

THE KEY TO CREATING ONE'S DESTINY (THE FOUR LESSONS OF LIAO-FAN)

By: Liao-Fan Yuan

Translator's note: Yuan was born during the Ming Dynasty, in about 1550, in Jiang-Su Province, Wu-Jiang County. He lived 74 years, was a prominent administrator, and published writings. These lessons were originally written for his son, and have been popular in China for hundreds of years.

The **Four Lessons** are:

The Principle of Destiny

The Method Of Repentance

The Ways of Accumulating Merit

The Benefits Of Humility

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SCORING SHEET OF DEMERITS

SCORING SHEET OF MERITS

Preface to the Translation

China, a vast and populous nation, has for the most part of her long history enjoyed peace and harmony among her people. This is mainly attributed to the spiritual and moral forces that are woven into everyday life. It is too vast a land to be governed by man-made laws, for the emperor had been too far away to rule the people in any direct and effective way. The understanding that ‘you reap what you sow’ or, in Chinese version, ‘you harvest squash when you plant the seeds of squash and you harvest beans when you plant the seeds of beans’, is deeply ingrained in the Chinese consciousness. This work by Yuan Liao-Fan, written originally for his son, is a classic among the Chinese popular spiritual writings. Even nearly five hundred years after it was written, it is still one of the most popular booklets being distributed at all Buddhist temples and local spiritual centres in Taiwan, the Republic of China. Unfortunately, it is no longer easily available in the People’s Republic of China where the expression of her spiritual heritage has been blocked for the last four decades. The value of Liao-Fan’s Four Lessons is manifold. It provides an insight into the culture of Imperial China and the collective subconscious of the Chinese. Although certain details of the writings were relevant only in the context of Ming Dynasty China, nevertheless the lessons can serve as a practical guide to the art of living in the modern world.

The original work was written in Classical Chinese, which is poetic and terse. The specific edition of Liao-Fan’s Four Lessons that I have used for this translation is a Taiwan reprint(1974). In translating into English, I have followed the original, as well as consulting two modern Chinese translations of the work. The first translation is by Huang Zhi-hai who also provides a detailed explanation of the Ming Imperial Examination and political system. The second is a far simpler translation by Liu Ri-yi who started a publishing company to print spiritual books for wide distribution. It is a practice in China that spiritual books are printed through donations and distributed free of charge. In a land where eighty percent of the populations are peasants, such a practice would insure free circulation of spiritual teachings. My grandfather was a prominent educator and government official in Hunan, China, and he kept many copies of books such as this one in his home to give to visitors.

This translation has been made possible with the encouragement and support of Dr David Mumford. It has been a wish of mine for many years to translate Liao-Fan’s Four Lessons for readers of English, for I have personally benefited from the teachings. This wish is being fulfilled on the eve of my departure to India to embark upon an intense spiritual journey to study with His Holiness The Dalai Lama XIV and the other Tibetan spiritual teachers. As a scientist trained in the best of western tradition (M.I.T. Ph.D. in Chemical Physics), and as a researcher in a major U.S. cancer centre for the last ten years, I have become convinced that science alone, as it is practiced today, will not solve humanity’s most pressing problems. The problems can be said to be a result of our lack of compassion and sensitivity towards our mother earth, towards the living inhabitants of the earth, and towards one another. Our spiritual development has lagged far behind our scientific and technological achievements, for the awakening of the heart

is a natural consequence of spiritual realization. Compassion is the cornerstone of Buddha's teachings, and Jesus taught us all to love our neighbour.

It is my hope that Liao-Fan's Four Lessons will be widely read, in the Chinese as well as in English translation, and that the spiritual values will be practiced in a modern context.

Chiu-Nan Lai
Houston, Texas
August, 1987

First Lesson

The Principles of Destiny

I lost my father when I was young. My mother taught that learning medicine would be a good way to support myself and also able to help others. In addition, in having a skill on hand one would never have to worry about making a living. Besides, I could become famous through my medical skills, fulfilling an ambition my father had for me. Therefore, I listened to my mother and gave up the dream of becoming a scholar and passing the imperial examinations in order to serve as an official in the government.

One day in my travels, I met an elderly, distinguished looking old man at the Compassionate Cloud Temple. He wore a long beard and had the look of a sage. I paid my respects to him and he told me, 'you are supposed to be a scholar. You have the destiny to be a government official. Next year, you will enter the rank of Erudite (first level scholar). Why aren't you studying?' I told him the reason, and asked for his name. The old man said, 'my name is K'ung from the province of Yunnan. I have a very sacred text on astrology. I have inherited the knowledge of Shao-Tze (a scholar from the Sung Dynasty who developed a method of predicting the future) and I am told that I should pass it on to you.' Therefore, I brought Mr. K'ung to my home and told my mother about him. My mother told me to treat him very well and we tested the old man in his ability to make predictions. He was always very correct whether it was for big events or small everyday events. Therefore I became convinced of what he told me about my destiny, and I started studying for the examination the following year. I consulted with my cousin, Shen. He recommended a teacher, a Mr. Y Hai-Ku, who was teaching at the home of his friend. I became Mr. Y's student.

Mr. K'ung then did some calculations for me. He said, 'at the prefectural level you will ranked fourteenth; at the regional level you will ranked seventy-first; and then at the provincial level you will place ninth.' The following year, at the three places, when the examinations scores came back, my ranking was exactly as Mr. K'ung predicted. Then I asked him to make a prediction for my entire life. Mr. K'ung's calculations showed that I would pass such and such a test in such and such a year, the year I would become a civil servant, and the year I would get a promotion. And, lastly, I would be appointed to magistrate in Sichuan province. After being in that position for three and a half years, I would retire, return home to live until the age of fifty-three years, and die on August 14 at the hour of ch'ou. Unfortunately, I would not have a son. I took down the information carefully and set it aside.

Thenceforth, the outcome of every examination turned out to be exactly as Mr. K'ung predicted. Mr. K'ung also predicted that I would received a salary of ninety-one tan of rice and five tou (units of weight) of rice from one position before I would be promoted to the next level. When I received seventy-one tou of rice, my superior, Mr. T'u, recommended me for promotion, and so, I secretly suspected that Mr. K'ung's prediction was incorrect. But he turned to be right because the recommendation was rejected by Mr.

T'u's superior, Mr. Yang. it was not until several years later that I was finally promoted, and when I calculated the amount of rice I had received there had been exactly ninety-one tan and five tou.

From then on, I believed that whether promotion or wealth, life or death, they have their own time. Everything is predestined. I became quite indifferent about desiring anything. That year after my promotion, I was sent to the capital, Yen, for a year. I became interested in meditation and lost interest in studying.

At the end of the year I was to enter the imperial college in the Southern Capital. When I returned, one day I went to visit Yun Ku-Hui, a Zen Master at Ch'i-Hsia Mountain. We sat face to face for three days and three nights without ever falling asleep. Master Yun said, 'the reason why ordinary people cannot become sages and saints is because they have too many disturbing thoughts and too many desires. There must be a reason.' I answered, 'Mr. K'ung has predicted my life, whether it is for promotion or life or death, everything is predestined and so there is no need to think about it, no need to desire everything.' Yun then responded, 'the average person is controlled by the ch'i of Yin and Yang, and therefore an average person is under the control of fate. However, for a person who has done extremely great deeds, fate cannot control him. If someone performs extremely evil deeds, fate cannot control him either. For the last twenty years you have been bounded by Mr. K'ung's predictions, not being able to change your fate even a bit, and so you are still a mere mortal. Here I was thinking that you may be a sage or an enlightened being.' At this Yun started to laugh.

