

The Way to Maintain Health & Wealth

By Geshe Tenzin Zopa @ Shah Alam Buddhist Society on 17th February 2008

Good morning everybody! Happy New Year! Gong Xi Fa Cai!

This is my second visit to Shah Alam Buddhist Society, I was inspired and initiated by the respected Benny and other responsible initiator of this Society for me to visit the Center and share some of my experience with all of you wonderful people. I am very happy to come back here. Some of you have already attended in my previous talked, I hope you are happy to get together again. From my side I would like to extend my gratitude and happiness and send all my good wishes to the Center as well as all of you here.

Today topic is chosen by one of you, it is a very interesting topic – **The Way to Maintain Health & Wealth**. This is something to do with karma as a follower of Buddha Shakyamuni and practitioner of Buddhism. Every single aspect of gain in life is to do with cause, we call it karma, we also call it as condition. Without cause there is no result, without cause there is no phenomena. Every single existence of phenomena come from cause, condition and karma. This word on karma is the essence of Buddha's teaching, essence of Buddha dharma. It is the essence of 84,000 teaching of Lord Shakyamuni Buddha which he has taught 2600 years ago. Even today all of us are inspired to follow him and follow his advice, and try to actualize his advice into our day to day life because Buddha dharma is lifestyle, it is something that we can integrate in our day to day life without abandoning the conventional aspect of our life such as family, marriage, business, lay life, or whatever aspect of life you have initiated. Without abandoning this conventional truth of life, you can still actualize the highest realization in the practice of Buddha dharma including achieve enlightenment.

Here it tell us that every single one of us have the equal potential to become Buddha, equal potential to actualize all the realization on the stages of Path therefore it is very necessary for us to understand that how those realization up to enlightenment can come within us? From here Buddha taught very extensive teaching on karma and dependant existence. Buddha stated that all good results come from good causes, all negative results or suffering come from contaminated causes. In our life we experience three different types of experiences within our physical form and mental aggregates such as happiness, pain, and neutral state.

When we talk about good health and successful in wealth, it is to do with the experience in life related with our mental aggregates and physical aggregates. In order to actualize or maintain good health, or successful wealth, we have to create the cause, because without cause there won't be result on good health and successful wealth. Since this is the law of truth or fact that only good cause bring good thing, or only good cause for health will bring good health, negative

cause for health will bring failure in health, pain and suffering, it is the same to wealth that with good cause will bring successful in wealth, negative cause will bring failure in wealth such as failure in business and career.

What is the cause to actualize good health? There are two aspect of good health, physical aspect of good health and mental aspect of good health. As far as concern with physical aspect, as a cause, we need to create virtue, as a condition, we need to actualize such as exercise, yoga, good food, healthy food, maybe organic food, clean water, creating the pure environment such as pure earth, pure wind, pure natural environment. If you manage to extend your moment into that kind of environment, there is natural energy that bring better immune system into our physical form, that's how to actualize good health, so these are the conditions. But still the main factor is refer to our imprint which is the karma within our mental continuum, which is the creation of virtue that is the main root cause to bring about mental happiness, at the same time physical welfare, fitness, good health and strong.

The root cause is creating good karma. What is the good karma that bring good health? First, it is to overcome the emotional disturbance such as overcoming attachment, anger, jealousy, pride, laziness, all these are main factors which cause very unhappy state in the depth of our mind. By engaging in the act of attachment, anger, hatred, jealousy, it harms our subconscious mind to experience the subtle sense of unbalance in the inner element, especially mental element. Due to that it effects the gross level of the unbalance on the five elements in the physical form. Because of the unbalance on the physical element, it will cause the physical discomfort such as pain and sickness, different form of unfavorable happen within the physical form. Therefore it is due to the karma experiencing suffering within our physical form, that karma is the imprint that left in our subtle consciousness. By the act of engaging into the negative emotion such as attachment, anger, hatred, jealousy, that implant the imprint in our sub-conscious mind, and whenever that imprint arise obviously, it manifest in the form of result such as pain within physical and mental form. So the root cause of our suffering related to both mental and physical health is the delusion.

