



Next Life Insurance—Amitabha Care

來世保險：彌陀健保

A Talk Given by Bhikshu Jin Gong at the Buddha Hall of CTTB on December 31, 2017
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比丘近恭2017年12月31日講於萬佛聖城大殿
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We are all very fortunate to have the opportunity to cultivate. There has been much talk in this country about health insurance. People talk about Obamacare. I am going to talk to you about next life insurance. I will call this Amitabha care.

Next life insurance is very important. We are all going to die someday, and we can cultivate to prepare for this event. If we are lucky, we will have people to recite for us as we die.

In August of this year I had some very good fortune. A family nurse practitioner sent me to the emergency room of the local hospital. There did not seem to be a health emergency for me. Going to the emergency room is the best way to get the attention of a doctor right away. Nowadays if you make an appointment with a doctor, it might take a week or more before you get to see a doctor. So I went to the emergency room just to have an immediate attention from a doctor. I was feeling a bit weak, but walked into the hospital under my own power.

The doctors there did some tests. Now the next part of this story comes from what the people who went with me to the hospital told me. I am unable to remember what happened next. I passed out and lost consciousness. There was a problem with my heart.

It did not stop. It was quite the opposite.

我們都很幸運，有機會修行。在美國醫療保險討論得很多，大家談論「歐記健保」。今晚我將與您探討下一生的保險，我把它稱做「彌陀健保」。

下一生的保險非常重要。我們都有一天會死去，我們可以修行來為此做準備。如果我們運氣好，死時將有人幫忙助念。

今年八月，我的運氣非常好。一位護理人員讓我去本地醫院的急診室，當時我並沒有緊急的狀況，然而去急診室是馬上可以見到醫生最好的方法。現在如果您去預約，可能需要一週或更久的時間，才能見到醫生。所以我去急診室，只是為了能馬上見醫生。我覺得有點虛弱，但是還能自己走進醫院。

那裡的醫生做了一些測試。往下要說的，是陪我去醫院的護法義工們告訴我的，因為當時我已昏迷過去，不省人事了。他們告訴我，我的心臟出了問題：不是心跳停止，恰恰相反，我的心跳快到每分鐘兩百次，大約是正常速率的三倍。醫生放了一個心臟去顫器，試圖讓我的心跳慢下來，但沒起作用。他們又試了一次，我的心跳就是不慢下來。他們試了又試。

最後醫生決定在放棄之前，再試最後一次。他們告訴聖城來陪伴的人，

It was beating furiously at 200 beats per minute, about three times the normal rate. The doctors put a defibrillator on me and tried to get my heart to slow down. It did not work. They tried again. My heart would not stop beating at the fast rate. They kept trying again and again.

Finally the doctors decided that they would give it one last try before they gave up on me. They told the people from CTTB that I only had a 5 percent chance of living. Now this was my great good fortune. I was about to die, and there were many people there ready to recite for me, to help me make a good transition into my next life. I think the cultivators with me recited very sincerely, because instead of dying, my heart slowed down.

It turns out that bacteria had spread throughout my body, wrecking many of my organs. My heart was affected. My lungs and kidneys were also seriously infected. The doctors still had a lot of work to do to keep me alive. I do not know how many days I was unconscious. I remember waking up one day in a hospital bed. Visitors had come to see me and left a recitation machine. The machine was reciting the name of Guan Yin Bodhisattva.

Later a doctor asked me about the meaning of the recitation. It seems that the tune was catchy and many of the doctors and nurses were humming it or singing it. It only seems natural that these health care workers would have an affinity with Guan Yin Bodhisattva.

One thing they did was to bring me painkillers. My chest was in a lot of pain. This was a side effect of the doctor slamming the defibrillator into my chest to control my heart. The nurses that brought me pain killers apologized for the pain that had been inflicted on me. But the pain was OK with me. It was the pain of a living person. Dead people no longer feel chest pains. I said if my heart went wild again, the doctor could not only slam the heart machine into my chest, but break a couple of bones as well, if that would bring me back to life.

I was very weak. I could not sit up. If I wanted to sit up, I had to push a button on the hospital bed. Then the electric bed would bring me to a sitting position. One time I decided to sit up. I reached for the button that would raise me up. I was too weak. My hand could not reach the button. I tried again. This time I got my hand closer to the button, but I still had to rest up for another try. On the third try, I reached the button, and the electric bed pushed my back up.

