can a charm be effective.

Charms are a form of ancient magic in Taoism, similar to mantra chanting in Buddhism. If a supposed expert in the art of drawing symbols does not know how to properly draw one, then the spirits would laugh at him or her. There is a secret to drawing this symbol so that it is effective. The key is to not give rise to thoughts.

This same principle applies to chanting mantras. Some people are able to effectively chant mantras. For example, the Great Compassion Water, which is consecrated by the "Great Compassion Mantra" recitation, can be very effective for some, not at all effective for others. Why? The former did not have a single wandering thought from start to finish. If during the chanting a wandering thought arises, then the mantra will be ineffective. Therefore, the longer the mantra, the more difficult it is to successfully chant it. The "Surangama Mantra" can be very effective. However, few people today are able to chant it effectively. Why? The vast majority of people have many wandering thoughts while they are chanting it. And it only takes one wandering thought to render our chanting ineffective.

It is the same with sutra recitation. If we recite one round of the Infinite Life Sutra without having any wandering thoughts, it would be outstanding! Without doubt, we would be in correspondence with all the Buddhas throughout the universe in the past, present and future. Therefore, we need to recite the sutra with a mind of purity, equality, sincerity and respect to form a connection with them. But if we recite the sutra while having wandering thoughts, we will not receive a response.

From this, we know that the shorter the mantra the easier it will be for us to recite it and to concentrate on it. And chanting "Namo Amituofo" is even shorter. If we still think that even this is too long, Master Lian-Qi taught us to chant just "Amituofo". If we chant this without one single thought, then it will be effective. It would be just like sending a telegram to Buddha Amitabha and having him receive it. But, if we add a wandering thought, then Buddha Amitabha will not be able to receive the message and there will be no response.

Master Yun-Gu continued, "When one prays for and seeks for something or tries to change one's fate, it is important that one does so without giving rise to a single thought. In this way, one will easily receive a response".

When we seek something from the Buddhas, Bodhisattvas or the beings of heaven or earth, we need to do so without having any thoughts or considerations for our seeking to be effective. To achieve this, our minds need to be truly pure, without any wandering thoughts. This is the mind of sincerity, purity and respect. Only when we appeal to the Buddhas and Bodhisattvas using the mind of utmost sincerity will we attain what we wish for.

The same principle applies when some people make offerings to their ancestors, when they appeal in front of the ancestral plaque. It would be useless to do so with an impure mind. Therefore, in the past making offerings to ancestors was a grand ceremony. For example, some Chinese who officiated at the ceremony needed to fast and bathe for three days before the religious observation. For these three days, this person cultivated purity of mind by shutting themselves in a small room to try to let go of attachments. In Buddhism, this is called "Contemplation", a ceremony honoring the deity or ancestor as if they were present. In doing so at the time of the ceremony, the spirit of that ancestor will appear.

When we pay respect to the Buddhas and Bodhisattvas at way places, are they present? Not necessarily. The presence of the images does not mean they are there. If the practitioners at this way place, whether ordained or lay persons, are sincere and pure in mind, then Buddhas and Bodhisattvas will be present. If they are not, then more often than not there will be some demons impersonating Buddhas and Bodhisattvas. This is explained in the Surangama Sutra.

"Mencius discussed in 'Learning to Create Destiny' that, 'There is no difference between a long life and a short life.' At first glance, one would find this hard to understand. How can long life and short life be the same? In fact, when we do not give rise to thought there is no duality in short or long life".

Short life and long life are completely different, why say they are the same? Giving rise to wandering thoughts, discriminatory thoughts and attachments creates duality. Without discriminatory thoughts and attachments, there is no duality.

"When we do not give rise to thoughts, there is no duality in short and long life". It is evident that only when the mind is pure are we able to see non-duality. Short life and long life do not differ for nothing in the universe has duality. In Buddhism, this is called "entering the state of non-duality". As explained in the Speech of Vaisali Sutra the state of duality is called One Mind Undisturbed in the Pure Land School and One True Dharma Realm in the Flower Adornment Sutra. It is the state of Buddhahood. Mencius also talked about the state of non-duality. Thus, it is evident that this is the state of mind of Bodhisattvas above the level of ground states.

"Separately analyze re-creating destiny. When there is no duality between wealth and poverty we will be able to create and form our own destiny".

We would do well to be content with things as they are, to settle down and get on with our work. There is a saying, "If the rich were content to be rich and the poor were content to be poor" society would be stable, the world would be peaceful and all would be joyful. What is being joyful? Not having any wandering thoughts, worries or afflictions. If a beggar were able to understand that his or her current condition was a matter of destiny, then he or she would also be very much at ease, very fortunate and happy.

There was a good example of this that happened in the early part of this century. At that time there was a beggar in a village in Jiangsu Province who would beg for food during the day. At night, he would sleep in old deserted way places. In this way, he led a life of ease and joy. Then, his son, due to his success in business became rich and influential. However, the father was still begging for food. The son found himself being admonished. "How can you be such an unfilial son? You have such great wealth. How can you let your father still beg for his food!" The son felt ashamed after hearing this and sent out people to search everywhere for his father and bring him to his home, so he could take care of him. But after a month of living in his son's home, the father sneaked out to resume his life as a beggar.

People asked the father, "Wouldn't it better for you to enjoy good fortune at your son's home?" He replied, "I was very uncomfortable there! Now, in the daytime I can travel anywhere I want. I can enjoy visiting beautiful scenery and can make any place my home at night. There is nothing more joyful than to live as freely as this. To have to remain at home is suffering for me!" He was content with his condition so he could let go and attain true liberation. He was not affected the slightest bit by the five desires of wealth, lust, fame, food or drink and sleep. Rather, he was happy and had purity of mind. He preferred to be on the sidelines, regarding this world as a play. Everybody else was busy pursuing prestige and wealth.

This was no ordinary person, but a model of wisdom and contentment. Most people pursue a happy and fulfilling life, not realizing that happiness and fulfillment are not necessarily synonymous with wealth or social status. Therefore, we need to understand about destiny, need to be able to adjust to "accord with sentient beings and be joyful over other's meritorious deeds". Only in this way will our lives be happy and fulfilling.

"When there is no duality between failure and success, then we can control the fate of prestige and lack of position. When there is no duality between short life and long life, then we can control the destiny of life and death. The most important concern for human beings is that of life and death. So talking about early death and longevity encompass all conditions, whether favorable or unfavorable, whether gain or loss".

"To live or die at will" includes according with all conditions. Regardless of favorable or unfavorable conditions, we will be completely at ease. Everything becomes clear and logical. We can have good fortune and attain the great liberation. This is true living. True happiness is not achievable without great knowledge and our actual efforts in practice. We can now clearly see that only an awakened person can settle their mind and create destiny. We can likewise clearly see that it is hopeless for the deluded to be immoral in behavior, becoming increasingly deluded. Thus, the Buddha often referred to the deluded as pitiful creatures.

"We have to wait until our cultivation reaches a certain level then our destiny will change. This change depends on the accumulation of merits, on seeking a response from the heavens. When cultivating, one needs to be aware of one's own faults and resolve to correct them just as in curing a sickness".

We cultivate, waiting for our destiny to change, to be created. Changing destiny is not something accomplished within a day or two, but over a long time. We need to confidently and diligently strive to improve. These relate to our own laziness and the need for diligence and awakening. We must be awakened and not deluded, proper and not deviated to strive diligently for improvement. In time, we will attain the desired result.

Cultivation is correcting the faults in the three karmas of improper thoughts, speech and behavior. We need to correct our improper viewpoints, bad intentions and improper conduct, to adopt whatever ways are necessary to remedy these faults.

"While waiting we should let go of the thought of desiring something that we are not supposed to have and the thought of wishing to receive a reward".

It is wandering thoughts to strongly hope for an early harvest of reward [C1] for our good deeds. Unfortunately, this kind of thinking can create obstacles. It is said that we should, "Only ask about the reaping, not the harvest". As long as we are diligent in our cultivation, the harvest will naturally follow, why bother to seek it everyday? This teaches us the true way of cultivation, of not seeking for anything.

