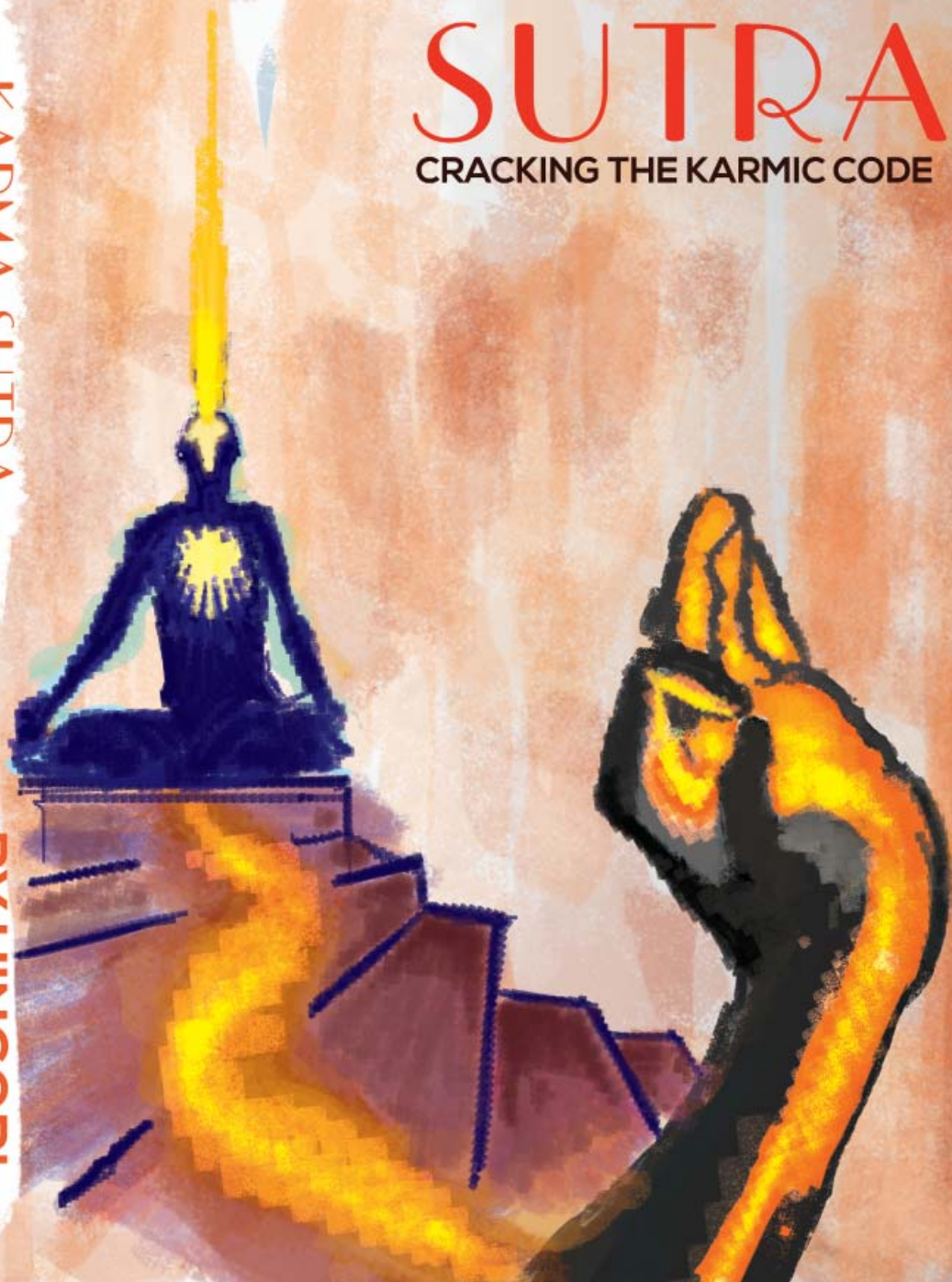


KARMA SUTRA

CRACKING THE KARMIC CODE

KARMA SUTRA

BY HINGORI



This book was meant for you

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KARMA— —SUTRA

KARMA YOGA PERSONIFIED

Gurudev's life was like a movie on Karmayoga-he spent approximately 12 hours a day on doing good karmas. His day started early and ended late. There were people queued up to meet him at his house, before he left for office, at his office during the day, and back at his house in the evening, after office hours. Very often, he would sacrifice his meals in order to meet people and not disappoint them.

Gurudev was a spiritually advanced practitioner and had the power to heal and help people. He cured my Rheumatoid Arthritis in one and half minutes! I have seen him cure hundreds of people who came to ask for spiritual help and favours, in one day. Once a month on a Thursday called 'Bara Guruwar', he would see thousands of people waiting in a line, that stretched for over a kilometer, from 6 am to almost midnight.

He had, during the first half of his life, acquired various powers. You could clearly see, as if embossed in his palms, raised formations of spiritual symbols-the Aum, the Trishul, the Shivling and Gileri, the Aum with a trishul standing in the middle of the letter Aum and the jyot or flame-these were symbols that shone from his palms, and when he put water on them, they became even more distinct-as clear as a painting on a wall. He used these powers to help, protect and cure people.

Naturally, people were desperate to meet him and get his sewa. That was the magic word he taught us-SEWA. He believed sewa of any kind, to any life-form, was the basic mission of life; the way to balance our karmas, to evolve, to attain atomic shuddhi or cleansing.

He believed the five stages to evolution were (1) Shraddha (faith and belief in a spiritual existence.) (2) Vishwas (Realization of the existence of a spiritual self and the need to work for its evolution and growth.) (3) Sewa (Service by the spiritual self to the same spiritual self in others). (4) Gyan(knowing that the self is a part of the Supreme consciousness and is omnipresent) and (5) Bhakti (The ability of the individual to worship the Supreme in himself / herself and in everything else; the intense desire to become part of the whole and lose one's own identity).

He felt Sewa was the most important and needed the maximum focus. He lived more than what he preached and was probably one of the most powerful men who lived on earth in the last several centuries.

This was his secret. SHARE IT.

For questions on him and his life you can email to hingori54@gmail.com



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PREFACE

This document is the Author's set of beliefs, learning and experiences on the subject of Karma.

You are invited to read and agree, disagree, debate with some or all of these beliefs. You may accept some or all of them or reject a part of them.

This process will help you relook at your own definitions of the subject and may be make some additions & alterations. Hopefully, you will do a full circle and come back to a different longitude of personal beliefs and attitude.

The movement from square one, becomes a life changer !

By Hingori

KARMA SUTRA

*Destiny is the fructification of our positive and negative karmic
stock*

KARMA DEFINED

All actions performed by your body, mind, senses, and intellect are called karmas.

Avoiding to perform an action is also karma. There are voluntary karmas and involuntary karmas. Brushing your teeth every morning is a voluntary karma. Things that happen without the desire to do them are involuntary karmas, like a knee jerk, or if something is falling on you and you raise your hands to protect yourself and the falling object falls on an ant instead and kills it, it is an involuntary karma. Stepping on an ant in the grass, at a walk, is an “involuntary karma”. Involuntary karmas are not accounted for.

As we are witness to the karmas that happen through our bodies, mind, spirit (at various levels of consciousness i.e. conscious, subconscious, unconscious and super-conscious) we take ownership of these karmas and hence become responsible for them. Intent is another factor which makes us accountable, or not, for our karmas. A judge sending a murderer to his death has a different karma and does not pay for it, but the murderer does. Both performed a similar act!-both sent someone to their deaths. The difference is that the judge is doing his duty based on the rules in force. He has no emotional connect or any personal agenda against the man convicted. He cannot stake ownership of his act.

An amalgamation of these karmas form the Balance Sheet of our Jeevatman or individual being. This balance sheet is the basis for our future destiny, that could span several lives.

The the body is called the Karma Kshetra or the incarnation where the karmas are worked out, exhausted, squared up, so that the identity can become free of karmas. It is only when an entity is free of karma can it attain mukti which is freedom from birth and death, and finally moksha, which is non-existence and becoming one with the Supreme. In order to achieve this, the individual has to ensure that fresh karmas stop being generated.

This is easier said than done. Intellectually, one can read the last sentence and understand it, but practically it's almost impossible to achieve! From the time we awake, up to the time we sleep, we are engaged in karmas. Several lifetimes produce as many profit and loss accounts of karma. The amalgamation of these can be called the Balance Sheet of an individual to date-his/her current state of wealth.

To the best of my knowledge, **even after our bodies die, we can perform good and bad deeds**. Many spirits harm others, whilst some elevated ones help in doing good. Many saints have been known to be spirit guides to people across centuries. They communicate to people in their dreams, through mediums and other signs. My spiritual teacher continues to guide us by meeting his disciples in their dream state. Sai Baba has appeared to many of his devotees in their dreams and rewarded them with a *darshan*.

Let us look at the theory of Karma and how it works. We will examine the segmentation of the types of Karma.

TYPES OF KARMA

According to ancient Indian wisdom, Karmas are divided into three segments:

1. The Kriyamana Karmas
2. The Sanchita Karmas
3. The Prarabdha Karmas

Kriyamanas Karma (current life karmas)

An instantly fructifying action done in the present tense, which does not get carried forward to the balance sheet and is exhausted there and then, is a simple Kriyamana Karma.

Where the cause and effect, action and reaction, and efforts and their fulfillment happen in the present tense and cancel each other out, where there is no carry forward. For example drinking water when you are thirsty neutralizes the cause of thirst by the quenching of the thirst which is the effect. There is an instant reaction to the action of getting water to drink, the effort of drinking gives a result. These are self-balancing Kriyamana Karmas. Scratching where it itches, taking a medicine for a headache, going out for some entertainment, visiting a Spa, buying clothes you need, cleaning your room, driving a car are some examples of Kriyamana Karmas.

These Karmas don't create positive or negative obligations, and as there is nothing to be squared off-they are not carried forward.

Those Karmas performed in this life which will get carried forward to either a future time or a future life are called Sanchit Karmas or Karmic Assets.

Sanchit Karma (karmas carried to stored balances)

The sum total of the karmic assets and liabilities of your personal karmic balance sheet.

The only difference is that you cannot expect the assets and liabilities to cancel each other. The profits and losses are both carried down to the Balance Sheet and you cannot deduct one from the other. You have to suffer the negative balances and enjoy the positive ones. That is why life is such a mixture of happy moments and sad ones, and some very neutral ones. Diseases, emotional setbacks, relationship issues, losses in business, reactions to negative stimuli are a few examples of how a very lucky man or woman can be made to suffer in luxury with everything at their disposal. Their wealth, environment, status, success, etc. are the positive balances fructifying along-with the negative.

The Karmic Law determines, that you need to both enjoy the profits, and suffer the losses in your account. Sanchit Karmas fructify in order to exhaust themselves and reduce balances as and when they can. Their fructification is called destiny.

Destiny is the movie of your life. I have always seen life as a movie, made a long time ago, but watched and witnessed in the present. The Sanchit Karmas are the amalgamated content from which the screenplay is derived. Based on this content the script evolves. It has interactions with others where old debts need squaring off. If the lead actor has a more positive Balance Sheet, then he or she is born in a good family which is wealthy (in material, mental or spiritual wealth).

The lead actor would also have a very positive horoscope. Physically, he or she would be attractive, strong, mentally agile, intelligent. If the Balance Sheet were to be really very strong, the lead actor would or could have a great sense of morality, be philanthropic, have spiritual inclinations and often be intuitive.

An actor who is born lucky would go through good education, live in a great environment, have a wonderful family and friends, could be lucky in love, marriage and relationships. He could have a successful career, acquire material wealth, be an intellectual, become a great teacher, be a practitioner of spiritualism, do public service and be an inspiration to others. If the actor adds to this great luck, a lot of effort or *purushartha*, he could attain spiritual powers, abilities to heal and bless others. If this actor was a male, he could well be Krishna, Gautam Buddha, Raja Janak (father of Lady Sita of The Ramayan fame) or King Rama, or thousands of others who have shared a similar script. Of course, the movie would need to be released. For it to be released it would need free theatres and an available date of release.

Now here I believe, we stumble upon some interesting twists. The date of release (the birth time of the child would have a luck of its own).

A person's destiny works according to the movement of his stars. It follows a pattern of favourable periods, negative periods, a mixture of both. A person is born at a particular time. That moment is a *Muhurat*. The *Muhurat* has a particular star chart frozen for that moment. The planets are positioned at various angles, in juxtaposition to each other. The science of astrology determines how and what are the trends of the persons or that moment's future. Besides there is a constant movement of the planets during a person's lifetime. This is his or her dynamic star chart and also affects his or her life. The play of rays at different angles of the planets, their conjunction and the co-relationship with each other, create the specific vibration that helps to make an event happen, a feeling arise, a coincidence take place, a thought process gets evolved, leading to a fulfillment of destiny or a fructification of the Sanchit Karmas.

Going back to the movie theme, we get very few super lucky actors, so naturally the screen play has to have a mix of good and not so good luck. Where the balance of karma is not so positive, the screenplay would be a mix of good fortune in bits and suffering in lots. The suffering could be a combination of physical, mental, emotional and spiritual in nature. Every movie would have laughs and tears.

Whatever be the script, the lead actor has the opportunity, to use his or her initiative, to do better deeds than what may come naturally to him or her. So the locations may remain the same, and so may the sequences of events, but the actor can act less nasty, more kind, think philosophically, have a positive attitude and achieve better Profit and Loss Accounts in this life. The next movie could be a luckier one. Maybe in the last few movies, the character did not do enough.

If the actor's conditioning or role-play in most of his characterizations has been a negative type, the chances are he or she will have that as a trend, even in this role in life. He may be successful in being an effective Mafia Don, earn a lot, have great influence, pots of gold, enjoy life at a material and social level, but earn a lot of negative karmas whilst exhausting a lot of positive ones. The next role in the forth coming movie might be a tragic one!

Prarabdha Karma (Karmas to fructify in this life)

The karmas that will fructify during a person's lifetime, in the form of his or her luck are Prarabdha karmas.

Unfortunately for good luck, people mostly don't notice it, are not grateful for it and often take it for granted. Others believe their good luck is a result of their hard work, clever thinking or being at the right place at the right time-a coincidence.

Though our luck is predetermined and so are our Prarabdha karmas, how we accept that luck is a game to play. **Today's fortune is yesterday's effort, so today we have an opportunity to sow the seeds for the next crop while we enjoy this one.**

Most people's Prarabdha Karma involves hard work, humungous efforts for either commercial sustenance or social existence. Everyone is not so lucky to have the luxury of doing good deeds or practicing charity. It is not easy for most people to make a concerted effort to add to their Profit & Loss Accounts.

