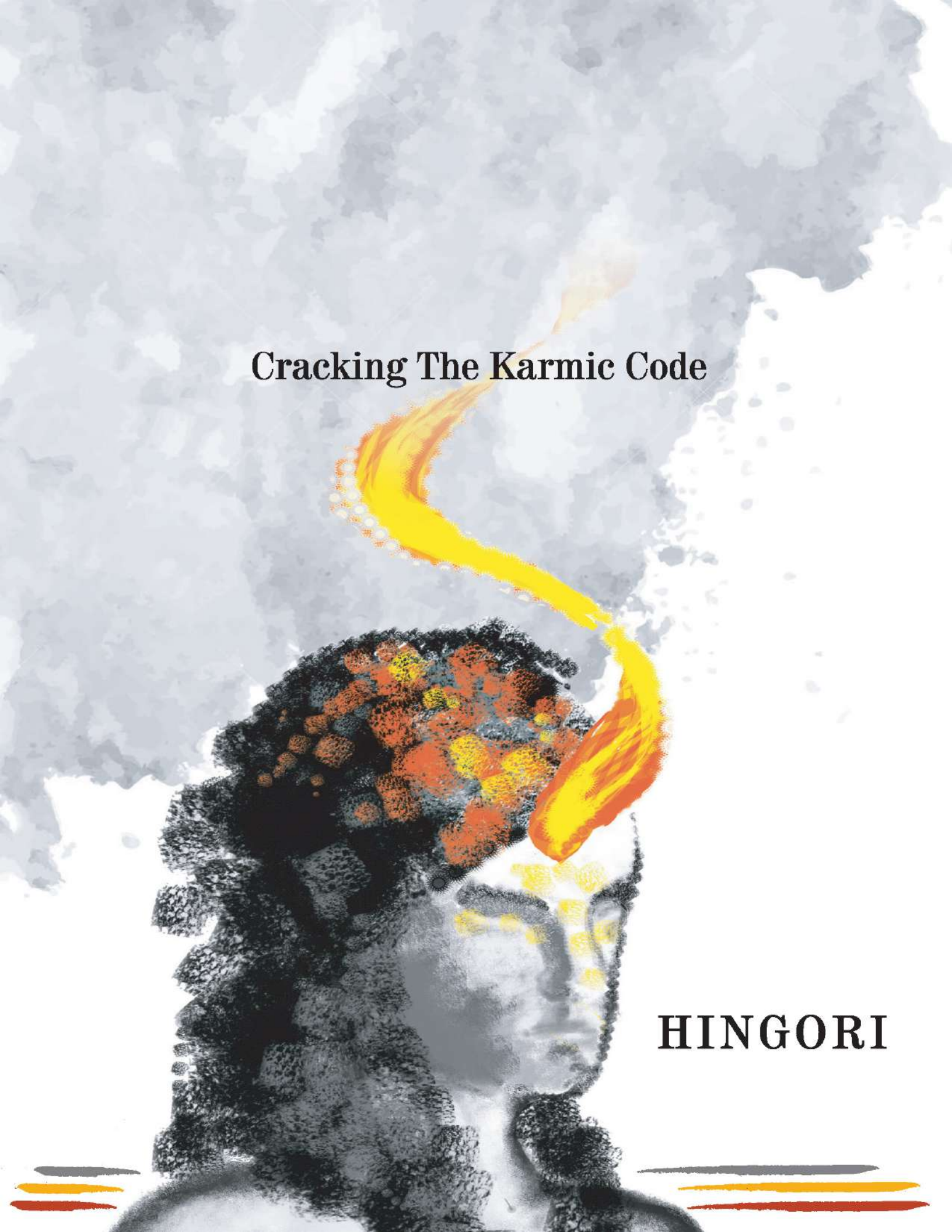
Cracking The Karmic Code



HINGORI

Karma Sutra

Cracking The Karmic Code



KARMA SUTRA (Novel)
Written by Hingori

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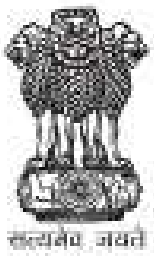
SURESH PRABHU



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"In a world where humanity plays second fiddle to capitalism, the Hingori Sutras invoke fresh perspectives and provide a barometer to gauge one's journey through life's adventures. The best thing about such books which constantly churn the mind is that they help you clarify concepts. The one insight from the Hingori Sutras that I try to imbibe in my everyday life is to serve others selflessly because I understand that in the service of others lies my evolution as a human being."

(Suresh Prabhu)

Author’s Appeal

I feel blessed with spiritual luck beyond expectation; maybe beyond justification, and certainly beyond my aspirations.

One of the outcomes of possessing extreme wealth is the desire to share. I will feel wealthier if you accept some of these realisations and benefit from their practice.

You will be adding to my bliss and I to yours. Let us create this moment of oneness.

Yes, let us!



Karmayoga Personified

Gurudev's life was like a movie on *karmayoga*. He spent around 12-hours a day doing good karmas. His day started early and ended late. People queued up to meet him at his house before he left for work, and at his office during the day and back at his residence in the evening. Very often, he skipped meals to meet people and not disappoint them.

He was a spiritually advanced practitioner and had the power to heal and help people. He cured my rheumatoid arthritis in a minute! I have seen him cure hundreds of people, who came to ask for spiritual help and favours in a single day. Once a month on a Thursday called *bada guruvar*, he would meet thousands of people waiting in a queue that stretched for over a kilometre, from 6 a.m. to almost midnight.

Gurudev had acquired various powers in the first half of his life. One could clearly see formations of spiritual symbols like *OM, Trishul, Shivling* and *Gileri*; the *Trishul* standing in the middle of the symbol *OM* and the *Jyot* or flame embossed on his palms. The symbols glowed from both his palms and when he sprinkled water on them, the symbols became even more distinct. He used these powers to help, protect and cure people.

People were naturally eager to meet him and receive his *seva*. That was the magic word he taught us – *seva*. He believed *seva* of any kind to any life form was the basic mission of life; the way to balance our karmas, to evolve and to attain *aatmic shuddhi* or cleansing.

Gurudev believed in the following five stages of evolution:

1. *Shraddha* – Belief in a spiritual existence.
2. *Vishwas* – Realisation of the existence of a spiritual self and the need to work for its evolution.
3. *Seva* – Service by the spiritual self to the same spiritual self in others.

4. *Gyan* – The knowledge that the self is part of the Supreme Consciousness and is omnipresent.
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 let go one's own identity.

He felt *seva* was the most important aspect and needed the maximum focus. He lived his philosophy more than 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.

Gurudev's website: gurujiofgurgaon-neelkanth.com

For questions on him and his life you can email us at: hingori@hingorisutras.com

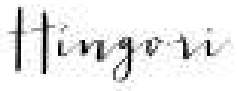
Preface

This book is the author's set of beliefs, learnings and experiences on the subject of karma.

The reader is free to agree, disagree, and 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 also make additions and alterations. It is also possible that you arrive at a different set of personal beliefs.

The movement from square one becomes a life changer!



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Karma Sutra

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



Karma Defined

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

To avoid performing an action is also karma. There are two kinds of karmas – voluntary and involuntary. Brushing your teeth every morning is a voluntary karma. Things that happen without one's desire are involuntary karmas. For example, protecting yourself from a falling object, which instead falls on an ant and kills it is an involuntary karma. Likewise, stepping onto an ant while walking is an involuntary karma. Involuntary karmas are not accounted for.

Since we experience the karmas that happen through our body, mind, and spirit (at various levels of consciousness i.e. conscious, subconscious and unconscious) we take ownership of such karmas and hence become responsible for them. Intent is another aspect which makes us accountable, or otherwise for our karmas. A judge sentencing a murderer to the gallows has a different karma and does not pay for it, but the murderer does. Both performed a similar act – both responsible for someone's death. The difference is that the judge is doing his duty based on the rules of the land.

He has no emotional connect or personal agenda against the convict. He does not take ownership for his act.

An amalgamation of such karmas forms the balance sheet of our *jivaatm*a or individual being, or the spark of divinity that exists at our core. This forms

the basis of our future destiny that could exhaust partially in this very life or even span several lives.

The body is the *karma kshetra* or the incarnation where the karmas are worked out, exhausted, and squared up for it to be free of karmas. Only when a body is free of karma can it attain *mukti*, i.e., freedom from birth and death, and finally attain *moksha*, or becoming one with the Supreme. In order to achieve this, the individual has to ensure that fresh karmas stop getting 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 wake up to the time we sleep, we are engaged in different types of karmas. Several lifetimes produce several profit and loss accounts of karma. The balance sheet of an individual defines their 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. Across centuries, many saints have been known to act as spirit guides to people. They communicate in their dreams, through mediums and other signs. Our spiritual guru continues to guide us by meeting his disciples in their dream state. Sai Baba has appeared in the dreams of several of his followers and blessed them with a *darshan*. Such examples can be found in the stories of most great saints like Jesus, Moses (he appeared in a vision form to my sister 20 years ago in New Jersey several times) and many others.

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. Kriyaman Karma
2. Sanchit Karma
3. Prarabdh Karma

Kriyaman Karma (Present life karmas)

An action that is instantly fructified and exhausted at the same time without carrying forward to the future is referred to as kriyaman karma.

Here the cause and effect, action and reaction, and efforts and their fulfillment happen in the present and cancel each other out so that there is no carry forward. All the mundane and insignificant things we do fall under this category. For example, drinking water when thirsty neutralises the cause of thirst, which is the effect. There is an instant reaction to the action of fetching water to drink; the effort of drinking gives a result. These are self-balancing *kriyaman karmas*. Scratching where it itches, taking a medicine for a headache, going out for entertainment, visiting a spa, buying clothes, cleaning a room, driving a car, are some of the *kriyaman karmas* that we do routinely.

These karmas do not create positive or negative obligations, and as there is nothing to be squared off, they are not carried forward.

The deeds we perform in this life which do get carried forward, to either a future time or a future life, are called karmas or karmic assets. It is the aspiration of the evolved beings to convert all their karmas into *kriyaman* karmas in order to achieve quicker exhaustion of current karmas.

Sanchit Karma (Karmas carried to stored balances)

The sum total of the assets and liabilities of your personal karmic balance sheet is called sanchit karma.

The profits and losses are both carried forward to the balance sheet where you cannot deduct one from the other. The assets and liabilities cannot cancel out each other. You have to suffer the negative balances as well as

enjoy the positive ones, as determined by the karmic law. And this is precisely why life is a mixture of happy, sad and neutral moments. Illness, emotional setback, relationship issues, loss in business are some of the few examples of suffering a well-to-do man or woman have to go through despite having everything at their disposal. Their wealth, status, success, environment etc. are the positive balances fructifying along with the negative ones.

Destiny is the movie of our life. I believe, life is like a movie, made a long time ago, but witnessed in the present. 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/she is born in a good family which has material, mental and/or spiritual wealth.

