

# **Cultivating the Two Accumulations**

A Teaching for the New  
Three-Year Retreatants

by Lama Tharchin Rinpoche

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Please listen to the teachings, having first developed a pure motivation of the mind of awakening – bodhicitta. Today I don't have a text that I'm using as a basis for my teaching. I just want to give you some points of advice. The other day somebody here asked a very good question and in order to help that person, and for people who have the same sort of question, I would like to expand a little on my reply. The question was, "If there's no 'self' and no 'other,' then there's no object of refuge. So why do we go for refuge?" I was happy when my Dharma friend asked that particular question because in order for us to receive and be satisfied by the blessings of the Dharma, we have to get rid of all our doubts. These doubts prevent us from receiving the blessings of the Dharma, so it's important that they be cleared away. Not only this person but many people have exactly this question, and I was happy about this question because in very few words it hits the point of the teachings and of the pith instructions. That day, I gave a very brief answer and today I'd like to reply in a little more detail answering many facets of that question: What is the Dharma? How are we to practice it? What are the drawbacks of not practicing it? And what are the advantages of practicing the Dharma?

So, to begin we have to be able to distinguish what is a Buddha or an enlightened being as compared to a sentient being. Now both enlightened beings and sentient beings have the same stream of being. They share the same nature or essence and within our stream of being, that which is liberated is enlightenment and that which is deluded is the sentient being. How is it, then, that we sentient beings are deluded? How it is possible that delusion has entered into this is something that is described in detail in many texts. In brief, first of all we've got to see that within the essence of our minds, the essence of our being, there is no delusion. The one who has dualistic

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clinging is a sentient being. When there is no dualistic clinging, and in its absence there is non-dual wisdom, that is enlightened being. But within the essence there is no dualistic clinging. It is only based on delusion that this dualistic clinging arises, but it never exists in the essence.

When we enter into this dualistic experience, it is this experience that creates the sense of subject and object, of good and evil, of happiness and suffering. It is this dualistic experience that creates the cycle of the three realms that continually turns. It is this dualistic delusion that has created the three realms and this whole wheel of existence – samsara. It is this continual delusion that causes us to experience happiness and suffering within the three realms, because this continual delusion creates karma and it's this karma that leads us to the experience of happiness and suffering. And the only thing that will extract us from this continual cycle of happiness and suffering and karma within the wheel of life are the sacred teachings of Dharma. More particularly, it is the path of the Vajrayana and especially that of Dzogchen Great Perfection teachings that guide us from our dualistic experience to that of non-dual wisdom. Apart from these paths, nothing will do away with our dualistic experience of delusion.

Then based on our delusion and on our karma, we've been born within the six kinds of beings within the wheel of life. However, at this time we've gained a precious human birth where we have met with the sacred teachings, and more particularly, we've met qualified spiritual teachers. Therefore, we should use this opportunity by developing the motivation, "I must attain enlightenment. This is my opportunity to attain enlightenment. This is my opportunity to leave this experience of dualistic delusion and attain the enlightenment of non-dual wisdom." We must gain this realization. The focus of our practice is this enlightened, non-dual wisdom, which is presently within the enclosure

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of the two obscurations, or two veils. Our inherent Buddha-nature is the essence of our mind, but it is now latent because it is within the enclosure of the veil of afflictive emotions, which is a coarser obscuration, and the more subtle obscuration of knowledge or recognition. These are the two veils in which our inherent Buddha-nature dwells and the focus of our practice is to uncover that enlightened non-dual wisdom.

Our path then comprises purifying these two obscurations, of taking this enlightened nature from within its enclosure and thus revealing it. In order to do so, we cultivate the two accumulations of merit and wisdom. Without accumulating this two-fold cultivation we will remain a sentient being. Without this two-fold cultivation we don't come to the end of our karma or our afflictive emotions and therefore our enlightened nature remains within this enclosure of the two veils. Therefore, we must cultivate these two accumulations of merit and wisdom – merit which is the cause and wisdom which is the result. But we accumulate them together, in union, not separating them, not dividing them in any way. This cultivation of merit and wisdom in union is one of the special qualities of the Vajrayana or tantric path.