I then asked him, 'is it true that one can change one's fate, that one can escape from one's fate?' Yun said, 'Fate is created by ourselves; our form is created by our mind, by our thoughts. Good or bad luck is also determined by ourselves. It is said so in all the ancient books of wisdom. In the Buddhist sutras (writings on Buddha's teachings), it is written that if you pray for wealth and fame, for a son or daughter, or for longevity, you will have them. These are not lies because false speech is one of the greatest sins in the Buddhist teaching, so certainly in a sutra it would be true.' I then responded, 'Mencius (a Chinese Sage who lived from 372-289 B.C.) has mentioned that one should only ask for what is within one's ability, in other words, virtue, kindness, honor are qualities one can work towards. However, when it comes to wealth, fame, position, how can we seek them and ask for them?' Yun responded, 'Mencius was correct. You have not understood the true essence. The sixth Zen patriarch, Hui-Neng, had said that all fields of merit are not beyond a small square inch. One seeks from within, in one's own heart, and so one can then be connected with everything. The outside is merely a reflection of the inside. If one seeks into one's own heart into practicing virtuous ways, then one will naturally receive the respect of others and bring prominent position and wealth to ourselves. If one does not know how to look within and check one's own thoughts, but only seeks from without, then even if one plots and schemes one still will not attain one's goal.'

Master Yun continued to ask, 'what did Mr. K'ung say about destiny?' So I told him in great detail. Yun then asked, 'what do you think you should receive? Imperial appointments? Do you believe you deserve to have a son?' I thought about this question

for a long time and then said, 'while those who receive imperial appointments all have the look of good fortune, I do not have the look of good fortune, and also I do not accumulate merits to build my fortune. I am very impatient, intolerant, undisciplined, and speak without any restraint. I also have the look of non-virtue, so how can I receive an imperial appointment? There is an old saying, that life springs from the soil of the earth, and clear water often times has no fish. I have a fetish about cleanliness and so that is the first reason why I do not have a son. The second reason I do not deserve a son is because love is the basis for all life, and harshness is the cause of no life, and I am very irritable and without kindness, too. I am overly concerned about my reputation and cannot forget my self in order to help others in need; I am not compassionate towards others and these are the reasons why I do not deserve to have a son. I also tend to speak a lot which destroys my Ching (essence). I love to stay up all night and so I do not know how to take care of myself. These are reasons I should not have a son.'

Yun then said, 'According to you, then, there are too many things in life one does not deserve, not only fame and a son. In the world, why there are people who are rich or who have starved to death is because they have created their own fate, and heaven simply rewards that which people have sown. It is the same with bearing children; if one has accumulated enough merit for a hundred lifetimes, then one would have descendants to last a hundred lifetimes. One who accumulates merit for ten generations would then have descendants for ten lifetimes to protect the merit, and those who do not have any descendants are those who have not accumulated enough merit. If one understands the reason for creating destiny, then changing the reasons for not receiving imperial appointments and for not having a son, changing from miserliness to giving, from intolerance to understanding, from arrogance to humility, from laziness to diligence, from cruelty to compassion, from deception to sincerity, then one accumulates as much merit as one can. In loving oneself and not wasting oneself, letting the past be the past and starting a new day, one can start a new life. Once one understands the principles in creating one's destiny, then one can create anything that one wishes. This is what is meant by a second life. If the physical body is governed by the law, then our mind can also communicate with heaven. As it is written in the T'ai-Chia book, one can escape the deeds of heaven but one cannot survive one's own evil deeds. Mr. K'ung had calculated that you will not receive imperial appointment, and also that you will not have a son. These are the deeds of heaven, if you start new ways and start accumulating merit, then you will be able to change your destiny. The 'I-Ching' was written to help people to avoid danger and attract good luck. If everything is predestined, then there would be no point in avoiding danger or in improving one's luck. In the very first chapter of the book, it is written that families who perform good deeds will enjoy good fortune.

From then on, I was awakened and understood the principle of fate, and so I started to repent all my past wrongdoings in front of the enlightened ones. I put down in writing that I wished to pass the imperial examinations to receive an official appointment, and I vowed to do three thousand merits to show my gratitude. Master Yun also taught me how to keep a record of my merits as well as my mistakes because sometimes the merits will be neutralized by mistakes. He taught me to chant a certain mantra in order to strengthen what I asked. (Note: Mantra Cundi can be found in any Buddhist liturgy

book.) Then, he told me that I also learn the art of written mantra; otherwise I would be laughed at by the Gods and Spirits. The secret to the art of the written mantra is to be in complete silence of thoughts from the beginning to the end of the whole process. It is only under some circumstances that the mantra will have its power. He also added that when one prays for something in terms of changing one's fate, it is important to do it in a time of stillness of the mind, and then one's wish is easily fulfilled.

Mencius' theory on establishing one's life had stated that a long life and a short life are no different. Superficially the two seem different but without the differentiating mind they are the same. Taken further, if one should live the proper way regardless of good and bad harvests, then one has mastered the fate of wealth and poverty. Or if one lives properly regardless of position in life, then one has mastered the fate of high and low status. To change one's fate for the better, one should first correct all bad habits and bad thoughts pattern. As a bad thought is formed, remove it from the roots. To be able to control one's thoughts is in itself quite an accomplishment. It is not possible to not have any thoughts but if you repeat the mantra to the point where even when you are not chanting it you are unconsciously repeating it, then its magic will manifest.

My middle name used to mean 'sea of learning' but from that day on, it was changed to Liao-Fan, or 'transcending the mundane.' It signified my realization that we create our own fate. I no longer wished to fall into the trap of mundane thinking. I changed my way of living. I approached life very cautiously and seriously. In the past I had been totally undisciplined, my mind was out of control, but from then on, I started to watch what I thought and watched what I said, even when I was in a dark room by myself. Even when people cursed or slandered me, I tolerated it and did not become angry. The year after this, I entered the preliminary imperial examination. Mr. K'ung's predictions started to lose their accuracy, and therefore I passed the imperial examination that autumn which had not been in the original prediction.

When I looked within myself, I thought that I was still not totally comfortable in my new way of being. For example, when I did some good deeds I was not thorough, or when I helped people I still had some doubts, or when I performed good deeds but did not always speak properly, or if I watched myself when sober then I would let myself go when drunk. Merits and demerits sometimes cancelled each other out. From the time I made the vow it took me ten years to complete the three thousands merits.

After that, I returned to my old home and went to the temple to pay my respects and offer the merits. Then I made my second wish and that was for a son. I also made another vow to perform three thousand merits. In the year 'Hsin-Su' I had a son, T'ien-ch'i. Whenever I performed a merit, I would record it in a book. Your mother (Yuan's wife), who would not read, would draw a circle on the calendar with the stem of a goose feather when she performed a merit. For example, we gave food to the poor, or helped people in difficulties, or released living things. Sometimes she could accumulate more than ten circles in one day. So within two years' time, we had accumulated three thousand merits and again we returned to the temple to pay our respects and offer the merits. Then I asked for another wish, which was to pass the next level of imperial examination, the

chin-shih level, and also made the vow to perform ten thousand merits. After three years, in 1586, I passed the imperial examination at the chih-sin level and became mayor of Pao-ti prefecture.