The lead actor will have a positive horoscope. Physically, he/she will be attractive, strong, mentally agile and intelligent. If the balance sheet is extremely strong, the lead actor will be of high morality, philanthropic, and be spiritually inclined and often be intuitive. Added to this, if the actor applies a lot of effort then he/she could attain spiritual powers, and will be able to heal and bless others. The actor could well be Krishna, Sita, Mother Teresa, Gautam Buddha, Raja Janak or King Ram, or thousands of others who have shared a similar script. Of course, the movie has to be released but for that it would require free theatres and a date of release.

However, there are some interesting twists to this theory. The twist is that the karmas are exhausted not according to the ratio in which they are stored but as allowed by the destiny of this life. 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/her stars. It follows a pattern of favourable and negative periods and a mix of both. The moment a person is born is called a *mahurat*. The *mahurat* has a specific star chart for that moment. The planets are positioned at various angles in

juxtaposition to each other. The science of astrology determines the future trends of a person or the future of that particular time. Besides, there is a constant movement of the planets during a person's lifetime. This is his/her dynamic star chart which also affects his/her life. The interplay of rays at different angles of the planets, their conjunction and their relationship with each other, create a specific vibration that helps the occurrence of an event, rise of a feeling, a coincidence happening, a thought process evolving, that leads to the fulfillment of destiny or a fructification of the karmas.

Going back to the movie theory, we get very few super lucky actors, so the screenplay 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 physical, mental, emotional or spiritual in nature. Every script is a mix of multiple emotions and inspires both – laughter and tears.

Whatever the script, the lead actor has the opportunity to use the power of intent to do better deeds than what may come naturally to him/her. So, the locations may remain the same as also the sequence of events, but the actor can act graciously, be kinder, think philosophically, have a positive attitude and achieve a better profit and loss account in this life. The next movie may bring a luckier role for him/her.

If the actor's conditioning or role-play in most of his previous characterisations has been of a negative nature, chances are he/she will continue that trend even in this life. He may be a successful mafia don, earn a lot, have great influence, hoard pots of gold, enjoy life materially and socially, but also earn a lot of negative karmas whilst exhausting a lot of positive ones. His role in the forthcoming movie could well be a tragic one!

Prarabdh Karma (Karmas to fructify in present life)

The karmas that fructify during a person's lifetime in the form of his/her luck are prarabdh karmas.

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

Though our luck is predetermined and so are our *prarabdh 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 the present one.

Most people's *prarabdh karma* involves hard work and humongous effort for either commercial sustenance or social upliftment. Everyone is not always lucky to have the luxury of doing good deeds or practicing charity. It is not easy for most to make a concerted effort to add to their profit and loss accounts.

In large cities, individuals get consumed in operational management, long commutes to and from work and follow-ups at home. Here 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.

Little gestures can accrue a lot of good *kriyaman karmas*. Similarly, if we are 'karmically' wealthy, we may be blessed with material wealth in this life. It is up to us whether we use this gift selfishly, spend lavishly on our homes, hold extravagant functions or do the balancing act by sharing some happiness with those who cannot afford such gifts, through philanthropy. By doing so, we insure ourselves for a better future. Bill Gates and Warren Buffet are two illustrious examples. In India, the Birlas, the Tatas and many other wealthy families have balanced their acts. Most religions teach their followers to give back to society and those who do, benefit from these teachings.

The Guilt Factor

When we do positive deeds, we feel a sense of satisfaction, whereas negative deeds make us feel guilty and often we develop low self-esteem. Guilt is a sure way of willing ourselves negative karmas by accepting the doer-ship of the action. A better way to negate the guilt is to pile on a lot more good karmas to overshadow the negative ones. It is important to have maximum karmic profits and minimum losses.

Not a day passes when people do not feel guilty about something or the other. It could be something as small as thinking negatively about someone or harbouring emotions like envy, anger etc. It will be wiser to accept your inadequacy and forgive yourself with a resolve not to disappoint again. This would be a far more positive way of correcting yourself rather than feeling guilty and holding a grudge against yourself.

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 consists of different shades of red. For some animals, it is black and white, for humans, it is made of seven colours. We know that the seven colours are only 1/7th of the entire spectrum of light.

We can review our past. The future is yet to be created. Yet Nostradamus saw it hundreds of years ago. This shows our limited access to reality. We perceive with our five senses that is analysed by our mind. There is a power called intellect, which discriminates the thoughts and perceptions of our mind.

According to the ancient Hindu scriptures, all that we see, perceive and believe, falls within the circle of *maya*. Our existence and our identities are 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 delusionary reality.

Ancient people 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 cross over from the enforcing power of delusion. The oneness of this cosmos, (the Supreme Consciousness), which today is hearsay, and only a partially believable possibility, is an experience beyond duality.



Within the ambit of *maya*, we live in acceptance of the duality of right and wrong, left and right, and good and bad; all these being delusions of our mind's projection, which takes us further away from the truth that consciousness is one. Where duality is accepted and perception is taken as reality, the karmas have a positive and negative connotation.

You enjoy the positive karma and suffer the negative unless you learn how to transcend the law of karma. People have frequently questioned as to who judges these karmas and allots us relevant lives. There are various theories propounded by different races.

Transcending The Law Of Karma

I believe the Supreme Consciousness programmes 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 mandatory for it to merge again at some point or at least carry the potential to reconnect.

From one to the multiple and from the multiple back to one is called *moksha* (*ek se anek aur anek se ek*). The individual fragment of the Supreme is known as *jivaatma*. (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 the creation.

A parallel example would be to compare one's consciousness with water, which over time gets converted to beer and cola by mixing additives and adulterations. Similarly, our consciousness over time gets fragmented by futile possessions and identifications, such as name, religion, status and social bonds among others.

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

Though the concept of *moksha* sounds simple, it is not actually so. Individual entities often widen the gap and the karma philosophy backfires rather than becoming a solution.

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

The *jivaatma* is surrounded by five sheaths (levels) of consciousness called the *koshas*. Unless one learns to climb the ladder of consciousness from one *kosha* to the other, one cannot surmount ego.

A Personal Tale

I thank my stars for my suffering from arthritis for 10 years, as it became the reason for my turn around from a one-way ticket to hell (metaphorically speaking) to a flexi-pass that could take me everywhere.

I met Gurudev who cured me of my illness in a minute and showed me a path to follow. Without my sickness, this may never have been possible. This experience made me aware that I needed to evolve spiritually and to serve others by helping them alleviate their suffering, and sharing the concept of 'service' or *seva* with others. This was my initiation into the spiritual realm and a 'karmically' wealthier existence. Many people evolve because their karmas in the past help them develop the attitudes of positive living, empathy, philanthropy and an inherent desire to perform 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 build attitudes in the present.



A King's Tale

After the Kalinga war, emperor Ashoka renounced war or *ahimsa* and embraced the philosophy of dharma. He adopted the teachings of Gautam Buddha, and devoted his entire life in the service and spiritual upliftment of his people.

Ashoka took to Buddhism and spread it as a religion across South East Asia. For us, he left the following golden words: *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.*

This translated version stuck in my mind ever since I came across it in the history books in school. It is one of the most brilliant quotes on the subject of *karmayoga*, especially 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 to perform *seva*. He wanted it to be a mission for each of his disciples and personally spent most of his days serving people. He worked at the agriculture ministry as a soil surveyor with an average income, yet he invested hours in meeting people, healing and teaching them. There were people waiting to meet him before he went to office, at his multiple office entrances as well as on his return. Miraculously, he managed to attend all. He taught powerful mantras and other practices to his disciples, and helped them evolve mentally, emotionally and spiritually.

When he found them evolved enough, he would invoke the power to heal others in some of them. He created over 500 spiritual healers (over three generations) in different parts of India and a few other countries. Even today, more than two decades after his demise, thousands visit his *samadhi*

for his blessings. Thousands visit the homes of his disciples across the country. The disciples do not accept any payment in any form for this services.

It was almost a one-point programme for himself and his students – *seva*! I have seen judges, parliamentarians and businessmen working on his farm and contributing their *seva*. I have also seen 30-year-olds, who knew little or almost nothing about spirituality, healing people suffering from various physical ailments. Seeing philosophy come to life, made it easier for a disbeliever like me, to subscribe to him as a master and become enthralled by the subject. It came naturally to me to pass on his gift of power to many younger people who showed both devotion and spiritual potential. That is why many new *sthans* (centres) open even as the old ones shut due to the demise of the older disciples. Many of the newer generation have never met Gurudev in physical form and yet they have the faith to heal people in his name. I look forward to a fourth generation in time.



Guru

Guru means remover of darkness.

A guru takes upon himself/herself the task of reducing the darkness of ignorance of his/her disciples. Ignorance here refers to '*avidya*', which is one of the five *kleshas* or stresses/ confusions that affect the human mind.

Getting a sadguru (right teacher) is like winning a lottery, as a competent guru takes upon himself/herself the responsibility of the enlightenment of his disciple, by passing on all his/her knowledge and abilities. There have been many renowned gurus like Guru Vashisht, (guru of Lord Ram), Jesus Christ, (who had 11 brilliant disciples), Guru Nanak, Gautam Buddha, Ramakrishna Paramhansa and other illustrious teachers who helped to awaken inner *gyan* (knowledge) in their disciples. These teachers have not been from India alone. A number of them are from across the globe and through history, including great Greek teachers like Aristotle, Plato, Chinese teachers like Lao Tzu, Islamic teachers like Prophet Mohammed and philosophers like Khalil Gibran; the list is long and illuminating. Every religious teacher has said almost the same thing in different languages – all have advocated performing good deeds. The commandments of Moses have different names and numbers in various languages and cultures. The truth is one and 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 also evolve without the help of a guru or spiritual guide. They read religious or spiritual books, practice philanthropy, chant mantras or prayers, and do *seva* by working with NGOs (Non-governmental Organizations). They even attend classes to study the scriptures and holy books and interact with like-minded people on these subjects. Such people are well informed about the spiritual world and its dynamics.

Their intellect helps them understand the laws of karma and inspires them to do things that enrich them spiritually and avoid those that pull them down. It is a do-it-yourself process, but sometimes it works.

Early one morning, Guru Nanak, accompanied by Mardana, went to River Bain for his bath. After taking a dip into the river, Guru Nanak did not resurface and everybody feared that he must have drowned. The villagers searched everywhere, but there was no trace of him. Actually, Guru Nanak was in holy communion with god.

The lord (as described in the translation) revealed himself to Guru Nanak and enlightened him. In praise of the lord, Guru Nanak said, "There is but one god. His name is truth. He is the creator, He fears none and he is without hate. He never dies. He is beyond the cycle of birth and death. He is self-illuminated, He is realised 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 Guru Granth Sahib, the holy scripture of Sikhs. Guru Nanak did not believe in the trinity of gods or that god can be born in human form.

Guru Nanak did not have a guru in human form. Gurudev said, he worshipped a *devi* and that is how he got the attainment of *OM* on his palm and other spiritual powers.

A Guru Can Manipulate The Karma Of His Disciples

A sadguru can help his disciples get positive *prarabdh karmas* (current fructification) by guiding them into doing *tapasya* (penance) and *seva* in this life. By adding a substantive number 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 *sanchit karmas* in this life, thus re-balancing the equation in his/her favour.