It is very clear that in this modern material world, there are so much medicine, there are so much cure for our physical and mental sicknesses, there are hundred of thousand of discovery on medicine, even today there are thousand of thousand of new discovery on very powerful effective and different discovery on medicine, but at the same time there isn't a sign of decrease of pain in physical in human being, as well as the decrease on mental unhappiness, depression in human being, rather from day to day, the pain and suffering in mental as well as physical, every single moment is increasing. From here, we can see the solution is not in material form of antidote, the solution is something else, it is very clear. If the solution is in the material form, by today the more discovery on medicine by doctors, it should be lessen the different type of sickness and lesser suffering in the mind of human being. But somehow it turn out to be opposite. The more

medicine discover, the more sicknesses coming. About 20 years before, cancer is very rare, even to hear the word cancer is very rare, if you happen to hear cancer, it is almost like cancelling your life, it used to be very scary and very serious, but today the world of cancer and the discovery of cancer within human being, it seem like more than flu. You hear less discovery on flu than cancer. Everyday you hear this person suffer from cancer, that person suffer from cancer, there are so much on this. From what I hear, the discovery on cancer is more than discovery on flu or stomach pain or headache. There are something missing to discover to totally eradicate, totally cleanse those chronicle disaster sickness such as cancer and AIDS, and many new discovery sickness is coming to the world.

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The responsible should be taken by each and individual as what the Buddha had taught and advised - all the suffering result is due to negative result, all happiness result is due to positive cause, and Buddha himself cannot or unable to wash or take away all those suffering and the causes of suffering as taken a thorn out from your flesh to relief your pain. Although Buddha is enlightened, but he cannot take away the suffering or causes of suffering by himself as like taking a thorn from flesh to relief the pain. The reason is that you yourself are the creator of your own aspect of life, this mean that there is no such creator outside, the creator is within you, you are the creator of your own aspect of life. If you are suffering, that mean you are the one who created the suffering. If you are experiencing happiness, you are the one who created the happiness. Since you are the creator for your own happiness, if you want happiness, you should accumulate the causes for happiness. If you want suffering, then you create the causes for suffering which is negative. But at the same time, due to our ignorant mind, in every single aspect of our mind, either sub-consciously or sensibly we all wish happiness. We never ever wish suffering but we always end up only create negative, never accumulate virtue, that is our mistake. That is due to our ignorant mind, our laziness, our delusion, we keep creating negative act, this mean that we keep creating negative karma, negative causes, and of course since we accumulated fruitful negative causes, that will only bring about suffering, for sure we will experience only suffering, it is very easy to understand this.

What are the creation of negative causes? It is very simple. It is just to engage into the act of attachment, anger, hatred, jealousy, pride, laziness, all these are the creation of negative karma. When we look into ourselves, even on this very moment, if we want to find out how pure we are, we are still some how dominated by one of these negative emotions, either by attachment, or desire, or hatred, or jealousy or laziness. As long as we involve in the act of attachment, we involve in the creation of dissatisfaction. The state of dissatisfaction or the mind of dissatisfy, that itself is suffering. In our life, when there is something that we wish but we don't achieve, we feel pain in the heart and in the mind, that itself is suffering. That mental suffering somehow create the atmosphere to bring

unhealthy physical form. The moment your mind is dissatisfied and unhappy, somehow you start to have back pain, headache, chest pain, no appetite and lose sleep. If you don't sleep well and eat well, naturally your immune system degenerates. The moment your immune system degenerates, that will bring kidney failure, heart attack, breathing problem, eye problem, brain problem, and the worse is cancer, all sort of things, it is very obvious isn't it? All these come about because of dissatisfaction. As long as our mind is dissatisfied and is not contented, this means our mind will not be in peace. As long as our mind is in the state of dissatisfaction, innately our mind is in the aspect of horrible, disgusting and no peace.

But the moment we abandoned and be free from attachment, avoiding the object of attachment, the moment we don't engage oneself into the creation of the act of attachment, the state of mind itself is peace, calm, gentle, and that itself is called happiness. You should try in your daily life, the moment you let go something, that means you detach. The moment you detach, there is peace in mind. That peace of mind will make sure you eat in time, have good sleep and some smile on face.