In large cities individuals become consumed in operational management what with long commutes to and from work, and follow ups at home. Here is where you can use your ingenuity and attitude to do the same thing differently and sow future seeds. Whilst at work, one can be nice to others, do small good deeds, be helpful, etc. (Refer to positive P&L below).

Little gestures can accrue lots of good Kriyamana Karmas. Similarly, if we are Karmically wealthy, we may be blessed with material wealth in this life. It is up to us to either use that wealth to enjoy only luxuries, spend lavishly on our homes, hold extravagant functions or to do a balancing act and give back a part of our wealth to society via philanthropy and insure ourselves for a better future. Bill Gates and Warren Buffet are two illustrious examples. At home, the Birlas, the Tatas and many other illustrious families have balanced their act. Most religions teach this theory of giving back and many people who sincerely follow those religions do that and benefit.

The Guilt Factor

Whilst we do positive things, we feel a sense of satisfaction, whereas negative acts make us feel guilty and often we develop a low self opinion. Guilt is a sure-shot way of willing ourselves negative karmas by accepting the doer-ship of the action. A better way to deal with guilt is to pile on a lot more good karmas to overshadow the minus ones. It is important to have more Karmic profits and minimum losses.



THE MAYA CIRCLE

The power of delusion is called MAYA.

What we perceive, we believe. For us that is reality. So is every mirage until we discover otherwise. For a turtle, the world is different shades of red. For some animals, it's black and white, for humans it's made of seven colours. We do know that the seven colours are only 1/7th of the entire spectrum of light.

We can see or review the past. The future is yet to be created. Yet Nostradamus saw it hundreds of years before. This shows us our limited intelligence. We perceive with our five senses. That is analyzed by the mind. There is a power called intellect which discriminates the thoughts and perceptions of the mind.

According to the Indian scriptures all that we see, perceive and believe, falls within the circle of Maya. Our existence and our identities are also nothing more than a projection sustained by the mind. The existence of three states of waking, dreaming and sleeping are also a part of that delusory reality.

The Ancients believed that the only way to know reality was to transcend the senses, the mind, and the intellect, and that's when we would discover the eternal truth. The oneness of this cosmos, the supreme consciousness which today is here-say and a partially believable possibility-an experience beyond duality. Within the circle of Maya, we live in an acceptance of that duality of right and wrong, left and right, good and bad, and other such examples of duality, all these being delusions of our mind's projection-taking us further from the truth that consciousness is one. Where duality is accepted & perception is taken for reality, the karmas have a positive and negative connotation .

You enjoy the positive Karma and suffer the negative. Unless of-course, you learn how to transcend the law of Karma. People have always asked as to who judges these Karmas and allots us reciprocative lives? There are various theories propounded by different races.

Transcending the Law of Karma

I believe the Supreme Consciousness programs the play of Karmas in order to help each of its individual fragments to square off their balances. As each fragment of consciousness is a breakaway from the whole, it is also in the cycle of things for it to re-merge at point x or at least carry the tendency to reconnect.

From the one to multiple and from the multiple back to the one – you can call it Moksha. (ek se Anek aur Anek se Ek) The individual fragment of the Supreme is called a Jivatma. (In common parlance, the soul, the ego, the ‘I’ principle).

Maya in Sanskrit means ‘that which is not’. It is a deluded state wherein each individual soul, under a sense of false identity considers itself to be separate and distinct from the supreme consciousness and the rest of creation.

A parallel example explaining the same would compare one’s consciousness to water, which over time was altered to drinks such as beer and cola by means of adding additives and adulterations. Similarly, our consciousness over time was fragmented to futile possessions and identification, such as name, religion, status and social bonds among others.

Maya is thus an epiphany that has the power to liberate the soul. Realization of adulteration leads to its eradication resulting in pure water. Likewise, realization of futile possessions within oneself and around us results in finding one’s true consciousness.

The Ancients believed that **the only way to know reality was to transcend the senses, the mind and the intellect** and that’s when we would discover the eternal truth and crossover the enforcing power of delusion.

Though the concept of Moksha sounds like a simple process, it does not really work out to be one. Individual entities often widen the gaps and the Karma philosophy backfires more than becoming a solution.

Fame, self importance, worldly significance, attachments-etc. make us believe that we are special, different from the others, not one of the whole. Even doing good deeds can give a person pride in himself or herself. This too can fortify the sense of 'I' principle. The ego gets glorified and hence the gap widens. The separate identity gets more fortified life after life with conditioning and it becomes impossible to peel the layers off the onion of conditioning, and the show goes on from one life to another.

The Jivatma is surrounded by five Sheaths of consciousness called the Koshas. Unless one does not learn to climb the ladder of consciousness from one Kosha to the other, one cannot surmount the ego. Explanation of the five Koshas is given for your reference in the Last Chapter called AFTER THOUGHTS.

A Personal Tale

I thank the stars for my getting Arthritis and suffering it for 10 years, because it became the excuse for my turn around from a one way ticket to hell, (metaphorically speaking) to a flexi pass that could take me everywhere. I met a spiritual Guru who cured me in a minute flat and also showed me a pathway to follow. Without my sickness, this may never have been. This experience made me sensitive to the fact that I needed to evolve spiritually and to serve others.

Help to alleviate their suffering, help them to learn about progressing and sharing the concept of 'service' or seva with others. This was my initiation into good deeds and wealthier existence. Many people evolve because their karmas in the past helped them develop the attitudes of positive living, empathy, philanthropy and an inherent desire to do good deeds and make others happy. The experience of suffering often inspires you to alleviate the suffering of others. (The conditioning of the past helps us to build Attitudes of the present.)

A King's Tale

After the Kalinga war, where he defeated his rival and rivers of blood flowed, the Indian emperor Ashoka relented and embraced philanthropy and philosophy. He adopted the teachings of Lord Buddha and devoted his life to the service and spiritual upliftment of his people.

“Work I must for the common weal, and the way to achieve, is by effort and dispatch; to this end I toil to discharge my debt to human beings, and to make some happy; in this world, and the next.” (Ashoka took to Buddhism and spread it as a religion across south east Asia).

This translated quotation got stuck in my mind ever since we studied History in School. It is one of the most brilliant on the subject of Karmayoga. The last line “in this world and the next” shows his desire to help people prepare for their future lives as well. Spreading Buddhism and creating prayer houses was a step in that direction.



My story continues

The spiritual Guru who cured me, taught people single-mindedly, to perform Sewa or Service. He wanted it to be a mission statement for each of his disciples. He personally spent most of his days serving people. He worked for the Agricultural Ministry as a Soil Surveyor and had an average income. Yet he invested hours in meeting people, healing them, teaching them. There were people waiting to meet him before he went to office, at his office entrances, on his return from office,-the people never stopped wanting his time. Magically, he managed to do all this. He would make his disciples assist him, teach them powerful Mantras, help them to evolve mentally, emotionally and spiritually.

When he found them evolved enough, he would invoke in some of them the power to heal others, besides serving people in other ways. He created over 500 spiritual healers in different parts of India and in a few other countries . Even today, 23 years after his demise, thousands of people visit his Samadhi to ask for his grace. Thousands visit his disciples' homes across the country for similar reasons. The disciples do not charge any money to the visitors for service rendered.

It was almost a one point programme for himself and his students -SEWA! I have seen judges, parliamentarians, businessmen all work on his farm and contribute their labour as SEWA. I have also seen 30 year olds healing people of various physical disorders. These were disciples who knew very little or almost nothing about spiritual subjects or religion. Seeing philosophy come to life, made it easier for an atheist like me, to subscribe to him as a master and get entrapped into the subject.

GURU

Guru means remover of darkness.

A Guru means remover of darkness. A person who plays the role of guru takes upon himself or herself the task and mission of reducing the ignorance level of their disciples. The ignorance here refers to 'AVIDYA' which is one of the five kleshas or stresses/confusions that affect the human mind. This is given in more detail in the write up on *Kleshas*.

(Later in the book in After thoughts.)

Getting a Sadguru (right teacher), is supposed to be like getting a lottery, because a competent guru takes upon himself the responsibility of ensuring the success of his disciple, with the endeavour of passing on to them all his knowledge and abilities. There have been several great Gurus like Guru Vashisht, who was also the teacher of Ram, Jesus, who had eleven brilliant disciples, Guru Nanak, Buddha, Rama Krishna, and so many illustrious teachers who helped to awaken the inner knowledge of their disciples. These teachers are not from India alone. There have been a host of them across countries, and through history, including the great Greek teachers like Aristotle, Plato, Chinese teachers like Lao Tse, Confucius, Muslim teachers like the Prophet Mohammed, Khalil Gibran, the list is long and illuminating. Every religious teacher has said almost the same thing in different words-all have advocated good deeds. The commandments of Moses have different names and numbers in various languages and cultures. **The truth is one, the presentations many.** Add to that, variable time zones, different characters, varied geographical locations, separate languages and what do you get? What does it spell? RELIGIONS !

Many people evolve without the help of a Guru or spiritual guide. They read religious or spiritual books, practice philanthropy, chant mantras or prayers, do service by affiliating with NGOs (Non Governmental Organizations). They sometimes even attend classes to study the scriptures and holy books, if possible to interact with like-minded people on these subjects. They become well informed about the spiritual world and its dynamics.



Their intellect helps them to understand the laws of Karma and inspires them to do all such things that en-rich them and to avoid acts that pull them down. It is a do-it- yourself method but sometimes it works. Early one morning, Guru Nanak, accompanied by Mardana, went to the river Bain for his bath. After plunging into the river, Guru Nanak did not surface and it was reported that he must have drowned. The villagers searched everywhere, but there was no trace of him. Guru Nanak was in holy communion with God.

The Lord God revealed himself to Guru Nanak and enlightened him. In praise of the Lord, Guru Nanak uttered these words-“There is but One God. His name is Truth. He is the Creator, He fears none, He is without hate. He never dies. He is beyond the cycle of births and death. He is self illuminated, He is realized by the kindness of the True Guru. He was True in the beginning. He was True when the ages commenced and has ever been True. He is also True now”. (Japji)

These words are enshrined at the beginning of the Sikh Holy Scriptures, the Guru Granth Sahib, Guru Nanak did not believe in the Trinity of Gods, or that God can be born into human form.

A Guru can manipulate the Karma of his Disciples

A Sadguru can help his disciples get positive Prarabdha Karmas (current fructification) by making his disciples do *Tapasya* (penance) and Seva in the present. By adding a huge load of positive karma, strictly avoiding the negative, and by committing to a lifestyle that will keep the karmic assets increasing and liabilities reducing, the Guru can even give the disciple benefit of his sanchita (unfructified) karmas in this life, thus rebalancing the equation, in favour of the disciple.

Maybe where money is really required and cannot be managed without, some other form of relief may arrive out of the blue in the form of a temporary relief, just to tide over a situation. If the disciple is to have a physical ailment, probably the effect of the ailment could be reduced.

Basically, the grace of the Guru may not stop the rain of bad luck, but it could provide an umbrella, by neutralizing the negativity of the planetary effects. By adding to the Aura of the disciple, his ability to resist the negative rays gets enhanced.

Does that mean that a Sadguru can change a person's destiny to an ideal life? Can someone thanks to a Guru, find his existence suddenly become hunky dory? Where 'All is well' Bad luck just vanishes and good luck just sets in? I don't think so. But what I have been witness to, and what is not easily believable is as follows :

A Guru can make his disciple die in his dream-state. He can give his disciple a new lease of life and extend his/her present lifespan by several years with circumstances that may seem to remain the same, but the experience of life can be very different. That includes perception and reaction of the disciple concerned. It means the negativity may get rounded off. For example, if the disciple has to endure a financial squeeze, his will power will also enhance simultaneously. This helps to control the mind and achieve a higher level of consciousness.

The power of the mind, it is said, can move mountains. This, of course, means a person can, through *Sadhana* and his or her Guru's grace, achieve abilities that are supernatural.

A connection between the disciple's energy and the Guru's energy bank would form the umbrella we referred to earlier. There are several such instances that I have noticed take place in my life, and that of many of Gurudev's disciples, whom I have closely known.

Guru's umbrella

In the late 80s I had gone to meet him to take his blessings. I woke up much earlier than normal and again fell asleep on a chair. I saw a vision of my wife lying on a flat surface and she was surrounded by a couple of people with masks and strange knives. I thought they were going to kill her. The feeling in the dream or vision was that her end had come. I felt a strange presence behind me. When I turned around, it was Gurudev. He looked amused. He said, "Son, what do you want?" I said I left it to him and his decision. The vision vanished. I woke up and remembered the vision. It was as real as real can be.

A few year's later, my wife was going to deliver a baby. There were complications, the waterbag had burst and the doctor said they needed to perform a cesarean. It was New Year's eve, the operation was set and my wife was prepared for it. The doctor went up to his home in the same premises, to spend a few minutes with some visitors. My wife delivered naturally. I suddenly remembered that vision of men in masks with knives around her. I realized it was men in green and they had surgical knives. It could be an absolute coincidence and a figment of my imagination-or it could not.

Defective Vision or Defective Accident?

Another incident that I can never forget is, one day I was lazing in the courtyard of his house sitting on some rubble in the afternoon, I felt slightly sleepy and when my eyes shut, I had a vision. I saw myself moving and I saw a cycle cart cross me on the road. Next, I found myself lying on the road in a half sitting position. My left sleeve was torn and my hand had bruises and I was bleeding. My trouser also was slightly torn and there was a mild bruise. The vision passed and I couldn't make much of it.

A couple of hours later Gurudev's driver was going to Delhi for some work on a scooter. I thought I would tag along just for the ride as I was feeling bored. I went to Gurudev's room and asked his permission to go. He was uncomfortable. He asked, "Why do you need to go?" in Punjabi. Being a convincing speaker, I came up with a few logical reasons. He relented. He Blessed me with both hands, and off we went on a scooter, catching the breeze.

We had hardly travelled ten minutes when at a crossing, I suddenly saw the same cycle cart I had seen in the vision a few hours back. It was like *Déjà vu*. I knew what was going to happen. My rider tried to prevent the collision, the scooter slipped and I was in exactly the same position I had seen in my vision, on the road. My shirt's sleeve and trouser were torn. But! And it's not a small BUT, there was no bleeding from my hand.

Back we were in his house in an hour. I went in to say thank you. He wore a wry grin and refused to discuss the incident. He asked me to go and rest. This was a perfect example of the Guru's umbrella.

Instant Gratification by GURU

For years I watched my Guru meet people who came to him for help and healing, once every month on Bada Guruvar, the Thursday after the New Moon. The queue of disciples would extend for upto a Km, from 6 am to 10 pm. We would, in our initial years of being connected to him, stand in queue, for at least 3 to 4 hours before our turn came. Early mornings in winter, was not a piece of cake. Mid-days in summer was surely a test of grit. And yet people came and never stopped.