An example of a disciple benefitting from the guru's karma is when he or she urgently requires money and is unable to arrange for it but some kind of temporary relief arrives out of nowhere. Likewise, if the disciple has some physical ailment, then, perhaps, the suffering could be minimised.

Basically, the blessings of the guru may not avert the rain of bad luck, but it could provide an umbrella, by neutralising the negativity of the planetary effects. By getting attached to the aura of the disciple, his ability to withstand the negative rays gets enhanced.

Does that mean that a sadguru can change a person's destiny? Can someone, thanks to a guru, find his existence suddenly altered, where bad luck vanishes and good luck 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/her dream- state. He can give his disciple a new lease of life and e x t e n d his/her present life span by several years wherein the situation may remain the same, but the experience may be different. That includes the perception and reaction of the disciple. It means the negativity may get rounded off. For example, if the disciple has to endure a financial squeeze, his/her 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 means, a person can, through *sadhana* (spiritual practices) and his/her guru's grace, achieve powers that are supernormal.

A connection between the disciple's and guru's energy bank would form the umbrella referred earlier. There are several such instances that I have been witness to and that of many of Gurudev's disciples, whom I have known closely.

Guru's Umbrella

In the late 80s, I had gone to meet Gurudev to take his blessings. I had woken up much earlier than usual but then fell asleep on a chair. I saw a vision of my wife lying on a flat surface surrounded by a couple of people with masks and strange knives. I thought they were going to kill her. I saw her end in my vision. I felt a strange presence behind me. When I turned around, it was Gurudev. He looked amused and said, "Son, what do you want?" I said, "I leave the decision on you". On waking up, I remembered the entire vision and it felt very real.

A few years later, my wife was going to deliver a baby. She had developed some complications, as the water bag had burst and the doctor wanted to perform an immediate Caesarean. It was New Year's Eve, and my wife was prepared for it. Just before the operation, the doctor went to his residence in the same premises, to spend a few minutes with some visitors and it was during these few minutes, my wife delivered naturally. I suddenly remembered those men in masks with knives around her. I realised it was the men in green with their surgical knives. It could be an absolute coincidence and a figment of my imagination – or maybe not.

Defective Vision Or Defective Accident?

Another incident I can never forget! One afternoon I was lazing in the courtyard of Gurudev's house sitting on some rubble. I was drowsy and as my eyes shut, I had a vision. I saw myself on the move and a cycle cart cross me on the road. Next, I saw myself lying on the road in a squatting position with my left sleeve torn and my hand bruised and bleeding. My trouser was slightly torn and there was a mild bruise. I couldn't make much of the vision.

A couple of hours later, Gurudev's driver was going to Delhi on a scooter to run some errands. Since I was bored I thought of tagging along with him for a ride. I went to Gurudev's room to ask for his permission to go. He seemed uncomfortable. He asked, "Why do you want to go?" I gave him a few

convincing reasons to which he relented. He blessed me with both his hands and I went with the driver for a scooter ride.

We had hardly travelled 10 minutes when at a crossing, I suddenly saw the same cycle cart I had seen in my vision a few hours back. It was dejà vu. I knew what was going to happen. The rider tried to prevent the collision but his scooter slipped and I was exactly in the same position as I had seen in my vision. My shirt's sleeve and trouser were torn. But! And it's not a small BUT, to my surprise, there was no bleeding from my hand at all.

We were back home in an hour. When I went to thank Gurudev, he wore a wry grin and refused to discuss the incident. He asked me to go and take rest. This is a perfect example of the guru's umbrella.

Instant Gratification By Guru

For years, I watched Gurudev 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 devotees would extend up to a kilometre, from 6 a.m. to 10 p.m. We would, in our initial years of association with him, stand in queue, for at least 3 to 4 hours before it was our turn to meet him.

Waiting in a queue for long on winter mornings was not exactly a piece of cake and the days in summer were surely a test of grit. And yet people came consistently.

Years later, when I asked him, why we did not find an easier way to make people wait for a shorter time, he shared his philosophy. He said that their waiting in line was a test of their *tapasya* or *sadhana*. Based on this effort, he gave them or willed them relief from their suffering. It was his way of seeking instant gratification of their karmas. Of course, his higher consciousness, supernormal powers and connection to powerful energies, who people may call *devis* and *devtas*, all came into play. Before giving relief, people were sometimes asked to pay several visits to the *sthan* and wait in queue.

He also said that he could grant rewards to people for balancing their positive karmas. I believe that is how he could affect people's lives by changing the pattern of their *prarabdh karmas* and by adding positive karmas 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 claim doer-ship.) Whenever I have too much enjoyment or pleasure, the pain is not far behind. In such a case I go through a balancing act. It defies logic and is not what the scriptures describe. (Our in-built sense of duality ensures that pleasure must be balanced by pain or sorrow and I have witnessed this so many times that I have opted to not allow joy to be a dominating emotion in my mind and thus bought an insurance against the emotion of sorrow.)

If you have to evolve in the future, the present will find the way. Your *prarabdh karmas* will manipulate your actions for their fulfillment.

The Business of Karma

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



How do we implement our strategy for the generation of karmic wealth in a practical manner?



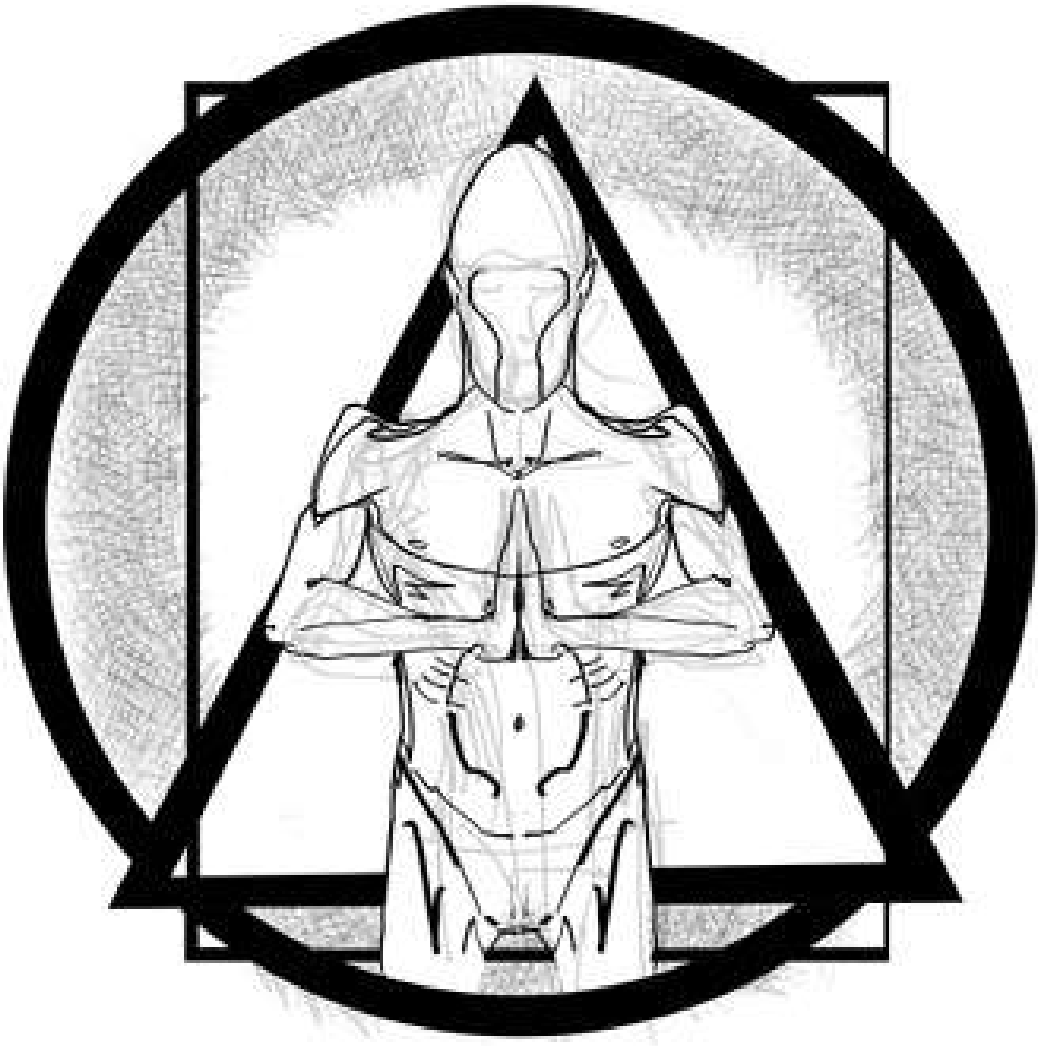
What We Owe

A brief description of the expenditure side of the profit and loss 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 provides a spirit with a womb and nurtures it for months before birth, and years thereafter. The parents work hard to earn enough money to support the child. The food, shelter, clothing and teachings are great karma for the mother and father but a huge obligation on the child. The child has to accrue a lot of positive karmas or create new *kriyaman karmas* that balance the obligation. Looking after one's parents in their old age, paying for their needs, medical treatment, funeral arrangements and after their death doing good deeds and dedicating the benefits to them, are some of the ways to achieve this goal.

On the other hand, being insulted, wrongfully scolded, abused and denied a family inheritance are some of the ways in which a child may get a reverse benefit, and parents may neutralise their receivable debt from their children. It is a matter of strategy and not the goodness of heart that we are referring here. If you owe money to a supplier for services rendered, would you only pay if you liked the supplier? So, love for parents and camaraderie is inconsequential to repayment of debt! For better understanding, you either have to repay your debts to your parents through positive means or the same debt could be eroded by the negative actions of your parents towards you. (In this case the balancing of debt is justifiable through either positive or negative means.)



To The Five Elements

The body is made of the five elements: ether, air, fire, water and earth. One may not feel directly obligated to these elements, but one certainly needs to acknowledge their importance in our physical existence. We often misuse these elements for personal gains. Cutting trees, (for making paper, cooking, burning in a *havan* or holy fire) wasting water, contaminating it, not harnessing it (for greening places), polluting the air with industrial gases, toxins, nuclear testings, vehicular exhaust are some of the ways in which humans ill-treat the elements. Undoubtedly, all the elements are necessary for human survival. This, however, is the beginning of a transaction, which needs closure and fulfillment. One cannot shirk from repayment, so repay!

The elements are mediums between one form of consciousness to another. Fire has been used as a carrier of offerings to the demigods or the enlightened souls. Water can be energised for 'healing'. Earth is revered as a mother and worshipped by various civilisations. Air is purified by burning incense, which is a gesture of self-purification.

Most Hindu rituals use all the five elements as a witness to their spiritual commitments. Lighting a *diya* in a home or a temple, during a *havan* (where all the five elements are involved), planting trees, worshipping fire and other elements through their personifications in the form of gods and goddesses are efforts in reducing this obligation.