Such as in relationship problem, you do know that by complaining to your partner in doing wrong thing outside your partner will not change, although you do know that but at the same time you keep pursuing on nagging and screaming on 'why is like that.. why is like this....' Every time you quarrel and argue in relationship, that is in the state of mind of not letting go. The moment you know it doesn't benefit, and that you will not be able to convince your partner for doing wrong thing, instead it will only bring more disharmony which even get into separation, then the best solution is ignore and let go, try to learn to ignore. The moment you ignore, at least your partner start to feel home as home, there is some space for the partner to come near to you, and somehow there might be certain communication, and due to that there will be chance for that person to change. How this can happen? By yourself let go whatever circumstances that happened. I receive many consultation on relationship problem, they get into very serious matter on almost separating, the thing is that both side cannot let go. In one way you love each other, another way you cannot let go of what is happening, that make thing fall apart. But the moment one party start to accept the let go, somehow it change the other party life and bring them together. I experience that with people. It is so important for us to know to maintain happiness and good health is to practice letting go, or practice to accept, and to reflect in the law of karma, whatever thing happen around us, there is definitely reason. The reason is due to past cause.

Since my environment was created by the cause in the past, so I deserve to experience the result. At the same time, as the Buddha advice and stated, there is a solution if you wish to be free from that circumstance, so Buddha provided purification practices. So then you do purification practice to purify the suffering and the cause of suffering or at least to subside the pain and shrink the duration

of pain, so the cure or the prescription gave to us is the Four Opponent Powers. By applying the Four Opponent Power, Buddha mentioned that any kind of negative karma can be purified by applying the Four Opponent Power, the first one is refuge. All of us have refuge, the most important is to have faith and conviction in Buddha, Dharma and Sangha. And with full conviction and faith, in front of Buddha, Dharma and Sangha, you express confession, whether you remember past negative or not, you express that whatever negative causes you have created in beginningless life time, by the power of the blessing of Buddha, Dharma and Sangha and now with your act of purification, and by the power of whatever word that is going to express on either Shakyamuni Buddha's name mantra, or Amitabha Buddha's name mantra or Kuan Yin's name or mantra, just say from your mouth and express from heart that may all those negative karma be purified.

Then from the depth of your heart, you regret the creation of those past karma in the past lives time, or even before this very moment. You feel regret like almost a poison went into your mouth, and reach your neck, and if the poison go into your stomach, the result will be taking your life away. Such kind of regret of your past negative deed, this is the second Opponent Power. The first one is refuge, second one is regret on past deed of negative karma.

The third one is the antidote such as recitation on mantra, or visualization on Shakyamuni Buddha, or Amitabha Buddha, or whatever deity or Buddha that you pray. You visualized light and nectar emanating from their holy body, or reciting their mantra. These bring about the domination to negative causes and suffering as like in the dark room, if you turn on the light, the darkness simultaneously disappeared. Such like in this aspect, at the moment you perform the recitation on the name mantra on Buddha, or the moment you do visualization on image or light or nectar from Buddha, instantly you should feel the negative karma is completely washed out, completely cleanse. This is the third Opponent Power.

The fourth one is the mind of not committing such karma again even at the cost of your life - 'From this moment onward I will never ever commit such negative act that bring suffering even at the cost of my life.'

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So the Buddha said that there is not even a single negative karma that cannot be purified by applying these Four Opponent Power. This is a big relief for us. Because when we look into ourselves, we almost like 24 hours completely overwhelm by negative act through our body, speech and mind. And it is very discouraging that again in the teaching stated that the precious human rebirth that we have taken, the opportunity to meet and learn Buddha dharma, to contemplate, to meditate, and to apply Buddha dharma in our day to day life, only this rebirth which has all those opportunity. Our senses are perfect, when we want to listen to dharma in English there is dharma teacher teach in English. With

your senses are clear, and your mind acceptable, you try to digest the teaching, all these are potential. Even your limbs are manageable, even though the Center is one hour away from your house, but by the help of car, you know how to drive and able to come to dharma class, all these are conducive opportunity to practice Dharma. Whoever possess such kind of opportunity is precious human rebirth. Because whoever born in human rebirth, it is not necessary to be qualified as precious human rebirth. So whatever we possessed, in fact we obtained the very precious valuable rebirth. This rebirth as the Buddha stated, it could be like a day star, a star in day time, it could be only once, it is so rare. The reason is when we look into the act of body, speech and mind, the most percentage on our act is negative act, and that is definitely causing suffering result.