This then is the reason we do the preliminary practices or ngöndro. Ngöndro is also referred to as the accumulations and purifications. There is the outer ngöndro, which are the Four Thoughts that Turn the Mind to the spiritual teachings or away from the wheel of life. Then there are the inner preliminary practices which are the five that we cultivate and accumulate: going for refuge, developing the mind of awakening, mandala offering, Vajrasattva practice, and Guru Yoga. It is important during the time of doing ngöndro to read *The Words of My Perfect Teacher (Kunzang Lamay Zhal Lung)* by Patrul Rinpoche. Read it well, and one of the things you'll find in there is some advice about the need to cultivate the two

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accumulations. We may ask, why is it that sentient beings are still sentient beings and are not enlightened? It is because they haven't cultivated the two accumulations. It says in *The Words of My Perfect Teacher* that even with confidence in enlightenment one still has to cultivate the accumulations. In it you'll see a quote from Tilopa telling his disciple Naropa, "Never be without this chariot that takes you along the path to awakening, which is this vehicle of the two accumulations."

It's very important as well to understand that it is not the case that there are preliminary practices and then there is something else called Dzogchen. As you'll see on some titles of ngöndro texts, they say that this preliminary practice is part of the Natural Great Perfection. So, although this is the preliminary practice, still your practice of Dzogchen begins with the preliminary practices. To think otherwise, to not consider the preliminary practices part of Dzogchen, presents some danger. There's this story of a man in Tibet who had heard some teachings, but he hadn't cultivated experience of them. He heard, "All appearances are empty, and the self is empty." He was a butcher, so he took his sheep and he said, "Sheep, originally from the very beginning you don't exist. Originally, from the very beginning I don't exist. Originally, from the very beginning, this knife doesn't exist." Then he cut the sheep's throat. Now, with that type of meager understanding which hasn't gone any further – he didn't cultivate any experience of the teachings – that person will never be brought to what is called the three-fold purity in which the actor, the recipient, and the action are all pure. He'll never arrive at that three-fold purity without having cultivated any experience in practice. There's some danger in allowing the Dharma to merely be something that you understand a little about or something that you've heard and then leave it at that.

I also have somewhat the same experience here in the West. There was one student of a very famous lama who teaches Dzogchen world-wide. This student came to see me and asked for Dzogchen instruction. I decided to get her started on her ngöndro practice but she said to me, “You know, I don’t really think I have to do ngöndro because my teacher told me that if you can dwell all the time in the abiding nature of Dzogchen, then it’s not really necessary to do ngöndro. He said ngöndro is a little bit like an umbrella – when it’s raining you put your umbrella up, but when it’s not raining, you don’t carry your umbrella open.” Well, you know, among lies, this is a really big lie. It’s a supreme lie to say that somebody who’s not able to do the easiest thing, which is ngöndro, will be able to do the most difficult thing, which is to remain within awareness 24 hours a day. You know if even that little amount presents too much difficulty then how is it possible to do what is really difficult, to remain always within awareness? Now I’ve heard of Garab Dorje, that he was able to remain always in awareness without having done ngöndro, but since his time, I haven’t heard of anybody who succeeded in doing that without having done their preliminary practices! I told this unfortunate character, “Not even the odor of Dharma has touched you! You haven’t thought at all about the sufferings within the wheel of life. There isn’t one moment that there isn’t rain within the wheel of life. And it’s not only just rain – it’s a rain of iron every moment. There’s not one time that you can avoid this sort of practice. Go ask your teacher in a rain of iron it’s not only an umbrella I need – I need an umbrella to protect me from that sort of suffering.” Patrul Rinpoche said about that type of understanding which was just understanding and became part of a verbal expression of Dharma, without there being anything behind it, that if somebody were to talk about emptiness in this way in relation to Great Perfection teachings, he would collect the



shit of nine villages and use it to plug up that person's mouth. To misuse the teachings of Dharma in this way is a very serious offense. It's a very serious negative act, more serious than ordinary negative acts.

There is a context, however, in which we can say that all appearing existence has never existed from the very original moment. It is when we recognize the essence of our own mind as the Buddha Samantabhadra, Kuntuzangpo Ever-Excellent. This state is before any existence. Before any other enlightened being, there is this Buddha Ever-Excellent that is the essence of our own mind. When we recognize this entirely, at that point there is no delusion. Without delusion, then there is no creation of karma. And without karma, there is no happiness or suffering within the wheel of existence. That is the context in which a statement like that becomes true, within that recognition of our own inherent essence as Buddha Ever-Excellent. Until that time, our ordinary dualistic mind is still present. And because there is this dualistic mind, it is creating karma, which creates happiness and suffering and this life as a sentient being. So, in order to do away with the contaminating presence of dualistic mind we cultivate inseparable skillful means and the transcendent knowledge or wisdom of the Dharma using the special techniques of the Vajrayana.