From then on, I kept my record book of merits and demerits next to my office desk. I also told my staff to keep track of merits, and in the evening I would report to the heavens. My wife saw that I had not accumulated much merit and was concerned. She said that when we were home there were many opportunities to perform merits. Now that we had moved into official residence there were fewer opportunities. How were we going to accomplish ten thousand merits? One night in my dreams I saw a god who came to me and said, 'if you just reduce the tax on the rice fields, that one deed would be worth ten thousand merits.' As it turned out, in Pao-Ti prefecture, the tax on the rice fields was very high. For each acre the farmer had to pay so much tax that I decided to reduce it by approximately half, but I still had my doubts. How could one deed be worth ten thousand? Just at that time, there was a monk travelling from the Five Plateau Mountains, and I told him about my dream. He said that as long as one is sincere in performing good deeds, one could count for ten thousand. When I reduced taxes for the whole prefecture, at least ten thousand people would benefit from it. Of course, that one deed would be worth ten thousand. When I heard that, to express my gratitude, I donated my month's salary for the monk to take back to the Five Plateau Mountains to donate food for ten thousand monks.

Mr. K'ung had calculated that I would die at the age of fifty-three. I had not asked to change this or asked to increase my life, but my fifty-third year came and I survived. Now I am sixty-nine. From then on, I believed that if someone said that luck is determined by the heavens, I would consider the person a mere mortal. If someone said luck is a matter of what we create or become in our heart, then I would consider the person a sage.

In summary, although one does not know one's fate, in times of success one should carry oneself humbly and when things are going our way we should still carry ourselves as if things were going against us. When we were wealthy we should be as if we were poor. Even if we have the love, respect, and support of others we should not become arrogant. If we come from a very prominent family we should not be full of self-importance. When we have a lot of knowledge we should treat others with respect and consult others when necessary. We must always try to help others and yet be very strict with ourselves. We should without hesitation check on ourselves everyday and change any part of ourselves that is not perfect.

Second Lesson

The Method of Repentance

In the Spring and Autumn Period of Chinese History, during the Chou Dynasty (800-400 B.C.), there were many officials who had the ability to predict one's future just by observing one's words and behaviour. As recorded in history, they were also very accurate. Generally, one's future whether it will be good or bad begins first in one's heart/mind, and then it is expressed in one's behaviour. If one looks kind and sincere and one's behaviour is good, one will receive great fortune. However, one who looks very cruel and behaves without consideration for others usually is inviting trouble, so there is no mystery in this. One's heart/mind is connected with heaven. If one is about to invite trouble, one can also see that from their perverse behaviour. If one wants to invite good fortune and not trouble, the first thing one has to do is to repent, even before performing good deeds.

There are three ways to repent. The first way is to have a conscience or sense of shamefulness. When we think about our ancestors, the sages of the ancient times, they were also human and yet their teachings have lasted thousand of years. We are only attached to sensual pleasures, fame and wealth, and we have no discipline in our behaviour. We commit disgraceful acts behind other's backs, thinking that no one else can see. Gradually one only becomes an animal dressed in human clothing. This behaviour is the most shameful.

Mencius has said that a sense of conscience or shamefulness is the key to becoming a saintly person. If one does not know anything about a conscience or shamefulness, then one is like an animal, and so the first step in repentance is the start of a conscience and this is what distinguishes humans from animals.

The second way is to have respectfulness. This regards beings in the heavens and beings in the other realms. We cannot deceive them. Even if we have made a small mistake, the heavenly beings and other beings in the other realms will know about it. And if we have made a big mistake, heaven will bring about a major punishment. Even if one is in a dark room, one's every thought is known to the heavens. Even if one tries to hide, one cannot hide one's thoughts, for these thoughts can be communicated. As long as one has one breath left one can repent however serious the previous mistakes. There are accounts of people who have done a whole lifetime of evil, yet at the time of death, they suddenly became awakened and repented and passed away in peace. There is a Buddhist saying, "As soon as you put down the butcher knife, you can become a Buddha." So, regardless of one's mistakes, large or small, the main thing is to be able to change and repent.

The third way is to have courage and determination. Often times one cannot change one's ways because one does not have the courage and determination to stop wrong behaviour or to change a mistake. One should regard a small mistake as a bamboo sliver sticking into the skin and one should quickly remove it. And if it is a big mistake it should be like being bitten by a poisonous snake and one should cut the finger without

any hesitation. If one can follow the three ways, then repentance will come as easily as ice melting in the spring.

There are three stages in repentance. The first is changing one's behaviour, the second is altering one's mental understanding from a mental change; and the third is changing from the level of the heart. Each stage is practiced differently, with different degrees of success. An example of the first one would be if one has killed on a previous day, one vows not to kill on the present day. Or, if one had become very angry on a previous day, one should calmly govern one's inner thoughts on the present day. This is changing one's behaviour. However, if one just does this simply from this level it is an oppressive method and it is very hard to truly accomplish a level of repentance.

A more appropriate way to repent is through understanding from the mental level. For example, if one wants to change the habit of killing one thinks about how all living things value life; we should ask ourselves that if we kill them to feed ourselves how can we be at peace? And besides, pain of boiling water and hot oil must penetrate through bone and marrow. The secret of health is in balancing one's inner life energy and not being dependent on obtaining precious food from the mountains and the oceans. After one eats it is no different from getting nutrients from humble vegetables. Why let one's stomach become a graveyard, reducing one's merit? Furthermore, if one considers that all beings with blood and flesh have consciousness, then the fact that we cannot let them be like children playing close to us is already shameful. How can we further hurt them and cause them to hurt us? If we think about all this, then we would be unwilling to kill them for food.

To change one's bad temperament is also the same. One thinks about how everyone is different and how everyone has their strengths and weaknesses; and so we should be tolerant of one other. And when others cannot do things according to our wishes or if they do things against the principles, that is their mistake. It has nothing to do with us, so what is there to be angry about. If things do not come our way, usually it is because we have not accumulated enough merits. So, if we think about this, and even if we are slandered, it should be like fire burning in empty space. It will burn itself out. If we hear ourselves being slandered and try to defend ourselves, it would be like a silkworm making a cocoon, and we would be isolating ourselves. In any case, killing and anger are actions that harm us.

There are other mistakes that we can all change along the same lines. If we understand the reasoning behind the need for change we will not make the same mistakes again. Generally, although one has made many hundreds of mistakes, when you come down to it, all comes from the heart/mind. If the mind does not generate thoughts that are rooted in selfishness, then we will not make mistakes arising from greed. And if our heart tends towards kindness, then naturally we will not have evil thoughts. This is the most basic way of repentance from the level of the heart. All mistakes come from the mind, from thoughts and so if we want to thoroughly remove the cause of these mistakes it is just like digging up the root in order to chop down a poisonous tree. So to change at the level of the mind, one should be conscientious in every thought. As soon as we generate a

negative thought we should watch and eliminate it. This is the best method. If we cannot do it at this level, then we do it from the level of understanding, and if we cannot do it from that level then we do it from the behaviour level. But the most thorough way is to combine watching one's thoughts with understanding. For those who have made the determination to improve themselves, it is best to have friends and relatives to constantly remind them, or to invite heavenly beings to be a witness and to sincerely repent day and night without rest. After a while, we will start to get results, then we feel more at peace and wisdom will begin.

