

## TEN POINTS TO DERIVE MAXIMUM BENEFIT FROM OUR PRACTICE BY JEANNY CHEN, SARATOGA, CALIFORNIA

This article is based on a presentation made at the Northern California Study Conference in July. Jeanny Chen was born in Taiwan—making Chinese her native language—and immigrated to the United States in 1986. She had a difficult childhood in Taiwan. Her father’s business failed several times.

*Each time, in order to run away from the debtors, we had to move to a new city and start all over. There was one time that my mother was put into jail for one-and-a-half years because my father used her name to run his business and write checks. I remember that because of my family’s chaotic situation, I was placed in four foster homes during my junior high school years. My younger sister and older brother could not stand such suffering and became failures in their lives. I became very cynical and resentful.”*

She became an SGI member eleven years ago and developed the Ten Points to Derive Maximum Benefit From Our Practice through her own experience. She opens her presentation by stating:

*I would like to share with you the ten key points that I have learned and applied during my years of practice. They have enabled me to achieve great results. It’s not my intention to brag about money or show off in any way. My sole reason is to concretely illustrate the results I have been able to create through my practice to the Gohonzon.”*

I would like to ask you to imagine I am holding a bag of rocks in one hand and in the other, a solid gold necklace. Is it difficult to acquire rocks? Are they expensive or hard to find? No! How about acquiring gold? It’s very expensive! Wouldn’t it be wonderful if we could freely exchange rocks for gold? As practitioners of Nichiren Daishonin’s Buddhism, we definitely have the power to make such an incredible exchange.

Nichiren Daishonin writes in “The Actions of the Votary of the Lotus Sutra,” “Each and every one of you should be certain deep in your heart that sacrificing your life for the Lotus Sutra is like exchanging rocks for gold or dung for rice” (*The Writings of Nichiren Daishonin* p. 764). In essence, we are exchanging our unhappy destiny for a happy life. We do this by praying seriously, taking action for kosen-rufu and fighting evil influences in our lives and society. It may seem to take a long time to change big problems—transforming our lives on a fundamental level; but that’s because the gold we receive in exchange for the rocks that were once our lives, are more fortune, benefits and happiness than we could ever imagine.

### **Faith**

With that said, let’s begin with the first of the ten key points, Faith. Nichiren Daishonin says in “The Strategy of the Lotus Sutra,” that “No matter how earnestly Nichiren prays for you, if you lack faith, it will be like trying to set fire to wet tinder” (*The Writings of Nichiren Daishonin*, p. 1000-001). It’s important that we develop our faith. For some of us, this doesn’t come quickly or easily.

There are several things we can do to strengthen our faith. First, we can practice

vigorously to get results or benefits. Second, we can attend SGI discussion meetings and listen to others' experiences. Third, we can study SGI publications to deepen our understanding of Buddhism. And fourth, we can connect with seniors in faith to receive encouragement and advice.

The benefit of the Gohonzon is expansive, infinite and knows no bounds. My son told me to be very careful when I pronounce expansive, because if I said that this Buddhist practice was expensive I would scare people away. Anyway, those who have doubts about the validity of these guidelines should give them a fair chance.

## **Mission**

Now, the second point is to have a purpose in life, a Mission. We sometimes think that suffering must be our mission. But because we suffer, we are willing to put effort into practicing this Buddhism. As long as we practice correctly and earnestly, we will realize benefits and overcome our difficulties. Such experiences strengthen our faith and enable us to show actual proof. As a result, we will have the desire and the credibility to introduce this Buddhism to others. Thus, we fulfill our mission of propagating this Buddhism. In order to spread this Buddhism, we need hundreds of millions of people showing actual proof, each under different circumstances. It's not only a handful of practitioners who got lucky and enjoy benefits from this practice. Everyone can.

What's our mission in Nichiren Daishonin's Buddhism? The first mission is to become happy oneself. The second mission is to help others become happy, which is what we call kosen-rufu or world peace. It's very important to support our mentor, SGI President Ikeda, and the SGI's mission to promote peace, culture and education and also to help develop capable and positive young successors for the twenty-first century.