In relation to this path of the Vajrayana, we need immeasurable diligence in our practice. To begin, the focus of our practice is our mind, our ordinary dualistic mind. We have our body, our speech or voice, and our mental faculty, and these are always creating karma, be it positive, virtuous karma or negative, non-virtuous karma. The point of our Dharma practice is to decrease the amount of negative, non-virtuous karma that we're creating and to increase the positive or virtuous acts. Now, when this happens as we decrease our negative acts in our minds, for example, this decreases the suffering of the three miserable realms. And as we increase our virtuous actions, this increases the

qualities of the higher existences. This initial activity, the cultivation of merit which is the cause, leads us to become uplifted. And it's based on this uplift that we're able to meet the Dharma and be able to practice the teachings that take us to states of what is called Certain Excellence, that is to say enlightenment. Then based on our cultivation of merit, we are able to encounter and practice the sacred teachings. These sacred teachings of the Dharma not only lead us to higher existences within the three realms – they take us entirely beyond all six kinds of beings to the state of nirvana or transcendence of sorrow. We decide to aim for that state for the benefit of all sentient beings, thinking that we want all sentient beings to arrive at the state of full enlightenment. Like a warrior, without any fear or hesitation, we engage in this path as a bodhisattva. This is the basis of the Mahayana path. The path of Tantra and the path of the Mahayana share the same goal – that is to say, enlightenment. But the Tantric path has many more special techniques and special transcendent knowledge. Based on the Tantric path we are able, in this same lifetime, to reach the state of enlightenment. And so, we enter the Tantric path practicing these techniques, or skillful means, and transcendent knowledge together as the direct path to that goal.

The question the other day was, “If there's no ‘self’ and no ‘other,’ then there's no object of refuge. So why do we go for refuge?” That's a good beginning. That's a promising beginning. You know, in fact we are headed for this profound luminous state without formulation, in which there is no ‘self’ and no ‘other.’ That is the state that we're headed for – to be able to rest without formulation in profound luminosity. Nevertheless, we continue on the path until we have entirely exhausted our dualistic mind. So, in order to test ourselves, we have to look at our experience and say, “Have I entirely exhausted this dualistic mind or not?” If not, then we continue to practice. What would it

look like if we met somebody who had manifest realization of non-dual wisdom, whose entire being was that of non-dual wisdom? This would be a Buddha or a bodhisattva, who had taken birth for others' benefit. But, if we saw them from the outside, they would just look like an ordinary human being, who has eyes, ears, nose, mouth, body just like ours, who eats food, just like we do, who does everything – moves around and acts in human ways. But the difference is this person would have inconceivable compassion, inconceivable transcendent knowledge, and inconceivable faith. These are the three qualities that this person would have, and so we have to explain those three qualities.

An example of one of these Buddhas who appears in human form in this world is Patrul Rinpoche, who was really the Buddha Ever-Excellent Samantabhadra in human form. He had realization equal to the Buddha Ever-Excellent. Now, during his lifetime as a human being, Patrul Rinpoche would make prostrations; he carved *Om Mani Padme Hung* on a whole hill of stones and he would do circumambulations of these stones that he had carved. In this way he gave extreme care and attention to karma, to cause and effect, because as an enlightened being he had inconceivable faith in the supreme path of exalted beings. He had this faith and he had great compassion toward all sentient beings, and all of his non-dual wisdom had entirely manifested. So, he had these three qualities or three signs of an enlightened being – this inconceivable faith, compassion and wisdom. These enlightened beings have an even more finely attuned attention to karma, cause and effect. They are never careless in relation to any form of conduct.

It's important to read books and more particularly *namthar*, the life-stories of masters such as Guru Rinpoche, Yeshe Tsogyal, Shabkar, Milarepa, and other sublime beings. When we read these sorts of life-stories we see how these enlightened beings of the past became enlightened

and what kind of persons they became in their enlightenment. When we read their stories, we think to ourselves, “Well now, how can I follow this path to equally become an enlightened being?” If we want to take, for example, our own root teacher to whom we are connected either directly or through others, that is Chatral Rinpoche. He received fourteen different lineages of transmission within the Nyingma tradition; lineages of Dudjom Lingpa, for example, or of Kyabje Dudjom Rinpoche, or of Sera Khandro, or the Nying-tik – fourteen in all. Each lineage that he received he started with the Four Thoughts that Turn the Mind, he finished a complete ngöndro, and he went on to practice each of the Three Roots with Mahayoga; then tsa-lüŋ and the path of skillful means of Anuyoga; then trekchöd and tögal of Atiyoga. He did that for each of the fourteen lineages that he received, progressing from the very beginning to the very end in each one. The result is that among Nyingma lamas he’s like a snow-lion, so that all of the other lamas are intimidated by him! He overpowers each and every other lama with his brilliance. With Chatral Rinpoche we can see evidence these days of one of these enlightened beings who more than anybody else pays very close attention to karma, cause and effect. And who practices.