We only need to concentrate on ending our improper ways and cultivating kind deeds. Then, in the end we will attain whatever we desire. There is no need to seek for everything will be attained. If we are seeking then what we can attain is limited. Most likely, we will receive only what we seek. When we do not seek, we attain everything. Everything is a manifestation of and in

correspondence with our virtuous nature. Therefore, when we do not seek, everything can be attained. When we are seeking, cultivation of virtue is not in correspondence with our virtuous nature. This will limit what we will attain.

Actually, what Mr. Liao-Fan attained was cultivation of virtue. It was not yet virtuous nature, because he still sought. First he sought scholarly honor and official rank, then he sought children. Whatever he sought, he attained. If he did not have one thought of a request, if he solely cultivated and accumulated virtue, then everything would have turned out perfectly. He did not seek longevity and yet he lived longer than destined. He was supposed to only live to the age of fifty-three, but instead lived to seventy-four.

We need to cease our requesting and affinity seeking. Sensible wishes are ones in which we ask that our lives be smooth. That we have enough to eat, a safe place to live and adequate clothing. It would be enough to live comfortably in a small house with minimal expenses and to have a simple life. But most people want to have luxuries and to impress others, not knowing the price they have to pay for these extravagances. They lose more than they gain. But if instead we share our good fortune with others then our good fortune will become the accumulation of merit.

If we cultivate and accumulate enough virtue to last for a hundred generations, then our descendants would have inexhaustible enjoyment. If we were truly intelligent and wise people, we would share our excessive good fortune with others. Therefore, we need to be patient. Why seek for the early arrival of good fortune when it will come in good time?

“It would be quite an accomplishment in achieving these teachings to be able to reach the innate ‘State of No Thought’. It is the actual learning and practice of wisdom.”

Master Yun-Gu told me “I know that you are still unable to accomplish the ‘State of No Thought’, but you can practice reciting the Zhun Ti Mantra continuously without counting the number of recitations and without interruption. When you reach a higher level of constant mindfulness, you will be able to achieve the level of ‘to not recite when reciting and to recite when not reciting’. When you no longer give rise to wandering thoughts, the mantra will become effective and successful.”

Actual learning and practice is true knowledge. Reaching achievement is what Buddhists call “returning to the original state”. It is to reveal our original self-nature, which is not the state of an ordinary being. There is true happiness within. It is to be filled with the Dharma joy, to truly abandon suffering for happiness. This is what awakened people seek.

This method taught by Master Yun-Gu enables us to practice concurrently the Three Learnings of self-discipline or abiding by the precepts, deep concentration and wisdom. This type of method is called “perfect practice with perfect attainment” what the Flower Adornment Sutra explains as “One is all, all is one. To cultivate one method is to cultivate all methods.” The essence of the practice is still to do so without interruptions, without intermingling with other thoughts or other methods.

Is there a need to count the recitations? Master Yun-Gu did not tell him to do so, but rather to recite continuously. Many ancient sages required practitioners to start their practice of chanting by keeping track of the number of recitations. Why? Because like us, they were lazy and lacked diligence. Thus, it was helpful to have a goal for the practitioner to meet a required number of recitations a day. For example, to chant the Buddha's name ten thousand times a day. Meeting this daily goal helped to counteract the bad habits of laziness and indolence. If we do not count, we may forget to practice.

For someone as honest and earnest as Mr. Liao-Fan, there was no need to keep track of the recitations, instead that would have served as intermingling. His cultivation was truly learned and diligent, thus he was able to practice without interruption, without intermingling with other thoughts and methods.

All methods are equal. No one is different from the others. Attainment lies in delving deeply into only one method for a long time. In the past, people generally practiced sutra recitation, but whether reciting sutras, chanting mantras or a Buddha's name, we all need to practice with the mind of purity, equality and respect. We all need to practice continuously to truly attain the effects from practice.

The state of "No thought" is essential. It is to not have any wandering thoughts, discriminatory thoughts or attachments. Although Mr. Liao-Fan had not given rise to any wandering thoughts for three days while he was meditating with Master Yun-Gu at the meditation hall, he had not yet reached the state of "No thought". He had just used belief, not concentration, to suppress his afflictions. He believed that all was destined. He believed in Cause and Effect. Therefore, Master Yun-Gu taught him a way to move on to the next level, to cultivate concentration. To recite the Zhun Ti Mantra is to always cultivate concentration. In ridding ourselves of wandering thoughts and attachments, our true nature will thus be uncovered.

The Buddha spoke many times of "the original nature as it is". It is the same thing as One Mind Undisturbed in the Pure Land School. This is the goal of our practice and the true and perfect achievement. It is to reach the achievement of "to not recite when reciting and to recite when not reciting". This is often explained as "not being attached to the act of chanting, thus to not chant when chanting and to chant when not chanting". We do so whether we are chanting a Buddha's name or reciting the sutra. Therefore, when we recite the Infinite Life Sutra without attachment, we can first achieve Constant Mindfulness of Buddha Amitabha and then One Mind Undisturbed. It is evident that although the methods may differ, the principles and the goal are all the same. When we reach the state of "No thought", when the reciting becomes second nature, it will naturally become effective.

There are three levels of achievement. The upper level is One Mind Undisturbed in Enlightenment, the middle level is One Mind Undisturbed in Mindfulness and the lower level is Constant Mindfulness of Buddha Amitabha, which is where our cultivation starts. Therefore, we cannot be

proud when our achievement reaches a certain level for if we do so then we will be unable to advance further.

Reaching the upper level of Constant Mindfulness, we may have the ability to transcend this world at will, to leave anytime we wish. Whenever we want to go, Buddha Amitabha will come to escort us to the Western Pure Land. Although we have reached this level of achievement and are able to pass away with ease, it is best to stay longer in this world. Why? The Infinite life Sutra tells us that to practice in our World of Suffering for one day is the same as to practicing in the Pure Land for a hundred years. We can stay in this world to train our endurance. The second and even more important purpose of staying is to encourage more people to go to the Pure Land.

It is remarkable that we ourselves are able to go, but it would be even better if we could help others to go there as well! Thus, we can concentrate on helping, educating and encouraging others. When we ourselves cultivate and encourage others to cultivate as well, the merit is perfect. In so doing, we are able to pay back the great kindness that Buddhas and Bodhisattvas have shown us. For the seeking to be effective, there must be a gain.

My name used to be Xue-Hai, which means “broad learning”, but after receiving these teachings from Master Yun-Gu, I changed it to Liao-Fan, which means, “transcending the ordinary”.

In the past, people had three sets of names (in China); their formal name, courtesy name and assumed name. Their parents gave the first one. This name could not be changed for to do so would have been unfilial. The names that parents gave expressed their aspirations for their children. If these were changed, it was tantamount to ignoring this aspiration, truly an unfilial act. Their assumed name was sometimes used when one had a certain social status or prestige in society.

When people reached adulthood, others no longer called him or her by the name that had been given by the parents. Upon reaching age twenty, males underwent a ceremony to be initiated into adulthood. Before this ceremony, everyone could address him by his given name. Moreover, after this it was disrespectful for others to still address him by the name given by the parents.

Then how did others address him? During the ceremony, people of the same generation or older, siblings, schoolmates and friends would give the courtesy name. For the rest of his life, he was addressed by this name but not by the formal name. If in the future, he were to become a government official or even the emperor, people would address him by his courtesy name. (The same applied to females, although their age for reaching adulthood was sixteen years old.) If a person was addressed by his formal name, then most likely he had committed a crime, been sentenced and punished. We need to be clear on this general knowledge of how people were addressed.

If people wanted to be even more respectful, they would address an individual by an assumed name or by his or her birthplace. To address a person as such indicated that he was a respected important person from a particular place. To address a person by his birthplace was the most respected form of address.

It is the same in Buddhism, to show the utmost respect, a monk or nun is addressed by the name of his or her way place or location. Master Zhi Zhe was addressed as the great master of Tiantai because he lived on Tiantai Mountain. Another example is Master Kui Ji who was called Ci En because he was from the Ci En Temple.

Liao-Fan and Xue-Hai were Mr. Liao-Fan's assumed names, a very respectful way of addressing him. Only the parents and teacher used a person's formal name after that person reached adulthood. Even grandparents, uncles and emperors still addressed a person by the courtesy name. Thus, we see that society accorded the same gratitude and respect to teachers as it did to parents.