I would like to share a story with you. After having fulfilled my personal financial goals in my third year of practice, I was able to retire. As a newly immigrated Chinese, my English was very weak, and I thought that would prevent me from doing anything significant. Rather than being frustrated by my poor English language ability, I chanted to be able to do something to create value with my resource as a Chinese speaker. Shortly thereafter, I found myself writing Chinese newsletters for my friends and for a boy-scout troop that consisted of a hundred Chinese boys. I then wrote for a Chinese school with 1,000 students. I decided to help those places that others were not taking a great interest in.

I used the high life condition, wisdom and joy derived from my chanting to write in a humanistic and humorous style. Although I did not mention Buddhism, I was able to bring joy to my readers and generate heart to heart bonds among them. When I finished writing the newsletters, my friends gave me a lamp as a gift. They all signed a thank-you card saying, "Jeanny, you are like a lamp. You turn yourself on and shine on others." In the boy-scout troop, I became the unsung hero and the committee-chair. In the Chinese school, I got the nickname of "super glue" between the school and the parents. That was my way of doing kosen-rufu when I was not yet capable of actually sharing the philosophy of Nichiren Daishonin's Buddhism with others.

I chanted for the wisdom to find my unique strength or ability—something that I could develop as my own mission in society. I assigned myself a mission when I saw an opportunity. When we have a sense of mission for kosen-rufu from the bottom of our hearts, not just out of formality, our goals will be fulfilled. One more important aspect about mission is the concept of Soka Spirit. The intent of Soka Spirit is to allow us to attain

Buddhahood through overcoming the evil that tries to destroy the kosen-rufu movement and prevent the happiness of each individual. President Ikeda recently said that no one should be a bystander at this critical time. We all need to be part of the battle.

## **Goal**

The third point is having a Goal. In *Learning from the Goshō: The Eternal Teachings of Nichiren Daishonin*, President Ikeda quotes the Chinese Buddhist teacher T'ien T'ai, "The heart is like a skilled painter." President Ikeda writes that, "We should paint this vision of our lives in our hearts as specifically as possible. This 'painting' becomes the design for our future." To set the design for our own future, here, means to set goals—our personal goals, goals for others' happiness and goals for the SGI peace movement.

We often hear that goals should be specific and detailed. We can set bold and ambitious goals. The more impossible they are, the more rewarding they become when we reach them. We can also set goals that we feel comfortable with. Basically, we set goals to overcome hardship and create value.

Here, I would like to share with you the experience of my daimoku campaign for my husband's career. Two years after I retired from work, I had accumulated enough wisdom to realize that I had to do something very seriously about my husband's career if I wanted to enjoy life from then on. I wanted him to become successful and to get rid of financial worries once and for all so that I could fully devote my time to helping others. Next, I wanted to pay him in return for his love. In addition, I wanted to show tremendous actual proof in order to spread this Buddhism more effectively.

In other words, I wanted to be able stay home and not have to go back to work. I was having a good time staying home for two years! A lot of women and young women like that idea, too! In last year's study conference, there was a man who wanted to chant for his wife to become successful, so that he could stay home. There's no sex discrimination in Buddhism, so please go for it!

I wanted people to appreciate my husband's ability so that he could succeed and advance in his career. I set a very high target, which I could never even have imagined if I was not practicing this Buddhism. I went into great detail as to "how," "what" and "why" he should be incredibly successful. I did not set the "when" because it was my first huge goal. I did not have the guts to set a time limit. Besides, I was ready to chant for as long as it took. I also chanted for our relationship—our love, health, growth and his happiness.

It took me three million daimoku over eighteen months to reach these goals. The result was my husband's career went far beyond my wildest dreams. It came true exactly as I prayed, every step, every detail. His ability, experience and capacity in his field are the "internal causes" from the Buddhist concept of the "ten factors." But for years, he could not find the right opportunity to use them. My goal, my determination and my prayer became an "external cause" which led him to the right path at the right time. This is how our practice works. More importantly, our relationship, our love was truly able to grow stronger with each day. You may wonder how a person can love another more and more each day. We can because the benefits of the Gohonzon are expansive, infinite and know no bounds.