Years later, when I asked him why we could not find an easier way out, of making people wait less, their turn coming quicker, he shared his philosophy. He said, their waiting in line was a test of their *tapasya* or *sadhana*. Based on this effort, he gave them or willed them relief. It was his way of seeking instant gratification of their karmas. Of course, his higher consciousness, extra normal powers, connection to very powerful energies, who people may call *Devtas* and *Devis*, all came into play. Before getting relief, people were sometimes asked to pay several visits and wait in line.

He also said that he could grant people rewards for their balance positive karmas. That's how I guess he could change the trends in people's lives. By changing the trends of their prarabdha karmas, by making them add a lot of positive deeds that they may not have normally acquired.

Personally, I seem to get almost instant results and reactions for the deeds I do. (I may not accept their doer ship.) Whenever I have too much of enjoyment or excess pleasure, the pain is not far behind. I do go through a balancing act. It defies logic and is not what the scriptures describe. Maybe it's one of the exceptions to the rule.

If you have to evolve in the future, the present will find the way. Your Prarabdha Karmas will manipulate you towards their fulfillment.

The BUSINESS of KARMA

*Knowledge of our karmic wealth, our strategy and
manipulation of our future*

How do we practically implement our strategy for Karmic wealth generation ? We need to study the various aspects of what constitutes a profit or a loss in our Karma. We need to manipulate the future lives and walk off this life with a wealthier Balance Sheet.



WHAT WE OWE

A brief description of the expenditure side of the Profit & Loss (P&L) Account of a particular life.

To Parents

For a spirit to acquire a body to work out its Karma, it needs a set of parents to pave the way. The mother has to provide a spirit with a womb and nurture it for months before birth, and years thereafter. The father, and often both parents, have to work hard to earn enough money to support the child. The food, shelter, clothing and teachings are a great Karma for the mother & father but a huge obligation on the child. The child has to accrue a lot of positive Karmas, or create new Kriyamana Karmas, that balance the obligation. Looking after one's parents in their old age, paying for their needs, medical treatment, funeral arrangement, and after their death doing good deeds and dedicating the benefits to them, are some ways to achieve this goal.

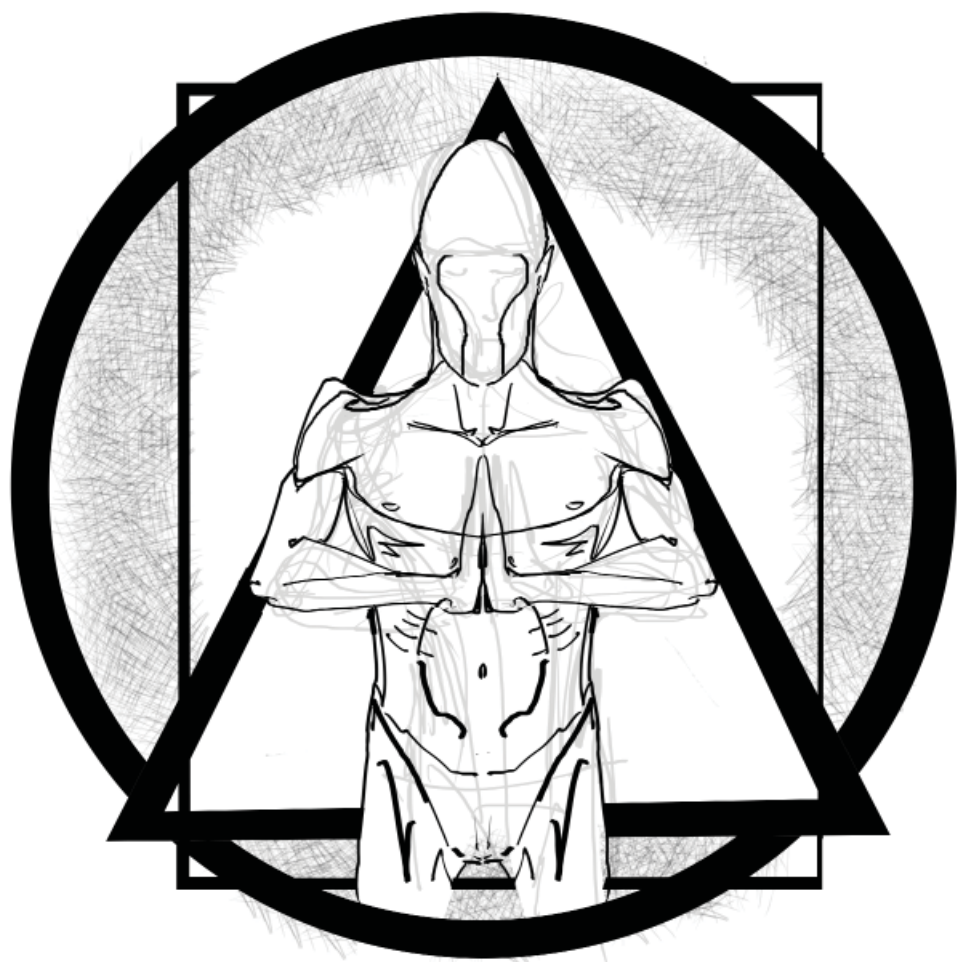
On the other hand being insulted, wrongfully scolded, physically punished, ill-treated, denied their family inheritance, are also some ways in which a child may get a reverse benefit, a parent may neutralize their receivable debt from their kids.

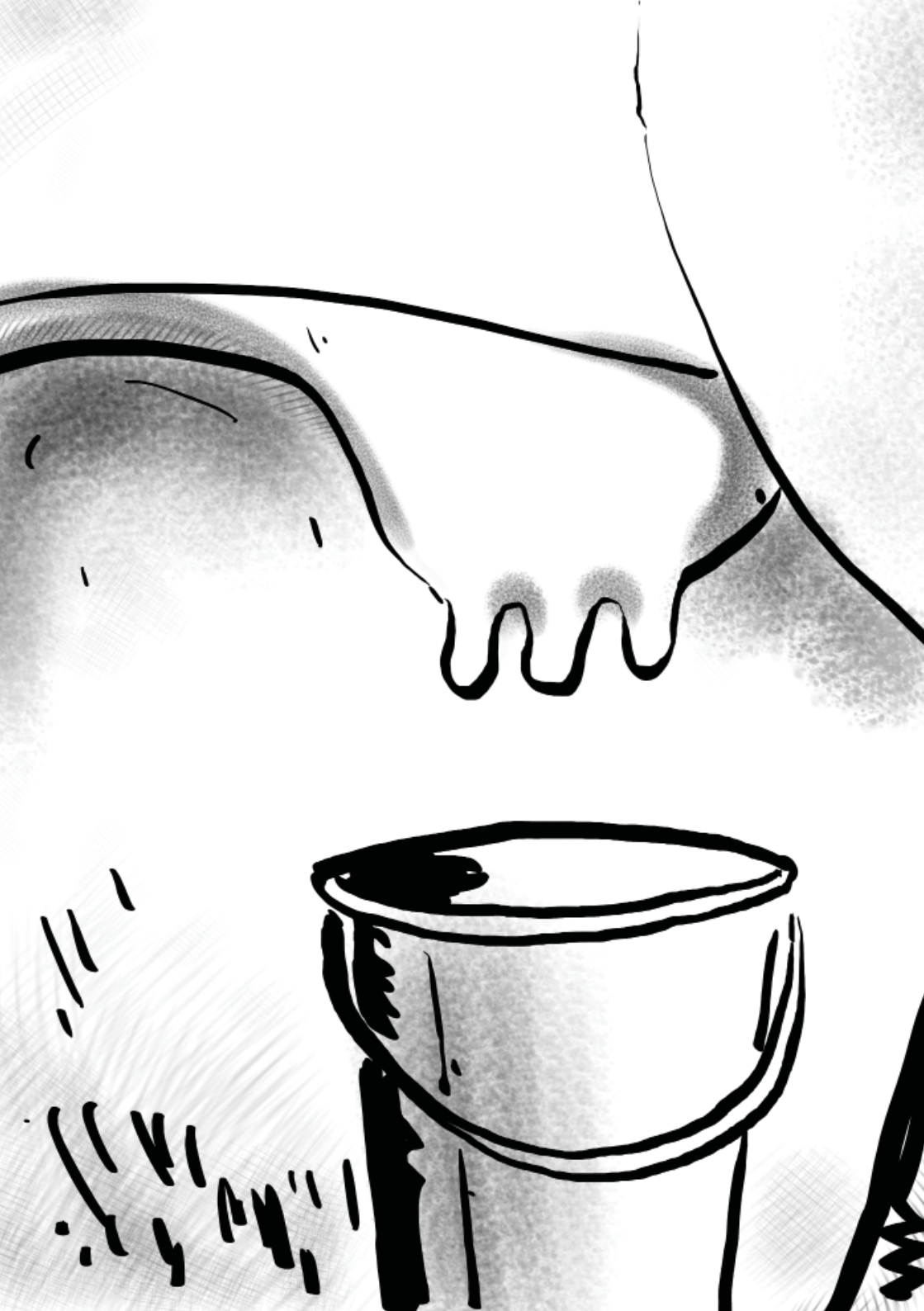
To the Five Elements

The body is constructed of the five elements of Ether, Air, Fire , Water & Earth. An entity may not feel directly obligated to these elements, but one needs to acknowledge their inputs into our physical existence. We often misuse these elements for personal gains. Cutting of trees for making paper, cooking, burning in havans or holy fires; wasting water, contaminating it, not harnessing it for greening places, are some examples of misusing the elements. Nuclear testing,

Polluting air with industrial gasses, toxins, vehicular exhaust and water pollution are some of the ways in which humans ill-treat the elements.

The elements are also mediums between one form of consciousness and another. Fire has been used as a carrier of offerings to the Demi-Gods or enlightened souls. Water can be energized into healing water. Earth is considered Mother Earth and has been worshipped by various civilizations. People purify the air as a gesture of self purification by burning essences. Most Hindu worship techniques are a use of the five elements as a witness. Keeping a lamp lit in a personal temple, during havans, where all the five elements are involved, greening the earth, worshiping fire and other elements vide their personifications in the form of Gods and Goddesses, are part of the program of reducing this obligation.





To the Cow

After mother's milk a child for several years is brought up on cow's milk and its milk products. To go to specifics, one consumes during one's lifetime the supply of 12 cow's lifetime production of milk. This consumption includes milk products as well. A debt of this magnitude is over-bearing and hence the ancients in India worshipped the cow as a mark of gratitude. Even the cow-dung and cow's urine have multiple uses for human beings. Cow's urine is considered an elixir in ayurveda! One of the great charities (Daan) is said to be the Cow Daan, especially to the Brahmins or priests, in return for the prayers and religious ceremonies by them, in proxy, for an individual. The obligation naturally extends to other providers of milk.

The way to nullify these obligations is to feed cows, give them shelter, look after them, in exchange for the milk they provide. Being a benefactor to the cow is a way out of this debt.

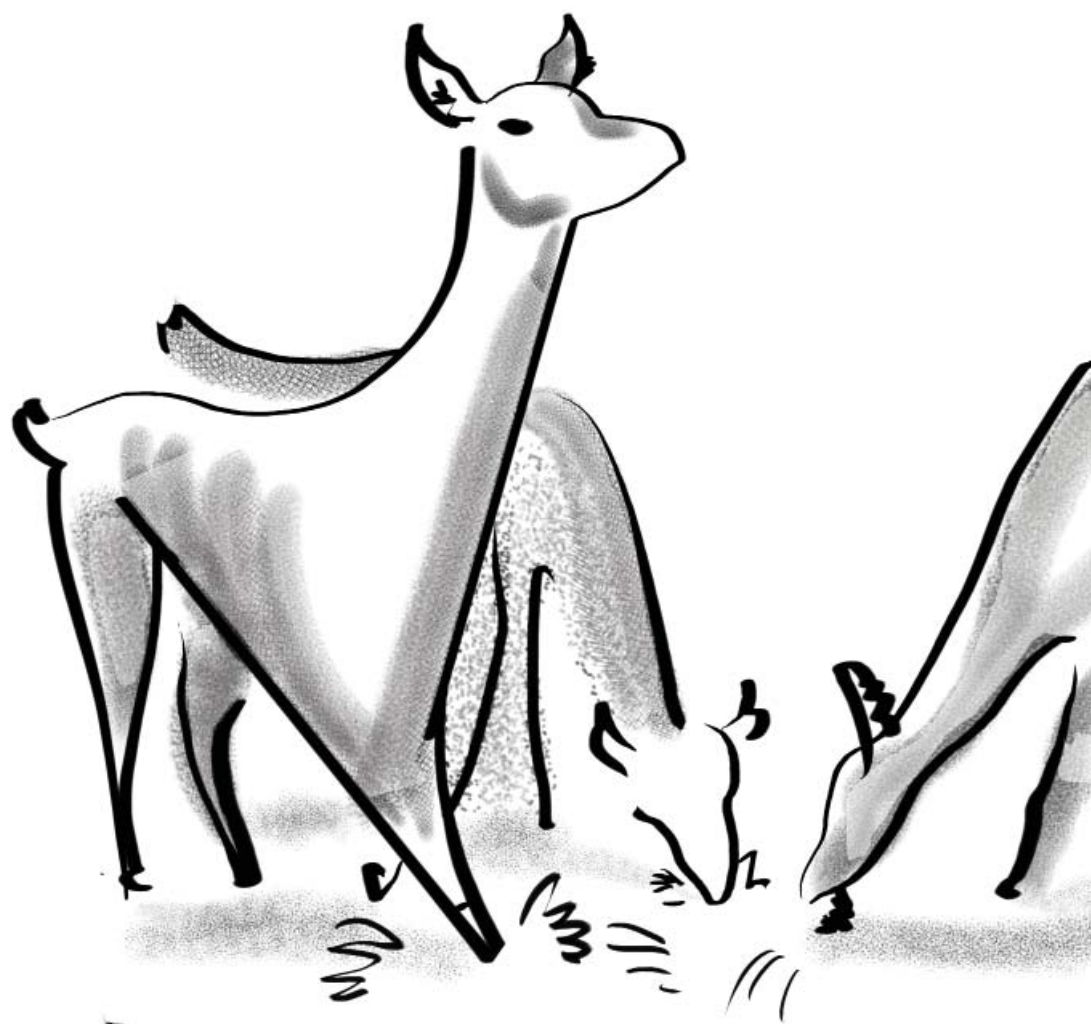
To the Green Kingdom

We consume about 35 truckloads of vegetables in our lifetimes and acres of rice, wheat and other cereals, herbs, flowers, etc.