It signified my understanding of the fact that we could create our destiny and that I did not wish to be like ordinary people, who were controlled by their destiny. From then on, I began to be very cautious and careful in whatever I thought or did. Soon I felt quite different from before. In the past, I was careless and had no self-discipline at all. Now, I found myself being naturally cautious and conscientious.

This segment talks of Mr. Liao-Fan's determination and cultivation in correcting his errors and making a new start. First, he changed his assumed name to Liao-Fan from Xue-Hai. "Liao" means to clearly understand. "Fan" means ordinary. At that moment, he understood everything in regards to everyday matters. He was awakened. He truly knew that only we could change and create destiny. He understood the principles and methods, and knew that from then on he did not have to just follow the path of destiny because it was not fixed.

After his resolution to reform, his feeling in daily living changed. From that point on until the end of his life he was constantly aware of his thoughts and behavior, was always on the alert, no longer deluded. In the past he had been unrestrained, doing things as he pleased, drifting aimlessly through each day. How did he live his life? He did not know. He had no direction, no goal. If we live this way, we will be bound by fate, unable to create our own bright future.

After reforming, he found himself being naturally cautious and careful in thought, speech and behavior. In other words, after turning over new leaf, his beliefs differed, his viewpoints regarding life and the universe changed dramatically. Before, he thought everything was bound by fate. But now he knew that he, we, each could create destiny. Thus, he was more positive, more determined and optimistic.

I maintained this attitude even when alone, for I know that there are spirits and heavenly beings everywhere who can know my every action and thought. I am cautious to not offend them with my thoughts. Even when I encounter people, who dislike or slander me, I could take their insults with a patient and peaceful mind and do not feel compelled to quarrel with them.

The reason why ordinary people cannot reform is that they do not understand this. Those who are more familiar with the Infinite Life Sutra will understand such situations and be even more careful with their thoughts, speech and behavior than Mr. Liao-Fan was. This is because the population of the Pure Land is beyond calculation. Even if we used every computer in the world, we still could not calculate the number of beings who live there. And yet every one of them possesses the same abilities as those of Buddha Amitabha. Each of them has the heavenly eye to see all, heavenly ears to hear all, the ability to know every thought of every being throughout the universe in the past, present and future. So, Buddha Amitabha, Great Compassion Bodhisattva, Great Strength Bodhisattva and all the beings in the Western Pure Land know our every thought, our every wrongdoing.

This talks of when we are alone where no one else can see us. We still need to restrain ourselves and not give rise to a single improper thought. In so doing, we will truly achieve self-discipline and control. As Pure Land practitioners, we want to seek birth into the Pure Land, want to achieve our virtuous conduct. If we continue to deceive ourselves, we will be unable to achieve. Confucius said, "A decent person is cautious even when alone". Even if we live alone, we can still discipline ourselves by not indulging ourselves without restrictions. In this way, we will truly be cultivating. Ordinary people constantly indulge themselves without any real discipline. When in public they may appear careful and self-restrained, but when alone will again indulge themselves.

For example, why is it that way places of the past had many practitioners sleeping in one room and did not allow anyone to have a single room? Because if there was only one person sleeping in a room, he or she would be unable to achieve in cultivation. To sleep in a room with others is to rely on the group. When there are over ten people sleeping in a room, they will behave well even while sleeping. The purpose of this was to force people to discipline themselves. Today's society is different from those of the past in that no one is willing to restrain himself or herself, but are intent on enjoying comfort. Fine! We can enjoy ourselves in this life and then we can leisurely enjoy ourselves in the Three Bad Realms in the upcoming life, not succeeding on the path to enlightenment.

Living with a large group, everyone needs to work together. There are some single rooms at way places, but they are especially for those cultivators of advanced years who have mobility problems. Also, those who hold high position and who have many responsibilities, like abbots, or the leading monk also need to have a room of their own, for the convenience of overseeing matters at all hours without disturbing others.

Therefore, true cultivators practice “living together harmoniously”, one of the Six Principles of Harmony. It is inappropriate for an individual to have a single room. If a person thinks it is uncomfortable to have two or three people living together in a room, it then becomes easy for them to think, “I do not want to live with this or that particular person”. Then he or she will not be able to achieve the state of Constant Mindfulness of Buddha Amitabha. Why? They have discriminatory and impure minds. The mind that still has dislikes and evasions. How would that person achieve? Then where and how do we cultivate? Wherever it is that we dislike the most. Wherever exists the most discriminatory environment to cultivate our purity, our non-discriminatory mind.

It is wrong for us to not be willing to live with or get along with someone. Mr. Liao-Fan had discovered his faults, mended his ways and sincerely corrected his errors. Now when we have this fault, instead of correcting it, we continuously nurture it. How can we hope to succeed in our cultivation?

Therefore, within a Sangha, a starting point for our cultivation is the Six Principles of Harmony, which are the basic guidelines to follow when living together in a large group. For individuals, everyone can abide by the Five Fundamental Precepts and Ten Good Conducts. In the past, way places used the Sami Precepts and guidelines for dignified behavior as the standard. It includes the Ten precepts and twenty-four kinds of dignified manners. Today, we do not need to be that strict. It would suffice for us to follow the Five Precepts and the Ten Good Conducts as the standard for both lay people and for monks and nuns. However, the standard cannot be lower than this.

To live in a group it is necessary to abide by the Six Principles of Harmony to correct our faults and bad habits and to learn to neither dislike nor detest others. Mr. Liao-Fan found that now he did not mind even when he encountered those who disliked or even slandered him. Rather, he found that he could patiently bear their insults with a peaceful mind and no longer felt compelled to quarrel with them. It was evident that his state of mind was calm and serene, unlike before, when he was flighty and impatient, unable to endure the slightest inconvenience or wrong. Here we can see his improvement from cultivation. Therefore, a true Buddhist practitioner needs to learn how to get along with everybody whether they are Buddhas and Bodhisattvas or even demons and ghosts, we need to find our inner peace and to hold on to it, regardless of the current environment or circumstances.

After the Sixth Patriarch of Zen Master Hui-Neng was enlightened, he found himself in the presence of and thus, attendant to a group of hunters. He witnessed their hunting, killing and committing many bad deeds daily. Also, he cooked their meat for them and took care of them. At that time, the hunters were his masters. He was their servant. He did this not for just a short time, but for fifteen years.

Could we have endured doing this? He not only endured but lived in ease in that environment, not giving rise to wandering thoughts, discriminatory thoughts and attachments. These were fifteen

years of his true cultivation. He reached enlightenment when he was in Huangmei, in the southern part of China. Having attained enlightenment, he then started to correct his bad habits. Whether under favorable or adverse circumstances, he cultivated his mind of purity, equality, great compassion and kindness. There is nothing more important than the cultivation of these four qualities.

Today, when we interact with people, matters and objects, are we cultivating our purity of mind under favorable or adverse conditions? If we are not cultivating our purity of mind, then we are not really cultivating and will not attain any benefit. If so, we are not properly practicing Buddhism, then we are studying it as an academic pursuit. Even if we spent everyday reading the sutras and were extremely articulate in explaining them, we would just be increasing our afflictions. In this way, we will be in the Three Bad Realms. This is absolutely wrong! True practitioners do not attach to the words, do not attach to what has been said, to what has been specified and thought, rather they use their intuition. They seek purity of mind, the non-discriminatory mind and the true mind, which is our original self-nature. They seek perfect complete enlightenment.

As Pure Land practitioners, this is also our goal, to attain Constant Mindfulness of Buddha Amitabha. Constant mindfulness is the mind of purity and equality. Non-discrimination is one entirety. Purity is one entirety. There is no barrier within the true mind. In other words, if we still have discriminatory thoughts and attachments, then we are unable to achieve constant mindfulness. Departing from these discriminatory thoughts and attachments, we will be able to achieve constant mindfulness, to be truly cultivating. Although this is not a very high level of achievement, attaining it shows that Mr. Liao-Fan was proceeding correctly and had received a good response.