To The Cow

After being nursed by the mother, a child is brought up on cow's milk and milk products. In a lifetime, a human being consumes the life production of 12 cows. A debt of this magnitude is overbearing and hence Indians worship the cow as a mark of gratitude. Even cow's dung and urine have multiple uses for humans. In Ayurveda, the cow's urine is considered an elixir. Cow *daan* (charity) is one of the greatest charities, especially when given to brahmins or priests, in return for the prayers and religious rituals performed by them. The obligation naturally extends to other providers of milk.

To balance these obligations one needs to feed cows, provide shelter, and look after them. Being a benefactor to the cow is a way out of this debt.

For those residing outside the country, access to a cow might not be possible. For them, I recommend a solution based on my conjecture. I have used many parallel techniques to design the following suggestions:

Option 1: Imagine a cow and visualise buying fodder for it. Do this on a regular basis. Donate the money that you would have normally spent on the purchase of such fodder (based on the market price in your locality) to a place of worship or an institution of charity.

Option 2: Get a sculpture or photograph of a cow and put it on your desk. Visualise feeding this photograph with fodder or any product that you feel a cow might enjoy, and donate the cost of that item as mentioned above.



To The Green Kingdom

In our lifetimes we consume about 35 truckloads of vegetables and tons of rice, wheat and other cereals besides herbs, flowers etc.

To free ourselves from such a huge debt one has to develop either a green finger or have land cultivated to grow vegetables, cereals, etc. and donate the produce to others. Greening spaces, digging up tube wells or water resources for arid zones or being a stakeholder in cultivation without any personal gain is a neutraliser.

I have received several communications from people who find it difficult to plant trees or fulfill any of the above suggestions since they live in densely populated cities. My recommendation to them would be to talk to friends or associates who own farm houses or are involved with institutions like schools, colleges and hospitals, and try and donate trees to be planted there, and if required pay the pro-rata cost of nurturing and maintaining the trees. There are several corporate houses across the globe that do tree plantation as a part of their corporate karma. One can also pay NGOs to do this on their behalf.

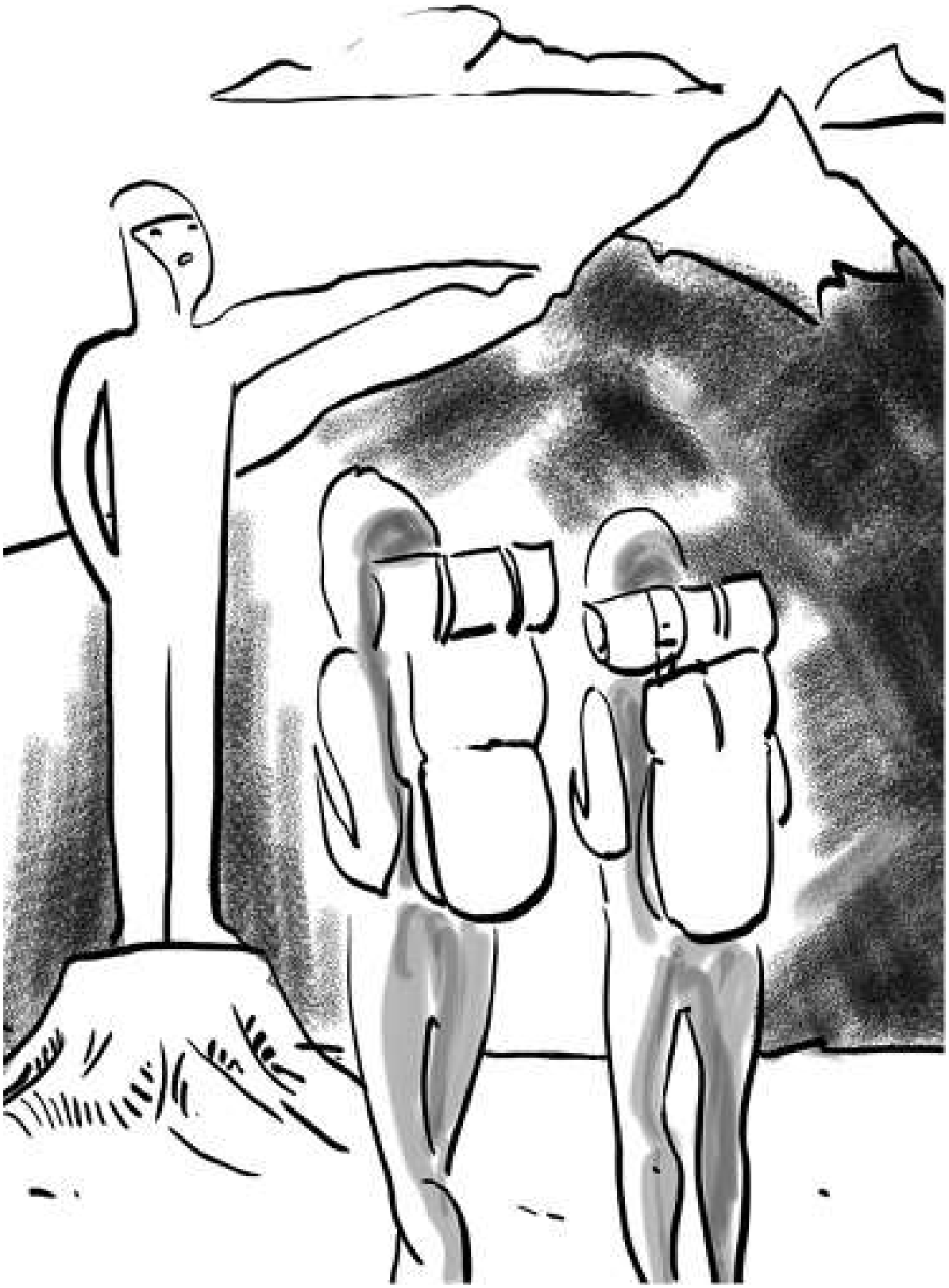
Even though plants are the lowest form of life we consume, it is still a debt, though a lesser debt than animal life.



To The Animal Kingdom

Eating meat and fish may be a delicious experience but an expensive one. You pay for it in two ways; money in the physical form and debit in the spiritual.

Animal life becomes more expensive, the higher their evolution in the animal world. Goat's meat accrues more debt than that of chicken or pork, and beef is beyond all others. The positive balance of karma gets depleted with such negative karmic acquisitions. In order to overcome this debit, one has to balance it with a lot of good deeds. One has to provide food for at least 300 people to pay for the life of a goat consumed by a person. Likewise, one has to feed around 5,000 people to counter balance 20 goats eaten in one life. What about the 5,000 chickens consumed? If a person eats only half-a-chicken a day, he then consumes 175 full chickens in a year, 1,820 in a decade and 5,000 in less than 30 years. If he/she consumes meat for 50 years, he/ she has to pay back the karma for 5,000 chickens and more! If consumption of one chicken's negative life karma can be balanced by feeding say 50 people only, you still need to feed 4 lakh people. Is that a doable number? Hence, saints call for vegetarianism.



To The Teachers And Guides In Life

Mother is the first guru, second being the father and then come the teachers of education. Finally, it is the spiritual guru who helps us attain *gyan* (or eternal knowledge), who makes us transcend perception and understand reality and helps us improve our karma and add to our karmic balance. The teachings of all are a debt owed by us. The spiritual teacher gets the cream of the credit because he/she helps you first unlearn all the delusions and cleanses your slate before he/she can rewrite on it. The understanding of karma theory and practicing it at best is the result of his/her performance. It is an invaluable debt and cannot be measured.

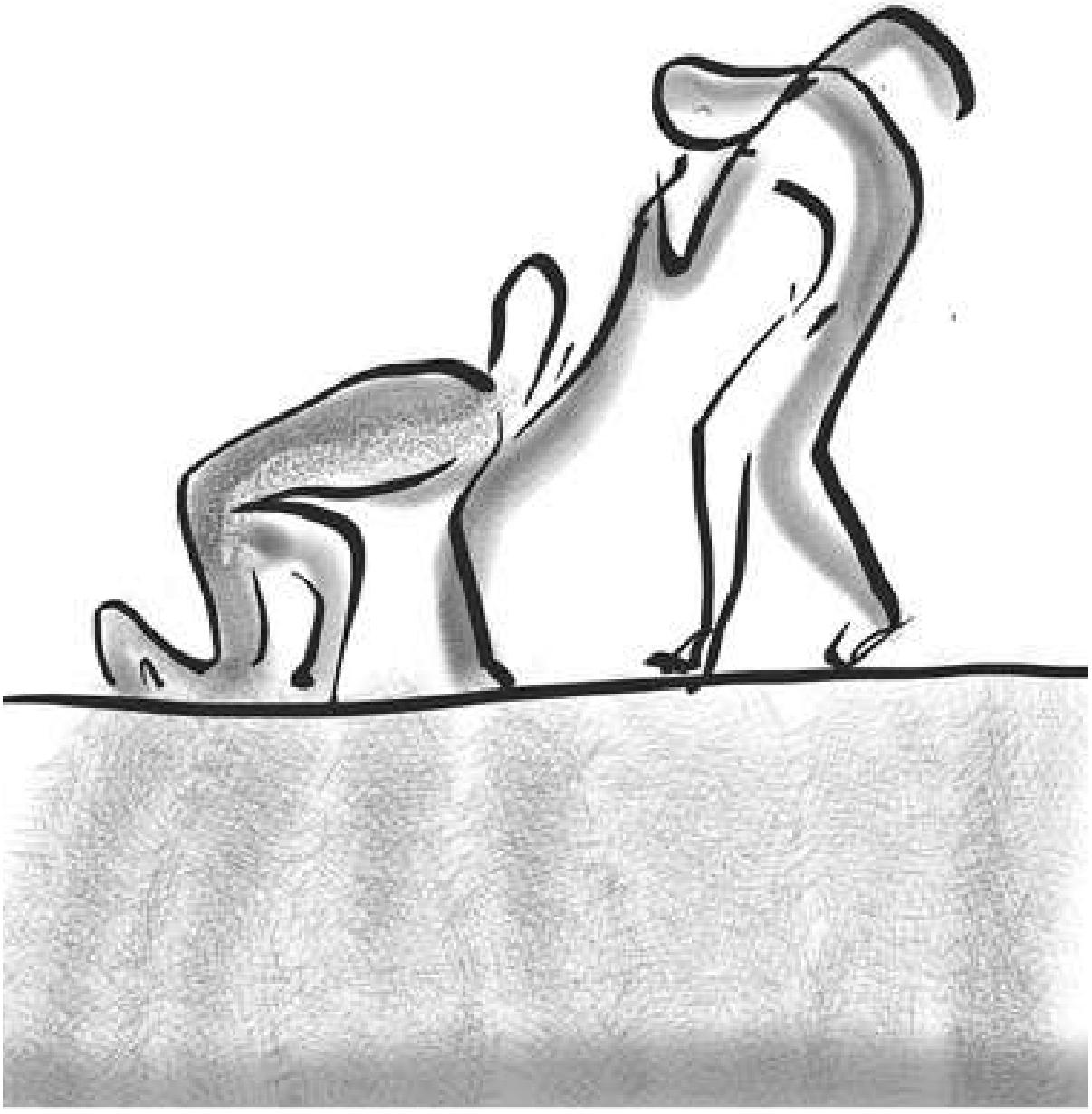
The only way to neutralise that debt is to work hard towards being a good student to the satisfaction of your guru. Thereafter, spreading wisdom down the line and crediting that karma to your guru is an act of repayment. *Tann, mann, dhann* or the body, mind and wealth are an offering the student makes 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 their debt. (Guru Dronacharya asked Eklavya to repay him by cutting off his right thumb). In the form of a sacrifice, Ravan offered his head to his guru – Lord Shiva (whether it was done physically or symbolically is a matter of conjecture). These are not recommendations but only bizarre and unique examples to stress a point.