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When we talk about suffering result, the heavy causes of suffering result will bring to hell realm which is totally have no opportunity to practice Dharma and have to suffer eon and eon. Second is to bring to preta realm, and third one is to bring to animal realm, even born in god realm, there is very much less opportunity to actualize dharma. Even happened to be born in human being, but if you didn't live a life with ethic, if you didn't meet dharma, what do you think? What type of person you will be? Even with the blessing of Buddha, even you have taken refuge, even you try to practice 10 virtues action, you still make a lot of mistakes, still you do intentionally a lot of mistake and unintentionally hundred of thousand of mistakes. Lets talk about sexual misconduct, lying, stealing, killing, just talk about the Four Root Vows, these are the principal vow to be a Buddhist, at least we need to preserve these Four Principal Vows. When we try to see on who we are, we look into ourselves and seriously observe ourselves, it is very discouraging. Because unintentionally we break the vow, intentionally also we do. We have to involve in business, then lying is there, stealing is there, more seriously is sexual misconduct, all sort are there even for Buddhist community. We have to be very frank even in Buddhist community, for those who practice refuge, you have your own wife but you go out with other woman, this is sexual misconduct. Some people say white lie, there is no white lie, as long as is lie, it is black. Some people say as Buddhist, when we do business, we can use white lie to get more business, but as long as it is a lie, it is black, there is no white. Therefore Buddha has given us homework from day to day life to practice the ten virtue action, to live a life with ten virtues.

If we want to look into ourselves on how good Buddhist we are, it is to refer on how serious we have practice in refuge on Buddha, dharma and sangha. We also say that the border on whether we are Buddhist or not Buddhist, it is depend on whether we have refuge in Buddha, Dharma and Sangha or not, the border line is that. When we talk about the seriousness on refuge practice, it is talking about the ten virtue action. That mean if you are practicing refuge purely, you suppose to be practicing ten virtue acts purely. We need to know the ten virtue acts very well. As long as we live a life practicing ten virtue acts, it will be marvelous, there won't be any relationship problem, failure in business, there

won't be any kind of that, and one will ever obtain the sincere respect by everyone in every aspect. In order to be a good Buddhist practitioner, and practice refuge perfectly, it is to live a life practicing ten virtues action perfectly. As long as we engage and practice seriously and live a life practicing ten virtue perfectly, sincerely, we naturally subside the act of attachment, anger, jealousy, pride. The moment we subside that negative act, we instantly accumulated the good aura, energy, good karma and imprint. Because of that good imprint and cause, it will bring the well being to us such as good business, good career, good health, long life, and happiness in family.

45:44

It doesn't matter whether you are rich or poor, in here what it will bring to us is happiness. Happiness has nothing to do with money. Money maybe is the main cause that bring suffering, it is shock to hear. But money, if we don't know how to transform money, money is the worse thing which bring unhappiness in our life. Money will bring attachment, hatred, and committing all ten non-virtue actions. Because of money, our life can get into the act of ten non-virtue actions which is total opposite of ten virtue actions. Therefore money is not the principal or source to bring happiness. Happiness is to practice ten virtue actions. The moment you practice ten virtue actions, whatever money come into you become a form of happiness, whatever friend you encounter is a form of happiness. Otherwise if your money draw friend, that friend is money's friend, not your friend, one day if your money burn up by fire because money is make by paper, or bank collapse or share market go down, then your money is no more there, and your friend also no more there. That's why it is say that the best friend, genuine friend, ultimate friend is the refuge – Buddha, Dharma and Sangha.

Why we want to make friend with people? It is to bring some help from there, or at least bring some happiness relate to friend, especially when we are in difficult position, hopefully if you are surrounded by friend, you will get some help. One of the most crucial, most difficult, most important, most scarely, most lonely time in our life is at the time of death, at that time, including our papa, mama, brother, sister, money, even if we have wish fulfilling stone or your house is totally filled with diamond, even that cannot help, you are totally alone. But only one can help, which is refuge – Buddha, Dharma and Sangha. And that will accompany you at the time of degeneration of aggregates, and dissolution during the time of death, then the Buddha, Dharma and Sangha will guide you through the subconscious level, and one of the most scarely time is that if you don't have any spiritual path, there will be a lot of illusion manifest as a weird, scarely mara due to past negative karma. Also when the eight elements dissolve, it is almost like the whole mountain, the whole entire universe falling onto you, that kind of fear, you feel it. In fact, your flesh and cell is degenerating, it will influence the subtle cell up to the subtle mind, you will experience the degeneration of the earth element. Your physical form, you see your form cracking, it is like a huge earth quake come, how the earth crack, same kind of thing, plus the whole mountain is falling onto

you. When water element dissolve, you are in the middle of huge ocean with lots of waves, completely wipe out here and there and surrounded by scarely wild fishes, such kind of experience appear through your karma. When the water element dissolve, the tissue in your form is dissolving, your subconscious mind is experiencing, even you don't have a sense of move and feel outside, but especially at this time, your subconscious become more alert. Then fire element dissolve, it is like you are completely burn out, the entire aspect of universe is on fire. When wind element dissolve, oneself is as like a very fine paper you put in the middle of tornado, such kind of wind, you will be completely wipe out without any control, oneself will feel like that.