To be free from such a huge debt one has to develop either a green finger or have land cultivated to grow veggies, cereals, etc. and donate those to others. Greening spaces, getting tube wells or water resources to help green arid zones, or being a stakeholder in cultivation without any personal gain is a neutralizer.

Though plant life is the lowest form of life we consume, it is still a debt, though much lesser than a debt to animal life.





To the Animal Kingdom

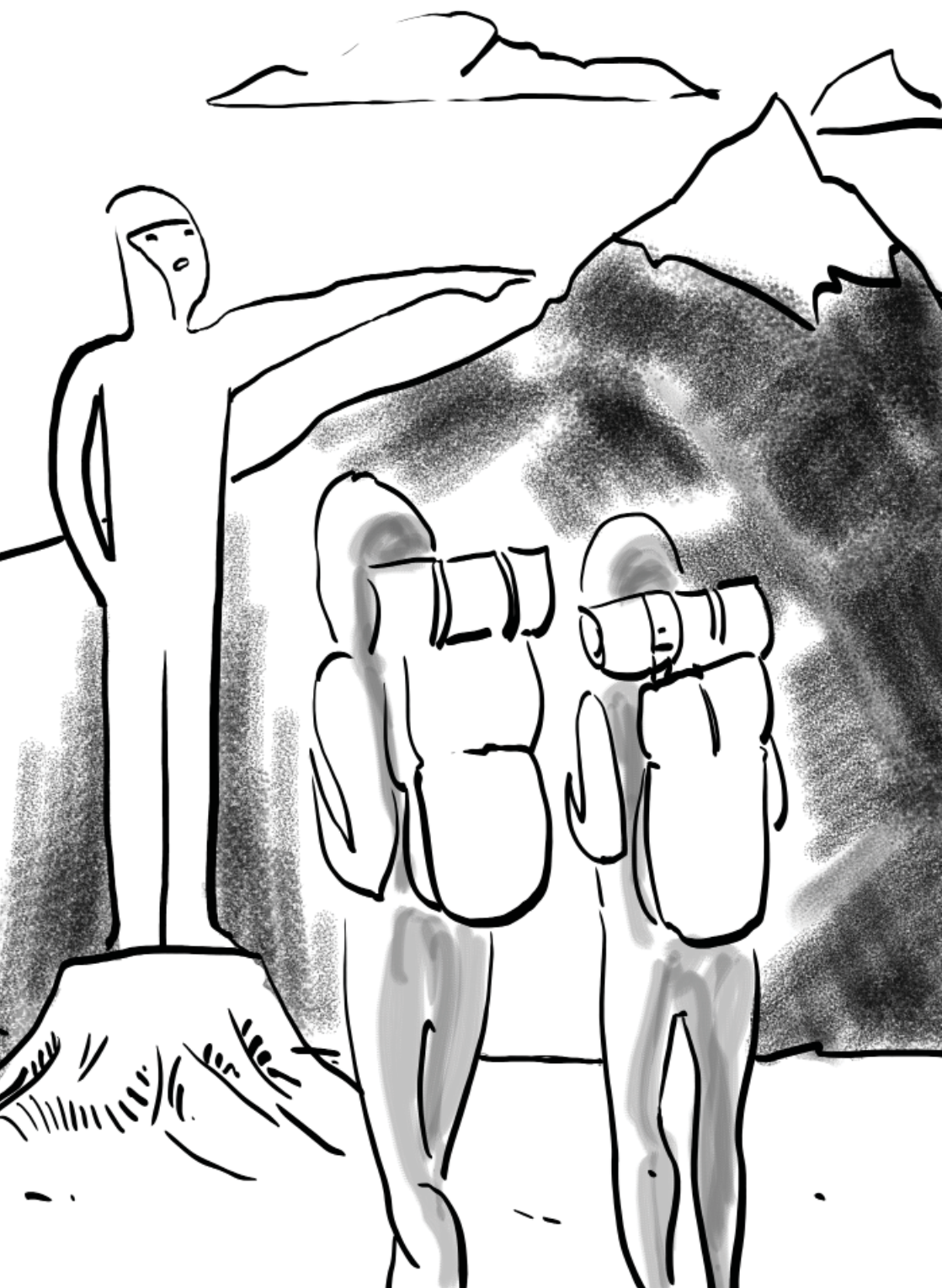
Eating meat and fish may be a delicious experience but an expensive one. You pay for it in two currencies. Money in the physical one and debit in the spirit one.

Animal life becomes more expensive the higher their evolution in the animal world. A goat's meat accrues more debt than that of a chicken, pork even more, and beef goes beyond all others. The positive balance of Karma gets depleted with such negative Karma acquisition. In order to get rid of this debit, one has to do a lot of good counter deeds. Guessing using common sense, would you not have to feed at least 200-300 people to pay for the life and flesh of a goat? Wouldn't you have to feed around 5000 people, to counter balance 20 goats eaten in one life? What about the 5000 chickens consumed? If a person eats only half a chicken a day he consumes 175 a year, 1750 a decade and 5000 in less than 30 years of non-vegetarianism. If he consumes for 50 years, he has to pay-back the Karma for 8000 chicken! If consumption of one chicken's negative life karma can be balanced by feeding say 50 people only, you still need to feed 400,000 people. Is that a do-able number? Hence the saints call for vegetarianism.

To the Teachers and Guides in Life

The first Guru is the mother, the second the father, then come the teachers of education. Finally the spiritual Guru is the one who helps us attain Gyan or eternal knowledge, who makes one transcend perception and understand reality, and helps one to improve his/her Karma and add to his/her balance. The teachings of all are a debt. The spiritual teacher gets the cream of the credit because, he has to help you first unlearn all the delusions, before he can clean your slate to rewrite on it. The understanding of the Karma theory and acquiring its best practices is the result of his performance. It is an invaluable debt and cannot be measured.

The only way to neutralize that debt, is to work hard towards being a good student, and giving your Guru his satisfaction. Thereafter, spreading the wisdom down-line and crediting that Karma to your Guru is an act of repayment. Tan, Man, Dhan or Body, Mind and Wealth are an offering the student makes to his preceptor as Guru Dakshina or repayment to Guru. Offering a coconut and 11 sets of clothes, utilities like bed, umbrella, etc. are ways in which people try to repay this debt. (Guru Dhronacharya asked Eklavya to repay him by cutting off his right thumb) Ravan would offer his head to Lord Shiva his Guru. These are not recommendations only bizarre examples to exaggerate a point.





Acts of Kindness

When people go out of their way to do us favours of any kind, including acts of kindness like giving us a glass of water to drink when we are thirsty, making us enjoy moments of laughter and fun or any other effort that makes us feel obliged, we become indebted to them and it adds to our negative Karma. Depending on the nature of the favour, the debt can be minor or large. We can repay this by giving them something small as a gift, even as small as a chewing gum, a movie ticket, anything which becomes a reverse acceptance regardless of its value.

I once was asked by a Sadhu (holy ascetic) to help get him and his friends blankets to deal with the cold in the Himalayas. I bought him six of those and he was very happy. He took out of his pocket a clove which he had gathered from the forest. He said it was a gesture of gratitude. I accepted it gracefully as I knew they were with little money so I did not want to disrespect him. When my preceptor / Guru found out he was very upset. He felt I had given away all the benefit due to my ignorance. I learnt that not accepting a return favour, however small, was critical to holding on to positive Karma.

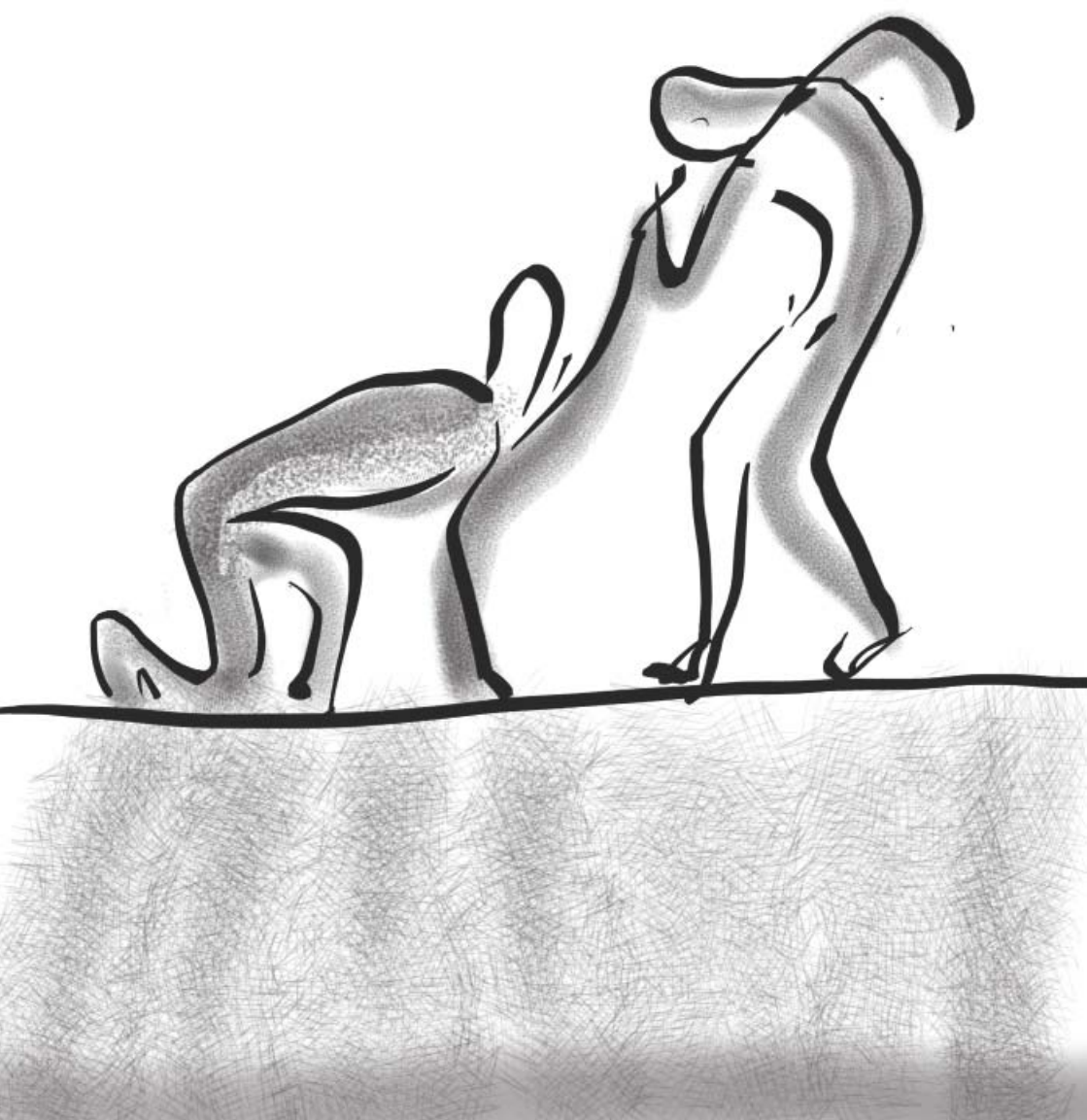
Accepting Hospitality

Food, shelter, clothing, gifts, material products, household items, business items, etc. are a debt to Karma. Salt and cereal are considered to be a very big debt. In ancient times, people believed in not accepting anybody's food especially cereal and salt. They believed salt spread to every cell in their bodies and so was a great obligation. Repaying a gift with a counter gift, not eating food paid for by others, paying for the food by giving them some token money, silver coin, etc, are ways to reduce the debt.

Similarly, living in someone's house is considered a big debt. You not only enjoy the comfort of a bed and sitting facility, you also use the toilet and leave your dirt in their home, albeit for a short period, till it is cleaned. Accepting this facility makes you indebted for the hospitality.

Accepting medical help gives you great relief both to body and mind and makes you grateful and hence indebted.

Clothing makes you fit to be seen by others, besides helping you bear the vagaries of weather. This help from someone, is a debt.





NEGATIVE KARMA

Criticizing Others

Very often we initiate a debt, without the other party being involved, by doing negative things that make us indebted to others. Criticizing other's negative qualities, thinking or talking badly about other people, gossiping, holding grudges about other people makes us either nullify their negative actions towards us, in part or in whole, or makes us have a balance of negative in our interaction with such others.

Holding grudges may make us imagine negative things and acts, give curses in our thoughts, and hurt the other person in a nonphysical way, nevertheless adding to our negative Karma. The way to ensure that we don't fall into this very common trap is to understand the cost of the above thoughts and attitudes and avoid them as much as possible.

Do not burden yourself with negative thoughts, actions and Karmas in the mind. (Do refer to the pages on Kleshas in 'After Thoughts'.)

Acts of Unfairness

Cheating people in business or trade, stealing money, ideas, materials from others, makes us go negative in Karma. Lying or deceiving people also adds to the debit balance.

In order to avoid a dwindling balance, we need to live life righteously and avoid deceit. To have slightly less of riches is better for us, rather than resort to the above means, because avoiding this illusionary richness makes us wealthier in real terms. Monetary richness do not make a person wealthy as a human being and vice-versa. Some of the wealthiest people I have met were simple folk but giants when it came to human values, karmic wealth and depth of aura or energy.

The Spiritual Guru that I have referred to earlier in this text worked in the Soil Survey Department of the Government of India. He had a very meager salary, lived in a 250 yards house in Gurgaon, Haryana. But he had a wealth that was immeasurable in terms of goodwill, respect, human values, shakti or energy, abilities, grit, control of his senses, detachment, power of the mind, and the power to heal others and will things to happen. He had regular 'out of body' experiences, at his own will. He could predict future events in a person's life, read thoughts, communicate with dead people and saints. No amount of money or material assets can buy a person this kind of wealth!

The Urdu poet Ghalib said "Bas ke dushwar hai har kaam ka asan hona, Aadmi ko mayesar nahin Insan hona". Just like it is complicated for any task to be done easily, so it is not so simple, for a man to become a human. (He referred to the humanitarian side of a person to qualify to be a human being).





Criminal Acts that Harm Others

We need to compensate in quid-pro-quo any harm that may befall others due to our acts. If we were to hurt someone physically, or kill someone, that would be a huge debt. Taking someone's life is almost like owing one's own to that person. The payments of such debts happen over many lifetimes and puts a lot of burden on the wrongdoer for their repayment. If you are responsible for a person becoming handicapped, and their subsequent long years of suffering, the amount you have to repay is as huge. Sexual assaults leave people with psychological hurt and make them suffer mentally. Compensation for that cannot be a small debt. Of-course, punishment by human law and imprisonment is a part of repayment.

Mental Hurt and Trauma

Hurting people and making them suffer psychologically is also something that needs to be aptly compensated. Adultery makes the other person's spouse suffer shame and feel cheated. It therefore is a debt on both people involved in the act. There are many ways in which you can make people suffer (like sacking them wrongfully from their jobs, etc.) That's the easy part-repayment is not!