The fulfillment of these goals proved to me that nothing is impossible with the Gohonzon—nothing! The Gohonzon is very powerful and creative. Please don't be afraid to shoot for the moon! Set a goal and go for it!

## **Determination**

Now that we have converted all our dreams and desires into very concrete goals, the next step is my fourth key point—Determination. We have to be determined to change, determined to never to give up and determined to take the correct action now!

Let's talk about determining to change. It means to do human revolution. It's important to shift our fundamental life tendency in order to change our destiny and our karma. If we don't, we'll just repeat the same life pattern. For instance, when we repeatedly face a similar situation, we will again respond with a similar attitude and a similar action. We literally create the same type of result for ourselves. Human revolution is not a slogan. It's very important, very practical and very real. We need to chant for the wisdom to recognize our shortcomings and weak points and for the strength to take action to change them. We have to painstakingly drag ourselves away from our old pattern and look at things from a different angle. We shouldn't indulge ourselves.

Now, let's talk about never giving up. Once we set our goals there's no turning back. There's no "what if." I don't want to compromise. I don't take "no" for an answer. I will be as stubborn as I can to stick to my goals. This is the best opportunity for me to demonstrate how stubborn I am!

But how do we hang in there? It's so hard! We have to refresh our resolve daily through morning and evening prayers and chanting as much as we can. We also keep our life condition high by attending SGI activities regularly. Usually, when I come home from any SGI activity, I am very excited. My husband would joke with me saying: "Why are you so excited? Which man did you see at the meeting?"

When I chant, I try not to focus on my suffering. I ignore it and live peacefully with it. I keep in my mind my focused determination and the final goal. No matter what the reality of the situation seems to be, no matter what anyone else thinks or says, I hold on to my goal unwaveringly and pray to the Gohonzon for it.

I look at the process of my daimoku campaign to reach my goal like tough training to forge, distill, develop and transform myself. It's to prepare myself for the harvest. If we are not ready, we won't enjoy the ultimate benefit of our goals. We have to be patient as we single-mindedly chant for our goals. No matter how long it takes, no matter how hard it is, we should keep chanting until we get there. And we will get there! I used to guarantee it, but it sounded so much like a TV commercial I had to drop it. It's in my heart, though. I honestly believe that we will make it by being persistent. Determine to take the correct action now. I would like to strongly encourage you to start now. Now is the time.

## **Daimoku**

So far, we have faith, we understand our mission, our goal is set and we've determined not to give up until we reach our goal. From now on we need lots and lots of daimoku. Key number five is Daimoku—chanting Nam-myoho-enge-kyo. Besides morning and evening prayers, we have to chant as much as possible.

Abundant prayer is the key. You know, one of the funny things about Buddhism is that everything is the key. We have ten keys here. And we have keys within each key. However, President Ikeda has spoken time and again about the importance of daimoku. Some of the quotes I remember are: "There's no greater strategy than the Lotus Sutra." "Chant so even your face will glow." "Let's always advance with daimoku first. There's no way that your life cannot change."

There's a motto I used during my daimoku campaign for my husband's success in his

career that was, “Chant daimoku that shakes the universe!” Well, what it should really be is chant daimoku that shakes your own life from its foundation that’s connected to the universe. When we chant, we chant with a penetrating heart and with very deep resolve, thinking that this is a matter of do or die, life or death. And this is the only chance in our life.

When we chant with others it helps us develop a strong rhythm. But we should also have a self-motivated practice. We can’t always depend on other members for support. We may want to chant several hours or more for major goals. We can build up to it bit by bit. But if we don’t even start, we’ll never get to the point where we can chant hours a day when we have a big emergency. The key is for daimoku to be joyful, not obligatory. We need to chant until we feel satisfied. Striving to chant daimoku is an expression of our strong determination. If I don’t have a job and can chant for many hours a day, it may not necessarily be striving. But if you have a full time job, family responsibility, etc. and you manage to chant as much as possible, that’s striving!