We can expect some of the following signs. Even if we are in a very disturbing environment, we will not get upset. If we see an enemy, instead of getting angry we actually become very happy. When we dream that we are spitting out black things, or dream that the saintly beings have come to promote us, or dream that we are flying in the sky, although many of these occurrences are unusual phenomena they are only indications that we have resolved our past negative mistakes, and that we have made some progress. This is not a time to become complacent.

We average persons make as many mistakes as the many spiny needles on the porcupine. If we quiet our mind down and still cannot see a mistake, it is because our mind is too coarse and we cannot see it. Those people who have accumulated a lot of demerit usually show certain symptoms. The mind is cloudy, forgetful, worrying when there is nothing to worry about, and one appears to be very embarrassed when meeting honest and saintly people, appearing to be unhappy when hearing the truth spoken. Sometimes when people give them things, instead of feeling grateful, they would actually become very upset or angry. In their dreams they always have many nightmares. They also complain all the time. These are all symptoms of someone who have accumulated a lot of demerit; when the symptoms appear, one should proceed to repent.

Third Lesson

The ways of Accumulating Merit

In the old days, there was a woman named Yen. Before she agreed to give her daughter in marriage to the man who later became Confucius' father, she only asked if the ancestors had accumulated merit and virtue and did not care if they were wealthy. She felt that as long as the ancestors had accumulated merit, their offspring would definitely be outstanding. Confucius (551-479 B.C.) himself had praised Shun (one of the first emperors of China) on his filial piety. For that, Shun will be known for thousands of years and his offspring will be prominent for many, many generations, and these sayings are actually based on truth.

I will give you another example. In Fukien Province, there was a prominent person, Yang Jung, who held the position of Imperial Instructor. His ancestors were 'boat people' who made their living by helping people across the river. Whenever there was a storm and flood, the flooding would destroy houses and oftentimes, the people and animals and goods floated down the river. Other boats were trying to collect the goods, and only his great-grandfather and grandfather would be interested in helping people and they would not take any of the goods. The villagers thought they were very stupid. After Yang Jung's father was born, the Yang family became very wealthy. One day a Taoist monk came to the Yang family and said, 'your ancestors have accumulated a lot of merit; their offspring will definitely enjoy wealthy and prominence. There is a special place where you can build the ancestor's tomb.' So they followed the suggestion and when Yang Jung was born and he passed the imperial examination when he was quite young and received imperial appointments. The emperor had given even his grandfather and great grandfather imperial honours. His descendants are still very prominent.

Another example, Yang Tze-ch'eng, was from the prefecture of Jin, and was a member of the staff in the prefectural courthouse. He was a very compassionate person. Once the prefectural magistrate was punishing a prisoner, beating him until he was bloody, but still the magistrate was very angry. Yang pleaded with the magistrate to stop beating the prisoner. The magistrate said, 'This person has broken the law, how can one not get angry?' And the staff member said, 'When people in positions of power have not followed the Tao, then the people do not understand the Tao either, and so they do not understand the law. Thus in a case like this we should be more understanding.' The prefectural magistrate then stopped the beating. Yang came from a very poor family, yet he never took any bribes. If the prisoners were short of food, he always take food from his own home even if it meant going hungry himself. This practice of compassion never ceased. He had two sons – the older son's name was Shou-ch'en, the second son's name was Shou-chih, and they both became very prominent, and held important positions. Even their descendants were prominent for a long time as well.

Another story took place during the cheng-t'ung reign period (1436-1449) of Ming Emperor Ying-tsung. In the province of Fukien there were a lot of bandits, and Mr. Hsieh was appointed to lead imperial armies to pacify them. Because they wanted to make sure that innocent people would not be killed, they managed to get a list of all the

bandits who belonged to an organization and secretly gave a white flag to those who did not belong. They were told to place the flag on their door when the imperial armies came into town. The imperial armies were ordered not to kill the innocent. Because of this procedure, tens of thousands of people were saved, and many of Hsieh's descendants as a result became very prominent.

Another example is the Lin family. Among the ancestors there was a mother who was very generous. She would make rice balls to give to the poor. However many pieces people asked for, she would give. There was one Taoist monk would ask for six or seven each time, and he came everyday for three years. The woman always give to him, and never expressed and displeasure. The Taoist monk realized the sincerity of this woman's kindness and told her, 'I have eaten of your rice balls for three years with nothing in return to show my gratitude, but I want you to know that in the back of your house there is a good place where you can build the grave for your ancestors. The number of your descendants who will have imperial appointments will be equivalent to the number of seeds in a pound of sesame seeds.' And so in the first generation after the Lin family built the ancestral grave there were nine men who passed the imperial exams, and it was like that for every succeeding generation.

Another famous person was the imperial historian whose surname was Feng. One day his father on the way to school saw a person frozen in the snow. He quickly took his coat off, put it around the frozen man and took him home. That night he had a dream in which he was told, 'when you helped that man you helped with a pure heart, and I will send the famous general from the Sung dynasty, Han-ch'i, to become your son.' Later the child was born and his nickname was Ch'i.

Another story of a famous person was of Ying who lived in Tai-chou. When he was young he used to study in remote areas. In the night-time he often heard ghosts and spirits but he was never afraid. One day, he heard a ghost speaking, 'because a woman's husband left a long time ago and has not returned, her in-laws think their son is dead and are forcing her to remarry. Tomorrow night she is going to commit suicide, and then she will replace me and I will be able to reborn.' Mr. Ying heard this and immediately sold a parcel of his land for four lien (a weight unit) of silver, and he made up a letter from the woman's husband and sent the silver with it to the home. The mother noticed that the writing was not her son's handwriting, but then she thought, 'perhaps the letter is a fake, but the silver cannot be fraudulent. Why would anyone want to send me the silver? Maybe my son is fine and we should not force our daughter-in-law to remarry.' And later the son did come home. Then Mr. Ying heard the ghost say, 'originally I was able to be reborn but now Mr. Ying has interfered with this.' Another ghost said, 'why don't you take revenge?' The first ghost said, 'No, because of his goodness he is going to become very prominent. How can I hurt him?' Mr. Ying thereafter was even more diligent in accumulating merit. Whenever there was a famine he would take his money and help people, or he would help people in emergencies. And when things did not always come his way, he also looked within himself rather than complain on the outside. Even nowadays his descendants are still very prominent.

There was another person, Mr. Hsu, whose father was very wealthy. Whenever there was a famine he would donate a lot of food to others. One day he heard a ghost say, 'in truth, the family of Hsu will have a person who will pass the imperial exam. From then on his father was even more diligent in accumulating merit, whether it was building bridges or taking care of travellers or monks. Then he heard a ghost say, 'in truth, the Hsu family is going to have a person who will pass even the higher level of imperial exam.' And sure enough Hsu later on became the governor of two provinces.

Another person named T'u used to work in the courthouse and he would spend the night in the prison visiting his inmates. If he met anyone who was innocent, then he would write a secret report to the judge so that when they opened the court the court would question the prisoner and clear their case. So they released ten innocent people, and all the people were grateful to this clerk of the court. Mr. T'u then also sent a memorandum to the Imperial Judge, 'in the land within the four seas there are many people who are imprisoned, I recommend that every five years you should send a special agent to check into each of the prisons to reduce sentences in order to prevent innocent people from remaining in prison.' The Imperial Judge agreed, and T'u was chosen as one of the sentence-reducing agents. One night he dreamed that a god told him, 'in your life you were not destined to have a son, but this act of reducing sentences for innocent people is in line with the wishes of the Heavens, and so the heavenly emperor is going to send you three sons. They will all attain high positions.' Soon after that, his wife became pregnant and gave birth one after the other to three sons all of whom became prominent men.