The year after I met Master Yun-Gu, I took the preliminary imperial examination in which Mr. Kong had predicted that I would come in third place. Amazingly, I came in first! Mr. Kong's predictions were beginning to lose their accuracy. He had not predicted that I would pass the imperial examination at all, but that autumn, I did!

Mr. Liao-Fan was destined to place third in the examination. But by cultivating kind deeds and accumulating merits and virtue, he was able to improve his placement from third to first. As Mr. Kong's predictions began to lose their accuracy Mr. Liao-Fan saw first hand that he was able to change destiny, saw first hand that there were variables and not just constants. Next, he made the wish to pass an even higher level of examination and again his wish came true. To gain something we were not destined to have is to truly have sought and gained.

Although I had corrected many of my faults, I found that I could not wholeheartedly do the things I ought to. Even if I did do them, it was forced and unnatural. I reflected within and found that I still had many shortcomings. Such as seeing an opportunity to practice kindness and not being eager enough to do it or having doubts when helping others in need.

Sometimes I forced myself to act kindly, but my speech was still untamed and offensive. I found I could contain myself when sober, but after a few drinks, I would lose self-discipline and act without restraint. Although I often practiced kind deeds and accumulated merits, my faults and offenses were so numerous, they seemed to outnumber my good deeds. A lot of my time was spent vainly and without value.

We would do well to pay attention to these several points. We should not expect any reward when we help others, for it is our responsibility to do so. Confucius and other sages taught us the five human relationships and ten moral responsibilities. The five human relationships are founded on traditional moral principles. They include those between husband and wife, parent and child, siblings, friends, political leaders and the public.

To practice what we ought to practice is a virtue of our nature. It is naturally within our responsibility as parents to be protective, to care for and guide our children. It is naturally within our responsibility as children to be filial, to honor and respect our parents. Whether as siblings or friends, all should be respectful towards one another. Friends should be trustworthy, honest and reliable. We are naturally obligated to be so. All of us should be mutually caring, respectful and helpful with each other.

Mr. Liao-Fan understood this, although he did not yet practice them perfectly and purely, for these were still intermingled with personal advantages and disadvantages. If I were to help this person, it would be harmful to me. If we have these considerations, then our thoughts and actions are not pure and we will be unable to wholeheartedly put our efforts into helping others. From this, we know that although we do kind deeds, we still have not yet done enough.

Confucius taught of the virtue in “assisting others in achieving goodness”. He taught that goodness is a virtue. When we encounter others doing good deeds, we would do well to help them to accomplish their goal. Why? A good deed can benefit the whole town, the whole society.

For example, when a road needs to be fixed and a person volunteers to repair it. We need to wholeheartedly put our efforts into assisting that person to accomplish this kind of good deed and to benefit the people or society needs assistance from all of us. Mr. Liao-Fan was able to go along in helping others, but he could not do so wholeheartedly. He was only a little bit willing. He still had doubts when helping others in need.

If others are in trouble, we need to help them. But many of us first question whether we should or should not. In today's society, we frequently encounter people asking for help. Some of these people are frauds asking for money. After receiving it, they go out and spend it on overindulging themselves in food, drinks, women and gambling. If so, then our kind deeds become transgressions. Thus, it is difficult indeed to do good deeds for it requires both compassion and wisdom. Compassion is the authentic driving force behind our helping. Wisdom will help us to examine and judge whether we should help or not. If the person does indeed need help, then we

should do everything we can to assist. On the other hand, if they try to cheat and swindle us and we know what they are doing we need to guide them. If they are not really old or ill, but are healthy and strong then we can encourage and guide them to engage in a decent and proper job, not to be making a living using devious means.

Therefore, correcting errors to make a fresh start is not something readily accomplished, but requires time and continuous reformation. In the beginning stages, difficulties are unavoidable. To behave kindly and courteously in manner, while being careless and thoughtless in speech is a habit. Since ancient times, speech has been considered the source of both fortune and misfortune, so we need to be constantly aware in our speech.

Of Confucius' four studies, the first one is that of virtuous conduct, which is basic to how we conduct ourselves. Today we would call this moral education. However, this kind of education no longer exists in our society, as people today are less concerned about it. The second academic discipline is speech. Confucius was emphatic on the training of speech, that we should speak properly with respect and not harm others with our inconsiderate words.

We often carelessly harm others with our speech. When this happens, some may take offense and bear a grudge. Then in the future they will in turn seek revenge. Thus, much resentment and misunderstanding arises from this, creating many problems for us. "The speaker had no such intention, the listener interpreted it to be so". Thus, we need to be discreet, reserved and reticent in our speech. There really is no need to talk a lot. In talking less, we will commit fewer mistakes.

For our self-achievement while encouraging others to achieve as well, especially for practitioners cultivating purity of mind, one phrase of "Amituofo" will suffice. In this way, when we find ourselves subjected to hearing gossip, we would not respond with anything at all but "Amituofo". If they gossip more, then again say "Amituofo". Let them hear "Amituofo" several times. After they are finished talking, we will not have paid attention to anything they said. We will only have chanted "Amituofo" to them and forgotten whatever they were talking about. This will be good for it is best not to say much. Mr. Liao-Fan had the bad habit of talking too much.

The restriction on intoxicants is one of the five major precepts in Buddhism. We need to understand exactly why the Buddha prohibited alcohol intake. When intoxicated we act foolishly and recklessly. If we can drink a moderate amount of alcohol and not become intoxicated, then there is an exception to this precept. However, the precept is very clear on this, we are not even supposed to take one drop of alcohol. Why? There was the fear that we would be unable to control ourselves, which would lead to creating other problems, breaking other fundamental precepts.

In the past when I was studying in Taizhong, my late teacher, Mr. Bing-Nan Lee lectured on the Book of Rites. There was a commentary on the Book of Rites written by Mr. Kang-Cheng Zheng, a learned scholar who combined profundity with virtue during the East Han Dynasty (almost two thousand years ago). He was a student of Mr. Rong Ma who in his own time was also an

exceptional scholar. However, being narrow-minded, Mr. Ma would become extremely displeased if any of his students' achievements surpassed his. Mr. Zheng's achievement did precisely this. Mr. Rong Ma could not only not resign himself to the fact, so he hired someone to kill Mr. Zheng! When Mr. Zheng was taking leave from his teacher, the latter took his students to a pavilion ten kilometers out of town to see Mr. Zheng off.

He implemented his ill-intentioned plan and began encouraging everyone to start drinking toasts. Eventually, Mr. Zheng drank three hundred toasts! Mr. Rong Ma had hoped to get Mr. Zheng drunk, which would have made it much easier for the killer to succeed. He had no idea that alcohol had no effect on Mr. Zheng who maintained his demeanor of courtesy and propriety throughout. Mr. Lee said that if everyone were able to drink this much without being affected like Mr. Zheng, then Buddha Shakyamuni would never have needed to establish this precept.

We need to understand why Buddha Shakyamuni set up this as well as other precepts. When lay Buddhist practitioners are cooking, it is all right to use cooking wine, because we will not become intoxicated. It is therefore permissible to use it for flavoring. Alcohol can improve poor blood circulation, so it is permissible for the elderly to drink a glass at mealtimes. These are simply exceptions to the rule. They are not breaking the precepts.

Similarly, there are five pungent vegetables of onion, garlic, chives, green onions and leeks. Buddhists are discouraged from consuming these, especially garlic. Why did the Buddha prohibit us from eating these? The Surangama Sutra explains that purity of mind is most important in our cultivation. However, if we have not reached a certain level of achievement, our intake of food and drink can adversely effect our mind. Once we have achieved a certain level and are master of our mind, able to change our environment according to our mind then there will be no hindrances. But until then, if the environment influences our mind so we are not in control of it, there will be obstacles.

The Buddha told us that when we eat these five pungent vegetables raw, it increases our irritability. To eat them cooked, can increase our hormone production, increasing our sexual urges. So, there are reasons why the Buddha set up these precepts. In other words, whether eaten raw or cooked, they are forbidden because they increase our afflictions.

Some lay persons have said, "If we cannot eat these five vegetables, then we are not interested in becoming vegetarian". We need to understand the purpose behind this prohibition. If these vegetables are used as seasonings, if we stir fry one or two cloves of garlic into a dish, it will not cause any harm. Thus, when we understand the reasoning, we will see that Buddhism is very logical, flexible and sensible.