When Chatral Rinpoche was young, he was studying with his main teacher Khenpo Ngaklu in a group of thousands of students. Khenpo Ngaklu was a very important teacher. One day in front of all of his students, Khenpo Ngaklu said, “From this day forth Sangye Dorje (Chatral Rinpoche) has finished his education. In this group of people, out of one hundred words that I say, some are able to retain ten, some are able to retain twenty-five, and some are able to retain fifty. But there is just one who has been able to retain everything that I have taught and that is Sangye Dorje.” Khenpo Ngaklu would actually call him by the name of his village, Opsay Sangye Dorje. He said,

“Now he’s finished the wheel of education and it’s time for him to start the wheel of his contemplative practice.” There are three wheels of education, contemplation, and teaching. So, for nine years, Chatral Rinpoche didn’t enter inside the door of a house. He either stayed in tents or under trees or in caves for nine years. He told the story one time that he had put his tent in a place where there was an overhang of a cliff or something where the ground was protected from rain and he did prostrations there. When he started out, he was doing prostrations on the ground and by the time he had finished, the top of his body was level with the ground where he was doing prostrations. In other words, he’d worn the rock away to the level of his body! One time when Chatral Rinpoche was in retreat he had run out of food and had nothing whatsoever to eat. One night he had a dream in which he heard the Dharma protectors say that there was going to be great activity of the protectors the next day. Then the next day an eagle picked up a rabbit and dropped it right in front of his cave! These are the sorts of hardships that Chatral Rinpoche underwent during those nine years of retreat. After nine years, he received a letter from the very high lama Nyak-la Changchub Dorje who said, “Sangye Dorje, you’ve now finished this wheel of contemplative practice. The energy of your realization is entirely manifest. Now it is time for you to begin the third wheel, which is that of the activity.” To have completed each of these three wheels and to complete them in order – to have done your education, then contemplative practice, and then to engage in activity – is extremely rare.

All of us here are extremely fortunate and lucky. This is a very wonderful opportunity that we all have. We have a very pure and profound lineage, and we have very pure and profound teachings. We have all gained this precious human body, and we have met with this opportunity. What’s more, we’ve met with it in a country where people spend their whole lives engaged in the

distraction of the enjoyments and entertainments of a human existence. In such a country you've been able to come here and meet with this opportunity. You've been able to develop the wish to attain enlightenment during this lifetime, based on these teachings, and you have the means to do so. This is the result of an incredible amount of merit and positive aspirations and connections that you've made in your past lifetimes. So, I hope that you can take the opportunity to make a prayer to Guru Rinpoche thinking, "My being here is a result of my positive karma and the blessings of Guru Rinpoche." Ask Guru Rinpoche for his blessings to be able to use this opportunity to take both the techniques and the transcendent knowledge, skillful means and wisdom, the relative and the ultimate, to unite these two, and to follow this path to awakening, using this opportunity that you have based on your past merit and positive aspirations. Make a vow or promise to yourself that you will not waste this opportunity, asking for Guru Rinpoche's blessings.

Also, from time to time, be happy. Be happy in the thought that with how many sentient beings there are, how many hell beings, starving spirits, animals, and so on, recognize how few human beings there are. So already, just being a human being is something that is very rare when you compare the numbers of human beings with other beings. Then think of all the human beings there are just in this world alone. Among those billions of humans, how many of them are able to practice the Dharma? And among them, among all the Dharma practitioners, how many are able to devote their lives only to Dharma practice at any one time? How many people are really just able to practice the Dharma in the sort of conditions that you have? So, think of this opportunity that you have and determine that you're not going to waste it. Recognize that what you have is like gold and don't trade this gold, this wish-fulfilling jewel of opportunity, for some worthless trinket of an

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ordinary life. Recognize that you have this choice to make and then make the right choice. Choose to keep this wish-fulfilling jewel that you now have.

Sometimes develop this sort of happiness or enthusiasm for your situation and also think sometimes of the qualities of the Buddha or of enlightenment. Think of the qualities of the Dharma and the Sangha. Think more particularly of your own lineage and the teachers and the teachings that you've received. Think of the incredible, unbelievable opportunity it is to see these words of Dudjom Rinpoche's on a page of teachings or to have heard his teachings. Think with recognition again of your incredible fortune to encounter these. Thinking of their qualities, you can develop great interest, enthusiasm, and joy, and this can join with your faith as you read and think, "How incredibly fortunate I am. What incredible merit I must have to be able to have this opportunity." Through thinking of your teachers, thinking of the qualities of the Dharma and of the lineage, it becomes almost unbearable for your body. The hairs of your body stand on end and sometimes you cry just from the thought of your incredible fortune. These are signs of blessings of the Dharma entering into your stream of being. Otherwise, just to take Dharma as being something relative and something to learn like a subject in school, it's much more difficult, if not impossible, for the blessings to enter into your stream of being.

