

## Creating Riches

Written by Tzu Chi Foundation  
Wednesday, 14 March 2012 15:17

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### [ [Master's Teachings](#) ]

In Buddhism, we say that everything comes from the heart and mind. Our mindset, way of thinking, and perspective create our life. Even if our life circumstances are not good, we do not have to suffer. It is possible to be poor yet feel no hardship. We can even, despite our poverty, experience a sense of great abundance.

Recently, I heard about two children from a low-income family donating money from their coin bank at our Tzu Chi office. The children had saved up this money over the course of the year and the coin bank was heavy from their small change. The children's act of giving made me very happy because it means so much. What is it that I see in their contribution?

Firstly, it is not easy for the children to save up money—in their family there isn't a lot of money to go around. But, when the children were given a tiny bit of spending money, they chose to save it to help other people. Like any other child, there are things that these children want or would love to have, yet they didn't spend the money on themselves.

They made this choice not only once or twice, but continually throughout the year, every time they put a coin into their coin bank. Even when the coin bank grew full and they had accumulated a sizeable sum, they weren't tempted to use that money to buy something for themselves. Their resolve to let that money help others was very firm.

The children may be materially impoverished, but in their hearts, they have already come out of poverty. See, despite being poor, they can already give. They do not feel any sense of shortage or deprivation. There is no sense of deficiency. Instead, their hearts are made rich by the love they feel for others. That is why they can be so generous and giving.

With their rich hearts, I see a very hopeful future for these children. This is because a fundamental law of life is that we reap what we sow. This is the principle of karma. Every good thought and kind act sows a seed of good karma. As these seeds accumulate, one day they will ripen into the fruit of blessings and good fortune. When children start from a young age to give and help others, they will plant many, many seeds of good karma throughout their lifetime.

Planting seeds is a very powerful thing. All the crops growing on the land originated from a seed. A tiny rice seed grows into a rice stalk with many rice grains. A fruit seed grows into a tree that bears fruit every year, and each fruit in turn contains many seeds. From this we can see how the original seed that the tree grew from comes to produce a countless number of seeds. This is why I often speak of the power of the seed—one seed can multiply into countless seeds; at the same time, everything originates from a single tiny seed.

The heart of giving is like this seed.

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With every kind thought and act of giving, we create riches for ourselves—we create spiritual riches that enable us to transcend poverty; we also create material riches because doing good sows seeds of good karma that will bring about blessings and good fortune one day.

This principle is very simple and we can easily apply it in our daily life. It is something each and every one of us can do. Just by having the thought of helping others and saving a coin every day, we can do this.

In Myanmar, there are struggling rice farmers practicing this concept. In 2008, when Myanmar suffered a devastating cyclone, Tzu Chi went there to bring disaster aid. We learned that there were rice farmers who were perpetually in debt because their harvests were never abundant enough for them to repay the loans they had taken and still have enough to feed their family. We decided to help these rice farmers by giving them seed and fertilizer. Grateful for this help and inspired by Tzu Chi's origins where ordinary housewives donated a coin every day to accumulate money to help the less fortunate, these rice farmers wanted to do the same and to give back by helping others.

Because many of them do not have money to donate, every day from the rice grains they scoop out to cook for their family's meal they will set aside a handful into a separate jar. When the jar is full of rice, they will give it to the poorest families in their village. This practice of saving and giving is still going on. The rice farmers are willing to eat a little less at each meal in order to help feed other families going hungry.

Why are they willing to do this? Due to their difficulties, they have few means to help others. It makes them very happy to know that through saving like this, they can still contribute despite having little. They cherish it as a precious opportunity to practice giving and do good.

This is poor people helping other poor people. If even people leading such hard lives can do this, how much good all of us can do if we just decide to do so. All we have to do is to spend a little less money when we buy things and donate the money we save from that to charity. For our meals, we can emulate the rice farmers in Myanmar and eat just enough to be eighty percent full. Then, through the money we save on our meal or groceries, we can have something to donate to charity. It is a small thing to do, but it can really go a long way.

Just imagine how many people can be helped if everyone can do this. In such small ways, we can really make a difference. It is easy to do, if we can recognize it and do it.

This is the great power that arises from our heart, our mind. We can do so much good, and it all begins with our having the heart. This is why the Buddha tells us that the heart and mind creates everything.

From Dharma Master Cheng Yen's Talks  
Compiled into English by the Jing Si Abode English Editorial Team