There are exceptions to strictly observing the precepts even after we have received them. These exceptions enable us to introduce Buddhism to others and to get along happily with everyone. Therefore, at certain functions, we need to behave wisely, to adapt ourselves to the circumstance.

Because it is an unimaginably rare opportunity for them to encounter the teachings, we can make use of the opportunity in introducing the teachings to others. During drinks and at mealtime, we can explain to them the great truths of Buddhism, to plant the good root. This is a rare educational opportunity not to be wasted.

It took me more than ten years to complete the three thousand meritorious deeds I had vowed to do. I was unable to dedicate the merits from these three thousand good deeds at a temple until I returned to my hometown in the south, a few years later. At that time, I had the opportunity to ask two monks to dedicate them for me.

Because Mr. Liao-Fan had a post with the army that required constant travelling, he did not have a chance to dedicate the merits. It was not until the year after he fulfilled his pledge of three thousand good deeds that he had the chance to do so. He engaged the services of several monks at a temple to dedicate the merits on his behalf after having completely fulfilled his pledge. When he had made his pledge he had written to gods or to spirits and expressed his sincerity and earnestness in turning over a new leaf and in accumulating merits and virtues. Upon completion of his three thousand virtuous deeds, he dedicated them to repay an obligation and for the fulfillment of his wish.

Then I made my second wish and that was for a son. I vowed to complete another three thousand good deeds. A few years later, your mother gave birth to you and named you Tian-Qi.

Mr. Liao-Fan had not been destined to have a son, but having wished for one, found his wish was fulfilled. "Proper seeking will enhance the gain". He attained his wish due to correct seeking and cultivation. Before he had completed the second three thousand good deeds, his wife had given birth to their first son Tian-Qi. From this, we can see that if we truly make the wish, it will come true. Of course, although he had gained a son before completing his pledge of the three thousand good deeds, he would honor it. It was the same as what had happened previously. He took the imperial examination, but before he could fulfill his pledge, he came in first when he had been destined to come in third. This is to be in correspondence and is truly inconceivable.

Every time I performed a good deed, I would record it in a book. Your mother, who could not read or write, would use a goose feather dipped in ink and make a red circle on the calendar for every good deed she did. Sometimes she gave food to the poor or bought living creatures from the marketplace and freed them in the wild. She recorded all of these with her circles on the calendar. At times, she could accumulate more than ten red circles in one day!

Today if we have the heart to free captured living creatures, we need to careful not to be deceived. Many people who wanted to set creatures free would go to pet stores to buy them. But these stores often captured the animals or birds and then sold them for us to set free. If we did not buy the animals, the stores would not try to capture more of them. The more we try to free, the more they

will try to capture. This will not help animals but will put more of them at risk, causing more harm than good. Then, instead of accumulating merits and virtues, we accumulate offenses.

Therefore, when we want to free living creatures we need to do so only with those that we inadvertently come upon when we go grocery shopping. Do not seek them deliberately for to do so is to seek an affinity. By happening to come upon one, we can determine if it will be able to survive on its own. Otherwise, it would be best not to buy it. It would be better to use the money to accomplish some other merits and virtues. Therefore, we need to be wise in our actions and not act impulsively or emotionally.

The meaning of freeing captured creatures does not just include setting animals or birds free. It also includes becoming a vegetarian and encouraging others not to kill living beings but to care for them. For example, we can print and freely distribute copies of the book the Love of Life with its beautiful illustrations by Mr. Zi-Kai Feng, a famous Chinese painter. However, parts of this book are in classical Chinese. If someone could update it with colored illustrations and pronunciations for today's readers, it could help more children to nurture their love for living creatures. By doing so, we will truly achieve the essence of freeing living creatures. We need to understand the spirit, the profound meaning behind what we are taught not just follow something to the letter. As for the practice of giving, there are many kinds including the giving of wealth, teachings and fearlessness. Each has its own inconceivably vast and profound meanings.

Both Mr. Liao-Fan and his wife had refrained from wrongdoing and practiced good deeds. Obviously, they were accomplishing their goal much faster than before. In the past, they were sometimes unable to accomplish one good deed a day, but took several days to do so. Thus, it took ten years to complete the pledge of three thousand virtuous deeds. With three thousand six hundred and fifty days in ten years, it is evident that there were over six hundred days in which they failed to complete any. But now they were able to accomplish more than ten a day, a vast improvement over before. It is very difficult to reform but they both had the perseverance and the patience to do so. Without the willpower and the determination, it is not easy to eradicate our bad habits and faults and this is the reason why many of us regress more than we progress on the path to enlightenment.

Everyday we practiced like this and in four years, the three thousand deeds were completed. Again, I invited the same two masters to make the dedications, this time in our home. On September thirteenth of that same year, I made my third wish and that was to pass the highest level of the imperial examination. I also vowed to complete ten thousand meritorious deeds. After three years, I attained my wish and passed the examination. I was also made the mayor of Baodi County.

From 1580 to 1583, it only took Mr. Liao-Fan four years to complete the second pledge of three thousand good deeds, whereas it had taken over ten years to accomplish the first three thousand. This time he again engaged the services of a monk to make the dedication at his home.

He had not been destined to pass this particular examination. However, his destiny also had not included having a son but he had attained one through his seeking and practice. It would also be a variable if his wish to pass the examination were to come true although he had not been destined to pass it. Everything that Master Yun-Gu had taught him had proved to be true. Now he pledged to complete ten thousand good deeds. In 1586, only three years after his pledge, as expected, he attained his wish in passing the examination.

After this, he was assigned by the imperial government to be the mayor of Baodi County, a position that had not been in his original destiny. Previously, he had been destined to be a mayor of a county in Sichuan County, in southwest China, far from Beijing. But now he was assigned to Baodi County, which was close to Beijing, the capital.

Then I prepared a small book to record my merits and faults and called it the Book of Cultivating the Mind. Every morning, when I started to work in the office my servant would bring the book and have the guard place it on my desk. I would record my every deed, good or bad, no matter how small. At night I set an altar in the courtyard and put on my official uniform to emulate the way of Mr. Zhao, an officer in the Song Dynasty. I burned incense and reported all my deeds to the heavens.

This helps us to understand how he felt about managing public affairs after he came into office, of his wish to create good fortune for all those he was responsible for. At this time, city or county mayors were chosen by the imperial government, not elected. Mr. Liao-Fan was a very good county mayor. He refrained from wrongdoing, cultivated good deeds and accumulated merits and virtues. At the beginning of his term of office, he prepared a blank notebook and named it the Book of Cultivating the Mind. He used it every day to record his good or bad deeds and thoughts, so that he could be watchful over them to see when he would be able to fulfill his pledge of ten thousand good deeds.

Everyday Mr. Liao-Fan handled public affairs and served as an interrogator in the judicial system. This is unlike today where the judicial and legislative departments are separated. In ancient China, the mayor managed judicial and legislative cases.

At night, in the manner of Mr. Zhao, he then reported to the gods and spirits everything he had done throughout the day, not hiding anything. Many ancient people followed this practice. They would openly and honestly admit to everything that they had done to be pure in body and mind. Buddhists call this “confessing and apologizing to the public”.

Once, your mother was concerned when she saw that I had not accumulated much merit. In the past, she was able to help me in our accumulation of good deeds and we were able to complete three thousand meritorious deeds. Now, I had made a vow to complete ten thousand good deeds and there were fewer opportunities to practice them at the government residence. She worried about how long it would be before my vow could be fulfilled.

Before he became a government official, Mr. Liao-Fan was not as busy with work thus it was easy for his wife to assist him in doing good deeds. As a government official, they lived in a government residence. In the past, there was little contact between those in the official residence and the public, especially their family members. Therefore, she was no longer able to help him in cultivating and accumulating good deeds. She worried when they would be able to fulfill the pledge of ten thousand good deeds.

That night, after your mother spoke these words, I dreamed of a heavenly being and told him of my difficulty in completing the ten thousand good deeds. The heavenly being told me that when I became mayor, I had reduced the taxes on the farmlands. That was a great good deed and that deed itself was worth ten thousand merits. My vow was already fulfilled!