Acts Of Kindness

When people go out of their way to do us favours of any kind that make us feel obligated, we become indebted to them and it adds to our negative karma. These favours could be acts of kindness like giving us a glass of water when we are thirsty, making us laugh, or have fun etc. Depending on the nature of the favour, the debt can be small or big. We can repay them by gifting something small, like a chewing gum, a movie ticket or anything, which becomes a reverse acceptance, regardless of its value.

A *sadhu* (ascetic) once asked me to help him and his friends get some blankets to deal with the cold in the Himalayas. I bought him six and he was very happy. He gave me a clove which he had picked up from the forest as a gesture of gratitude. I accepted it gracefully as I did not want to disrespect him. When my guru came to know, he was very upset. He felt I had given away all the benefit due to my ignorance. I learnt that not accepting a favour in return, however small, was critical to holding on to positive karma.



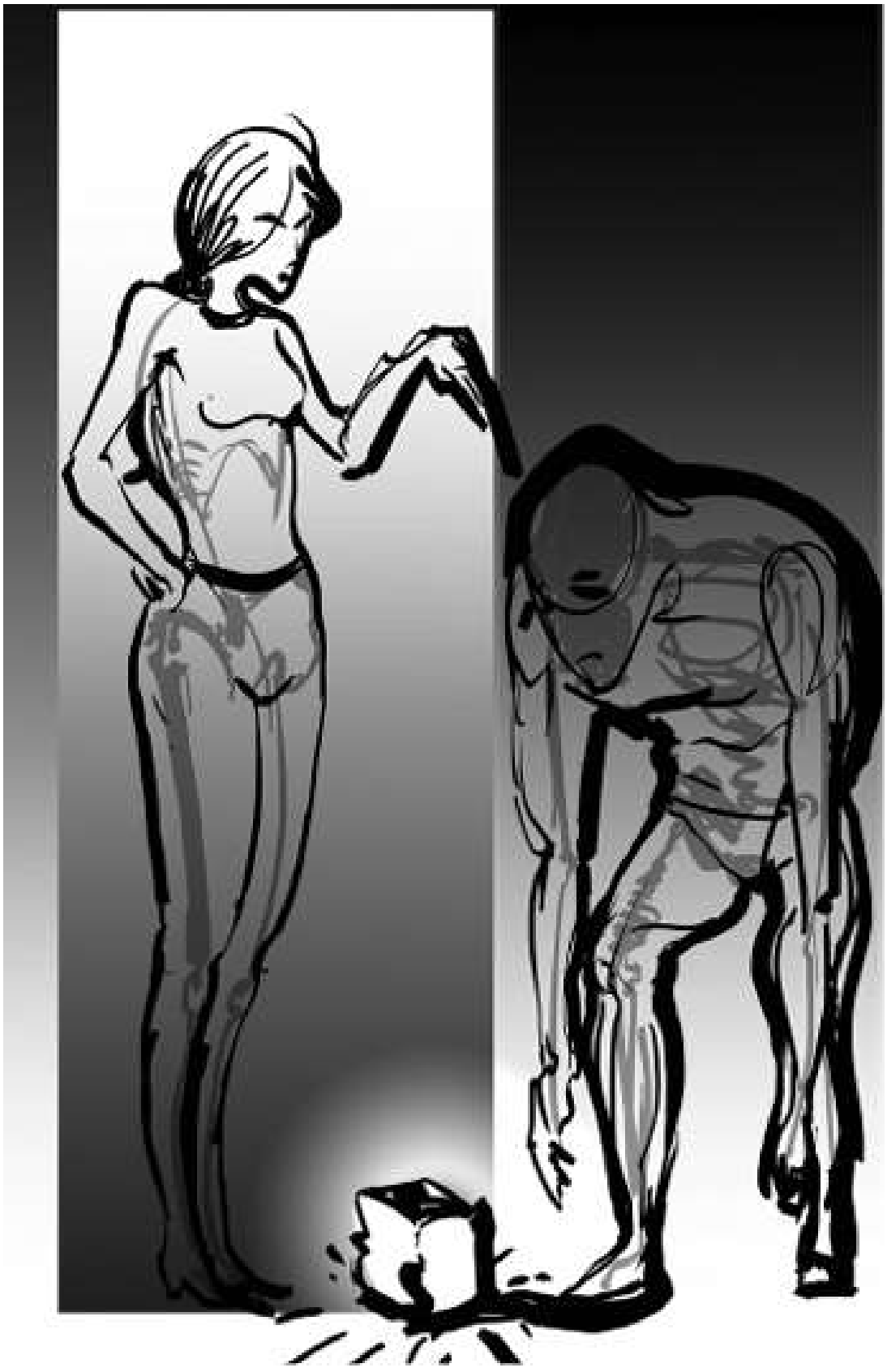
Accepting Hospitality

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

Similarly, living in someone's house and accepting their hospitality is also considered a significant debt.

Accepting medical help gives immense relief both to your body and mind, hence it is a debt.

Clothes cover your body, besides protecting you from the varying effects of the weather. Any help regarding this is a debt.



Negative Karma

Karein burai sukh chahe, kaise pavey koye. Ropey ped babool ka, aam kahan te hoye.

Kabir questions how can one achieve happiness by performing bad deeds?

Just like one cannot get mangoes from sowing a mango tree. Remember, you reap as you sow.

Criticising Others

Very often we initiate a debt (without the other party being involved) by doing negative things that make us indebted to others. Criticising the negative qualities, thinking negatively or holding grudges against others, either nullifies their negative actions towards us, in part or in whole, or adds to our negative karma.

In fact, holding grudges may prompt us to imagine negative things, hurl curses in our thoughts and hurt the other person in a non-physical way, adding to our negative karma. The only way to ensure that we don’t fall into this 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.



Acts Of Unfairness

By cheating people in any manner (in business or trade), or stealing money, ideas, and materials, we accumulate negative karma. Lying or deceiving people also adds to the debit balance.

In order to avoid a dwindling balance, we need to live life righteously by avoiding deceit. Being less wealthy is better than resorting to deceitful means, because avoiding illusionary richness makes us wealthier in real terms. Monetary riches do not make a person wealthy. Some of the wealthiest people I have come across are simple folks, albeit giants, when it came to human values, karmic wealth and depth of aura or energy.

My spiritual guru had a meagre salary, and lived in a 250- yard house in Gurgaon, Haryana. But, he had huge 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, the power to heal others and will things to happen. He had regular 'out-of-body' experiences at will. He could predict the future of a person's life, read thoughts and communicate with dead people and saints. No amount of money or material gain can buy a person such wealth!

Urdu poet Mirza Ghalib said, *Bas ke dushwar hai har kaam ka aasaan hona, aadmi ko mayesar nahin insaan hona.*

(While it is difficult for every task to become easy or achievable even man does not (always) succeed in becoming human.(Here human is used to express humane))



Criminal Acts That Harm Others

We need to compensate via a quid pro quo in case we have harmed others by our acts. If we hurt someone physically or even kill someone, it would be a huge debt. Taking someone's life is almost like owing one's own to that person. The payments of such debts occur over many lifetimes and put a heavy burden on the wrongdoer. If you are responsible for a person becoming handicapped and their subsequent long years of suffering, the amount you have to repay is huge.

Sexual assaults leave people with massive psychological pain and suffering. Compensation for such a horrendous act cannot be a small debt. Though, punishment by human law and imprisonment is a part of repayment, but only a fraction of it. The entire repayment occurs over several lifetimes.



Mental Hurt And Trauma

Hurting people and making them suffer psychologically is also something that needs to be aptly compensated. Infidelity of a person becomes a cause of suffering for his/her spouse who feels shameful and cheated. It is therefore a debt of both 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 this rule is if you are a soldier and in a war to protect the country; 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 your country, and yourself, from the enemy. There is no intent to harm in such an act. Nor is it an egoistic act. Nevertheless, if you feel guilty killing while protecting your country then the guilt, if not the act, will make you acquire negative karma and therefore add to your debt.



Encashment Of Good Deeds

One of the ways in which people encash their good deeds is by advertising them and thus receiving benefits like political leverage, social positioning, fame and glory. This is negative karma, because the positivity earned is lost, as you have already derived the benefits from it.

Many people fund a room or any other infrastructure facility at academic and religious institutions and in return ask for a dedication in their own name or those of their ancestors. Deriving such appreciation dilutes the positive effect of the karma. Often donors are invited to sit on a pedestal and praised and publicised for their generosity. I believe, this too can negate some of the positive effects of the good deed.

The list goes on and on, but the question arises – how do we ensure that we add minimum negative karma while reducing the 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 is the main sustenance for life; so feeding people, animals, plants and other life forms is considered good karma. Most spiritual philosophies talk about hosting *langars* or mass feeding ceremonies. People hold such *langars* on special occasions like religious ceremonies, birthdays, marriages, death ceremonies, *havans* (incantations and offerings to the various energy forms), and birth and death anniversaries of their ancestors.

The positive karmas either accrue to those who spend on the *langar* or often get transferred to others, like their departed ones, as a profit to their karmic balance.



Greening Places

Allowing a seed to grow, investing in its space and nurturing it is considered great karma. Trees and plants provide food and shelter for birds, animals and humans; even the wood is used for various purposes. Dried leaves are also used as an effective manure, not to mention the ecological benefits.

Therefore, helping to grow and sustain greenery is an inexhaustible wealth of karma as it has multiple effects and benefits. If a tree was to bear fruit for 60 years, the benefit of that fruit when consumed would accrue to the planter or the person taking care, or 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 wood during its lifetime or thereafter would also be a credit to the planter and a debt to those who benefitted from its usage. A motivated reader was successful in planting trees despite living in a densely populated locality in New Delhi and not owning any land. During the monsoon she dug foot deep holes in the lane behind her house and other obscure corners of public parks and empty spaces along roadsides. She even went to the extent of giving a token payment to the local municipal gardener to permit her to plant a few of saplings and personally provided for the manure and watering. Thanks to her ingenuity and sincere efforts, about 50 per cent of the trees have survived. By providing oxygen, food, shelter and other benefits to birds, animals and humans, the karmic benefit of this act will accrue to the planter not just in this life but also beyond. Not a bad return on investment! This is another instance which clearly demonstrates how to accrue substantial positive karma without much financial involvement.