I gradually got better, but it would be three weeks before I was strong enough to return to CTTB. Even when I was able to return to CTTB, I was still very weak. I managed to get to the Dining Hall for lunch using an electric wheelchair. I sat in a chair, but I was too weak to sit up for very long. I would take a bite and then rest my head on the table while I chewed it.

I am fortunate that it was only bacteria. It nearly killed me, but the doctors and those reciting for me managed to keep me alive. If it had been cancer, I might not have been so fortunate.

我只有百分之五的機會活下來。這時就是我的大幸了：我就要死了，而那時有好多人要為我助念，以協助我平靜地進入下一生。我想這些同修道友們的助念，一定非常真誠，因為我並沒有漸漸死去，而是心跳漸漸緩慢下來。

後來發現，是一種細菌在我體內到處傳播，損壞了很多器官。心臟受影響，兩肺、兩腎也被嚴重感染。要讓我繼續活著，醫生還有很多工作要做。我不知道昏迷了多少天，記得一天我從病床上醒來，發現床邊有一台訪客留下的念佛機，唸的是「觀世音菩薩」的聖號。

後來有醫生問我，這機器唸的是什麼意思？音調很順口，許多醫生和護士都跟著哼唱。醫療工作者似乎很自然就和觀世音菩薩有緣，因為觀世音菩薩傾聽世間苦難的音聲，伸出千手幫助苦難之人；而醫生、護士傾聽病患的哭喊，盡力減輕他們的痛苦。

他們給我拿來了止痛藥。我的胸口很痛，那是因為醫生為了降低我的心率，使用心臟去顫器撞擊我胸腔造成的。拿止痛藥來的護士為此向我道歉，但對我來說這痛沒有關係，因為活人才會覺得痛，死了就不會覺得胸口痛了。我跟他說，如果我的心又亂跳的話，只要能把我救活，醫生不但可以把那部機器撞進我的胸口，就是再撞斷兩根肋骨也可以。

我非常虛弱，坐不起來。如果想坐起來，就得按病床上的一個按鈕，這樣電動病床就會調整到一個坐的姿態。有一次我試圖坐起來，當我伸手要去按那個按鈕時，因為我實在太虛弱了，怎樣都搆不著。我又試了一次，這次我的手距離按鈕近一點；但我得休息一會兒，才能試第三次。第三次我終於按到了按鈕，電動病床把我的背推起來。

就這樣，我漸漸恢復起來，但也是經過三個星期之後，我才足夠強壯得以回到聖城。即使回到聖城，我還是非常虛弱。我努力駕駛電動輪椅去齋堂吃午餐，坐在椅子上用餐也不能坐很長時間，每吃一口飯，就得把頭趴在桌子上，一邊嚼飯，一邊趁機休息一下。

我很幸運，這次只是細菌感染，但幾乎要了我的命。醫生、護士，還有為我助念的同修道友們，努力讓我活了下來。如果是癌症的話，我恐怕就沒有這麼幸運了！

The problem started when I was born. Everyone who is born is headed into old age, sickness, suffering, and death. It cannot be avoided. I have to admit that I am lucky to have great blessings. My blessings do not consist of money or possessions. My blessings consist of friends who are willing to stop whatever they are doing and recite for me.

I am reminded of the story of the man who died and appeared before King Yama. “This is not fair,” said the man to King Yama. “You took me with no warning. You should have told me in advance about my time of death.” “I sent you three notices,” said King Yama. “The first notice was when your father died. I told you then that everyone dies.”

“The second notice was when your mother died. Man or woman, rich or poor, everyone dies. The third notice was when your younger brother died. He was younger and stronger and healthier than you, but he died all the same.” King Yama said, “I gave you plenty of warning that you too would die as well.”

I am better now, but I have no delusions about the result of all the work that people did to keep me alive. They did not prevent my death, they only postponed it. So I will talk a little bit about next life insurance.

There are times in our lives when others harm us. This is due to countless past lives when we have harmed or even killed each other over and over again. The person who harms us is not bad or evil, only deluded and unable to get out of this cycle of retribution. If someone harms us and we think: I am going to get back at that person, we are also deluded and unable to see our way out of the vicious cycle of retaliation and revenge.