As it turned out, the farmers in Baodi County had to pay a very high tax and when I came to office, I reduced the taxes on the farmlands by nearly half. But still, I felt strange and bewildered. I still had doubts and wondered how a single deed could be worth ten thousand merits.

After he had become the county mayor, Mr. Liao-Fan had reduced the tax on farmlands by almost half. The amount of the decrease was substantial. Thus, all the farmers in the county benefited from his act. Actually, far more than ten thousand farmers in the county had benefited thus this had easily fulfilled the pledge. However, he was uncomfortable for two reasons. First, how had the heavenly being known what he had done? Second, could this one act really be worth so many merits and virtues?

From this, we can see why it is said that, "a position in the government is a good place to accumulate merit and virtue". Average people usually do not get this kind of opportunity to cultivate such good fortune and merit. If Mr. Liao-Fan had not become a county mayor, how many years would it have taken him to complete the ten thousand good deeds? At that time, he had the opportunity to be able to benefit thousands of farmers with one deed because he held a government office. Thus, his one good deed was equivalent to ten thousand.

It is easy to accumulate merits and just as easy to commit wrongdoings. For if a public policy did not benefit the populace, but proved to be harmful to them, then this act would have become ten thousands offenses. Good fortune or misfortune truly depends on our thoughts. The higher our position, the greater the possibilities for creating good fortune or misfortune. A leader of a country can implement one policy and this good deed will prove beneficial to all citizens and accomplish thousands, even millions of good deeds. On the other hand, if the leader implemented a policy that proved harmful to the public, then he or she would have committed thousands, even millions of bad deeds.

Average people do not have this kind of opportunity. There is a limit to the extent of good or bad we can do. If we hold the position and the status, and thus have the opportunity, we would do well to be cautious in our every action. By cultivating good deeds, we will have a bright future. To do

otherwise will ensure that we will fall into the Three Bad Realms to suffer there. Why? The results from our actions are more extensive and inclusive compared to those of average citizens.

Coincidentally, the Zen Master Huan-Yu was traveling from Wutai Mountain and stopped in Baodi. I invited him to the government residence, told him of my dream and asked whether it was believable. Master Huan-Yu said, "If one does a good deed with such a true and sincere heart without expectation of reward, then one deed can indeed be worth the merits from ten thousand good deeds. Besides, your act of reducing the taxes in this county benefits more than ten thousand people."

Not long after he had his dream, by chance he met the Zen Master Huan-Yu from Wutai (Five Plateau) Mountain and asked him about what had happened. He wanted to know if it was indeed possible. It would be wonderful if something like this was true, that the pledge of ten thousand good deeds was already completed! If it were not true then he would gradually work to accomplish these deeds. Master Huan-Yu then told him that yes, one deed done with the heart of sincerity can be worth the merits from ten thousand good deeds.

This principle, "To cultivate one is to cultivate all" was explained in the Flower Adornment Sutra. It is the learning and cultivation of "non-hindrance". Why? Everything arises from our self-nature. If the cultivation corresponded with the self-nature, then it can be regarded as cultivating all. If we do good deeds that are not from our self-nature but because we are seeking then we will only receive what we seek and nothing more. If we seek from the self-nature then not only will we attain what we seek but also we will gain infinite benefits.

What is the nature of the mind? An example, which is easy to understand, is called purity of mind in the Pure Land School. When our mind is pure, all of our deeds will be kind. Thus, we will accumulate far more than just ten thousand good deeds. "Amitabha" is a name of millions of virtues. As we gradually come to understand the true reality, we will realize that what Master Ou-Yi said was logical, that "Amitabha" encompasses all the infinite ways of practice. He said, "How would we know that if we were able to be mindful of Buddha Amitabha then we would understand all the wisdom of the Great Buddhist Canon. Also, we could attain awakening with the guidance of the seventeen hundred stories of the Zen school".

The practice of Zen Buddhism and the other schools all are encompassed within "Amitabha". Three thousand kinds of dignified manners, eighty thousand minute courtesies and three divisions of precepts are also within "Amitabha". All the precepts, all the Buddhist teachings, all worldly teachings are also included within "Amitabha". All methods, all ways of practice are within this name for "One is all, all is one". When we have achieved purity of mind, then we will have perfectly achieved innumerable methods. There are still many people who do not yet know the infinite advantages found in the name "Amitabha".

When we give rise to thoughts, all the Buddhas, Bodhisattvas and spirits of heaven and earth know them. This one thought arises from our true self-nature. The true mind has no limit, no boundary.

When we do even the slightest good deed, if it corresponds with the true mind, then no matter how small, it is still infinite. Mr. Liao-Fan had yet to reach this state of mind. He had only benefited the public in the phenomenal aspect.

When we do a good deed with a sincere heart, then this deed can indeed be worth the merits of ten thousand. Master Huan-Yu told Mr. Liao-Fan that yes, his act of reducing the taxes in this county had relieved the suffering of heavy taxes on all the farmers and had benefited more than ten thousand people. However, Mr. Liao-Fan had yet to understand this, as his completion of the ten thousand good deeds was done from the phenomenal aspect. If he had done so from his self-nature, if he had cultivated from his true mind, then that one good deed would not have been worth just the merits of ten thousand good deeds but of innumerable good deeds.

If we see a beggar on the street and freely give him one dollar, then the merit of this accords with our self-nature. Why? Because at that time we did not have discriminatory thoughts of others and we, of beggar and giver. We did not differentiate between receiver and giver. We were not attached. In this way, the merits from giving one dollar are infinite for they are the uncovering of our virtuous nature.

The merit from giving millions of dollars may be less than that of one dollar sincerely given. Why? We may have given this money from our Eight Consciousness Minds. This mind has discriminatory thoughts and attachments. It is limited and therefore, we are unable to break through this obstruction.

The reason why our merits cannot compare with those of Buddhas and Bodhisattvas is the differences in our minds, in our intentions. The environment changes according to our minds. We as ordinary people are very narrow-minded, no matter how much good fortune or merit we cultivate, we will always be bound by our discriminatory thoughts and attachments. These thoughts and attachments no longer bind Bodhisattvas and Arhats. Even when they perform a small deed, their merits are infinite. In understanding this principle, our every thought will be perfect and our merits and virtues will be infinite. Mr. Liao-Fan could not yet even imagine this state of mind. So, he practiced from the aspect of phenomena and thus he benefited only ten thousand people.

Upon hearing his words, I immediately gave all my savings for him to take back to the Wutai Mountain. I asked the Master to use the money for a food offering for ten thousand monks and to dedicate the merits for me.

It was rare to see a person like Mr. Liao-Fan who would, without having to think it over, give his savings to the Wutai Way Places to provide meals for ten thousand monks. Usually, when laypeople wished to be generous they would provide meals for one thousand monks or nuns, but Mr. Liao-Fan wanted to do so for ten thousand, to fulfill his great vow of ten thousand good deeds.

Buddhism flourished during the Ming and Qing Dynasties. There were several thousand monks and nuns who lived on the four great Buddhist mountains in China. The ten thousand who lived in Wutai (Five Plateau) Mountain was actually not an especially large number. (Wutai Mountain symbolizes Great Wisdom Bodhisattva.) The mountain with the most people was Putuo, (symbolizing Great Compassion Bodhisattva) with around thirty to forty thousand monks and nuns in residence. And there were over ten thousand monks and nuns living on Emei and Jiuhua (Nine Flower) Mountain, (symbolizing Great Conduct Bodhisattva and Earth Treasure Bodhisattva respectively).

Mr. Yu explained in his commentary that "Someone who makes such a quick decision to give generously, without the slightest thought of reluctance or miserliness, will gain infinite good fortune in return". This generous giving without the slightest doubt showed that Mr. Liao-Fan was an honest official, not at all corrupt. He gave all of his savings to provide food for ten thousand people. How much money could he have? He came from a poor but honest family. And he was very rare in that he deeply understood and believed in the Law of Cause and Effect. He would never have taken anything that was not his, something not readily achieved by most people. While we do good deeds, most of us will only do the minimum. In this case, we might give one hundred dollars to a good cause and feel very pleased with ourselves for having done so, unlike Mr. Liao-Fan, who gave everything he had. A very rare person.