Another person, Pao-P'ing was the seventh son of the magistrate of Ch'ih-yang and married into the Yuan family. He was a good friend of my father. He was very knowledgeable and very talented. Once touring around Lake Mao, he came to a village and saw a temple in disrepair with a statue of Bodhisattva Kuan-yin wet from rain. He took out all his money, which was ten lien of silver, and gave it to the abbot and said, 'this is to go towards repairing the temple.' The monk said, 'this involves a lot of money, I 'm afraid we cannot accomplish what you wish.' Then Pao-P'ing took out all his expensive clothing and fabrics and turned them over to the monk. Even though his servant tried to prevent him from doing this, he said, 'it does not matter. As long as the statue does not get damaged so what if I do not have any clothing.' The monk said, 'to give money and clothing is not difficult, but your sincerity is difficult to attain.' After the temple was repaired, he came with his father to visit and spend the night in the temple. In his dream, the Dharma protector came and thanked him, 'your children will enjoy prominence.' Later on his son, Pien, and his grandsons, Ch'eng and Fang, all were appointed to imperial positions.

In Chia-Shan prefecture there was a person named Li whose family name was Chih. His father was once a staff member in the prefectural courthouse. There was a prisoner who was sentenced to die but was innocent. The staff member knew about it and attempted to plead his case with his superior. The prisoner, after hearing about it, requested his wife to invite the staff member to her home and offer herself to him in marriage as an expression of gratitude, and also as a way to increase his chance of living. The wife cried as she listened to her husband's request because she really did not want to do it. The next

day when the staff member came to visit she offered wine and told him of her husband's wishes. The staff member refused the offer of marriage but continued the effort to clear the case. When the imprisoned man was finally released, both he and his wife came to thank the staff member. They told him that since he had not a son yet, they wanted to take their daughter as his wife. The staff member agreed and sent gifts to marry her. Their son Li passed the higher-level imperial examination when he was barely twenty. Li's son, Kao, and grandson, Lu, and great-grandson, Ta-Lun, all received imperial appointments.

With regard to accumulating merit, one can go into further detail. There is true goodness, and false goodness; there is the straightforward goodness and the crooked goodness; there is the hidden goodness and the visible goodness; there is the appearance of goodness when there is no goodness; and there is the half goodness and the full goodness; there is the greater goodness and easy goodness. So we need to go further to understand; otherwise if we practiced what we think is goodness, but it actually has negative effects, then it is not accomplishing our goal. Sometimes people say, 'so and so is a philanthropist yet his descendants are not successful. Yet someone else may perform demerits but his family or descendants are very successful, ' and start to misinterpret the common saying that the reward of goodness and evil is like shadow falling after them. This is all nonsense. Often people do not really understand what is true goodness and what is true evil, so one cannot judge by appearance.

For example, just take true goodness and false goodness. Beating and scolding someone, and taking someone's wealth are usually considered evil. Respecting someone, being courteous to someone is usually considered good. These kinds of conduct are not necessarily good or evil, because we need to go further and understand the motivation behind them. It is only then we can understand whether it is true merit or demerit. Popularly speaking, as long as it benefits humankind then hitting or scolding someone is considered merit; if it is for one's selfishness then respecting others and treating others with courtesy is considered demerit. As for one's behaviour in the world, what benefits others is true merit but what benefits oneself is demerit or false goodness. What comes from the inner heart is true goodness; if it is only for show it is a false goodness. If one performs a virtuous act without expecting anything, that is true goodness; if one performs it with a thought of a goal, then it is false goodness.

What about straightforward goodness and crooked goodness? Usually, one considers a cautious and easygoing person to be a good person, but actually the sages think that those who are daring and courageous are truly good. Everyone might consider the person is careful and weak, without any personality, to be a good person, but the person actually does not have any will and any virtuous spirit. Using this, one can judge others in society as well. Anyway, the judgment of the heavens of what are considered good and evil is the same as the sage's but oftentimes differs from the average view of society.

Therefore, if one wants to accumulate merit one cannot do it simply by following the way of the world and pleasing other people. It has to come from within where the only thought is to help the world and not to please the world. Truly wanting to help others is

straightforward, proper goodness. If one has any thoughts of pleasing the world or playing with the world, then it is false goodness.

Goodness can be divided into hidden goodness and visible goodness. If one performs a good deed and it is known by others that is considered a visible goodness. If one performs goodness that is not known by others, then that is hidden goodness. Visible goodness can only receive the reward of a good reputation, while hidden goodness heaven will reward more. If someone's reputation is beyond one's true worth, then one will invite trouble. Fame is not considered a blessing because many people who have reputation oftentimes have it falsely. It does not have true virtue behind it. That is why a lot of families with fame sometimes have strange mishaps. Therefore the ancient wise men have recommended that it is important to have no more than one's true worth. If one has not made any mistakes but is given a bad name, the one who can accept this and not be disturbed by it is someone with great virtue. Oftentimes, the children of such a person will become very successful. Anyway, the difference between visible goodness and hidden goodness is whether it is known or not known.

In performing good deeds, there is also what appears to be goodness that is not actually goodness. For example, in the state of Lu, the law provides that if there are people who are captured by another state, then if people are willing to pay back a ransom to bring back the captured, the government usually gives a reward. Confucius's student, Tzu-kung, after he paid the ransom to bring back the captured people, did not want to receive the reward. When Confucius heard this, he scolded him saying, 'you are wrong, because what a gentleman does can affect the society. It becomes a model for everyone; you cannot do it just for yourself. In the state of Lu there are very few wealthy men; most people are poor. If you start this example of making the receipt of reward money a shameful thing, then who is going to be able to afford to pay the ransom? The tradition of paying ransom to bring back the captured will disappear.'

In another example, a student of Confucius, Tzu-Lu, saved someone from drowning and was given a cow as a token of gratitude. Tzu-Lu received the gift and when Confucius heard this, he said, 'Very good. Now people in the state of Lu will be happy to save drowning people, because one is willing to rescue and one is willing to thank. They created a proper model.'

And if you use the two examples just mentioned, an average person would view Tzu-kung not receiving the reward money as being very good and Tzu-Lu receiving the cow as not being a good thing. Confucius' view is different from the average person. Therefore, when one performs a good deed, one cannot just look at conduct but has to consider other effects. One should not see only the present but also the final outcome. One should not only consider only one's own personal gain but how it affects the greater society. If I perform something that appears to be a good deed, yet the final result actually hurts people, then it is something that appears to be goodness but is not. Or, on the other hand, if behaviour or conduct is not good but the result benefits others, the ultimate result is goodness. There are other examples of what appears to be goodness but actually is not, such as improper forgiveness and tolerance; overly praising someone and

causing the person to lose his sense; keeping a small promise and causing a greater trouble; spoiling a child and causing later problems; these are all worth contemplating.