The proper way to understand this situation is be apologetic. I have harmed this person in the past. And now the harm is coming back to me. I repent of my tendency to harm others, I repent of my hatred. I repent of my foolish thoughts of revenge. I sincerely wish to get out this cycle of harming others and in turn being harmed by them. This kind of repentance is good next life insurance.

And then there is love. Not universal love, but love for one special person. A person so special that he or she can make you more upset than anyone else in the world. And often does get you upset.

Now if you were to meet someone and that person told you that he had a special rock.

When he is with the rock he is happy, when he is away from the rock he is sad and lonely. Now you might think this person is a little crazy.

Perhaps you meet another person who is in love. He is only happy when he is with his lover and he is depressed when she is away from him. It may be that you think the person in love is normal and the rock lover is crazy.

But look at the crazy rock guy. The rock does not fight with him and insult him.

這個問題，打從我一出生時就開始了。每一位有生的，都會走向老、病和死，這些都是無法避免的。我得承認，我很幸運，有很大的福報。我的福報，不在於金錢或物質的擁有；我的福報，在於擁有朋友，他們願意放下手邊正在做的一切，而來為我助念。

我想起來一則故事，就是有一個人死了之後，來見閻羅王的故事。他抗議閻羅王不公平，因為他在毫無預警之下就被帶到這兒來。他對閻羅王說，你應該提前告訴我，好讓我提早做準備。閻羅王回答他，我給了你三次通知，第一次是你父親去世的時候。我那時就告訴你了，每個人都會死。

第二次是你母親去世的時候。那是告訴你，無論男女、貧富，每個人都會死。第三次是你弟弟去世的時候，他比你年輕強壯又健康，但一樣也要死。閻羅王說，我給你充足的警告，提醒你一樣也會死的。

我現在好多了，但是對於大家努力讓我活下來這個結果，我不會迷於其中。大家並沒有防止我的死亡，只是將死亡往後推遲一段時間而已。所以接下來我要談一談來世保險。

生活當中，有時候別人傷害我們。這是因為過去無量生中，我們彼此互相傷害，甚至殺害對方，而且做過很多很多次了。傷害我們的人，他既不壞，也不是邪惡，他只是迷了，不能跳脫來回報復的循環之中。因此如果有人傷害我們，我們就想一定要報復回去。這樣的話，我們也迷了，也無法走出相互報仇的惡性循環。

正確理解這種情況的方法，就是心存抱歉。我以前傷害過這個人，現在這種傷害回到我的身上。我懺悔傷害別人的傾向，我懺悔我的仇恨，我懺悔有報復這種愚癡的念頭，我真誠希望能夠終止這個相互加害的惡性循環。能這樣懺悔，就是可靠的來世保險。

此外，還有愛。這裡說的愛，不是普世的博愛，而是對某個特定對象的愛。這個人很特別，他或她，能比世界上任何其他他人更加令你動怒，而且也確實經常令你發火。

假設現在你遇到一個人，他告訴你，他有一顆特別的石頭。這顆石頭，當他和它在一起的時候，他就會很高興；當他離開石頭時，他會

It does not throw dishes at him.

It does not spend his money on useless thing like silly shoes when that money could have gone to something important like golf clubs.

It does not get all emotional and upset for no reason at all.

The rock does not leave him for another person and tell him that the other person is much better.