When I was really fighting for something during that crucial campaign in my life, I made chanting my first priority. I put all leisure activities on the back burner, and totally devoted myself to my daimoku campaign. During my campaign for my husband’s career, my friends would call me and invite me to daytime parties or to go shopping. I told them that I was busy. They had no idea why I was busy. Although I did not have a job, I treated chanting to reach my goal as my one and only responsibility besides taking care of my family. Nothing else mattered. Nothing else was important.

When we chant, we can see the outcome vividly with all our senses, see it happen before our very eyes. We even feel the joy and excitement of the fulfillment of our goals. It’s important that we constantly reassure and reaffirm ourselves during our daimoku campaign by reading quotes from Nichiren Daishonin and President Ikeda’s guidance. We can also use the experience of other people to inspire us.

When I was chanting for my husband’s career, I learned the story of Victor Frankle. He was held captive in a Nazi concentration camp during World War II. He wanted to escape from the camp so that he could share his experience with the world. While out in the yard one day, he saw a pile of dead bodies, all without clothes. From that moment, he started to plan his escape. The next time he was in the yard was his chance. He waited until dark, took off his clothes and dove into the pile of corpses, disguised as a dead man. Later on, the pile was dumped outside the camp. From there he ran fifty miles to freedom. Imagine his captors when they discovered he had escaped, they must have been hunting for him. He had no clothes on, no water or food. It was a very dangerous and harsh situation. Yet he made it! And now he has shared his experience through his books and his story has moved people all over the world.

Ever since I learned of his story, I compared my daily hours of chanting to his running fifty miles. Here I am chanting in the comfort of my own home. It was much more delightful than running fifty miles under his circumstances. “If he could make it, I am going to make it, too. And I’m going to tell people my experience!” From then on, I would run fifty miles in my mind every time I chanted. Each Nam-myoho-renge-kyo was like one step closer to my goal.

We need a profound prayer when we chant, but remember, no begging. Always pray to the Gohonzon that you have determined to reach your goal, no matter what! Because we have different missions and different karma, we will get different results at different speeds. But one thing we can be sure of is that if we put forth a ten percent effort, we will realize

a ten percent result. When we put forth 100 percent effort, we certainly will harvest a 100 percent result.

### **Take Action**

Okay, next we have key number six — Take Action. Everything is empty without action. In Buddhism, we have to take action. We have to say, “I’m the one who has to do it. It’s my karma, my destiny. When my goals are fulfilled, it’s my joy and my fortune.”

I’d like to share my experience in achieving my very first goals. At the beginning of my practice, which was the third year after we immigrated from Taiwan, we bought a home which carried a jumbo mortgage. My husband worried and so did I! At the time, I was so new in this practice that I even wondered: if I don’t open the window when I chant, will my daimoku still reach the universe and work? However, I learned that I could set goals and chant for them. I set a very high financial target for myself, which was eight times more than I was making. This was eleven years ago. My second goal was to reduce the size of our jumbo mortgage to make it more manageable. And my third goal was I wanted my husband to love me more and more each day.

Within three months, without looking for it, I landed a sales job at a computer company. Because of my massive chanting, it was very clear to me that I received a lot of business opportunities from the Buddhist gods, the protective functions of the universe. With the wisdom and strength developed through my daimoku, I recognized various opportunities and took action to create business. I was and still am computer-illiterate. It’s amazing that I could accomplish my first two goals after two and a half years of working in the computer industry. The point is that with the benefit of this practice, I could still succeed even if I was a novice. But I would not have made it if I did not put forth enough efforts and take action.