In terms of goodness there is also proper and improper. How does one explain that? For example, there was one time prime minister, Lu, who retired and returned to his village. The villagers still treat him with great respect. One day, a villager got drunk and went over to scold him. Mr. Lu was not concerned by it, thinking that it was because the man was drunk so he did not punish him. Next year, this man became even more outrageous in his behaviour. Eventually he committed a crime for which he was given the death penalty. This time, Mr. Lu was quite remorseful. He said, 'at that time, if I had disciplined him then it would have straightened him out and maybe he would not have continued his behaviour causing him to do something that incurred the death penalty. I should not have been too lenient with him.' This is an example of how a good heart can actually do evil.

I can give you another example of how bad conduct can actually produce good results. Once during a famine, the people became violent and began to openly take food from other people. There was a very wealthy man who reported this to the government but the government did not care, so these people became more and more violent, and more open in their behaviour. In this situation, the family had to punish those people on their own, and the area had some peace. Everyone knows that goodness is proper and evil is improper. Being evil but causing a situation to be good, is proper.

One should also understand what is half good and full good. In the I-Ching it is mentioned that if goodness is not full, then one does not become successful. If evil is not full, one does not bring about destruction. It is like throwing things in a container; if one is diligent in accumulating then it will become full, while if one is lazy it will not become full. For example, once there was a woman who went to the temple to offer her prayer and wanted to give something but because she came from a poor family she could only find two cents; the temple's abbot still came out to bless her. Later, this woman became a palace woman and brought much gold. This time, the abbot sent only one of his students. Therefore she asked, 'Last time when I offered only two cents you came personally to bless me. Today I am offering thousands. Why will you not give me a personal blessing?' The abbot said, 'in the past, although you gave little, you were sincere. Unless I personally blessed you, it was not enough to reward you. Today, although you give much, your heart is not sincere. Therefore I only sent my student.' This is an example of thousands in gold a being half goodness, and two cents as being full goodness.

Sometime ago, there was an immortal named Chung-Li. He was teaching Lu Tsu the art of transforming iron into gold to help the world. Lu asked whether this gold would ever return to its original form, and Chung said that five hundred years later it would return to iron. Lu said, 'Won't it cause people trouble five hundred years later? I do not think I want to learn this.' Chung said, 'To become an immortal one needs to accumulate three thousand merits, and just this speech of yours is worth three thousand merits. Now you can practice becoming an immortal.' Therefore true goodness must come from a

naturalness and sincerity, even such that one does not make a conscious note of it afterwards. And so even if it was a small goodness, it will bear good fruit. If one has a goal for doing good or in giving wants a reward, then even if one performs goodness all life long it is still half goodness. For example, in giving money it can get to the point that there is no thought to it. In giving to the person, it is as though there is no recipient. Therefore, the giver, the receiver, and the money are all outside of one's consciousness. In this kind of giving one cent is enough to neutralize thousands of lifetimes worth of negative karma, and the giving of a pound of rice can bring about infinite merit as well. If one gives and does not forget, or in giving expects return, or in giving material goods feels agony, then even if one gives much gold that is still half goodness.

Let's discuss the fact that goodness has qualities of greatness and smallness, and difficulty and easiness. In the old days, there was someone named Wei Chung-Ta. He was a high official in the palace. Once when his spirit left his body he was taken to the underworld. The king of the underworld took out the record of his good deeds and bad deeds. He noticed that the records of his bad deeds filled up the whole courtyard, yet the record of his good deeds was only a few pages. Then the king of the underworld asked some his staff to weigh it, the many books of records of his evil deeds were lighter than a few pages of his good deeds. Chung-Ta was curious and said, 'I am barely over forty. How could I have accumulate so many bad deeds?' The king of the underworld said, 'Evil thoughts are recorded as well. One does not necessarily have to carry them out.' Then Chung-Ta asked, 'Why is the record of good deeds heavier than that of bad deeds?' The king said, 'the emperor oftentimes has building projects. When they were about to build a stone bridge in Fukien province you had proposed that it not be carried out because you were concerned about tens of thousands of people under going hardship.' Chung-Ta answered, 'I did send the proposal but the emperor did not take my suggestion. How can it bear any weight?' The king said, 'because even though the emperor did not take your suggestion, your intended good deed would have had affected tens of thousands of people. If the proposal had been accepted then the weight of the good deeds would have been even greater.'

Therefore, one can see that when one thinks about the world, if it affects tens of thousands of people, and even though the deed may be small the merit can be great. If one is concerned only about one person, and the goodness affects only one person, and even though the act of goodness is great, its total effect is small.

When it comes to difficult and easy kinds of deeds, one uses the same principle as working on oneself. If one starts with the difficult parts then one will not make even small mistakes. Examples of people performing good deeds under difficult conditions are as follows. The Chiang-Hsi's Mr. Shu used two years of his salary from teaching to pay for another person's violation fee so as to allow that person's family to reunite. In Hunan province, there was a Mr. Chang who used his savings from ten years to help someone return a debt and so saved the person's wife and daughter. Cheng-Chiang, had no son when he was old, yet he still did not want to take in a young woman offered by his neighbour as a concubine.

So the above examples of people who gave all they had to benefit others, to understand and consider others, these are all cases where people were doing beyond what a normal person would do or tolerate. This kind of goodness is most special. When one has no money or power, it is more difficult to perform good deeds and to help others is more difficult, but the merit is the greatest.

If one has money and power, then the opportunity to perform good deeds and accumulate merit is very easy. If, in a situation where it is easy to accumulate merit and to perform good deeds one does not do it, then it is one giving up on oneself. As the common saying goes, 'One who is wealthy and does not perform goodness is like a fat pig.'

We have discussed the principles and understanding behind performing good deeds. Now we will talk about helping others through other methods. The first method is to benefit people, the second is to treat people with respect and love, the third is to facilitate the wishes of others to do good, the fourth is to encourage others to do goodness, the fifth is to help people in emergencies, the sixth is to perform public work, the seventh is to give of one's wealth, the eighth is to protect and support spiritual teachings, the ninth is to give respect to elders, the tenth is to protect living beings.

So, as to the first one: what does it mean 'to benefit others?' one of our first emperors, Shun, when he was young, would watch people fish in the Shantung province. He noticed that the places where there were a lot of fish, such as in the deep water, were usually monopolized by the younger fishermen. As the weaker old fishermen were left with the rapid streams, he felt very sad. So he decided to join them in fishing, and whenever he met other fishermen who pushed him and took his place, he would let them take his place, would not complain. And if he saw that someone gave him the opportunity to fish, then he would praise him and be grateful. After a while he created an atmosphere of mutual respect in giving. And so, think about the talent of Shun who could have easily used words to teach but he set his own example to change the atmosphere. Therefore, in one's behaviour in life, it is important not to use one's own good points to highlight the weak points of others. Do not overly demonstrate one's own goodness to show up the evil of others, and certainly do not use one's cleverness to play tricks on others. Always live in humility. If one sees that others have shortcomings, one should be tolerant. If one sees others performing small good deeds then praise them. And so, it will become a silent treatment to those who are evil, but also will not damage another person's reputation, allowing them to change gracefully. Therefore, always thinking about the welfare of the whole and protecting the truth, this is what is meant by benefiting others.