If we have dharma understanding, if we have guidance from Buddha, Dharma and Sangha, that is the time we are invited by the great procession of daka and dakini, that's how we say we are going to Amitabha Pure Land. If we are going to Amitabha Pure Land, we will be overcome all those aspect, rather we single pointedly guided to be overwhelmed by the beauty of Amitabha Pure Land. All those wind, fire, earth, all those element will see in the aspect such as when we see in the drawing of Amitabha Pure Land, you see the beautiful park, flower, bird, water, the drawing and painting are so beautiful, all those things appeared, and all those mara appear so beautiful as daka and dakini, beautiful man and lady adorn with beautiful clothes, beautiful music, line up with beautiful banner, this is not just an illusion concept I give to you, this is real, you will experience it when you go through it during the time. So you see, the genuine friend or ultimate friend is Buddha, Dharma and Sangha, that's why how important that we must practice refuge purely, engage into the act of ten virtues action, that's how it will not just maintain the happiness, prosperity, and all the good things in this life, it is also to maintain happiness in ever life time including at the time of intermediate state before taking next rebirth, and at the time of death, even to maintain the happiness, good health, prosperity and all the good thing in next life up to achieving the everlasting state of happiness which is the state of Buddhahood, so that's the best way to maintain health and wealth.

As long as our mind is happy, our mind is the most powerful factor within the aggregates, up to today our gross outer senses control our mind, not our mind control the rest of the aggregate such as form, feeling aggregates etc. up to now, our gross aggregate dominate our mind, but now we need to learn to use our mind to control other aggregates. As soon as our mind become the main force to activate our day to day life, day to day act, that's one of the most powerful factor to maintain good health. Most fundamental method is to keep our mind in peace, in control, when we say to keep our mind in control, this mean one aspect of the mind should control the rest aspect of mind. We have zillion and zillion of mind, what is the mind that we want to use as main force to activate the rest of other senses? It is the mindfulness.

Mindfulness should be the main force of mind to control every aspect of our senses, including the mental senses, such as one aspect of our mind is about to

arise attachment, mindfulness will make sure never to arise attachment. Our mind is about to arise hatred, mindfulness will make sure our mind never arise hatred.

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There is another mind call introspection which always is very helpful and assisting to mindfulness. This introspection is the mind which is always alert and watching even during sleeping time. The introspection is alert because the introspection have to take care every single aspect of aggregates, including the subtle mental aggregates. Because if the introspection doesn't function at the subtle consciousness mind, then even in dream time, we might act negative act or experiencing bad dream, just by experiencing bad dream itself is negative act, and this negative act will bring suffering result.

So here in Buddhism, especially very serious teaching in Tibetan Buddhism, it talks about controlling dream. In order to successfully control dream, first of all we need to train in our daily life, we have to learn to control our gross mind such as gross attachment. When you see beautiful flower there, you arise the taking mind, the desire to get that flower not for generosity or offering to Buddha, but it is total obsessed mind, and if in case somebody reach the flower shop before you get there, you totally upset, that mind, that desire, and that wish to get the flower is introduce by attachment. Because of attachment, so you got disappointed because somebody came earlier than you and bought it. Why do you get upset? Because you were totally obsessed to that object. Even in relationship, if the husband totally obsessed to wife, in many aspect in your life, you will be suffered. The moment one guy talk to your wife, you will get upset. The moment one guy offer flower to your wife, you will get upset. Because you are being obsessive. But if your love is true love and respectful love, if somebody happen to talk to your wife, you will be very happy because somebody respect your wife, or if somebody happen to offer flower to your wife or partner, you will be very happy, but of course both have to be pure mind. If both is negative then it is negative, so the obsessive mind is very bad, very upset, very suffering.