Let me stray for a moment from the subject. I would like to share two interludes with you. One time I made a cold call to solicit business. When I introduced myself, the customer asked, “are you the genie in the bottle?” We all know the genie in the bottle from the old TV series. She is so pretty, so upbeat. Most of all, she has the magic craft to turn everything into anything you want. I saw the program before, but it never clicked until that moment. “Yes, yes, I am the genie in the bottle!” I exclaimed. I was very excited about my newfound image. From then on, I thought, breathed, and acted like I was the genie in the bottle.

The other incident occurred when I had just begun chanting about the impossible dream for my husband’s career. My son printed out the horoscope for my birthday. It read, “Focus on the transformation of illusion into reality.” At that time, I was still so new in this practice, I did not have the slightest idea how my goal would be fulfilled. That phrase was like a powerful affirmation to endorse my goal. Immediately, I grabbed hold of it and declared to my Gohonzon that from then on, with all my energy, I would practice this Buddhism totally focused on the transformation of my dreams into reality.

When we practice Nichiren Daishonin’s Buddhism we can tap into our immense wisdom and life force, pick up anything big or small and make it work wonders for us. Remember the whole universe is within our grasp. The question is, “will we dare to ask for it?”

As to my goal about love, I did not just pray and wait for it to happen. I did my part. Naturally, the result was beyond my comprehension. It’s the smartest goal that I ever set for my life. We’ve been married over twenty-three years — every day, every moment is still

our honeymoon. It's incredible.

This isn't the life I imagined as a child. I suffered a lot during my childhood. I was cynical and resentful. Shortly after I started to practice this Buddhism, my husband began to comment, "Why is it that anytime I see you, you are so happy? What happened?" We smile when we are with our friends but we can't fake it at home. One time he said to me: "Because you are so happy, I feel even happier than you. I am so happy I don't know what to do. It's too much. I can't stand it!"

Besides becoming happy and upbeat, as an outcome of my efforts, I found I stood out among any group of people that I became involved with. My husband could see how other people embraced me. And he became very proud of me. Also because of my human revolution, most of my shortcomings and weak points disappeared, which made his life much easier. I have proven to him, through my actions, that I deserved his dearest love. You may try this formula at home for yourself. It works. As a result, my husband really appreciates my Buddhist practice. He is a great supporter of the SGI.

Every single key point here needs your correct action to carry it out. To build up strong faith takes action. To chant daimoku is itself an unceasing action. I hope that you get the idea how important it is to take correct action.

### **Study**

The seventh key point is Study. When most people think about study, they think about school, and they may have hated school. And in the SGI, there are study exams, too. They think, "Man, I'm not going back to school." As humans, we take in knowledge by reading, dialogue and listening. This Buddhism is meant to be studied. The deepest aspects of this Buddhism are available through several different programs in the SGI. We have Florida Nature and Culture Center conferences, curriculum study meetings, monthly study meetings, district study meetings, Sophia group, you name it.

In President Ikeda's *For Today and Tomorrow* (p. 180), he said, "Buddhist study is the soul of the SGI." We have to make the cause by subscribing to and reading the SGI publications and President Ikeda's guidance. We need to read *The Writings of Nichiren Daishonin*. Each day we should study even one sentence or paragraph as if every single word is directly intended for us, for our lives. When things don't seem to be going our way, or we find ourselves in a crisis, it is an understanding of the Buddhist life-philosophy that keeps us going until we win. I believe everyone should understand the importance of study.

### **Share Buddhism**

The eighth key point is to Share Buddhism with others. The will of Nichiren Daishonin is the peace and happiness of all people on earth through the propagation of his Buddhism. There is no greater cause than chanting daimoku and sharing this Buddhism and the SGI peace movement with other people. We have to make such a great cause in order to transform our own karma. I have come to the point where I enjoy sharing this Buddhism very much. I am very proud and feel very fortunate to be able to practice this great Buddhism in the SGI organization. When I share this Buddhism, it's like a priceless gift that I give to the other person. It's a powerful tool for the other person to hold in their hand—to change his or her destiny and also pass on to others. Sometimes introducing others to this practice takes a long time—we have to plant seeds. Whether we succeed this time or not, we've made the same good cause and we get to keep the priceless gift ourselves—not bad!