Benefits To Other Life Forms

One can provide benefit to life forms in several ways. Food is only one such way. One can provide shelter, medication and other benefits to the needy. A criminal lawyer, Sanjog, goes around putting up artificial cones in Mumbai to provide shelter for birds. A film producer's wife has spent a lot of time with her friends to raise money for an animal hospital in Panvel (near Mumbai).

Many Hindus offer fodder and shelter to cows. Hindu saints considered the cow as the second most evolved species after human beings. Some even anointed it as their second mother. After mother's milk, cow's milk provides most nutrition to the child. In the villages, cow-dung is still used as fuel for cooking, as an air purifier and for coating walls and floors. In fact, even cow's urine is used extensively in Ayurvedic recipes.

It is considered a privilege to serve a life form which benefits us in so many ways.



Favours

You can oblige people by doing all kinds of positive things for them. Making people laugh, running errands, giving gifts, helping the less fortunate, and making them happy, are all additives to the karma consolidation.



Educating People

Educating even one person who cannot afford to educate himself/herself can have a multiplier effect. That one person could do well in life, work and benefit several others. A benefactor helped my grandfather in completing his high school education. He rose to become the general manager of an insurance company before it was nationalised. My grandfather helped educate all his family members and other relatives. My father set up a free school for differently abled children. Several hundred children have received free education from the school and its ancillary units in Mumbai and Delhi. In another 10 years the education would have benefitted over a thousand children. My grandfather's benefactor wouldn't have known the geometric progression of his single act of kindness.

My sister got a scholarship from the Rotary Club of Mumbai and completed her education in USA. She settled there and started her own news-based television programme. Several people learned from her and became successful in the media business. Again, that worked as a multiplier effect.

A portion of the revenue of an art hotel in Bandra, Mumbai goes to a trust. The trust funds the education of village kids in the vicinity. Many of them would have remained illiterate without this help. Some of these educated people may help uplift the condition of their own community. In 10-20 years, this would have multiplied to benefit 10-20 per cent of those dwelling in that village. Providing educational help is like providing a better lifestyle not just to one, but to many. The karma of educating people has the potential to benefit many. Several people offer services by giving their precious time to help educate others and enhance their positive karma.



Helping People With Medical Aid

Medical aid can help alleviate physical suffering of the needy. If one can help such people, one has the right to claim positive karma and in plenty. Philanthropists fund hospitals, provide free medical treatment, organise medical camps and free distribution of medicines. Several doctors work pro bono for poor patients.

A lady who was in the business of making fudge in Lonavala, near Mumbai, set up a homeopathic clinic there providing free treatment. After the lady's death, her friends carried on her good work and today hundreds of poor people get treated at this clinic.

Her investment in a one-bedroom apartment has benefitted and will continue to benefit many more. A better proposition of an investment-reward-ratio may not be found even on Wall Street!



Benefitting From Ancestors

We humans generally remain highly indebted to our parents and grandparents for all the care, nurturing, physical and mental development and education that we receive. To convert this karmic loss into profit, people do a lot of good deeds for the benefit of the spirits of their late parents and ancestors. Feeding people, growing trees, offering medical help, educating children, are some such ways. Helping one's ancestors gain good karma to add to their balance helps to repay debts to some extent.

In order to assign any of the benefits to one's ancestors, one can either say this in front of their photograph or simply visualise them in one's mind and offer that assignment. If one is donating money to a charitable trust then one can write it in a letter saying that the donation be attributed to the ancestor. One of the readers of the manuscript of this book fed some people and attributed it to the spirit of his dead dog, which was very dear to the family.



Pitra Peeda

Many people suffer because of the ire of their ancestors. Sometimes, the ancestors are adamant that suffering is meted out to their descendants for having troubled them (while alive). In some cases, the birth of disabled children is considered *pitra peeda* for the family. According to the ancient Hindu beliefs, a part of your deeds is shared by three generations after and before you. There is probably some truth in this saying, though I have no experience to substantiate it. I can only conjecture that if the ancestors feel let down, they ensure your suffering.

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 green the land that belonged to my family and farm on it. The produce of the farm was donated to an *ashram*. He also made me rear a few cows and donate the entire milk produced. He said, it would take a few years and we should not have another child in between, till he gave us the go ahead. When he finally did, he said, a son would be born 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 saying he is about to be 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). But before he was conceived, a spirit whispered in my wife's ear and said, he wanted birth and that he was my grandfather.

Though the story may sound bizarre, I will share with you another related experience. Months before my wife conceived, I woke up one night, and as I opened my eyes after meditation, I saw a man in the form of a thin shining cloud sitting below her bed, staring at her feet while she slept. It was 4 a.m! I was too shocked to react! The spirit turned towards me, (as I was 270 degrees from where he was) and when his ether eyes met mine, there was a

look of shock on his face as he 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.

Pitra peeda can be corrected by doing many good deeds in your ancestors' name and also by conducting their *shraadhs* (*shraadh* is a ritual that is done on designated days in a year where you can make offerings in the name of your ancestors so that the benefit accrues to them) regularly.

For Hindus *antim shraadh* (final ceremony) is done at Gaya in Bihar. A prayer ceremony for *pitra peeda* is done at Trimbakeshwar in Maharashtra, and one in Kurukshetra in Haryana, for pacifying the spirits of agitated ancestors. These are religious dogmas, which can be given a pass! And those who can make the effort, can consult their religious teacher and complete these rituals. Many people I know have felt that it helps. In a nutshell, we should do good deeds in the name of our ancestors and pass on the credit to them.

Pitra Peeda is not applicable to any specific individual, but to a line of descendants – of a few generations of a family. Indians refer to this as *kul*. This happens when some ancestors do not attain salvation, and remain unsettled even after death in any astral dimension.

There are three astral worlds where spirits are generally placed, if they are lucky. The lowest is the plane where *tamasic* spirits linger. The second is where *rajasic* spirits flourish and the third is where *sattvic* spirits exist in harmony. The explanation of *tamasic*, *rajasic* and *sattvic* is available in 'After Thoughts' in three *gunas*. I believe, there are more than three dimensions, which mean, there are probably three types of astral worlds and several dimensions in each world.



A Passive Approach To Criticism

When people criticise us wrongfully and talk against us, they owe us for their slander. They pay for defaming us. Similarly, if someone hurts us emotionally, mentally or physically, they owe us a karmic compensation.

When we criticise a person for certain traits, we often attract those qualities and in fact, begin to reflect the very qualities we have criticised. It is a known yogic principle that you will acquire the qualities of that on which you meditate. Continuous criticism leads to a meditation of sorts! The person whose negative qualities you attract rids a part of them. In some way, it works on the principle of electromagnetic attraction from one aura to another. Most great saints have warned against the loss made by criticism of others and conversely, the profit made in the admiration of the good qualities of others. So, prayers, mantras, poems are odes to the greatness of saints, gods and prophets.

Therefore, allowing people to criticise us and not reciprocating helps us grow our positive karmic balance at the cost of someone else's negative balance. Reacting negatively would neutralise that.



Spiritual Healings And Helping Others

Jesus was a great *karmayogi*, as was Sai Baba. Gurudev from Himgiri Najafgarh, healed me of arthritis in a minute. I saw him heal thousands of people. His only teachings were *seva*, which he practiced day and night. He never allowed himself to be photographed by the press, never gave interviews and maintained a low profile even though there were queues of thousands of people waiting to meet him (nor did Prophet Mohammed ever want personal fame and glory).

The L.C.M. (least common multiple) of most religions is service to others. The Sikhs, the Muslims, and almost all other religions believe in *karseva*, 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 odd billion dollars donated by each, have already served millions of people and will serve millions hereafter. Their karma has got 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 amount of righteousness, belief in god, desire to pray, is required to multiply positive karma. All that one needs is a positive intent and effort to match it.

The power to spiritually help and heal others comes to a person only if they have a huge positive karmic balance. It may take several lifetimes to achieve these energising powers. Many saints have attained these powers. Often the potential to heal needs to be unlocked by an experienced preceptor. I have come across many people with such abilities who go about doing good deeds without making a show.



Such service as spiritual healing of ailments, mental conditions, psychological problems, diseases of the aura and victimisation by black magic (as it is commonly known) 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 probably never hear of, and who continue to perform these karmas quietly.

Being Righteous

Being a respected member of a family, society or a group and following the accepted norms and rules makes you a ‘blend-in’. Believing and following a set of principles and avoiding excessiveness in action takes you to better karma.

Being righteous can be achieved by small acts. Not being aggressive with people, being courteous, practicing fair play, smiling more than frowning, having pleasant conversations, positive body language and expressions – all neutralise negative karma or increase our positive karma.



Being Empathetic

Very few people understand destiny. Even those who do, often forget its role in human actions and behaviour. They become judgmental, fault-finding and hold onto their expectations from people. Behaviour and action is destined. 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 getting an astrological analysis of most of our senior managers. This gives me information about their personality traits, weaknesses, strengths and positive and negative periods. I have learned to overlook their inefficiencies during those predictable periods and bear with their bad times. This has helped me retain some of them as I have 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 part of their trends became easier to get rid of. Empathy helps us understand peoples' moods, behaviour, negative reactions, slip-ups and makes it easier to forgive.



Being Humble

When good karmas fructify, people attain wealth of different kinds like money, property, status, fame, glory, well-paid jobs and thriving businesses. They are also gifted physical wealth like good looks, good health, and physique. Some get wisdom, intellectual and spiritual wealth and a lot more!

People think such favours of good karma are due to their own achievements. They credit themselves for their education, their capabilities and become self-impressed. Often they become arrogant, demonstrative and tend to show off. Their behaviour offend others and make people feel inferior or small. Even if this does not get you negative karma, it takes away the opportunity to receive neutral or positive ones. Being humble helps condition your mind to see things differently.

Humility and acceptance of good fortune offers a shade of greatness to an individual. Humility makes a person more expressive than impressive. It is the perfect seed to sprout good karmas. Therefore, one should aspire to be humble and sidestep the pitfalls of arrogance. People should be grateful for their carry-forward karmic wealth from past incarnations and work towards its enhancement rather than depletion.

Theory Of Balancing Karma

Complications

According to the ancient scriptures, if we exhaust our karmas (karmas stored in our hard disks which need to fructify) and do not accumulate any *kriyaman karmas*, we could reach a point of zero, wherein we'll be left with no karmas to exhaust and are therefore free from the cycle of birth and death.

Nice thought, but an almost impossible task! Reaching a zero balance is difficult even in a debit card! Then how do we transcend this Law of Karma?

In my personal experience, even after a person's death, his/her spirit is involved in acts and deeds. Many *tantriks* (practioners of left hand *tantra vidya* or black magic) use spirits to harass people. Many spirits do it on their own volition. They either want to scare people or take revenge or it may simply be their nature.