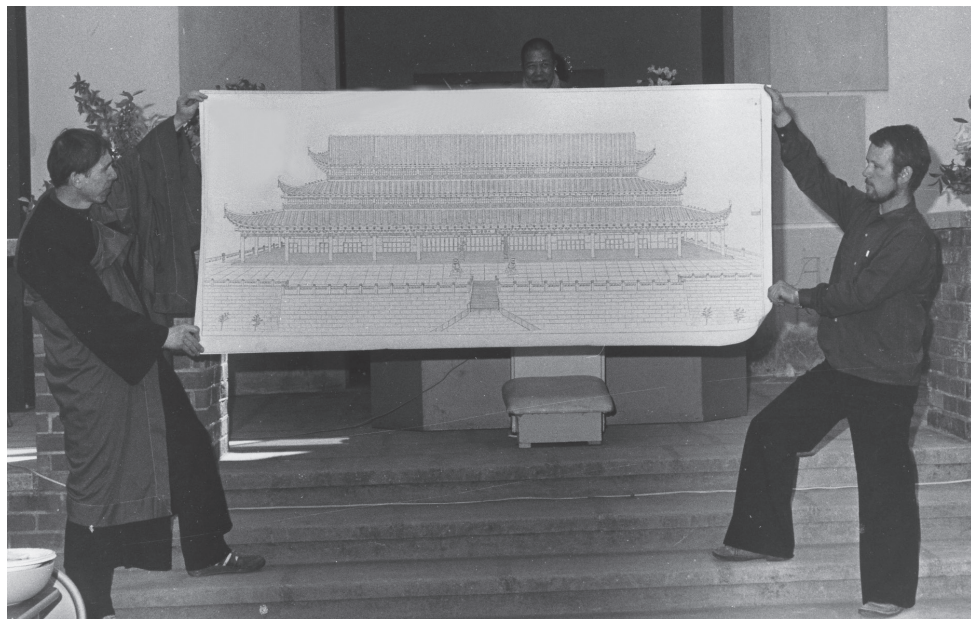
The man in love is playing with fire. There are so many ways he can be burned. He is much crazier than the rock guy.

So we die, but instead of going to the Pure Land, we follow our love and hate for others. We end up in the sea of suffering because of our attachments. But now we have some great opportunities before us. We have Amitabha recitation and then Chan meditation, both excellent next life insurance policies.

After I was conscious again, someone asked me what I experienced when I was dying.

I did not see lotuses. I did not see the Pure Land. I have very distinct memories of waking up in one hospital room after another. None of these rooms were anything like the hospital rooms I was in. I can still remember clearly the sound of a fan in one of the rooms. There were no fans in the hospital where I was staying. I remember speaking to doctors about my situation. Every one of them said the same thing. If I was really determined, I would be able to recover. It was all up to me.

Please do not put off cultivation. I know very well that death can come at any time without warning. Follow the Middle Way. We should not push ourselves too hard, but neither should we be too lax. The Venerable Master had a saying: Try your best. May we all soon be together in the Pure Land. ❀



覺得很難過、很孤單。你可能會想，這個人實在有點荒唐。

現在如果你碰到另外一個人，他正在談戀愛。只有和他所愛的人在一起，他才覺得快樂；如果他們不在一起時，他就覺得很沮喪。你可能覺得這位談戀愛的人很正常，而那位愛石頭的人很荒唐。

那麼現在看看這個喜歡石頭的荒唐人。

石頭不會跟他爭，也不會羞辱他；

石頭不會把盤子摔到他身上；

石頭不會把他的錢花在沒用的東西上，譬如買些奇怪的鞋子，那些錢就可以花在「重要」的地方，例如高爾夫球桿；

石頭不會無緣無故地鬧情緒或發脾氣；

石頭不會跟別人遠走高飛，還告訴他因為另一個人比他更好。

談戀愛的人呢，他等於是在玩火，有太多燒到自己的機會。這麼說來，談戀愛的這個人比喜歡石頭的人更荒唐。

因此當我們死去時，非但不會到西方極樂淨土，反而是跟著這些愛恨而走。因為執著，我們就一直沉淪於苦海中，永遠無法出離。但是現在我們有很好的機會，有一個星期的佛七，接著還有三個禮拜的禪七，這都是來世保險的最佳保險計畫。

當我從昏迷清醒之後，有人問我瀕死之際經歷了什麼？我沒有看到蓮花，也沒有看到西方淨土。我清楚地記得，自己在一間又一間的病房裡醒來，但是那些病房都不像我當時住的病房，因為其中一間病房內有風扇轉動的聲音，而我住的醫院並沒有風扇。我記得和醫生們談論我的病情，他們每一位都說一樣的話，就是如果你夠堅定的話，你就能康復，一切操之在己。

修行要趁早，不要拖延。我非常清楚死亡沒有預警，隨時可能到來。行持中道，不要把自己逼得太緊，也不要太過鬆懈，就像師父告訴我們的：「盡力就好。」願我們大家很快在西方極樂世界相聚。❀