9. Cultivating Dao Requires Cultivating Merit and Establishing Virtue

The ancients spoke of three immortalities: "establishing virtue, establishing merit, and establishing teachings." What is called cultivating merit and establishing virtue? "Cultivating" means to put into practice and build. "Merit" means meritorious works. The enterprise of Dao requires cultivating merit and establishing virtue. "Establishing" means to erect and set up. "Virtue" means noble character. Only by building meritorious works can one erect noble virtue.

In summary: to spare no effort and toil, to give no thought to fame or profit, and to work for the welfare of society and all humanity — this is called cultivating merit. Its natural effect is the establishment of virtue.

(1) Merit — Inner and Outer

(1) Cultivating Merit

Inner merit is personally rectifying one's heart and cultivating one's person, restraining the self and returning to ritual propriety, such that in every word and deed one does not dare harbor even a hair's breadth of selfish desire.

Outer merit is pioneering and planting seeds, establishing vessels of deliverance, sparing no spirit or material resources, sacrificing everything, bending oneself to follow others, and devising plans for Dao's sake. It is the result of your contributions to all living beings in the process of practicing Dao.

The methods of practicing outer merit are three:

1. **Giving of wealth:** Giving generously with one's resources — rescuing from hardship, relieving urgent need. This includes printing and distributing virtuous books and scriptures, donating medicine, offering tea, repairing bridges and paving roads, helping others pioneer and propagate Dao, establishing vessels of deliverance, contributing to Dao according to one's means — all manner of deeds that benefit others and provide

convenience.
2. **Giving of teachings:** Expounding morality and virtue, speaking of humaneness and righteousness, discussing the subtle mysteries of cause and effect, exhorting people to do good, resolving difficulties and untangling disputes, proclaiming on behalf of Heaven, delivering others to seek Dao, causing people to cultivate goodness, and helping others understand principle and cultivate Dao. This carries immeasurable merit and virtue.
3. **Giving fearlessly:** Holding fast to the Dao-heart, enduring humiliation and bearing injustice, receiving insult without resentment, accepting adversity with equanimity, and setting a standard so that later students may follow the example. This, too, is a form of establishing merit.

(2) Establishing Virtue

Establishing virtue is one of the most important themes in cultivating Dao. Virtue means to erect and set up one's moral character.

The divine Guan Yu, the Emperor of Manifest Transformation, says: "Having merit without virtue, one becomes a demon" — that is, self-exalting and arrogant. "Having virtue without merit, Dao is difficult to accomplish" — that is, karmic debts and obstructions remain undissolved. Therefore, merit and virtue must complement and complete each other.

The ancients say: "The great sea can receive small streams, and therefore achieves its vastness." This is the sea's virtue. If we can emulate this, why worry about being unable to become vessels of great capacity?

The methods of establishing virtue are three:

1. **Virtue of the heart:** Keeping compassion in one's heart. Conducting oneself in the world with fairness, with propriety and deference, without contention. Sincerely revering Heaven and Earth. Honoring one's parents with filial devotion. Treating others without arrogance, without jealousy, without anger, without resentment. This is virtue of the heart.
2. **Virtue of the body:** Being upright in conduct, careful and cautious in practice. Abstaining from killing, stealing, and sexual misconduct. Being a model for others — simple, diligent, and frugal. Peaceful in all matters. Treating superiors with respect and those below with kindness. Acting first and speaking after; words and deeds reflecting each other. This is virtue of the body.
3. **Virtue of speech:** Speaking words that benefit others. Often discussing karmic retribution. Offering loyal counsel to admonish the world. Expounding on sacred scriptures and virtuous books to exhort and transform others. Keeping words and deeds in harmony. Not speaking of others' shortcomings, not flaunting one's own strengths. This is virtue of speech.

The above three virtues are theoretical principles of cultivation. But in practice, we must accomplish the following:

1. Revere the Patriarch.
2. Live in harmony with Dao kin.
3. Be upright and selfless.
4. Honor and respect one's elders.
5. Reflect at midnight and find no cause for shame.
6. Be clean and clear with money — not taking even a cent.
7. Keep to one's place and act with maturity.
8. Attend to fundamentals and set a good example.

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