However the possible exception to these rules is that when you are a soldier in a war to protect your family or community in self defense, you do not have to pay for the negative Karma, as you are not desirous of hurting the other person for your gain or satisfaction. You are defending weaker people and yourself from oppressors. There is no intent to be harmful. Nor is it an egoistic act. However, if you feel guilty of doing something like hunting or killing the oppressor whilst protecting yourself or your country, the act will not, but the guilt will make you acquire negative karma and therefore add to your debt.





Encashment of Good Deeds

One way in which people en-cash their good deeds is they advertise them and get benefits like political leverage, social positioning, fame, glory, etc. This is unwittingly included in negative Karma only because it makes you lose the positivity you have earned, as you have already derived the benefits from it.

The list goes on and on, but the moral of the story is how do we send down to the Balance Sheet the minimum negative Karma so that we reduce suffering in the long term of eternal existence. Let us examine the rules behind acquisition of positive karmas.



POSITIVE KARMA

What we get as karmic profit.

Food

Food being the main sustenance for life, feeding people, animals, plants and other life forms is considered good Karma. Most spiritual texts talk about having langars or mass feeding ceremonies. People hold such langars on special occasions like religious ceremonies, birthdates, marriages, death ceremonies, birth & death anniversaries of their ancestors, etc.

These Karmas accrue to those who spend on them or often they are transferred to others, like their departed ones, as a profit to their Karmic balances.

Greening Places

Allowing a seed to grow and investing in its space, nutrients and nurturing is considered great karma. The greenery also provides fodder to animals, man and other life forms. Trees provide fruit, which is food to birds, animals and man; shade for animals and humans, and wood for various uses. They also provide manure through dried leaves. Not to mention the ecological benefits.

Therefore helping to grow and sustain greenery is a multiple karma as it has multiple effects and benefits. If a tree was to bear fruit for 60 years, the benefit of that fruit being consumed would accrue to the planter or the person responsible, probably both, for those 60 years. All the plants, insects, birds, animals and humans who took refuge under the tree would also be obligated. The use of the wood of the tree during its lifetime or thereafter would also be a credit to the planter and a debt to those who benefitted from its usage.





Benefits to Various Life forms

One can benefit life forms in several ways. Food is only one of those ways. One can provide shelter, medication, and other such benefits. A lawyer in Mumbai goes around putting up artificial cones for bird housing in Mumbai city to help provide bird shelter. A film producer's wife recently spent a lot of time with her friends to raise money for an animal hospital in Panvel near Mumbai.

Many Indians who have studied ancient Indian wisdom, try to benefit cows by providing them fodder, shelter, etc. The Indian saints of yore, considered the cow to be the second most evolved species after human beings. Some gave it the anointment of being a second mother. After mother's milk, what helps bring up a child from a nutritional point of view is cow's milk and its products. In the villages, cow-dung is used as an air purifier and a coating on walls and floors. Cow's urine is used extensively in Ayurvedic recipes, in a modified way. It is considered a privilege to serve a life form which benefits us in so many ways.

Favours

Obligations can be got by doing all kinds of positive things for people. Making people laugh, running errands for them, giving them gifts, helping the less fortunate, acts that gratify others and make them happy, are all additives to the Karma consolidation.





Educating People

Educating even one person who cannot afford to educate himself or herself can have a magnifier effect. That one person could do well in life and work and benefit several others. My grandfather was helped by a benefactor who helped him gain a college graduation. My grandfather rose to be a General Manager of an insurance company before it was nationalized. He helped educate all his family members and other relatives. His son set up a free school for handicapped children. Several hundred children have got free education from that school and its ancillary units in Mumbai and Delhi. In another 10 years that education would have benefitted over a 1000 children who are deaf. Did my grandfather's benefactor know the geometric progression of his single kind act.

My sister got a scholarship from the Rotary Club of Mumbai and did her education in U.S.A. She settled there and started her own news-based television program. Several people learned from her and became successful in their media businesses. Again, it was a magnifier effect.

Part of the revenue of a hotel in Bandra goes to a trust. The trust funds education for the village kids next door. Many of them would have remained illiterate without this help. Some of these educated people may help uplift the state of their own brethren. In 10 to 20 years this would have a multiplier effect to the benefit of 10–20% of those dwelling in that village. Providing educational help is providing a better lifestyle not just for one, but for a multiple of one. The Karma of educating people has potential to benefit many. Many people do service by giving their time to help educate others and enhance their positive Karma.

Helping People with Medical Aid

Medical aid can help alleviate many people from physical suffering which is akin to torture. If one can help people escape from so much suffering, one has the right to claim positive karma, and plenty of it. Philanthropists help fund hospitals, provide free medical treatment, organize free medical camps and free distribution of medicines. Several doctors work without fees for helping poor patients.

A lady who used to make fudge in Lonavala, near Mumbai, set up a free homeopathic clinic there. After her death, friends, carried out her good work, and today hundreds of poor people get free treatment in this clinic. A doctor friend now goes there once a week to give free consultation to poor patients suffering from diabetes.

Her investment in a one room hall flat has benefitted and will benefit several persons. A better proposition to an investment reward ratio may not be found on Wall Street !





Benefits from Ancestors

People are normally highly indebted to their parents and grandparents for all the care, nurturing, physical aid, mental growth, education, etc. To convert this karmic loss into a profit, people do a lot of good deeds in aid of their late parents and ancestors. Feeding people, growing trees, giving medical help, educating children, are some such ways adopted. Helping ancestors to gain good Karmas to add to their balance, helps repay debts to one's ancestors to some extent.

Pitra Peeda

Many people suffer due to the anger of their ancestors. The ancestors sometimes make sure, that this suffering is meted out to their descendants, for them to pay for having troubled the ancestors. Giving birth to disabled and mongoloid children, are said to be some of the effects of pitra peeda, not in all cases but in some. Ancient Indian beliefs are that your deeds are shared, by three generations above and below you, and vice-versa. I can only conjecture that if the ancestors feel let down, they ensure your suffering.

Sharing my own experience, I have a child who suffers from cerebral palsy. My Guru said I needed to do a few things to undo the pitra peeda faced by my family. He made me do 'greening of land' and farming on it, and made sure that the produce was donated to an ashram. He also made me keep a few cows and repeat the procedure of donating the milk. He said it would take a few years and so we should not have another child, till he gave us the go ahead. Thereafter, he said, we would have a son who would be good looking, healthy and lucky. And so it was! A few minutes before his birth, I heard a voice in my ear that said he is born and his name is x.

He is a good looking boy and his name is x. (Unfortunately, he is a bit arrogant and his sense of entitlement is something I need to learn to deal with). Before he was conceived, he whispered to my wife in her ear and said he wanted birth and that he was my grandfather!)

As if the story is not bizarre enough, I hesitatingly share with you another related experience. Months before my wife conceived, I woke up one night after meditation, and as I opened my eyes, I saw a man, made of a thin shining cloud form, sitting below her bed, at her feet just staring at her feet whilst she was asleep. It was 4 a.m.! I freaked! The spirit noticed me I guess, turned to look at me, (as I was 270 degrees from where he was), and when his ether eyes met mine, he displayed a gesture of shock and disappeared. My Guru said he was giving my wife a mother's form! (Of-course he was not my grandfather!)

If you don't believe this story, just ignore it.

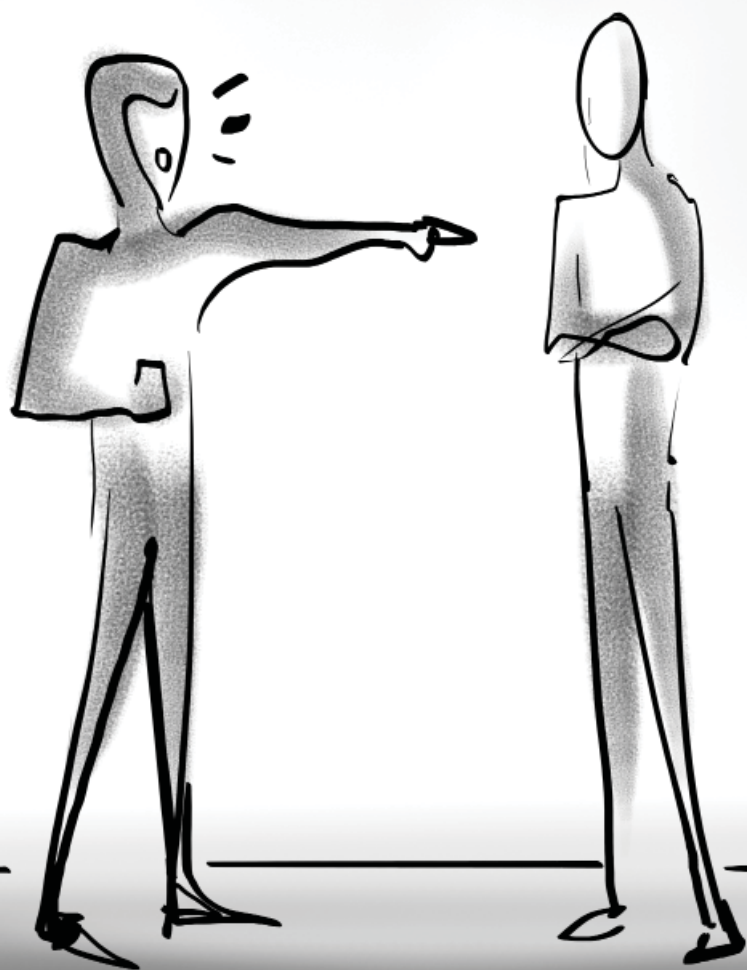
However, the way to resolve pitra peeda is to do many deeds in your ancestors' name, do their Shradhs regularly (Shradh is the belief that there are designated days in the year to make offerings in the names of your ancestors and the benefit accrues to them)

There are prayers like the Antim Shradh (final ceremony) done at GAYA in Bihar. There is a ceremony for pitra peeda, done at Trimbakeshwar in Maharashtra. There is a ceremony for calming down agitated ancestors, performed at Kuruk Shetra in Haryana. These of course are religious dogmas and you can just say PASS! Or you can make the effort, consult your religious teacher and complete these rituals. Many people I know have found it helps. The long and the short of it is that we must do things, like good deeds, in the name of our ancestors, and credit it to them.

Pitra Peeda is not applicable to any person particularly. It is applicable on a line of descent-what Indians call 'Kul'-a few generations of a family. This happens when some of the ancestors are left without salvation, not settled after death in any astral dimension.

(There are considered to be three astral worlds where spirits generally get placed, if they are lucky enough. The lowest is the plane where spirits with more tamasic nature linger. The second is the plane where spirits with a Rajsic nature flourish and the third is a plane where Satwik Spirits exist in harmony. The explanation of Tamasic, Rajsic and Satwik is available in 'Afterthoughts' in three GUNAS).





Passiveness to Criticism

When people criticize us wrongfully and talk against us, they owe us for their slander. They pay us for the defamation. Similarly if someone was to hurt us emotionally, mentally or physically they would owe us a Karmic compensation for that.

When we criticize a person for certain qualities, you may have discovered that often we attract those qualities to ourselves, and start showcasing a list of those very qualities we talked or thought aversely about. It is a known yogic principle that you will acquire the qualities of that which you meditate on. Continuous criticism ends up to be a meditation of sorts! The person, whose negative qualities you attract, is rid of a part of them. It kind of works on the principle of magnetic attraction (electromagnetic), from one aura to another. Most great saints have warned against the loss made by criticism of others and the profit, conversely, by admiration of the good qualities of others. So many prayers, mantras, poems are odes to the greatness of either saints, Gods or prophets.

Therefore allowing people to wrong us, and not reciprocating, helps us to grow our positive Karma balance in lieu of someone else's negative balance. Reacting negatively would neutralize that.

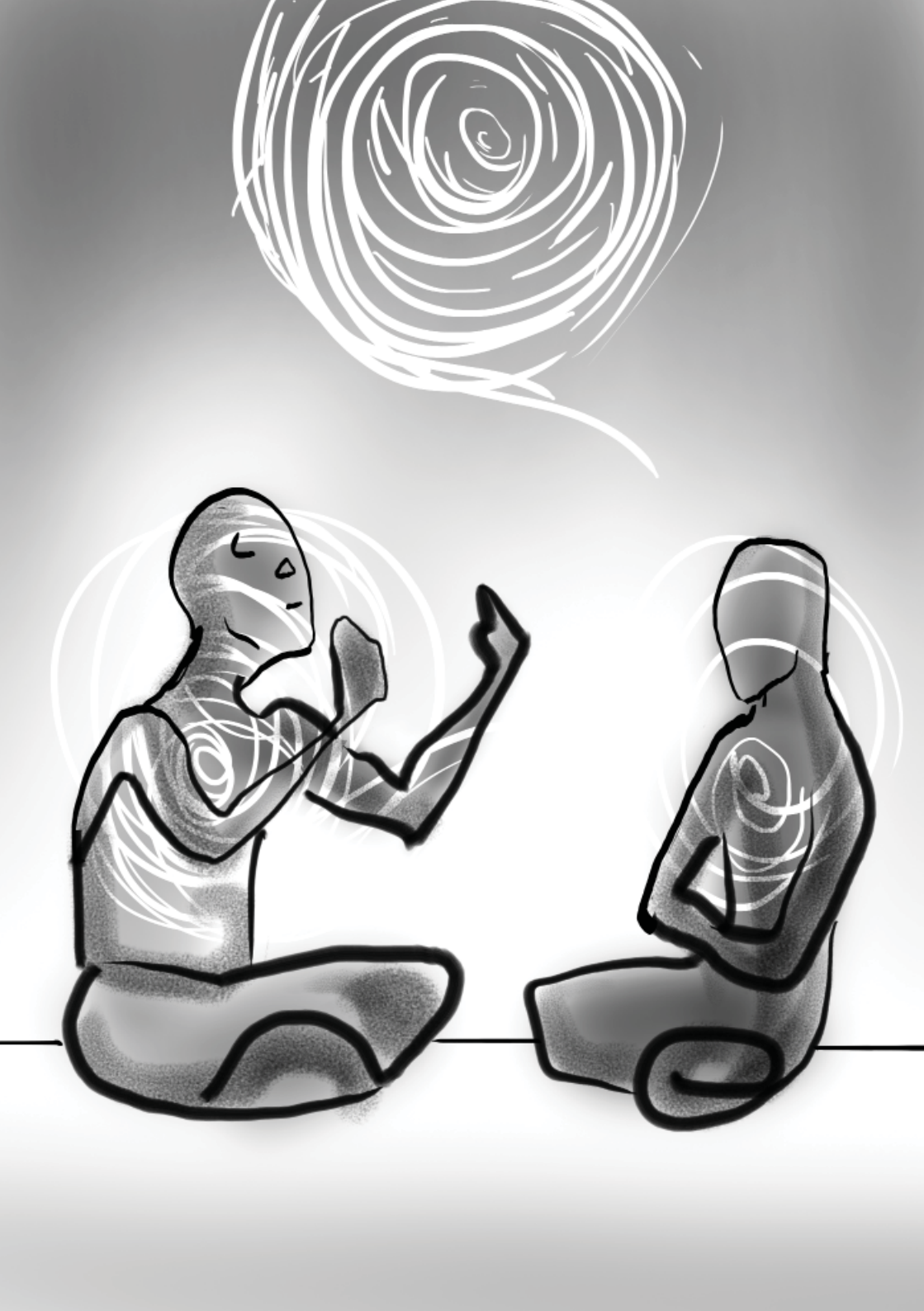
Spiritual Healings and Helping Others

Jesus was a grand Karmayogi, so was Saibaba. Gurudev from Himshiri, Najafgarh healed me of Arthritis in a few minutes. I saw him heal thousands of people. His only teachings were 'SEVA' He practiced it day and night and never allowed himself to be photographed by the press, never gave interviews. Remained low profile even though every month there were queues of people in thousands to meet him. Nor did the prophet Mohammed ever want personal fame and glory.