Gurudev was once at a camp in a place called Bathri near Dalhousie in Himachal Pradesh. He had invited some disciples to spend a few days with him. Gurudev was staying at a guesthouse of the Himachal Electric Board. During our stay, I learnt that the guesthouse was haunted by the spirit of a yogi. The watchman of the guesthouse would sometimes see this yogi-like figure in his dreams. The yogi would tell him that he has been waiting for a saint to visit that guesthouse for decades.

I was staying in a dormitory-like accommodation along with Gurudev's disciples, Mr & Mrs Taneja. I woke up at 6 a.m. and overheard a conversation between the couple. Mrs Taneja was saying that a yogi had appeared in her dream and requested her to grant him birth. The yogi assured the lady that most of the couple's problems would be solved within the period of her pregnancy.

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

Gurudev narrated the whole incident to me, including the existence of the yogi. He was not aware of my investigative skills, or the fact that I had done my homework on the yogi. He mentioned that he had called another couple a week back to try and get the yogi to accept them as future parents. The wife had fought with the husband in that location and the yogi did not want to take birth with the couple. But it seemed eager to take birth with the Tanejas. And so it happened.

A few months into her pregnancy, their economic and family issues were resolved. Mrs Taneja delivered a baby boy nine months later. Today, the young boy, the ex-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 and did not find the slightest hint of a yogi in him, nor any inclinations. Business keeps him busy. He is a suave, sophisticated young man with a touch of arrogance.

I am sure in future, he would want to explore spirituality; at least I hope so. His father was a great saint and his mother was deeply inclined to spiritualism. The young lad is certainly 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 life, circumstances and destiny will make him reconnect to his past.

There are other spirits who help humans to do good deeds, and collaborate in spiritual healings through mediums who use spirits to answer questions and spiritually solve peoples' problems.

I know many saints who live in higher plains serve humans on earth and also contribute to their own good deeds. Many do it as an act of grace. Khwaja Moinuddin Chishti's tomb in Ajmer, St Francis Xavier's Church in Goa, Mount Mary Church in Mumbai, Sai Baba's temples, Markandeshwar's temple at Worli in Mumbai, several *dargahs* of Muslim saints, Gurudev of Himgiri at Najafgarh in Delhi – the list of saints worldwide and across religions who do service even after they give up their physical bodies is endless. Many skeptics would consider this a result of a psychosomatic disorder or a placebo effect. They definitely have a more logical viewpoint. But what does one do when one has personally experienced such phenomena? There are accounts of such experiences by several people even today. If you don't find this easy to believe, it's understandable.

Besides the three astral planes where spirits live, there are many more which have not been included in the book.

For example, there is the *gurulok,* where scholarly gurus stay and work for the betterment of the universe. There are several others which probably have no specific description.

There is often an exchange of citizenship. Many spirits of higher planes voluntarily go to lower planes to help elevate the state and *gunas* of the lower spirit folks. Helping an entity with too much *tamasic guna*, reducing and replacing it with part *sattvic* and part *rajasic gunas*, help improve the entity's basic nature. Similarly, descending from the third level to the second, to help the inhabitants replace some *rajasic* qualities by more *sattvic* ones, help raise the bar. Most prophets who have taken birth on earth in a body form have had the same purpose in mind.

(Many saints have talked about the existence of seven planes, some three, others talk of multiple planes. I personally believe, there cannot be a number assigned to the planes that exist, as there are multiple.)

The Spirit Who Partnered In Healing

I was treated (but not cured) by a Parsi gentleman in Andheri, Mumbai, who used a planchette to receive instructions from his late guru, before prescribing me a homeopathic mixture. It helped a lot, since taking those medicines, my pain was about 60 per cent under control.

Mr Marchant, the healer, was an ex-railway employee and never charged a penny for the medicine or consultation. He used to write my name on a chit of paper and place it in a biscuit box, which was converted into a planchette box with a huge magnet in it and covered with a perforated lid on it. He would then swing the pendulum.

There was a semicircle with alphabets in the outer circle and numbers from 1-10 in the inner. The pendulum kept moving from one alphabet to another, throwing up words for Mr Marchant to follow.

He would make medicine with the tincture of gems soaked in alcohol and pour it into homeopathic tablets. Mr Marchant would then place the vials on the planchette apparatus and swing the string again (it had a weight at the bottom). His late guru had taught him this practice and guided him continuously. Mr Marchant did not charge any money, since it were his late guru's instructions.

I think Mr Marchant liked me, and was keen on teaching me his art, which he called, 'magnetic healing'. Before Gurudev cured me of my arthritis, I use to go to Mr Marchant for his homeopathic/magnetic treatment.

Gurudev had assured me of curing 95 per cent of my disease. I had pain in my ankles and wrists. His disciple splashed holy water into my eyes with force and took away the pain with his hands. He had given me some cloves and cardamom to have daily, in a particular way, as a follow-up. I was cured, and therefore visited Mr Marchant to give him the good news and thank him for his help.

Clueless of what had transpired, he set up the planchette and what happened next was quite shocking. The pendulum kept swinging vigorously than normal, as if it was charged with extra energy. Normally, it would swing about 50-60 degrees but that day it was swinging more than 90 degrees, almost aggressively. More than me, Mr Marchant was taken aback. He broke into a conversation with his box, "But how can he be alright?" "What are you saying, please?" Unwittingly, he forgot that I was a witness to his interaction! After the pendulum had done a lot of swinging, he looked at me with an expression of helplessness. "He is saying, you are alright, is it true?"

This was quite a moment for me. I decided to do an acid test. I said, "Ask him how I got alright?" The pendulum was swinging again – and how! He said, "He is saying jungle man, jungle medicine". I asked, "How much am I cured?" He said, "95 per cent". That blew my mind! I realised that his guru must have been his partner in this effort, and it could not have been a figment of his imagination.

His guru was earning post-death karmas by healing people and not allowing Mr Marchant to charge for it. It strengthened my belief in *karmayoga*, almost 40 years back. Today, it can be your third-party experience if you allow it to be.

The idea of doing a balancing act of exhausting the karmic balances does not make logical sense to me personally; so how do we transcend the laws of karma? Another complication I see is that because the karma gets exhausted in consonance with destiny, the 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 negatives. Generally, people with more negative *sanchits*, do have more bad luck, sorrow, tragic events, poverty, strife and very few segments of good luck.

If a person has to suffer much more than enjoy, he/she cannot be under favourable planetary conditions. I am not however suggesting that being rich and famous guarantees a lack of suffering. Nor does being born under meagre circumstances ensure suffering. One can have fewer means, a simple living, yet be much happier than a millionaire. However, a *mahurat* also can reflect the happiness quotient of a person to a fairly accurate degree.

The 'Catch 22' situation here is that every *mahurat* (a person's date and time of birth is calculated at a particular cross section of time), will have predictable luck in various spheres.

Wealth, health, relationships, education, career, marriage, romance, nature, spirituality, criminal leanings and lifespan are several factors that reflect in a person's horoscope.

A person's destiny is the fructification of his/her karmic balance sheet. It stands to reason that a person will need a matching *mahurat* at birth. To have your karma balances reduced, a suitable birth time is a must. A perfect *mahurat* may not be possible, so I believe birth takes place to ensure that at an average, your karmas are worked out – of course with a little extra – plus or minus.

The scriptures say that through *gyan*, one can burn up one's balance of *sanchit karmas* and be free. Perhaps. But for that, one needs to transcend the senses, the mind and the intellect and feel oneness with the Supreme Consciousness. One needs to totally believe in *aham brahmasmi* (I am that) or I am a part of the whole!

Understanding it and agreeing with the concept is one thing, but sensing it beyond one's intellect is another! (To understand this concept in greater depth, it is recommended to read Yog Vashisht – the teachings of Guru Vashisht to his disciple Ram.

When a person understands the circle of *maya*, he/she also realises 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 school teacher who taught you that the alphabet starts with A and ends with Z, one needs to believe the teachings of saints and the writings of great authors.

Easier Formula For Diluting Doer-ship

Do not take ownership of any of your actions! Since, they were acts of destiny (even though they were a fructification of our earlier deeds), you do not need to hold yourself 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 to the act, 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 thought process, 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 brahmasmi* 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). Realising divinity within yourself is enlightenment. Or at least a giant step towards it!

But the toughest task of all is to get detached from one's own body, identity, personality and *jivaatma*. This is the second stage after having detached from one's desires, pleasures, family and commercial attachments.

Achieving the above requires the kind of purpose and perseverance displayed by Buddha and other saints of that stature. This can be achieved

in parts, over a period of several lives. The effort must be a sustained one.

It is a common thought that anything impossible to achieve is unproductive to try. But the lives of great people and their experiences prove this to be redundant.

We need not compete with the prophets and saints, but even they evolved in stages and took several lives to step outside the circle of *maya*.

Most of the spiritual teachings are easy to listen, and to some extent 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 to attain spiritual heights. Like cricket, it needs rehearsals and years of practice. But people have reached there, so why not you? You can do it too!

Later we can look at some sample worksheets that you can programme on your iPads, PCs or phones and fill in every day.

To conclude, if you can give up ownership of karma, do it. If you can't, take the easier path and just plaster your negative karmas with an overload of positive ones, so that in relative comparison they are much less and you can have a better life or lives in the future. This is solely because our destiny is created by our previously accumulated karmas. The form of storage is called *samskars*.

If you don't care for either of these methods you can carry on and be as nice as you can as there is hope. I too 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 reason that good karma is worth your investment of time, money and inclination, then several life forms will be benefitted. Hopefully, if many of you read this book, then the effect can be one of geometric progression. If I think of something I might have missed, I will put it under

the ‘After Thoughts’ section at the end of this book. I would appreciate your response, positive or negative, at *hingori@ hingorisutras.com*

P.S. Since my target audience is not people who are religious by nature, I have tried to keep the concepts deep but simple.

Best Regards,

Hingori



Karmic Worksheets

Assessment Criteria:

OPTIONS	POINTS
1. One/Yes	10
2. None/No	-5
3. Some	Number of people x 10

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

Positive Karmic Assessment	Yes		No
Done something to repay debt to the green world?			
Have I been good to other life forms?			
Have I fed anyone – friend/stranger/beggar?			
Have I done any favours or helped anyone with education/ medical aid/errands?			
Did I succeed in being righteous/empathetic/humble?			
Have I accepted criticism or negative and unfair behaviour towards me?			
Number of people I have made happy today and who are grateful for that.	One	None	Some

Negative Karmic Assessment	Yes	No
Was I rude/unfair/unkind to either human or other life forms?		
Have I accepted any obligations like food/education/favours/gifts?		
Am I obliged to the green kingdom by eating vegetables/cereals/plucking flowers/leaves/cutting trees?		
Am I obliged to other life forms by eating non-vegetarian food/drinking milk/milk products. Have I hurt any other life forms?		
Have I had a good time and encashed some of my good deeds of the past, reducing my		

positive balances?		
Am I obliged to anyone for being nice to me/ helping me/ doing errands/ favours to me?		
Have I hurt anyone physically mentally/emotionally? Criticised people?		
Have I done any criminal act/cheated/lied to someone for my personal gain? Been deceptive/treacherous?		