During the gross level of mind, such as training to control the gross mind, the moment you see the beautiful flower, the mindfulness guide you and tell your mind which is very excited about the flower that "it is wonderful to admire the flower, the flower is beautiful, and first of all look into your own pocket whether you have enough budget or not, if you have enough budget, then you should get it to please yourself and all family members, and if you have any Buddha's statue, then please to the Buddha, but if you don't have any Buddha statue, then just visualize that you are pleasing all the Buddhas, and make beautiful environment in your house." This is mindfulness guiding the overwhelming obsessive mind, then the mind cool down. So if in case when you look into the pocket, your budget is not there, then you will not upset. Otherwise before looking into the pocket, you are totally obsessed and overwhelmed by

attachment, then the moment you look into your pocket and you see the money is not enough, then you get upset, you might even fight with the owner or shop keeper 'How come it is so expensive, I want to buy it at ten dollar but you charge at twenty dollar, how can?' Then you bargain and bargain, but of course the shop will not let you go because the retail price is already fifteen dollar! But if your mind is in control, then you will not get upset, the moment you look into your budget - 'never mind, this is my karma, I like the flower but I don't have the budget, so I pray to Buddha that when I have the bigger budget, I might have the better flower.' So you see, instantly it bring some peaceful mind and not disturb by the object.

If you happen to handle that initial part, but if the introspection mind is not always alert, when you go back home, the imprint is already there, the mind already projected and leave an imprint there, the flower keep appearing in your mind – "although I have ten dollar, I must pursuit the seller, the most important thing is that I must get the flower, why I didn't get it? I drove all the way to home, now if I want to go back, it is so troublesome!" All those states of mind is unhappy mind, this is because your introspection didn't work hard. If you apply introspection mind, the introspection mind will always watch, the moment such kind of mind come, it will suppress, and alert the mindfulness to not think like that. If this introspection mind don't take care even the subconscious level of mind, even in dream, when you sleep, the flower appear, it does happened. Even you didn't quarrel with the flower seller, but somehow your subconscious mind is gathering all the consciousness to get the flower, including arguing to get the flower, so the subconscious mind is very active even though the gross mind is ceased, so during dreaming time, the moment you go to sleep, you will see the flower, you will fight with the owner, end up you steal the flower, there is the danger that you just grab the flower and run away. In dream, this might appear, all those acts are negative act, the reason is that you didn't control your mind by your mindfulness, and you didn't watch your mind in every second and moment by introspection. Therefore even to maintain happiness in our life, we have to use these two tools – mindfulness and introspection.

Just to maintain wealth, let say you have \$100,000 in bank, and you already apply credit card, if you didn't use your mindfulness and introspection to maintain the capital in your bank, maybe within Chinese New Year shopping, your credit card might become zero, and on top of that you might be in loan, credit card loan. So even to maintain wealth, the main force is to maintain mindfulness and introspection, to make sure that you always alert that your capital is not in million but is only in hundred thousand. So if you want to buy a new year gift to somebody, then don't buy exceed hundred dollar, if you exceed hundred dollar, and you have hundred friends, then you will use up so much, or if you wish to buy ten clothes, you can only buy one or two, these all are due to mind, in gross level of fact if you want to maintain wealth, these are the facts.

But from the aspect of spiritual path to maintain wealth, it is to practice generosity. Buddha stated,

'jin-bey long-jio trin-gyi-leh'

The ethic of obtaining wealth is to make generosity. It is karmic law that if you make generosity, you will definitely receive wealth and gain. There are two different objects which you can make generosity. One is making offering to Buddha, making flower, candle, food, music offering, as long as pleasing the five senses of holy being, it is called offering. This is most powerful practice to accumulate merit.

Merit is the source to bring wealth. Merit also is the source to maintain wealth. Supposing in your past life you accumulated some merit such as practicing in generosity, this life you are enjoying such as comfortable house, car, money, food, all those are result of past karma of generosity, if you want to continue to enjoy that, you have to maintain that karma. How to maintain that karma? It is not to exhaust the karma. By not exhausting the good karma, one can enjoy the same level of happiness and good fortune. And if you want to increase a better life, better wealth, better house or whatever, then you have to enhance by using same kind of technique in this very life, in this very time, in this very moment to make generosity and make offering to holy beings, and second object of generosity is to the living beings. These are the two objects where you can accumulate merit of generosity which is to bring about great wealth as well as to sustain and maintain the wealth.