Mr. Kong had predicted that I would die at the age of fifty-three. However, I survived that year without illnesses although I did not ask the heavens for a longer life. Now I am sixty-nine.

Mr. Liao-Fan was destined to die at the age of fifty-three. It was an extremely accurate prediction. He would die in his home on August 14th between one to three o'clock in the morning. It was in this year that he would undergo a severe misfortune and not live through it.

Mr. Liao-Fan wrote his book at the age of sixty-nine. He had not sought to live beyond fifty-three. However, he passed the year in good health without encountering any severe misfortune. It is obvious that the issue of birth and death, of long life, is of utmost importance in our lives. If long life can be sought, what is there that we cannot seek? Without long life, it will be difficult to seek the attainment and enjoyment of fame, wealth, prestige and children. This seeking has to be done properly, in accordance with the teachings, from our mind and heart of utmost sincerity. In this way, there is nothing that cannot be attained.

If we were seek from the outside, then as Master Yun-Gu said, we would lose both inside and outside. There is nothing that cannot be attained, whether we are Buddhists seeking good fortune, wisdom and birth into the Pure Land or the Chinese seeking good fortune, long lives and children. Indeed, we can seek to attain more good fortune, an even longer life, more children and grandchildren. Nothing is unattainable. We have seen that Mr. Liao-Fan gained good fortune, long life and children to totally surpass the constant in his destiny. These were what he gained through cultivation, not because they were destined.

The Book of History explains that “Destiny exists but is difficult to be believed by most people because it is very changeable”.

The Book of History is one of the Five Classics. It is China’s oldest historical record of the systems of decrees and regulations in ancient times. Our destiny has been accurately foretold, falling within the calculation of the numbers. The constant, predestination, does exist, but it is very difficult to believe. Why? There are variables due to addition, subtraction, multiplication and division.

Mr. Liao-Fan had refrained from committing wrongdoings and began to cultivate good deeds, thereby decreasing his bad deeds daily and gradually increasing his good ones. His act of reducing taxes became an act of multiplication, no longer one of simple addition. With this multiplication, ten thousand good deeds were perfectly completed in a matter of days.

If however, he had done much evil, then in an instant, it would have become an act of division no longer one of simple subtraction. Therefore, there are indeed actions resulting in addition and subtraction as well as those resulting in multiplication and division that result from our thoughts and actions and it is these that create considerable variance. There are constants, but they are not fixed, they change.

The Book of History explains that destiny exists but is difficult to be believed by most people because it is very changeable. The Treatise on Response and Retribution further explains that “Neither misfortune nor good fortune will come without reasons and conditions, we incur them”. In other words, they are the retributions and rewards from our past actions.

“Destiny is not set, but is only created and determined by ourselves”. These are all true.

This is also from the Book of History and stresses the importance of virtuous cultivation, of how variables can surpass constants. The teachings of ancient sages and virtuous ones are the truth and therefore are unchangeable. Thus, then as now, we call them “sutras”. When we apply the teachings to modern society, they are still true. If we do not believe in them and choose instead to continue to follow our own ideas and thus commit wrongdoings, we will only increase our offenses. Even if we were to gain some benefit at that moment, we would only gain something that we were destined to have. If we do not know how to cultivate virtues, then we will not be able to keep what we attained. Not only can we not hold on to our wealth, we cannot even hold on to our lives. And if we cannot hold on to our lives, then what would be the use of having all that wealth?

This world may be beset with disasters anytime. We may lose our lives any moment. Think about it, what would be the real value of having anything else? It would all be useless, even if we had owned them. It is clearly expressed in the “Chapter of Universal Worthy Bodhisattva’s Conduct and Vows” from the Flower Adornment Sutra. At the moment of our last breath, we are unable to take anything with us to the next life, whether it is family members, friends, prestige, wealth, nothing!

What we are able to take with us are the Ten Great Vows, to constantly keep them with us, never abandoning us, but guiding us to be born into the Pure Land.

It is also said in Buddhism that "Nothing can be carried over to the next life except our karma." These are very important words of caution. Since we know that our karma will follow us like a shadow, we need to be diligent in cultivating good deeds, not to carry our negative karma with us. For to do so will lead us to the Three Bad Realms. Good karma will lead us to be born into the Three Good Realms. And pure karma from Constant Mindfulness of Buddha Amitabha will lead us to be born into the Western Pure Land. From this, it should be clear what we need to do in this life. We need to broaden our perception, expand our thinking, instead of being concerned with trivialities or calculating the gains and losses in this life. Life is very short. It would be of tremendous merit, if in this life we were to do more good acts, to benefit more people.

If after reading the teachings of ancient sages and virtuous people, we are able to believe, accept and abide by them, then we will receive inexhaustible merits and benefits. If we are unable to believe in the teachings, thinking them unreliable fairy tales, this is due to our karmic obstacles. Because of them, we will miss this unsurpassable and outstanding opportunity.

To Teach Children to Know Their Faults,

Reform, Cultivate and Accumulate Merit

and Good Fortune

I came to understand that both good fortune and misfortune are incurred by our own actions. These are truly the words of sages and virtuous people! If one were to say that good fortune and adversity are all determined by the heavens, then I would consider that person to be ordinary.

These are Mr. Liao-Fan's true words of awakening. Great sages and virtuous people have true wisdom and are able to clearly see the true reality. Buddhas and Bodhisattvas are unsurpassed sages.

This talks about a constant. What Mr. Kong foretold of Mr. Liao-Fan's destiny was common theories. What Master Yun-Gu taught him for changing his destiny were the teachings of sages and virtuous people. Knowing this, why would we need to have our fortune told? Do we need to ask fortune-tellers how to situate our house? Of course not! We need to believe in the teachings of sages and virtuous people, know that our destiny is within our control and that we can create our own bright and magnificent future.

Tian-Qi, my son, I wonder how your life will be? In any case of destiny we should always prepare for the worst. Therefore, even in times of prosperity, act as if you were not. When things are going your way, be mindful of adversity. And when you have enough food and clothing, be mindful of poverty.

Mr. Liao-Fan had his destiny accurately foretold. His son did not and thus did not know what would happen in his life. In actuality, there really was no need to know. Mr. Liao-Fan taught him that it was important to remember that even in times of prosperity, he was to act as if he was not prosperous. That even if he attained great wealth and social position, became a high ranking official with power and influence, he still needed to remember the times when he was not. Why was there a need to remember this? Because in the future, even if we become prosperous, we would do well to remain humble and courteous, not giving rise to arrogant thoughts or a haughty attitude that we have wealth and prestige while others do not. If we can remain humble then we will nurture true virtue and good fortune.

Even when everything is going very smoothly, we also need to remember when times were difficult. In this way, even when things are going our way we will remain cautious and not become careless. Ge-Liang Zhu was a famous Prime Minister (in the Shu Han Period of the Three Kingdoms, seventeen hundred years ago). He was able to remain successful throughout his life because he was careful and discreet.

Right now, even when we have more than enough food and clothing, we need to be thrifty. If we are able to constantly do this when we have wealth and prestige, then we will be able to improve in both moral conduct and benevolent behavior.

A good example in Chinese history was Mr. Zhong-Yan Fan. Mr. Fan was from a very poor family background. When he was young and studying at way places, he had little to eat. Everyday he would cook a pot of porridge, divide it into four portions and eat one portion a meal. In this manner, he passed the days in a state of impoverishment. When he prospered later in life and became a Prime Minister (during the Song Dynasty, eight hundred years ago), he was under the supervision of the emperor and was in a higher position than everyone else. But he still maintained his simple manner of living and changed very little. When he earned more, he would think of those who were poverty-stricken and used his earnings to help them.

By reading his biography, we know that he supported over three hundred families. With the income of one person helping to provide for three hundred families, we know that he would also be living in impoverished conditions. If he had lived affluently, how would he have been able to provide for all those families?