Secondly: what does it mean to have a 'respectful and loving heart?' if I were judging from behaviour, the difference between a gentleman and a non-gentleman is sometimes very difficult. But if I were seeing it from the aspect of motivation, then it would be easy to tell. Therefore, there is a saying that the difference between a gentleman and a non-gentleman is in their thoughts. There is another saying that the same kind of rice feeds a hundred different kinds of people. Although people are different in closeness, in high and low positions, or in intelligence, they are all people. Therefore, one should treat all

of them with respect, and respect the ordinary people in the way one respects sages and understand where the average person comes from.

Thirdly: what does it mean to facilitate others to perform good deeds? Generally speaking, in society there are fewer people who perform good deeds than those who do not. Usually people have the habit of defending their own kind and pushing out those who are different. Therefore, a gentleman in this society, unless he has great determination and courage, he has a very hard time making a stance. Oftentimes those who have the motivation for performing good deeds have speech and conduct that are different from the rest of the society. They usually are very honest and uncalculating, and do not know how to build themselves up to receive the proper recognition. Therefore, people who lack wisdom oftentimes will criticize these people and so they do not have a chance to perform good deeds. So it is important to support the gentlemen, the ones in a society who have good hearts. It is like treating jade. One does not throw it out like rocks but polishes it to become a jewel. Therefore, when one sees others performing good deeds, one should give them support to help them accomplish their goals.

Fourthly: what does it mean to encourage others to perform good deeds? Everyone has a conscience but the confusion of life and also the attractions of fame and wealth oftentimes cause people to sink. Therefore, in interacting with the average person it is important always to remind others to do good. There is a saying that 'to wake people up one moment one uses the mouth. To wake people up for a hundred generations, one writes books.'

Fifthly: what is meant by helping people in an emergency? Often in one's life one will be in a situation of failure or misfortune, one should treat them as though one is encountering misfortune oneself, and give help without reservation. For example, one can use words to give comfort, or use other methods to help them.

Sixthly: what does it mean to support public work? This is to support work that is for public good. Building dams and bridges, and helping the poor are examples of public work that one should support.

Seventhly: what is meant by giving of one's wealth? In the teaching of Buddha, there are ten thousand ways of developing spiritually, and the first is to give. Giving is also non-attachment. The more evolved ones can be giving inwardly the six senses, outwardly the six phenomena. And everything that one possesses can be given without any questions. Of course, the average person cannot accomplish this level and oftentimes sees wealth as more important in life; therefore the first step in becoming unattached is to start giving what is most difficult, and that is money. To help others is to build up one's merit. Inwardly one will start to remove selfishness, the miserliness, and outwardly one can help others in an emergency, which will facilitate the spiritual growth. In the beginning one may feel it is forced, but then it becomes very natural. It will also neutralize one's other shortcomings.

Eighthly: what is meant by supporting the spiritual teachings? The spiritual teachings refer to dharma, the teachings of Buddha. The teachings of Buddha provide a guide to becoming liberated, to becoming free from life and death. In particular when one sees Buddha's temple or sutras one should treat them with respect and protect them.

Ninthly: what is meant by respecting elders? This means respecting parents, elder brothers and sisters, people who are in authority, and especially those who are virtuous and wise. In treating one's parents, one should treat them with kindness and respect. And in working in society, one should not misbehave even if the 'emperor is far away'. In punishing prisoners, it is important not to overdo it. This all has to do with accumulating merit as the hidden merits.

Tenthly: what is meant by protecting life? The ancient ones have said, 'because one cares about the rats, one saves some rice for the rats, and because one cares about the moth, one does not light the e lamp.' Of course, this is hard for the e average person to do, but this is a reminder that we all have innate compassion. That is why Mencius said, 'The gentleman should stay far away from the e kitchen, ' (in China, most of the butchering of meat takes place in the Kitchen) as a way to protect people's innate mercy. He also said that even if one cannot become a complete non-meat eater, one should at least come up to the point that if the animal was raised by oneself, one does not eat it; if one has seen the killing of the animal, one does not eat the meat of it; if one has heard it being killed, one does not eat its meat; and if it is killed specifically for us, we do not eat it. These are the four cases where one does not eat the meat, at least to start building compassion and also to expand one's merit and wisdom.

The ancient people boiled the silk cocoons to get silk for clothing, and nowadays when we farm we get rid of insects. As the sources of clothing and food all involve killing, it is important to protect our things, not to waste food and clothing, and so indirectly to protect life. And sometimes, one will accidentally step on things or hurt things with our hands; one should be very careful. The methods with which one can accumulate merit are many and I cannot describe them all in full detail, but if one could at least start with these ten methods it would be a good beginning.

Fourth Lesson

The Benefits of Humility

In the I-Ching, it is said that the Heavens will take away from those who are arrogant and help those who are humble. If you look at the way the earth is structured, the water in the higher places always flows to the lower places, and it is with the spirits and demigods who will take away from those who are arrogant, and protect those who are humble. It is the same with humans. Those who are arrogant and full of self-importance usually are despised by others and only those who are humble are respected by others. In the I-Ching there are sixty-four principles describing three hundred and eighty-four counsels, two-thirds of which are for warning and caution. But in the six principles that belong to the 'human hexagram' they are all for praises. No wonder there is a common saying that humility receives benefit and arrogance invites trouble.

If you look at those scholars who were poor, usually just before they became famous they were very, very humble. A few years back there were ten people from my village who went to the capital for the imperial examinations. Among these there was someone named Ting-Ching who was the youngest but also the most humble. I had told my other friends that he would pass the imperial examination that year and my friends said, 'How do you know that?' I said, 'only those who are humble will receive fortune and in that group he is the one who is humble and very sincere. Only he is respectful of others and does not fight with others. When he is mistreated he is tolerant. When he hears of slander, he does not fight back. When one can come to this level of humility, the heavens and spirits will all protect him; of course he will pass the examination.' When the time came, sure enough he did pass the imperial examination. There were several of others who did not pass and they changed their previous arrogance and became very humble. They passed the examination later. Before the heavens are going to reward someone, before their fortune comes, the heavens will first awaken their wisdom. Once the wisdom is awakened they will naturally become humble, arrogance will dissipate and fortune will follow.

There was another person from Chiang-Yin whose name was Chang. He was very talented, very knowledgeable, and he had quite a reputation. When he participated in the examination, he did not pass and he became very angry. He started accusing the examiner of not having any eyeballs. There was a Taoist monk at that time watching on the side who started smiling and then this Mr. Chang directed his anger on this Taoist monk. This monk then said, 'It must be that your writing is not good enough.' Mr. Chang said, 'How do you know? You have not read my writing.' The Taoist monk said, 'People say that to write well one has to be calm and peaceful, and now I have watched you open your mouth to scold others, and you are definitely not very peaceful and not very calm so how can you write well?' Mr. Chang became quiet and then turned around and asked the Taoist monk for advice. The monk said, 'Passing an examination also relates to destiny. If in your destiny you are not supposed to pass, then no matter how much time you spend you will not pass. You first have to change yourself.' And Chang said, 'If it is destiny, how can one change?' And the Taoist monk said, 'although destiny originates in the heavens, to build it is dependent upon the person. If one accumulates

good merit, then one can attain everything that one asks for.’ Chang then asked, ‘I am a poor man. How can I perform good deeds and accumulate merit?’ the Taoist monk said, ‘The good deeds and the merits are accumulated from the heart. If you always keep your kindness in treating people, then that in itself is a great merit. For example, to be humble does not cost any money. Why don’t you turn around and instead of accusing the examiner look within yourself and perhaps you see that you do not have enough humility or that you are not good enough.’ Mr. Chang, all of a sudden was awakened and started to change his ways. Three years later in a dream he came to a large building and picked up a booklet. He was curious and asked someone next to him, ‘What is this booklet?’ The person next to him answered, ‘well, it is this year’s list of those who have passed the exam.’ Then Chang asked, ‘How come there are a lot of blank spaces?’ And the person answered, ‘Every three years in the underworld we do a check and only those who have accumulated merit and have not committed any evil deeds can remain on the list. The spaces where names have been erased are people who originally were supposed to pass the exam but because of recent misconduct their names were removed. In the past three years you have been very cautious, and have worked on yourself very diligently. You may fill in these blank spaces so take care of yourself.’ And that year, Mr. Chang passed the examination and he was the 105th person to pass.