The L.C.M. (lowest common denominator) of most religions is service to others. The Sikhs, the Muslims, and almost all others believe in Karsewa, charity and philanthropy. Bill Gates and Warren Buffett are modern saints of today, because they decided to give up their personal wealth, or most of it, in order to serve disadvantaged people in third world countries. Thirty billion dollars donated by each, would make them serve millions now and hereafter. Their Karma would get a mega boost and will keep multiplying as their projects keep advancing. This multiplier effect would continue even after their deaths and provide positive profits. No religiousness, belief in God, desire to pray, is required to multiply positive Karma.

The power to spiritually help and heal others comes to a person only if they have a huge Karmic positive balance. It may take several lifetimes to achieve these energizing powers. Many saints have been able to attain these. Often the potential to heal needs to be unlocked by an experienced preceptor. (I have met many people with such abilities who would go about their good work without making a noise about it).

Such service towards spiritual healing of ailments, mental conditions, psychological problems, diseases of aura, victimization by black magic (as commonly called) adds immensely to your Karmic profit. Positive Karma does not need social recognition and so there are hundreds of saints in the present, who we shall never probably discover, and who are performing these karmas quietly.





Being Righteous

Being an acceptable member of a family, of a society or of a group and following the acceptable norms and rules helps make you a 'blend in' person. Believing and following a set of principles and avoiding excessiveness in action takes you to better Karma.

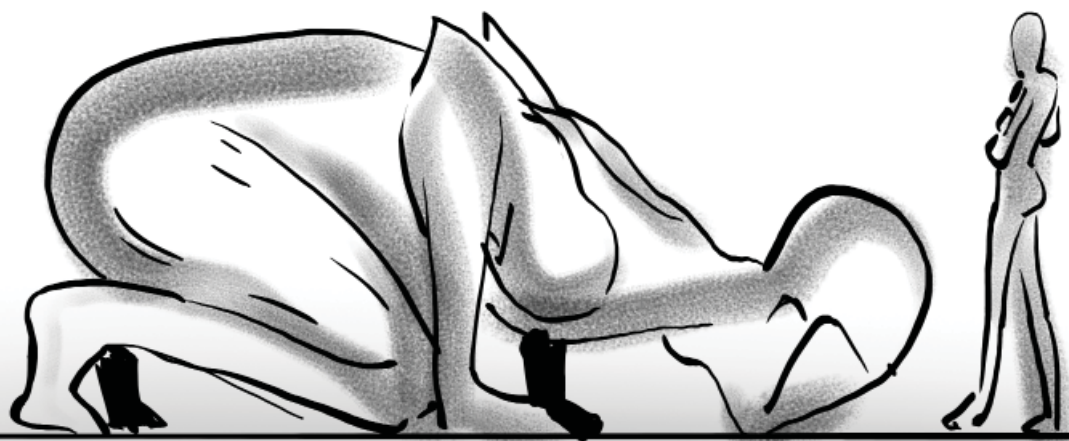
Being righteous can be translated into small issues. Not being aggressive with people, courteousness, fair-play, smiling more than frowning, pleasant conversation, positive body language and expressions are all going to make Karma neutral or positive but not negative.

Being Empathetic

Few people understand destiny and others don't. Even those who do understand destiny often forget its role in human actions & behavior. They become judgmental, fault finding, and hold onto their expectations from people. Destiny forces behavior and action. It is almost impossible to be constantly aware of this, hence we hold people responsible for what they do and react to that.

Personally I have followed the policy of having an astrological analysis done of most of our senior managers. This gave me information on their personality traits, weaknesses, strengths, good periods and negative periods. I learned how to excuse their inefficiencies during those predictable periods, and bear with their bad times. This helped me retain some of them, as I learned to flow with their tide. Conversely when I knew some of them had predictable changes in their career trends, it became easy to accept their departure. People who had arrogance as a part of their trends became easier to get rid of. Empathy helps to understand people's moods, behavior, errors of behavior, slip ups, and makes it easier to forgive.





Being Humble

When good Karmas fructify, people get wealth (of different kinds like money, property, etc), status, significance in the eyes of others, fame, glory, well paid jobs, thriving businesses. They also get good physical wealth like good looks, good health, physique, etc. Some get wisdom, intellectual wealth, spiritual wealth, whatever!

People think these favours of good karma are their own achievements. They credit themselves, their education, capabilities and are self impressed. Often they get arrogant, show off and become demonstrative. Their behavior offends others and makes people feel awkward. Even if this does not get you very negative Karma, it takes away the opportunity for a neutral or positive one. Being humble helps condition your mind to see things differently.

Humility and acceptance of good fortune, lend a shade of goodness and greatness to an individual. Humility makes a person more expressive than impressive. It is a perfect seed to sprout good Karmas. Therefore one should aspire to be humble and lead to positive potential.

THEORY OF BALANCING KARMA

Complications

The scriptures suggest that if we exhaust our Sanchita Karmas and do not accrue any Kriyamana Karmas, we could reach a point of zero i.e. we have no Karmas left to exhaust and therefore we can be free from birth and death.

Nice thought-almost impossible! Reaching a zero balance is difficult even in a debit card. So then how do we transcend this Law of Karma?

In my personal experience, **even the spirit after death is involved in acts and deeds**. Many *tantriks* use spirits to trouble people, haunt them. Many spirits do it themselves. They either want to scare people away, or get some revenge, or maybe it is their nature.

Gurudev, as we called him, was at a camp at a place called Bathri near Dalhousie. He invited some of us disciples to spend a few days with him. He was staying at a guest house of the Himachal Electric Board. During my stay I learnt that the guest house was haunted by the spirit of a Yogi (ascetic). The watchman of the guest house would sometimes see this Yogi-like figure in his dreams. Sometimes the Yogi would tell him things. The spirit repeatedly communicated that he was waiting for a saint to visit that guest house. He had been waiting for decades.

One of Gurudev's disciples and his wife, Mr. & Mrs. Taneja were staying in the same room with me. (It was a dormitory-like accommodation). I woke up at 6 am and overheard a conversation between the couple. She was saying that a Yogi had appeared in her dream and requested her to grant him birth. That he (the spirit) would make sure that most of the couple's problems would be solved within the period of her pregnancy.

She told her husband that she had flatly refused the yogi and explained that she was too old to conceive. The couple went and shared this experience with Gurudev, who promptly told her that she must have this child and that she had no choice.

In confidence he repeated to me the whole experience, including the existence of the Yogi. (He was not aware of my investigating skills, or that I had done my homework on the yogi.) He mentioned that he had called another couple a week earlier to try and get the yogi to accept them as future parents. The wife had fought with the husband at that location and the yogi did not want to take birth with these potential parents. Now he seemed to be eager to take birth with the second couple. And it happened. In less than ten months, Mrs. Taneja delivered a baby boy. A few months into her pregnancy, their economic and family issues were resolved. Today, young Mr. Taneja, the X-yogi, is a smart and educated young man running a small boutique hotel in Delhi. I went to meet him a couple of years ago. I could not find any hint of a Yogi in him, nor any inclinations. He is busy in business. He is a suave, sophisticated young man, with a touch of arrogance.

I am sure that at some future date, he will want to explore the spiritual field-at least, I hope so. His father was a great saint and his mother highly inclined too. He certainly is seeing a lot of positive karma fructifying. He must be a powerful spirit and that's how he could use the power to help resolve their issues before he was born. If he does not top up the jar of his positive karma, this life, for him would be an expenditure more than a profit. I do believe, that at a later stage in his life, circumstances and his destiny, will make him reconnect to the old willy yogi that is his past.

There are other spirits who help humans do good and collaborate in spiritual healings and help many mediums who use spirits to answer questions.

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There are other spirits who help humans do good and collaborate in spiritual healings and help many mediums who use spirits to answer mind.

The Spirit who Partnered in Healing

I was treated (but not cured) by a Parsi gentlemen in Andheri, Mumbai, who used a planchet to get instructions from his late Guru as to what homeopathic mixture to give me. It helped a lot, and till I kept having those medicines regularly my pain was 60% in control.

Mr. Marchant, the gentleman who used to do this healing, was an ex railway employee, and never charged for the medicine or consultation. He used to put my name in writing on a biscuit box, converted into a planchet box, with a huge magnet in it, with a perforation in the lid. He would put my name on a chit and swing the weighted string. There was a semicircle of alphabets in the outer circle and numbers from 1 to 10 in the inner circle. The swing kept moving from one alphabet to another, creating words for Mr. Marchant to follow.

He would then go and make the medicine with the tincture of gems soaked in alcohol (I think) and pour it into homeopathic tablets. He would then place the vials on the planchet apparatus, and again he would swing the string (it had a weight at the bottom). He said that his late GURU had taught him how to do this and used to guide him continuously. He said he did not charge, as those were his late GURU's instructions.

I think Mr. Marchant liked me a lot and was keen on teaching me his art, of what he termed as magnetic healing. Before Gurudev cured me of my arthritis, I was going to Mr. Marchant for his homeopathic/magnetic treatment.

When Gurudev cured me, he said he would cure 95% of my disease. His disciple had thrown holy water into my eyes with force, and then removed the pain with his hands. My pain was in the ankles and wrists. He had given me some cloves and cardamom, to have daily, in a particular way, as a follow-up. I found myself cured and went to see Mr. Marchant to give him the good news and thank him for the help. Clueless of what had transpired in my case, he set up the planchet and what happened next was quite shocking.

The string kept swinging much more vigorously than normally. Almost, as if that day, it was charged with extra energy. Normally, it would swing about 50 degrees to 60 degrees. Now it was swinging more than 90 degrees. Much faster—almost aggressively. More than me, Mr. Marchant was taken aback. He broke into conversation with his box. “But how please?” “How can he be all right?” “What are you saying please?” Unwittingly, he forgot I was a witness to his interaction! After the string had done a lot of swinging, he looked at me with helplessness. “He is saying, you are all right” “Is it true?”

This was quite a moment for me. I decided to do an acid test. I said, “Ask him how I am all right”. The dangle was swinging again—and how! He said “He is saying that jungle man, jungle medicine”. “I said how much am I cured?” He said “95%”. That blew my mind! I realized that his partner in his efforts was his GURU and that could not have been a figment of his imagination.

His GURU after death was earning post death Karmas by helping in healing so many people and not charging for it or allowing Mr. Marchant to charge for it. It solidified my belief in Karma Yoga, almost 40 years ago. Today, it can be your third party experience if you allow it to be.

The idea of doing a perfect balancing act of exhausting the karmic balances does not make logical sense to me personally, so then, how do we transcend the laws of Karma? Another complication that I see is that because the Sanchit Karma gets exhausted in consonance with destiny, naturally destiny must be such that it gives the opportunity to erase both positive and negative Sanchits. Therefore a person with more positive Karma will have a better destiny and some bad time to exhaust the minus. While people with more negative Sanchits, will have more bad luck, sorrows, tragic events, poverty, strife and very few segments of good luck.

To synchronize this fructification of the stock in trade to specific measure, is just too hard to fathom. The catch 22 here, is that every *Mahurat* (cross section of time calculated by having a person's date and time of birth at a particular cross section of time, will have predictable luck in various spheres.)

Wealth, health, relationships, education, career, marriage, romance, nature of the person, tendency towards spiritualism, criminal tendencies, life span are several factors that reflect in a person's horoscope.

Therefore, if a person has to suffer much more, than enjoy, how can he or she be born at a time that has the trends of good luck? One is not suggesting that being rich and famous insures you from suffering. Nor does being born in poor circumstances guarantee suffering. One can be simple, just make two ends meet and yet be much happier than a millionaire. However, a *mahurat* also can reflect the happiness quotient of a person to a fairly accurate degree.

My deduction from this is that as a person's destiny is the fructification of his Karmic balance sheet, it stands to reason that such person will need a matching *mahurat* at birth. My submission is that to have your Karma balances reduced, the right birth time is a must. To get a perfect match may not be possible, so I believe birth takes place to ensure that, at an average, your karmas are worked out. Some could be extra plus, or some extra minus.

The scriptures say that through *Gyan* or eternal knowledge, one can burn up one's balance of Sanchit Karmas and be free. TRUE! Can do. But for that one needs to transcend the senses, mind and intellect and know and feel the oneness of oneself with the supreme consciousness. One needs to believe without doubt in *AHAM BRAHMASMI* (I AM THAT) or I am a part of the whole!

The problem is knowing it logically and agreeing with the concept is one thing, but sensing it beyond intellect is another! (If the reader wants to understand this concept in greater depth,I would recommend reading the *Yog Vashisth*–(the teachings of *Guru Vashisth* to his disciple RAM).

When a person knows this, and understands the circle of MAYA, they also realize that the world we see is but a delusion of the mind and not an absolute reality. It is not easy to believe these things, because like we saw earlier, **you have to go beyond what the senses perceive, what the mind thinks and what the intellect analyses.**

(Just like you believed your primary teacher who taught you that the alphabet starts with A and ends with Z, one needs to believe the teachings of the saints and the writings of the great authors.)

As this is a book on Karam Yoga, what is said in the paragraph above can be stated in brief, but needs to be understood in depth.