He was truly one of China's great sages. The esteem that Master Yin-Guang had for him was second only to Confucius. Mr. Fan's descendants continued until the early part of this century. This is because he had fostered merits and virtues to last over one hundred generations. The family of Confucius is foremost as an old and well-known family, followed by that of Mr. Zhong-Yan Fan. Mr. Fan's family lineage remained strong through eight hundred years due to his exceptional cultivation and accumulation of merits.

Great good fortune is when we are able to share it with others for in this way our ensuing good fortune will become inexhaustible. The descendants of Mr. Fan continued this family tradition of helping others until the early part of this century. Throughout Chinese history, there were not many families who had accumulated this much great virtue. In his commentary, Master Yin-Guang told of another person, a Mr. Ye, the premier scholar of the Qing Dynasty. His family lineage remained strong for three hundred years, until the later years of the Qing Dynasty. It is thus obvious that the utmost priority of life is for us to refrain from wrongdoings, to cultivate good deeds and accumulate merits and virtues.

And when loved and respected by all, remain careful, apprehensive and conservative. When the family is greatly respected and revered, carry yourself humbly. When your learning is extensive and profound, always think that the more that you learn the less you feel that you know.

We would do well to avoid "Being overwhelmed by an unexpected favor". It is good for others to love and be protective towards us. However, we need to think, what is it about us that is worthy of this love and care? Is deserving of the respect of others? We need to be constantly apprehensive of the deficiencies in our virtuous abilities. It is good to think this way, to constantly reflect upon ourselves, to progress in our cultivation of virtue and not to disappoint the expectations of others.

Being humble and feeling that we are not knowledgeable enough are sufficient methods for eradicating our arrogance. Arrogance is one of the five major afflictions and is related to the other four afflictions of greed, anger, ignorance and doubt. Indeed, this was a very good place and a good way for him to start eradicating afflictions. In doing so completely, we will be able to uncover our virtuous nature, to truly achieve in our cultivation of merit.

When thinking of the past, we can advocate the virtues of our ancestors. When thinking of the present, we can conceal the faults of our own parents. When thinking of the country, we can think of how we can repay its kindness to us and when thinking of the family we can think of how to bring about our families' good fortune. When thinking of the outside, think of how to help those in need around us and when thinking of within think of how to prevent improper thoughts and actions from arising.

The following summarizes this chapter, which is very important for within it lies the key to creating destiny. What we are thinking inside will be the guidelines for increasing our virtue and morality and for developing good deeds. In the past, Chinese education taught of the relationships between humans, between humans and spirits, and between humans and nature. It taught to be constantly thinking far into the past, to honor and make known the virtues of our ancestors. If we were respected by society for our moral principles and ethics, knowledge and profession, we would honor our ancestors.

In today's society, what is the driving force behind hard work? Wealth, fame, prestige. Most people will do whatever is necessary to acquire these. Why? The attainment of wealth urges people,

drives them forward. If there were no wealth to gain, who would be willing to work so hard? Very few! In the past, the driving force behind people's hard work was filial piety. In their mindfulness of their ancestors and parents, they did their best in cultivating and accumulating merits and virtues on their behalf and to honor them. This driving force is much worthier and nobler than that of wealth, fame and prestige. This has been the tradition of Chinese culture and Confucian teaching for several thousands of years.

Buddhism is also based on the foundation of filial piety. Thus, the ritual of making offerings to ancestors and the establishment of ancestral memorial halls is highly regarded, as it is the ultimate root and foundation of Chinese culture. If we are able to be filial towards parents and ancestors, able to remember our root, then we will naturally be able to think and conduct ourselves properly and to refrain from wrongdoings.

"When we are thinking of the present, we can conceal the faults of our own parents". (This discusses those who are) close to us. If the children are filial, have contributed to society then even if their parents have committed minor offenses, people will overlook and forget them. People will praise the parents for having raised such filial children.

"When thinking of the country, we can think of how we can repay its kindness to us". Above us, the country or government has the mission of being a responsible leader, parent and teacher to its citizens, of providing a place where people can live and work in peace and contentment. In return, the citizens should be loyal, patriotic and dedicate themselves to their country.

"When thinking of the family, we can think of how to bring about our families' good fortune". Below us is the family. Being mindful of the family does not just refer to the nuclear family, but to the extended family as it was thought of in the past, the immediate family as well as all relatives. As a member, we need to be mindful in creating family good fortune for the whole, not just for the immediate part. Therefore, when one person achieves good fortune, the extended family can also benefit from it.

"When thinking of the outside, think of how to help those in need around us". Always bear in mind the interests of society. We need to do all we can to serve society and to create good fortune for all others. In today's society, the most urgent need is reviving and developing the education of morality and ethics.

"When thinking of within, think of how to prevent improper thoughts and actions from arising". We need to prevent wandering and deviated thoughts from arising. We need to be mindful of what we are supposed to be doing and to let go of excessive ambitions. If all of us were able to do so, were able to fulfill our responsibilities, society would be fortunate and harmonious and the world would be at peace. Mencius explained that "If people of noble character and integrity can be loyal to their responsibility, then in this way the truth can be revealed".

In Confucian teaching, this responsibility refers to the five human relationships including those between husband and wife, parent and child, siblings, friends, political leaders and the public. He also spoke of the Ten Moral Responsibilities. All this means that we need to fulfill our responsibilities towards society and others. Whatever we have responsibility for, we need to accomplish earnestly and diligently in order to create good fortune for our family and society.

One needs to be able to find one's faults everyday and to correct them everyday. If one is unable to detect any faults in oneself then one will think that everything he or she does is all right. Then, they will be unable to correct their faults and improvement will be out of the question.

Awakening is being able to detect our faults daily. It is the perfect complete enlightenment. The beginning of enlightenment is to detect our faults daily. We start this process when we first bring forth our vow to become an Equal Enlightenment Bodhisattva. Once we discover our faults daily, we need to correct them. This is cultivation. It is to correct our thoughts and behavior daily. It is the true achievement in the cultivation of great sages and virtuous people.

This is the key to changing our destiny, to leaving suffering behind and to attaining happiness. When most people are unable to become virtuous and sages in one lifetime and are unable to achieve in their cultivation, they will find that the problem lies here. To know our own faults daily is to awaken daily. Once we discover a fault, we would do well to correct it. In this way, we will build our strength of cultivation to sincerely reform. We gain strength from our cultivation. We need not do much. If we were to find and correct just one fault a day then we would become a sage or a virtuous person in three years.

As practitioners who chant the Buddha's name, if we are able to correct one fault daily and be mindful of Buddha Amitabha then in three years time we would achieve birth into either the high or middle birth levels of the Pure Land. This is the way to cultivate to become Buddhas. The question is whether we are willing to do so earnestly. We are deluded if we are unable to daily find one fault in ourselves. If we do not know them, then of course we cannot correct them. How can we hope to improve in this way? When there is no improvement, there is regression. Naturally, we would then fall behind. To regard ourselves as infallible, to be convinced that everything we do is correct is the most horrible way for us to live.

There are many intelligent people in the world who cannot make improvements in cultivating morality and virtue. Nor can they make improvements in their work. Their failures in this life are owed to a single word. Laziness.

If we live for the present, are lethargic and lazy then we will be bound by our fate. How we are born and die, where we will go after we die all accords with our destinies. Master Yun-Gu addressed people like this as ordinary people, as philistines who completely follow what has been destined. They are what the Buddha called "pitiful creatures". These principles, which Mr. Liao-Fan taught his son are the principles for both worldly education as well as Buddhism and must not be ignored.

Tian-Qi, the teachings of Master Yun-Gu are truly the most worthy, profound, real and proper teachings, and I hope that you will be well-versed in them and practice them diligently. You must use your time wisely and not let it slip by in vain.

Mr. Liao-Fan carefully wrote down the principles and methods that the Master had taught him in changing his destiny and passed them on to his son, hoping that he too would cultivate following this method. Mr. Liao-Fan had received remarkable results from this practice and thus firmly believed in all the principles and methods that the master had taught.

We need to be very familiar with Master Yun-Gu's teachings, to ponder them deeply to carefully appreciate the meanings within. When we are constantly mindful of the teachings, we will savor them, then use them as the basis for our own behavior and practice them diligently. We should not waste this lifetime or allow it to pass pointlessly.