In this way, one can understand the common saying that in one’s life one should not do anything that is disgraceful because there is a higher level of consciousness above us that knows it all. So, in one’s life, whether one will have luck or misfortune, comes down to one’s thoughts: if one can watch one’s thoughts and keep them pure (and also watch one’s humility), then one will always be protected by the gods and the spirits. If one is arrogant and full of self-importance, using one’s power, talent, and wealth to show off or manipulate others, then one does not have a bright future. One will not become anything, and will not even enjoy a little fortune. Therefore, those who are wise and those who understand the Tao will not destroy their own futures or destroy their own fortunes. Only those who are humble can receive the teachings of others, and that is how one can receive wisdom and fortune and benefit a great deal. This is a fundamental understanding of living.

In Buddha’s teaching there is a saying that if we want to have wealth and position, we will have wealth and position. If we want to have fame, we can have fame. Therefore, when we make an inner commitment, it is like a tree settling down its roots. We should set them down deep, always remembering humility in our dealings with others, always facilitating others, and then naturally we will accomplish what we wish.

Scoring Sheet on Demerits

100 Demerits

- Cause one's death
- Violate a woman's chastity
- Praise another for drowning his or her child
- Stop the family lineage

50 Demerits

- Induce one abortion
- Break up one marriage
- Abandon another's remains
- Cause another to be homeless
- Cause another to commit a serious crime
- Teach another to do great evil
- Make a speech that harms many people
- Steal another's wife or daughter

30 Demerits

- Create slander to dishonour another
- Reveal private secrets of another
- Encourage another to sue
- Break another's religious vow
- Go against an elder
- Offend father or older brother
- Cause the separation of family
- In times of famine to save grains without sharing

10 Demerits

- Dishonour a virtuous person
- Recommend an evil person
- Flatten another's grave (Graves in China are built as mounds)
- Mistreat an orphan or widow
- Take in an unchaste woman
- Keep a murder weapon in the household
- Speak harshly towards parents, teachers and wise people
- Prepare poison
- Punish a criminal improperly
- Destroy writings on the truth
- Have evil thoughts while reciting the sutras
- Teach false knowledge
- Talk non-virtuously
- Kill an animal that can serve man

5 Demerits

- Sneer and slander spiritual teachings
- Not clear an injustice when given an opportunity to do so
- Turn away a sick person seeking help
- Block a road or bridge
- Write lewd articles
- Write a lewd song
- Speak harshly with others
- Kill one animal that cannot serve man

3 Demerits

- Get angry over words not to one's liking
- Scold one who does not deserve it
- Break up relations through double talk
- Cheat an ignorant person
- Destroy another's success
- Rejoice in another's worry
- Rejoice in another's loss of wealth and name
- Wish a rich person to be poor
- Blame heaven and others for one's own misfortune
- Be greedy in making money

1 Demerit

- Cover another merit
- Urge another to fight
- Generate thought to harm another
- Help another to do evil
- Not stop another from stealing small items
- Not comfort another in fright or worry
- Not care about the hardship of human or animal
- Steal one small needle or grass
- Throw away papers with words (spiritual writings)
- Waste food
- Break a promise
- Cause another to be drunk
- Not help another who is hungry or cold
- Miss one word in reciting sutra
- Turn away a monk begging for food
- Turn away a beggar
- Recite sutras or go to the temples while drinking alcohol or eating foods with the five pungent spices (garlic, onion, etc, which give one bad breath)
- Eat the meat of an animal that works for man
- Kill a minute life form (bugs, etc)
- Spill a bird's nest and break the eggs
- Misuse funds
- Be in debt

- Damage temple and statues, etc
- Use false weights
- Sell a butcher's knife, fish nets, etc
- Use one's position to take bribes and other money
- Keep lost articles
- Take goods while safekeeping them for others

Scoring Sheet on Merits

100 Merits

- Save one's life
- Save a Woman's Chastity
- Prevent the drowning of a child by parents
- Help continue the family lineage

50 Merits

- Prevent one abortion
- Resist temptations (sexual misconduct)
- Provide for one homeless person
- Bury the remains of a homeless person
- Prevent one person from becoming homeless
- Prevent one person from committing a serious crime
- Clear one person of an injustice
- Give a speech that benefits many

30 Merits

- Donate cemetery land for a family without land
- Convert another to the virtuous way
- Facilitate a marriage
- Facilitate another in taking the religious vows
- Take in an orphan
- Help another accomplish a virtuous act

10 Merits

- Recommend a virtuous person
- Remove a source of trouble for another
- Cure a serious illness with one remedy
- Speak with virtue
- Treat servants properly
- Save the life of an animal that serves man
- Refrain from using power and wealth for one's own self-interest
- Publish or edit the teachings of Buddha

5 Merits

- Prevent one litigation
- Communicate over a life-saving method
- Edit a book on life-saving methods
- Cure one minor illness with a remedy
- Urge another to stop the spreading of ill words about others
- Make offerings to one saintly person
- Pray for others
- Make a vow not to kill
- Save the life of an animal that does not serve man

3 Merits

- Endure a mistreatment without ill-will
- Take slander without reaction
- Accept words that are not to one's liking
- Urge silkworm growers, fishermen, hunters and butchers to change to another profession
- Bury an animal that died on its own.

1 Merit

- Praise another's merit
- Hide another's demerit
- Peacefully resolve an argument
- Stop another from making a mistake
- Fed one who is hungry
- Provide one night's lodging for a homeless person
- Help another in the cold
- Offer one medication
- Give one article for helping others
- Chant one chapter of sutra (Buddha's teachings)
- Do one hundred prostration for repentance
- Chant Buddha's name for one thousand times
- Speak on the truth to ten people
- Organize projects that help ten people
- Offer one meal to a monk
- Provide for one monk
- Do not turn away a beggar
- Provide relief for tired animals and people
- Comfort others when they are worried
- For meat eaters to be vegetarian for one day
- Do not eat meat from the animal one has seen, heard it being killed or killed specifically for oneself
- Bury a bird that has died on its own
- Release one life
- Save a minute life (bugs, etc)
- Help departed spirits to move on
- Give money and clothing to people
- Forgive a debt
- Return a lost article
- Do not take improper wealth
- Help others pay debt
- Offer land
- Encourage others to donate to charity
- Do not take goods stored for others
- Build grain storage facilities, bridges, roads, clear rivers, dig wells, build and repair temples and statues of enlightened beings

- Make offerings of incense, lamp oil, tea
- Give away a coffin
- Save papers with thousand words (Spiritual writings)