The easiest way to introduce others to this Buddhism is to generate great actual proof of our own. I have quite a few experiences where without even mentioning the practice, my friends were attracted to Buddhism simply because my actual proof spoke so loudly for me. Actual proof is like a magnet for people who are seeking to improve the quality of their lives.

My older son just graduated from the University of California at Berkeley this year. One day last semester, he called home under stress. He asked me how I was able to keep my life condition so high most of the time. It was a great opportunity for me to dialogue with him; it was the first time I not only shared my Buddhist practice, but also heard his opinion of me. I always wondered what my son thought of me, seeing that every day I spent so much time in my Buddhist practice. Would he think that his mom was so dumb to spend her life chanting hour after hour?

Boy, was I relieved! His answer was very sweet and positive. He would not have called to seek consolation and encouragement from me if not for my actual proof. As a result, he began to chant.

### **Share Our Experiences**

Now we come to the ninth key point — Share Our Experiences. In President Ikeda's *Lectures on the "Expedient Means" and "Life Span" Chapters of the Lotus Sutra*, (Vol. I, p. 90) he said: "One person's victorious experience can provide courage, hope and heartfelt understanding to many others." We should share the essence of our experiences, not just the results. I would like to encourage you to chant for the wisdom to know the best way to share your struggle, your determination and the efforts you made so people will have concrete information they can walk away with — knowing how they also can do it. In this way, we create the most value out of our precious experiences.

### **Continuing in Our Practice**

OK, we've got everything covered, so what would you guess the tenth key point is? It's Continuing in Our Practice of faith. The goal of this Buddhism is to bring happiness to oneself and to others. When we have achieved our personal goals, we have more capacity to help others. In a deeper sense, it's the real beginning of our practice, not the end. The lamp we light for someone else illuminates our own way. When we make efforts for the happiness of others, we are simultaneously helping ourselves. Once we achieve our dreams and goals, we should not slacken in faith. There is a continual struggle in life between the negative and positive, between good and evil. If we stop polishing our lives, this is where a benefit can turn into an obstacle. It's also very important to support our organization in every way we can.

I hope I did not throw too many keys at you! Are you ready to take action? Will you be unstoppable? The ultimate key is in your own hands. I hope that within a short time, you will be able to declare that you have realized more benefits than anyone and that you are the happiest person in the world.

*Jeanny's e-mail address is: [happyjeanny@hotmail.com](mailto:happyjeanny@hotmail.com)*

## **Ten Key Points Jeanny Chen Applied to Her Buddhist Practice to Derive Maximum Results**

### **1) FAITH**

Faith is what really matters.

### **2) MISSION**

My mission is to become happy and help others do the same. This will lead to world peace.

### **3) GOALS**

Nothing is impossible through the power of the Gohonzon. I set big goals and go for it!

### **4) DETERMINATION**

I am determined to do human revolution!

I am determined to never give up!

I am determined to take correct action now!

### **5) DAIMOKU**

I will chant daimoku that will “shake the universe!”

I will strive to chant as much as I can each day.

I will make chanting the top priority when I am fighting for my goals.

### **6) TAKE ACTION**

I will take action for my own life and for the sake of others.

I will prove how serious I am about my goals by taking courageous and unceasing action.

### **7) STUDY**

Study is the soul of the SGI.

I will read Nichiren Daishonin’s writings.

I will subscribe to and read SGI publications.

I will participate in SGI study programs.

### **8) SHARE BUDDHISM WITH OTHERS**

I feel proud and fortunate to practice Buddhism in the SGI.

When I tell others of the Law, I am sharing a priceless gift.

### **9) SHARE MY EXPERIENCE WITH OTHERS**

I will share my Buddhist experience and determination with others.

### **10) CONTINUE MY PRACTICE OF FAITH THROUGHOUT LIFE**

Once I achieve my dreams and goals, I will not slacken in faith.

I will continue to struggle with the negative side of my life.

I will support the SGI in every way I can.