If you don't have the material wealth to make generosity, you can still actualize the practice of generosity by using your mind. The power of your mind, the mind which is in the aspect of giving. Even though you have nothing, but you always inspired by the heart of giving. If I have a big house but I encounter somebody who doesn't have shelter, I will be most happy to provide one of the room to the people. If somebody who need protection, whatever it is, I will make sure to become their protection. If somebody lack of dharma, lack of guidance, I will make sure that I become their guidance and refuge. This is like you dedicate yourself for the benefit of living being's welfare, that is called the mind of giving.

Another method is to create your body, speech and mind by visualizing as wish fulfilling gems through the power of blessing of Triple Gems. You can generate like this - may my body, speech and mind become the object of wish fulfilling gems to fulfill entire living being's wishes. For those who need shelter, may my body, speech and mind transform into shelter; for those who need food, may my body, speech and mind transform into food for them. For those who need clothes or whatever aspect of need, may my physical form through using the power of mind and visualization, the power of truth and the power of triple gems create my body, speech and mind as wish fulfilling gem and offered.

In Tibetan Buddhism, there is a recommendation on the practice of making Mandala Offering which is to create your body, speech and mind as object of nectar and wish fulfilling gem and offer to Buddha, this is also to accumulate extensive merit, which is no need to spend money, and no need to lose your body, you will accumulate so much merit, and merit is the source to bring so much happiness. So to conclude, generosity is the root cause to maintain wealth, and bring wealth, not just in this life, but in ever life times. The practice of generosity which is the mind of giving, there are three types of generosity 1) material generosity 2) generosity on protection and 3) generosity in dharma.

To maintain health, it is to preserve the ethic in ten virtue actions. On top of that it is to control one's mind to remain in peace, happiness and calm. From there it will bring all the condition to actualized the happiness in mind and bring better and good health. So this is how to maintain the health.

There are also mantras to enhance on wealth and health, for those who wish to take the oral transmission, I will offer to you to have in all the time but especially in year 2008 to be able to enjoy good health and prosperity and success in business. Whatever I taught before, that is the practice, the best way, but the easy way is also to recite the powerful mantra to enhance those in need, so I will give you the oral transmission on Medicine Buddha which is for good health, then Green Tara who is the manifestation from Kuan Yin, who is born from Kuan Yin, who is the embodiment of all the ten direction Buddha's activities, who is very powerful to activate fast on whatever act or project in dharma or worldly project or wish that you have, also Dzambala who is also manifestation on Kuan Yin, or is called the Wealth Buddha, so by reciting the mantra, it also enhance wealth.

The benefit in receiving oral transmission is hundred million times more powerful than recite the mantra without oral transmission. Oral transmission should be transmitted directly from the Buddha such as Buddha Shakyamuni, Buddha Manjushri, Buddha Maitreya such and such, then passed down from master to master, there should be unbroken lineage so that one can receive the blessing from the pure lineage. With oral transmission to recite the mantra once, it is like you are reciting hundred million times, and without oral transmission to recite the mantra once it is only once. It has that much different.

So it is all up to you, if you wish to receive the blessing, please read after me three times, otherwise you can just listen.

Medicine Buddha Mantra:

Tayatha om bekanze bekanze maha bekanze bekanze radza samugate soha

Now **Green Tara Mantra:**

Om tare tuttare ture soha

Yello Dzambala Mantra:

Om Dzambala Dzalen Draya Soha

White Dzambala Mantra

Om Pema Drodha Arya Dzambala Hrih Daya Hum Phet

So for Medicine Buddha Mantra, you can recite for your own good health, it is one of the very powerful practice. As it is stated in the Medicine Buddha Sutra that just by hearing once of the medicine Buddha name mantra, it will close the door to lower realm, hell realm, hungry ghost and animal realm. If somebody happen to recite and you hear it once, it close the door to lower realm. It is also stated that just by reciting once and dedicated from the depth of your heart to the hell being who has karmic affinity with you, everyone of us have karmic affinity with many hell beings who need our help and protection. Some of the hell being who has karmic affinity with me might not have karmic affinity with you, but some hell being has karmic affinity with you but might not have it with me, so those who has karmic affinity with you, they need your blessing and help, as long as you don't practice, they are suffering there, so from here you can see that why there are already thousand Buddhas enlightened but still there are so many beings there, and Buddha has obtained all the power, 1:25:43