Sometimes also take time to develop compassion. Think to yourself, "You know it's possible for some of the people some of the time to make a mistake, but look at all the beings of the six realms. With how many beings there are, it's incredible that they're all veiled by ignorance and that they all wander in delusion within the wheel of life. How confused they are! And before I encountered the teachings, I didn't recognize each and every one of those sentient beings as having been my mother in a past life. Now thanks to the teachings, I recognize that if I am to

attain enlightenment, it's not only for my own sake. I myself want to place each and every sentient being in that same state of enlightenment." Develop that kind of self-confidence, that type of fierce intention, in relation to all sentient beings. Take the time to develop this very strong compassion and intention to take responsibility for all sentient beings. We are not talking about temporary happiness. We're taking responsibility to bring that many beings to the permanent state of unchangeable happiness. We have to take responsibility because they do not know how to achieve this state of unchanging happiness. We have the good fortune to understand the Dharma. How vast our goal is! Dharma's result continues forever. Of course, it continues through our own enlightenment – until that time Dharma never changes, it keeps going. And after that it never stops, in order to benefit all other sentient beings. Dharma goes forever. We usually think when a job pays good money, it's a good job. But this kind of important job's pay is not material. It pays in wisdom and compassion for the attainment of enlightenment.

With this kind of vast view, then your small problems disappear. You know, no matter what, wherever you go your problems never end because you created them. You know how the size of the problem actually doesn't matter. Whether it's a big problem or a small problem it's up to you how seriously you take it. If you take it seriously, the problem does not need to be big. Even with small problems you think, "Oh god, it's so big I can't handle it. I want to die. I want to kill myself." You go crazy. That measurement shows how tight your mind is. You know some people can think, "Yeah, that's a pretty big obstacle, but that's the way it is." We know already, and especially from a Dharma point of view, that we never live forever. We know already after this life what kind of life we will have. That's what we're creating now. And if you know already, then whatever occurs comes as no surprise since



your view is stretched wide open. We don't only think about problems with our one body or part of our body. We can think how many problems there are in all phenomena, in the whole of samsara.

We have to be very brave and have courage to take responsibility for the enlightenment of all beings. People who are small-minded can't have that kind of courage to take responsibility. But it's so amazing now we are having this kind of opportunity to practice the Dharma. You know, we are willing to help, willing to benefit. People say that in order to benefit others, you have to do something. But what can you do without Dharma? There's not any other way to benefit sentient beings. Everything else is very limited and temporary. For example, if you're rich, you can give money and that is a benefit to people. But that's based on the material. It won't even last that person's one lifetime either. It's going to be exhausted. Then that's the limit – the benefit is ended. Instead of giving money, then, you can teach knowledge and that will last that person's lifetime. But then also after one life that knowledge is exhausted. Dharma, however, never ends. It lasts lifetime after lifetime until samsara becomes empty. It has that kind of vast quality. We have to recognize this; we have to appreciate it and take it seriously.

By saying “seriously” I don't mean to make your mind tight. When you tighten up your mind, you tighten up your body. Everything gets tight. When you tighten your body, your channels get tight and this blocks the circulating energy within your channels. Because your mind and the circulating energy are inseparable, it eventually drives you crazy. So, it's not tightness when we say to be serious; it is not to say, “Get tight.” It is said that one of the crucial points of the correct view is the balance between tightness and relaxation. When we say to be tight in a way that is skillful, it is to be mindful and vigilant in all that you do in

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every form of conduct. That is, bring mindfulness and vigilance to all of your activity.

The first of these two points is to remember or recollect. That is to say that you remember the points of training that you've been taught – for body, speech and mind – so that you always recall the teachings that you've received. And the second part, mindfulness, is that you should be mindful or aware as you are doing things with your body, speech, or mind. So, the first one is to remember things from teachings you have received and the second is to be mindful in the present moment. When you're considering your experiential cultivation, you should enter into your practice with great interest and enthusiasm, thinking, "I've got this sort of opportunity and good fortune." Engage in it with happiness, with joy, with enthusiasm. If you take another approach and think, "Well, there are these rules and these rules and these rules..." and you're forcing yourself to follow a list of commands as if you're in the army, then it's difficult with that sort of attitude for you to have any enrichment of your experience in your practice.

So, that's probably it.