I worked at an easier formula on Diluting DOERSHIP

Do not take ownership for any of your actions ! As it is they were acts of destiny (even though they were a fructification of our earlier deeds) so you do not need to be responsible for what has been programmed to happen. It is the fruit, not the root. You need to take the 'I' away from the deeds. Be detached from it as it is not of your initiation. **You are only a witness so why become the owner?** Most evolved souls have stated that what they do, they do in the name of the Supreme Consciousness. Some may have called it 'Father'-others used the term 'God', but none of them claimed that they, as individuals, were the doers. At an advanced level of thought, they identified with the Supreme and their 'I' became the 'I' of oneness with the whole. "In the name of the Father ..." Krishna used the 'I' in context to '*Aham Bhramasmi*' or 'I am that'. The eternal truth is that in every form lies the same God particle and each of you is the God above. (God knows why above?) **Realizing divinity in yourself is enlightenment.**

What is the toughest of all, one has to get detached from one's own body, identity, personality, Jeevatma. This is the stage II after having detached from one's desires, sense pleasures, family, commercial attachments etc. The Hindi word is Moh.

Achieving the above requires the kind of purpose and perseverance displayed by the Buddha or many other Saints of that level. However the achievement can be done in parts, in several lives. The effort must be a sustained one.

Anything impossible to achieve is unproductive to try. That is the common opinion. But the lives of great people prove that we can because they did.

We need not compete with the prophets and saints, but then, they too evolved in stages, and took several lives to get outside the circle of Maya.

Most of the spiritual learnings are easy to hear, not tough to understand, but difficult to accomplish. So if you can give up taking ownership of all your actions, including the good ones, you have a chance. Like cricket, it needs rehearsals and many of them years of practice. But people have got there, so why not you ? You can do it too!!

Later we can look at some sample worksheets that you can programme on your I-Pads or P.C.'s or phones and fill them up every day.

To conclude, one can only say- If you can try giving up ownership of karma, do that. If you can't and want the easier way out, just plaster your negative Karmas with overloads of positive ones, so in relative comparison they are much lesser, and you can have a better life or lives in the future.

If you don't care for either of these methods you can carry on and be as nice as you can, and there is hope. I too have a hope that at the end of this book, you will find that a part of this resonates. If so the purpose of this book is accomplished.

If you see the logic of good Karma being worth your investment of time, money and inclination, several life forms will be benefitted. As there are several of you who will hopefully read this book, the effect can be one of geometric progression. If I think of something, I might have missed, I will put it down under after thoughts at the end of this book. I would appreciate your response, agreement or disagreement, experiences at hingori54@gmail.com.

Best Regards

Hingori



[illegible]

Assessment Criteria

Give yourself marks for what you succeed achieving.

	BOX	POINTS
1)	ONE/ YES	10 points
2)	NONE/ NO	-5 points
3)	SOME	No. of people x 10 points
4)	PARTIALLY	5 points

Add or subtract these points to compete with yourself on a daily basis. Slowly but surely you must learn to be a conscious witness of yourself. Tear out the worksheets on the dotted line and pin them to your board or copy as many sheets as you need for everyday use.

POSITIVE KARMIC ASSESMENTS

- | | | | | |
|---|--|-----------------------|-----------------------|-----------------------|
| 1 | Number of people I have made happy today & who are grateful for that. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| | | One | None | Some |
| 2 | Done something to repay debt to the green-world? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| | | One | None | Some |
| 3 | Have I been good to other life forms? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| | | One | None | Some |
| 4 | Have I fed anyone, a friend, stranger, beggar? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| | | One | None | Some |
| 5 | Have I done any favours or helped anyone for education medical, errands? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| | | One | None | Some |
| 6 | Did I succeed in being/ righteous/ empathetic / humble? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| | | Yes | Partially | No |
| 7 | Have I accepted criticism of me, negative behavior towards me, unfairness to me? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

[illegible]

NEGATIVE KARMIC ASSESSMENTS

1 Was I rude, unfair, unkind to anybody either human or non-human?

☐ ☐

Yes

No

2 Have I accepted any obligations like-food, education, favours, gifts?

☐ ☐

Yes

No

3 Am I obliged to the Green Kingdom by eating vegetables, cereals. By breaking flowers, leaves, cutting trees?

☐ ☐

Yes

No

4 To the other life forms by eating non veg food, drinking milk or its products. Have I hurt any other life forms?

☐ ☐

Yes

No

5 Have I had a good time and en-cashed some of my good Deeds of the past reducing my positive balances?

☐ ☐

Yes

No

6 Am I obliged to anyone for being nice to me, helping me, doing errands, favours to me?

☐ ☐

Yes

No

7 Have I hurt anyone physically, mentally,emotionally. Criticized People?

☐ ☐

Yes

No

8 Have I done any criminal acts, cheating, lied to someone for my personal gain. Been deceptive, treacherous?

☐ ☐

Yes

No

[illegible]

[illegible]

AFTER THOUGHTS

Reflections on the nature of man

For a person to practice Karma-yoga, it is important to know the laws of karma, as well as allied subjects, that can help to make one think differently—from a different standpoint.

The five Koshas clarify that there are five sheaths of consciousness and therefore, we can become aware that our perception changes, as we go inwards, from one sheath to another. Perception at the level of the Annamaya Kosha is very physically oriented. If one can perceive and think from the level of either the Vigyan or Anandamaya, the perception goes through a sea change. At the level of Annamaya—looks, beauty, art, social graces are paramount. At an inner level of koshas—these are trivia.

Similarly with Gunas, it helps to understand their classification, and we can aspire to change our Gunas to a better mix. Realization that we are influenced by more of the tamasic, makes us determined to work towards more sattvic thinking. It takes time to change, but a pre-requisition is the desire for change.

Knowledge is power. For us to inculcate a desire to make changes within ourselves, awareness of certain phenomena become the background and infrastructure. The Kleshas and their understanding become a motivator for self awareness, and observing ourselves from a third person's perspective.

Our attitude towards the deeds we do keep changing. This may never even occur to us—hence the clarification. The fact that our suffering can be self induced by way of tapasya and that can reduce our negative balance is something very few people would have thought about. For example-many people keep fasts. Many may not realize why.

The write up on samskaras, adds to our self awareness. We may be inspired to work towards either negating the samskaras, or conditioning of the mind, or creating a better and more evolved conditioning of the mind—or both. Meditating on the erasing of a certain type of samskara, helps to reduce it, or enhance it as you so aspire.

As these subjects could help to practice karma-yoga at a more evolved level, I have put them in 'Afterthoughts'—and they were afterthoughts—I felt the book had not ended when it did.

ATTITUDE TO DEEDS

There are three attitudes to doing deeds or self effort.

1. The Self Centered Approach
2. Deeds for Satisfaction
3. Deeds with Detachment

The Self Centered Approach

Initially, people do good karma because of the motive of it's positive result in terms of Karmic benefits. It's more of an investment for future gains. I think there is nothing wrong with this, though several holier-than-thou characters have looked down at this approach. If you know that good deeds beget good results, you cannot make yourself forget this factor, when you do something beneficial to others. This attitude may not be the most perfect, but it does get you into a habit. Your selfish attitude may be a benefit to many.

Deeds for Satisfaction

Many people, when they get into the habit of doing good, start getting a sense of satisfaction from what they do. They may not TOM TOM (broadcast) it to all and sundry, but they do get a good feeling. If you can inspire a smile on someone's face by doing them an act of service, I think you have done well. Why should you not feel happy and satisfied?

Deeds with detachment

Many evolved souls give up their sense of doer-ship of deeds. They feel that what is happening is meant to. They do not feel pride or satisfaction, in the good they do. They do not even try to qualify it as good. They rise above duality and stop seeing things as black or white. For them doing someone a favour, must be that person's luck. They do not see this as their own positive karma, as they do not differentiate between the positive or negative. **Their actions are considered non actions and they are considered 'Karam Mukta' or free of Karmas.** It is not easy to think like this in continuity, and yet people have. DO TRY.



TAPASYA (**p**enance)

Penance has been a strategy of seekers of spiritual progress. Sadhus (ascetics) have resorted to various types of penances—fasting, nirjal or waterless fasts, continuous meditation, eating very little food, living in tough conditions, hanging from trees, standing on one leg in a river, continuous mantra chanting for days, etc. The concepts of performing penance are many.

Burning (controlling) your desires, living out your negative karma by voluntarily giving yourself suffering (as perceived), sacrificing on food, comforts, sleep, taking on mental anguish, make you get the same effects of poverty, suffering, misery and therefore a cancellation of negative karmic balances take place.

THE KLESHAS

Types of kleshas

The Kleshas do not have a perfect translation in English. ‘Afflictions’ of the mind, or hindrances and obstacles of the mind, are some words that explain Kleshas. A read through will however provide you clarity.

We are born with the Kleshas, as these are a part of our conditioning in past lives. Our karmas are often motivated or instigated by these Kleshas. They also provide speed-breakers to attaining clarity and evolution of our minds. They cloud the clear sky of our intellect.

The Patanjali Yoga Sutras list these as five in number.

1. Avidya (mal perception)
2. Asmita (egoism)
3. Raga (attachments/indulgence)
4. Dwesa (aversions)
5. Abhinivesa (fears / insecurity)

Avidya (mal perception)

The primary Klesha is Avidya or belief in a delusionary reality -a mal-perception. Avidya is our individual circle of Maya. Crossing the boundary of this circle leads us to Vidya or enlightenment. Avidya is ignorance and delusion. Naturally this gives us a jaundiced view of reality. It brings the level of our pure consciousness down to a level of body consciousness where the triggers are the senses and the victim our mind.

Let us look at the subject at a level of depth. By identifying with our bodies we fail to identify with our Atmans or the real self. Eternal knowledge and real joy can only be found in union with the Atman and mistaking the Non-Atman with the Atman, leads to a chain of mal-perceptions.

Let us look at Avidya at a simplistic level. If you were to examine ignorance at a physical level, or a mental level, you would find it stressful to be in a situation where you “do not know how” or “can’t figure it out”. Not knowing which road to take next or how to put in a coin into an automatic dispenser, not knowing French in Paris, are petty examples and yet they become a Klesha.

Avidya leads to other Kleshas.

Asmita (egoism)

As an adulteration of the supreme consciousness, we develop a sense of I-ness and individuality. The ‘me, mine, and I’ become the root cause of our sense of duality. Everything can be divided into two parts. What is mine and what is not. This leads to divisionary perception in all that we perceive.

Asmita makes a person attached with a sense of ownership of material things, people and relationships. It also makes a person have an ownership over ideas, concepts, experiences, our individual view points on a subject, our writings on a matter, our beliefs in certain phenomena due to our experiences, form a part of Asmita. It is the glass that identifies the water of a river as water with a separate identity

Over many lives the ego of a person acquires a sense of uniqueness, a different chemistry taking Asmita to greater levels and making its undoing more complicated. When your pot of conditioning is full, your identity more fortified, shedding those veneers of self image need a lot more doing. Getting rid of the conditioning is a prerequisite to spiritual advancement and freedom.



These two Kleshas of attractions and aversions, likes and dislikes, pleasure and pain are impediments to the evolution of a person.

Raga (attachments/ indulgences)

Raga leads a person to attachments. The attachments can also be a reason for a person initiating different types of karmas. If you are fond of sex and romance, your Raga may lead you to doing what you might regret. You might force someone into having a post marital relationship, and thereby dump yourself, with expensive-to-pay karma. Many Indian Kings of yore were so fond of sensual indulgences, that they allowed their kingdoms to be mismanaged and often even lost them. That is the strength of Raga. Opting for over entertainment, drinking beyond measure, shopping beyond your means, decadent life style, these are examples of Raga

Dwesa (aversions)

Dwesa on the other hand, can make you miss out on many opportunities, due to your aversion to it. One bad experience, in any matter, may not allow you to opt for that matter again, because of your memory of it. My wife does not like eating Chinese food because she once fell sick due to the consumption of it. Her dislike is engrained in her mind and only she can overcome it.

A frivolous Sadhu or spiritualist could make you hate the subject, and every-time you came across a spiritual person, you would imagine him to be a fake. This Klesha might not allow your progress and you might lose out on enriching yourself for the future.

In order to attain a better balance of mind, we have to try and not be too attracted with pleasure and attachments. We also need to ensure we nullify hate and aversion. **It is only in the centre of a see-saw, that emotions are at an equilibrium. There is no joy in the centre, but then there is also no sadness.** If you want to reduce sorrow, you must first reduce joy.

A state of mind, to the extent of being almost boring. You might want to call it equanimity!

Abhinivesa (fears/ insecurity)

The word literally means clinging on to something. Clinging on to life. Fear of death. Personally, I would extend it to fears of other kinds as well.

Our fears work negatively on our minds and can instigate many karmas. The desire of self preservation can lead to desperation and hence unstable thinking. This, in turn, can lead to silly mistakes. Even animals attack people due to the fear of being attacked. On a commercial front, people file lawsuits in anticipation of others' action. On a physical front we fear death. Because we don't know about thereafter. "Ay, but to die and go we know not where ..." Shakespeare.

In-spite of the fact that we faced death several times, in the entirety of our existence, it still remains our greatest fear. And instinctively so. This fear exists across species and in almost all human beings- even the learned. I would like to believe that, as I have been lucky to have several out of the body experiences and as I know what the spirit of a human being looks like, sees like, flies like, I should be an exception to the rule. Honestly I say so with only 60% conviction. There are still many experiences I do not remember. Besides have I topped up my learning to the required level? I can only hope so. As yet, I do believe that I have some distance to cover before I can say with confidence that I would welcome death with a smile when it comes.

Overcoming Kleshas

Getting rid of, or overcoming all the Kleshas is easier said than done. Wishful thinking. You can reduce their strength and that too is not a small achievement.

Avidya can be counteracted on by Gyan or knowledge.

Intuitive knowledge is best, but even reading and understanding the scriptures would make a difference. The father of knowledge is ignorance. As you realize your ignorance, it begins to fade. If ignorance reduces, in counter-balance, knowledge increases. The teachings by an accomplished GURU can lead you from Avidya to Vidya, from darkness to light. That's what the word GURU means Remover of darkness.

Asmita needs understanding and acceptance.

When I realize that my ego is part of the circle of Maya and the truth is that though I need to see beyond logic and intellect, still my ego-sense remains, but hopefully with my awareness of it, my awareness of Asmita helps me realize its isolation and hence its association with its whole.

Raga and Dwesa need Yamas and Niyamas to help in their reduction.

Pratyahara is the yogic science of withdrawing the mind from the objects of sense experience. The five Yamas are non-violence, truth, honesty, sensual abstinence and non-possessiveness. The five Niyamas are cleanliness, contentment, austerity, self-study and resignation to the Supreme. Self discipline is the direct solution to Ragas and Dwesas. My awareness that my mind is being afflicted by these two Kleshas, helps me become more conscious of myself and that helps.

Abhinivesa can be stapled down with knowledge.

