

Chapter 10: The Origins and Resolution of Karmic Debts

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Whenever one takes profit without the other party's consent — through scheming and covert calculation, harming others to benefit oneself, causing people to suffer injustice they cannot clear — this is called wrongful harm. Even when the other party has consented, if one has long borrowed and accrued obligations, and in the end has defaulted on grace and fallen short in righteousness, with debts still unreturned — this is called unpaid debt. Together, these compose one's karmic debts, and every person carries them. Tracing back to their root causes, most arise from acting without understanding karmic retribution, so that they accumulate day by day, generation piling upon generation, growing worse all the time.

People are born receiving the upright vital energy of Heaven and Earth — sheltered by Heaven above and supported by Earth below, illuminated by the sun and moon, nourished by rain and dew, sustained through the transformative nurture of the five grains, water, and fire. Only then can they sojourn in this world. But since we have received such generous grace from Heaven and Earth, should we not practice benevolence and righteousness, follow the upright way of Heaven and Earth, in order to repay that grace? It is lamentable that people are hazy about this truth. Not only do they fail to repay Heaven's grace, but those who are utterly reckless commit acts of blaming Heaven and deceiving others. Can one still say they do not owe a debt to Heaven?

Furthermore, the grace of parents in bearing, raising, and toiling on our behalf — even if one spent an entire lifetime, it would be difficult to repay. If one falls short in filial duty, is this not yet another debt owed to one's parents? Beyond this — between spouses where reciprocal grace is lacking, toward children where compassion is insufficient, among friends where trust is deficient, between teacher and disciple where righteousness has been severed — all of these are origins of debt.

As for wrongful harm: it arises from our craving for the pleasures of the palate, from wantonly slaughtering living beings, and even from unintentionally stepping on ants or injuring insects. Furthermore, there are the ignorant who are deluded and blind to their true nature, committing every kind of treachery, theft, sexual transgression, murder, arson, covert scheming, and acts that wound Heaven and violate principle. How little they realize that each person has a spirit-nature and each creature has a soul. For all those who have suffered wrongful harm, how could there be any reason they would not come to demand repayment?

Moreover, now in the Final Catastrophe of the Three Eras, it is precisely the day appointed for settling all accounts. We who cultivate Dao — if we do not clear and repay, one by one, the karmic debts accumulated over sixty thousand years, how can we return to the Realm of Truth?

Consider: in the human world, there are surely no officials who serve while carrying criminal charges. In the Realm of Truth, much less are there Immortals and Buddhas who carry unforgiven debts. We cultivate Dao in order to transcend birth and death. To resolve the cycle of birth and death, one must clear all karmic debts.

But how does one repay them? By earnestly imploring Heaven's compassion — on the one hand, to shelter and protect us, temporarily shouldering our karmic debts; on the other hand, we swiftly cultivate merit and virtue, and afterward deliver our karmic creditors, offsetting debts with merit. Would our karmic debts not then naturally dissolve?

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