When the fear of the unknown, becomes fear of the less known, it has already lost its power. There are several books, real life experiences, teachings that could be relied on to understand our fears and face them. To catch the bull by the horns.

Personally I found observing myself from the outside, on the subject of Kleshas, was my best approach. It was like I put up a C.C.T.V. camera outside me, to observe what Kleshas were afflicting me, and when. Whenever this imaginary camera of my own consciousness was on, I became aware and embarrassed about being a victim of one, or a combination of Kleshas. I would laugh within, at myself, and the strength of the Klesha would fade. Try it.

KOSHAS

*The Koshas are the sheaths or layers of existence.
They are of the following types*

1. Annamaya
2. Pranamaya
3. Manomaya
4. Vigyanamaya
5. Anaandmaya

Annamaya

The physical level-this sheath is sustained by food. It learns and perceives through the senses. It is the gross body or physiological body. It exists in the material plane. When consciousness rests in this body, people are influenced by the three gunas and they oscillate between these three mindsets. Physical comforts and luxury are the inspirational values of this Kosha. (Refer to three Gunas in AFTER THOUGHTS)

Pranamaya

This is the sheath constructed of life force or Prana. It looks and feels as made of ether or possibly bio-magnetic energy. Being ethereal, it is not obsessed by physical aspirational values like brands, life style, social connections, cars, living accommodation, clothes, designations, etc. Its aspirational values are spiritual power or shakti (electromagnetic energy which is what it lives on). It is less capable of acquiring this shakti than it's annamaya counterpart. After death a person is highly benefited, if the spirit is wealthy in shakti or electro magnetic energy. It is this that forms the strength of a spirit. The more shakti a spirit has, the higher its capabilities and more its strength.

It aspires to attain speed or gati which helps it to traverse boundaries, which act as barriers to lesser capable spirits. It travels through the air like an airplane, putting Superman to shame.

Manomaya

It is the sheath or layer that creates for each person his individuality or identity, it is called the sheath or body of the mind. It is in this body where thoughts and emotions are dealt with. This layer also is propelled by the sense organs. Our attachments, cravings and duality of thinking, which is positive/negative, good/bad, right/wrong, are part of this body functioning.

Unfortunately, this body keeps the person oblivious of their oneness with the supreme consciousness, and creates false identification, of 'I am this', or 'I am that'. It is in this body that aggressiveness and emotional attachments of material things, relationships happen with intensity. It creates a lot of confusion and it sustains the egoism of a person. (And it's slightly a villain in the generation of happiness, and withholding a person from unhappiness, in the plurality of thoughts and attachments. Transcending this body, is important).

However, at this stage, there is a hint or a semi existence of will power, which is the subject, mainly of the next Kosha the Vigyanmaya Kosha. In the mental body, the person faces disturbances, due to sensory pleasures, and sense gratification, whether it be the sense of taste, touch or sense of aesthetics. Manomaya Kosha keeps long term memory stored- this includes the sanskars of several lifetimes. Erasing these is a necessity for spiritual advancement. The Vritis or whirlpool of thought, also happens at this level. Most decisions, made creative, and non creative, happen at the level of the Manomaya Kosha. The mind is the seed of action. So one can say that all actions begin at this Kosha. It is the body that creates a karmic delusion.



Vigyanamaya

When a person transcends to the vigyanamaya kosha he still remains in a state of delusion and a victim of maya, but the process of relief starts and **wisdom is an attribute of this Kosha**. It is here that *buddhi* or intellect dominates a person's existence. It makes a human being more focused towards keeping up the momentum of transcending to higher consciousness. It uses willpower to eliminate or constrict identification with sense pleasure. It inspires self-enlightenment at the cost of self gratification and suppression of the senses. The person learns to transcend duality. It is a state of realization, intimation, philanthropy.

The person however, is still within the preview of Maya and remains in the loop of ego identification.

Transcending the feeling of doer-ship, realization of the oneness in everything, takes one to the next Kosha.

Anaandmaya

This is the final sutra or barrier. It is experienced only by certain people. It is not about thrill and joy. It is about the feeling of bliss and the realization of not being an identity or an individual, of not being a doer of having transcended from feelings of guilt and or pride. It is a state of knowing, which is achieved by the most evolved and enlightened beings. This level of consciousness of human beings, exists in the case of saints, who can do things to heal people by intent, and to shield against destiny, by neutralizing the rays of the stars and the planets. People who have been considered by the world as Gods or prophets have been able to attain this state. During this state the physical body becomes lifeless and one is fully conscious, but surrounded by a capsule of bliss and almost thoughtlessness.

A person at the level of anandmaya kosha is capable of universal love and is able to identify with all forms of existence.

The person ceases to be an individual and exists purely a Sakshi an observer or witness. The individual goes beyond the effects of karm yoga or the doctrine of sins and good deeds. People who die at this level of consciousness have access to the highest realms of existence and become ichha dhari or people who can will their own destiny. At this level, a person has transcended the three Gunas of Tamas, Rajas and Satwa. A person looks like a human being but ceases to be one. “Allah Allah Kher Sallah” this is the kind of concept that flows out of this being at this time. This means Allah be beneficial to all. When one transcends this body, then the person ceases to exist and attains moksha-the ultimate aim.



SAMSKARA

Appended below is a beautiful definition of ‘Samskara’ from the book “Karma Sannyasa” written by Swami Satyasangananda Saraswati (Yoga Publications Trust, Munger, Bihar India).

A samskara is defined in modern scientific terms as an archetype. Just as a seed contains the archetype of the fruit it will bear, in the same way, you have archetypes which are impressed and stored in your psyche. Every simple experience, no matter how trivial and unimportant it may be, creates an archetype or samskara. These samskaras influence your character, personality and life. The food you prefer, the clothes you wear, the people you are attracted to, your talents, hobbies, emotions, strengths and weaknesses are all a result of these samskaras.

The brain is continually receiving, decoding and storing information. This process is taking place all the time, even when you are not consciously aware of it. For example, a baby lying in a cot is an indirect or unconscious witness to the murder of his mother. He does not comprehend what is happening because he is only nine months old, but there is an area of his brain which has recorded that experience and in time it forms a samskara. Later in life, perhaps when he is much older, this samskara explodes and expresses itself as a part of his personality. He may not relate it to that event, for he may have no conscious recollection of it, but nevertheless it made an impression on him.

Another important point is that these samskaras are not stored in the form of the experience that you underwent. If that were the case, it would be easy to understand the mystery of samskaras. If you dissect the seed of an apple, will you find the big tree? No, but the tree is contained in the seed.

Similarly, samskaras are stored in the form of symbols and patterns and sometimes they reveal themselves in a manner totally disconnected from the event that gave birth to them.

Dreams, visions, experiences in meditation are all a result of the samskara you have collected in life. There are some samskaras which are more deeply embedded, and in order to bring them out you have to go very deep into yourself. Others are more easily expressed. Some samskaras are very potent and explosive and they remain with you for a long time. Others are more feeble and do not necessarily compel you to act in a certain manner.

If you are a terribly violent person, it is on account of a strong samskara in you. If you are kind and charitable, then it is also due to your samskaras. If you are popular and loved by everyone, it is due to your samskaras, and if you are despised and shunned, it is also because of your samskaras. You are the architect of your samskaras and therefore of your own life. Although you have the option to influence your future by developing the right samskaras in the present circumstances, you have to undergo the outcome of all that is already accumulated within you.

GUNAS

You can call them qualities of matter, mind, body and astral body. These qualities or classifications are present in different variables in nature. Nature includes the physical and mental. This includes temperaments, attitudes, attributes, etc.

1. Tamas
2. Rajas
3. Satva

Tamas can also be described as inaction, procrastination and confusion.

Rajas can be called action, movement, dynamism, great attachments, desire.

Satva is contentment, equanimity, duty, dispassion , detachment.

The combination of these three qualities and their respective percentages define the nature of people and things.

For example, a person would have the predominance of one Guna over the other two. This could change and alter from time to time. A typical Tamasic person would be quite different from a Rajasic or Satvik one. And so with the other two.

Let us look at a few aspects of each GUNA and finally let us examine how they can help us to better our Karmas. How they can help to take us closer to our final GOALS.

Tamasic people

NATURE OF WORK

The kind of work that tamasic people do is more to do with lower end sensual pleasures, degenerative thinking and behavior. People in the business of selling sexual favours, bribery and corruption, going against their sense of fair play, etc. Owners and patrons of Casinos, bars, brothels, thieves, terrorists, corrupt cops, pimps, prostitutes, cheats, conmen, drug dealers, addicts, alcoholics, religious perverts, compulsive liars, all are honorary members of the TAMASIC CLUB. Notwithstanding that they would have a few Rajsic and Satvik qualities too.

NATURE OF DEEDS

They would be the kind of people who would do less than they can. They would be negative in their attitude, heedless of the consequences, blissfully confused, prone to procrastination, inattentive, insulting and badly behaved. They would not bat an eyelid in knowing that their actions would be harmful to others. Killing and butchering animals, physically assaulting others, hurting other people mentally, would not be a obstacle to their behavior.

Even when it came to religion, they would be dogmatic, inflexible, harmfully ritualistic, like partaking in black magic, voodoo and such.

NATURE OF PERSONALITY

Their attitudes would be careless, unfair, vicious. They would have harsh looks, deceptive body language and acidity of the tongue. They could be depressive, schizophrenic, have character defects. Tamasic people have a defective power of discrimination and an unfocused intellect.



Rajasic people

These people do not see themselves as a part of the oneness of the universe. They see the world as a plurality. With divisions, aspects, segmentation. They are magnetized by desire and rewards. They are obsessive and bonded to their ambitions. Their sense of entitlement is another aspect of their beings.

NATURE OF WORK

They are business people, corporate executives, warriors, kings, rulers and people with power. Growth, success, competitiveness, glory, self projection, strategic thinking are some of their attributes.

NATURE OF DEEDS

Their aim is self gratification and profit. Doing things that will give them an edge over others, negotiating in their best interest. Expanding their line of work and creating solid institutions. In a worldly way, they are brilliant.

Religiously they are contributors to charitable institutions, builders of schools, hospitals and other such institutions.

NATURE OF PERSONALITY

They are quite impressive, inclined towards the fruit of their actions. They could be self absorbed and want as much attention and praise. They would normally be hard working, committed, sincere in their work. Shrewdness and craftiness mostly go with their traits. They could be very good as friends and oblige others.

They have a very clever and agile mind and a focused intellect. Unfortunately, it is not focused in the best possible direction.

Satvick people

Wisdom goes hand in hand with Satwa.

NATURE OF WORK

People of all three Gunas may do the same job, but they would do it differently.

Their sense of creditability and fair-play are high. They are highly motivated with a sense of duty and fulfilling their obligations. Artists, research scholars, nobel laureates, spiritual people, teachers, doctors, philanthropists, and such others, normally have a Satvik mindset. Good human relation managers, benevolent heads of organizations, motivators, example-setters have a lot of Satvik content.

NATURE OF DEEDS

Working for the benefit of not only themselves. Fulfilling their obligations, trying to find solutions, helping others to fulfill their goals, pushing people upwards are Satvik actions.

Religiously they believe in higher values and are willing to evolve to greater levels by investing their time and effort. They are the great philosophers, philanthropists and do-gooders. They do a lot of sewa and at more evolved levels, they do not even credit themselves for it.

NATURE OF PERSONALITY

Kabir the great saint who was satvik in nature clarifies his philosophy in one amazing sentence.

“Kabira Khada Bazaar mein, mange sabki Kher. Na Kahun se prem aur no kahun se baer”

This shows his transcending relationships connected only to his physical incarnation and sensing a relationship with all, everyone, everywhere. He identifies beyond himself.

One phrase I heard my grandfather repeat a few hundred times was “Neki kar aur daryah mein daal” or “do a good deed and bury it in the sea”.

The Satviks are not arrogant and egoistic people. Humility is a strong point. Their power of discrimination is highly advanced. Their conscience is loud and clear.

Change your Guna Mix

The three Gunas nevertheless are knots or binding forces that bind the atman (individual consciousness) to matter. For a final emancipation, it is important to transcend the three Gunas. Satvik included. The Phase I of the process is to watch yourself from the outside and become aware of your GUNAS. Judge Thyself!

Notice the play of Tamas and Rajas and the stability of Satva. You need to change some of your Tamasic qualities to Rajasic ones and Satvik ones. You have to work towards pure or almost pure Satvik qualities.

Watch your thoughts

It is the seed of your action or inaction. If you allow the thoughts to turn into feelings, the deed may not be far behind. The 8 fold path of yoga as outlined in the Yogasutras of Patanjali is a great way ahead. If you refer to the article on Kleshas in ‘Afterthoughts’, you will notice that Ragas and Dweshas i.e. attractions and aversions are fuel injections for Rajas & Tamas and obstacles to Satva.

Following of Niyams and Asanas as listed in Yogasutras can be a help in reducing the Tamas and Rajas content in your GUNAS. Pratyahara, or withdrawal of consciousness from your senses can take you on a fast track to Satva. In order to evolve to Satva predominance, you need intent, effort and prayer. When you are mostly Satva in your GUNA quotient, the Satva itself will someday propel you beyond itself. Help you achieve great Sadhna and make you transcend your mind and intellect.

I wish you luck. Do bless yourself with the good fortune

Gunās in the Afterlife

The Gunas transmigrate with your astral body. Your deeds on earth have been inspired by your GUNAS. Your existence after death, on one or more of several planes, will be partially decided by your achievement of GUNAS (refer to section on ancestors). The Satvik will continue to evolve even on an astral plane. Teaching acquaintances, communicating with people on earth, doing responsible things in the afterlife, happens to Satvik people. It is the Rajsic and Tamasic who need guidance and improvement and have to live at a lower status in the hereafter.

My driver Dhondu was a Satvik man with many great qualities. He never harmed anyone and helped whoever he could. He was highly respected in my family and in his entire chawl (hutment colony). He was creative, sang classical music and had a perpetual smile. He died without suffering even for a minute. In my opinion, in the afterlife, he would be wealthier than the chairmen of several banks. These bankers may have achieved several assets and be well known in society. However, if they have not earned good Sanchit karma and/or acquired Satvik qualities, they would be less wealthier than Dhondu !

If you have managed to reach so far, and have managed to understand these concepts, you have probably been able to change the pages of your life, and sown the seeds of your own transformation. You could ignore this information and live as before, or read it again several times and let it be the blue print of your future.

Amen!

*It is my conviction that you will take away
from these pages some personal aspirations.*

*It is my prayer that in time the mirror on
your wall says,*

*"I like the way you are and
I love the things you do."*

THIS BOOK TALKS ABOUT

The Types of Karma

Karmic Laws

Resulting Profits & Losses

Karmic Assets & Liabilities

Generation of Karmic Wealth

Carving out a Better Future

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