After Thoughts

Reflections on the nature of man.



For a person practicing *karmayoga*, it is important to know the laws of karma, as well as allied subjects that can help one think from a different perspective.

According to the five *koshas*, there are five sheaths of consciousness that makes us aware of our perception changes as we move inwards, from one sheath to another. Perception at the level of the *annamaya kosha* is physically oriented. If one can think either from the level of *vigyanamaya* or *anandamaya kosha*, the perception undergoes a sea change. At the level of *annamaya*, looks, beauty, art, and social graces are paramount. However, at the inner levels of *koshas*, these are trivial.

Similarly with *gunas*, it helps to understand their classification, as we can aspire to change our *gunas* to a better mix. The realisation that we are influenced more by the *tamasic*, makes us determined to work towards *sattvic* thinking. It takes time to change but a pre-requisite is the desire for change.

Knowledge is power. To inculcate a desire to bring change within ourselves, an awareness of certain aspects of our being becomes essential. The *kleshas* and their understanding become a motivator for self-awareness, which helps in observing ourselves from a third person perspective.

Our attitude towards the deeds we do keeps changing. This may not even occur to us, hence the clarification. The fact that our suffering can be self-induced by way of *tapasya*, and that it can reduce our negative balance is

something very few people would have thought of. For example, many people keep fasts, though many may not realise why.

We may be inspired to work towards either negating the *samskars*, or conditioning of the mind, or creating a more evolved condition of the mind or both. Meditating to erase a certain type of *samskar* helps reduce or enhance it as you aspire.

Since these subjects could help practice *karmayoga* at a more evolved level, I have put them in the 'After Thoughts' section – and they were after thoughts – as I felt the book had not ended when it did.

Attitude To Deeds

There are three attitudes of doing deeds.

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

The Self-centred Approach

Initially, people do good karma because of the karmic benefits. It's more of an investment for future gains. There is nothing wrong with this, though several 'holier-than-thou' have looked down upon this approach. If you know that good deeds beget good results, then you cannot forget this when you do something beneficial for others. This approach may not be the perfect one, but it does get you into a habit. Your selfish attitude may benefit many, but you might not like to look at good deeds as a personal gain in the future. They may just become an attitude.

Deeds For Satisfaction

When people get into the habit of doing good, they start getting a sense of satisfaction from what they do. People may not brag it to all and sundry, but they do get a good feeling. If you can inspire a smile on someone's face by doing an act of service, then you have done well. Why should you not feel

happy and satisfied? At a more evolved level, you might want to regard this as your duty, which you have to do.

Deeds With Detachment

Many evolved souls give up their sense of doer-ship of deeds. They feel what is happening is destined. People do not feel pride or satisfaction in the good they do. Those people do not even try to qualify it as good. They simply rise above duality and stop seeing things as black or white. For them, doing someone a favour must be that person's fortune. They do not see it as their own positive karma, as they do not differentiate between the positive or negative. Their deeds are considered non-actions and they are considered *karma mukta* or free of karmas. It is not easy to think like this in continuity, and yet people do. The tough part is not taking ownership of the good you do… not expecting gratitude and ignoring ingratitude. For those who can rehearse their way to this achievement, giving up doer-ship can become a distinct possibility. Do try it!


TAPASYA

TAPASYA (Penance)

Penance has been a path of many spiritual seekers. *Sadhus* resort to various types of penance such as fasting (sometimes without consuming water), continuous meditation, eating bare minimum, living in harsh conditions, hanging from trees, standing on one leg in rivers for hours, chanting mantras continuously for days, etc. The methods of doing penance are many.

Controlling your desires, living out the negative karma by suffering voluntarily (as perceived), sacrificing food, comfort, sleep and taking on mental anguish, has the same effect as poverty, misery and thus nullifying the negative karma taking place, which brings us one step closer to achieving a zero karma balance – neither negative nor positive. Even if we do not attain a zero balance (an almost impossible task), it is better to get nearer to 0, rather than stay closer to 100.

The Klesha

Types Of Kleshas

The *klesha* does not have a perfect translation in English. Afflictions, hindrances and obstacles of the mind are some of the words that explain *klesha*.

We are born with *kleshas* as these are a part of our conditioning of past lives. Our karmas are often influenced by these *kleshas*. They act as speed-breakers in attaining clarity of mind. They cloud our intellect and obstruct the evolution of our minds.

The Patanjali *Yoga Sutras* lists five such *kleshas*.

1. Avidya (Misperception)
2. Asmita (Egoism)
3. Raga (Attachment/Indulgence)
4. Dwesa (Aversion)

5. Abhinivesha (Fear/Insecurity)

Avidya (Misperception)

The primary *klesha* is *avidya* or belief in a delusionary reality or misconception. *Avidya* is our individual circle of *maya*.

Crossing the boundary of *maya* leads 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 into the subject at a deeper level. While identifying with our bodies we fail to identify with our *aatmas* or the real self. Eternal knowledge and real joy can only be found in unison with the *aatma*. Mistaking the non-*aatma* with the *aatma* leads to a chain of misconception.

Let us look at *avidya* in a simpler way. If you were to examine ignorance at a physical or 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 a coin into an automatic dispenser or not knowing French in Paris are clear 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 individuality. '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 everything that we perceive.

Asmita makes a person attached to material things, people and relationships. It also induces a person to claim ownership over ideas, concepts, experiences, viewpoints and beliefs, which form a part of *asmita*. It is the glass that identifies the water of a river with a separate identity.

Over many lives, the ego of a person acquires a sense of uniqueness, taking *asmita* to greater levels and making its undoing more complicated. When

your pot of conditioning is full and identity more fortified, shedding the veneers of self- image needs greater effort. Getting rid of the conditioning is a prerequisite to spiritual advancement and freedom.



The two kleshas of attraction and aversion, likes and dislikes, pleasure and pain are impediments to the evolution of a person.

Raga (Attachment/Indulgence)

Raga leads a person to attachments. A person's attachments can be a reason for 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 an extra-marital relationship and thereby dump yourself with expensive-to-pay off karma. Many Indian kings were so fond of sensual indulgences that they allowed their kingdoms to be mismanaged, sometimes even losing them. That is the strength of *raga*. Excessive entertainment, drinking, shopping are examples of *raga*.

Dwesa (Aversion)

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

A frivolous *sadhu* or spiritualist could make you hate the subject and every time you come across a spiritual person, you would think of him to be a fake. This *klesha* might not allow your progress in the spiritual realm and you might lose out on enriching yourself in the future.

In order to attain a better balance of mind, we have to restrain ourselves from getting attracted to pleasure and attachments. We also need to nullify hate and aversion. It is only at the centre of a seesaw that emotions are at equilibrium. There is no joy at the centre, but then there is also no sadness. If you want to reduce sorrow, you must first reduce joy, and bring your state of mind to the extent of being boring. You might want to call it equanimity!

Abhinivesha (Fear/Insecurity)

Abhinivesha literally means clinging on to something – clinging onto life, fear of death, etc. It can be extended 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, could lead to silly errors. Even animals attack humans in self- defense. People file lawsuits in courts in defense of others' actions. On a physical front, we fear death because we don't know about the life after. "Ay, but to die and go we know not where…" Shakespeare wrote, expressing the fear of death in most of our minds.

Despite having faced death several times in the entirety of our external existence, it still remains our greatest fear. And instinctively so. This fear exists across species and in almost all human beings, even amongst the learned ones. I would like to believe, that since I have been fortunate to have several 'out-of-body' experiences and know what the spirit of a human being looks like, feels like, flies like etc. I should be an exception to the rule. Honestly, I say so with only 60 per cent conviction.

There are many experiences I do not remember. Besides, have I upgraded my learning to the desired level? I can only hope so. I do believe that I still have some milestones to achieve before I can confidently welcome death with a smile when it comes.

Overcoming Kleshas

Getting rid or overcoming *kleshas* is easier said than done. Wishful thinking! You can reduce the strength of the *kleshas* and that too is not a small achievement.

Avidya can be counter-acted by gyan.

Intuitive knowledge is the best form of consciousness, but even reading and understanding the scriptures can make a difference. The father of knowledge is ignorance. As you realise your ignorance, it begins to fade. If ignorance reduces, knowledge increases. The teachings by an accomplished guru can lead you from *avidya* to *vidya*, from darkness to light. Guru means remover of darkness.

Asmita needs understanding and acceptance.

While I comprehend that my ego is part of the circle of *maya* and the truth is that though I need to look beyond logic and intellect, my sense of ego still remains wherein, hopefully, my awareness of *asmita* will help me realise its isolation and hence its association with the whole.

The supreme ego is different from the Supreme Consciousness, though they share the word 'supreme'. When consciousness manifests into creation, it acquires an identity of universe or cosmos and that gets perceived as the existence of matter and energy, of god and life forms, of the Hindu concept of Shiv and Shakti, of Father who art in Heaven, of Allah, of Bhagwan etc. It acquires an identity which is the supreme ego. In case this concept is not easy to understand or if it's too heavy to deal with, just sweep it under the carpet and let's deal with it at some other time.

Raga and dwesa need yams and niyams to help in their reduction.

Pratyahar is the yogic science of withdrawing the mind from the objects of sense experience (indulgence with the fine senses and the attention they capture). The five *yams* are non-violence, truth, honesty, sensual abstinence and non-possessiveness. The five *niyams* 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* makes me more conscious of myself, which really helps.

Abhinivesha can be stapled down with knowledge.

When the fear of the unknown becomes a fear of the lesser known, it has already lost its power. There are several books, real-life experiences and teachings that can be relied upon to understand our fears and face them.

I myself found out noticing my interactions with the *kleshas* from outside was the best approach. It was like putting up a CCTV camera outside me to note what *kleshas* were afflicting me, when and how. Whenever this

imaginary camera was on, I became aware of being a victim of one or a combination of *kleshas*. I would laugh at myself and the strength of the *klesha* would fade. Try it!

Koshas

The *koshas* are sheaths or layers of existence, which are of the following five types:

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

Annamaya Kosha

This sheath is sustained by food. It perceives through the senses and 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 the three mindsets. Physical comforts and luxury are the aspirational values of this *kosha*.

Pranamaya Kosha

This sheath is formed of *prana* or life force. It looks and feels like it is made of ether or possibly bio-magnetic energy. Being ethereal, it is not obsessed with 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 thrives on. It is less capable of acquiring this *shakti* than its counterpart *annamaya*. After death, a person benefits greatly if their spirit is wealthy of *shakti* or electromagnetic energy.



It is this *shakti* that forms the strength of a spirit. The more *shakti* a spirit has, the greater are its spiritual capabilities and the greater is its strength.

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

Manomaya Kosha

The sheath, which creates a person's individuality or identity, is known as *manomaya kosha*. It is also called the body of the mind. It is this body which deals with thoughts and emotions. This plane is also propelled by the sense organs. Our attachments, cravings and duality of thinking, which are positive/negative, good/bad, right/wrong, are part of this body's functioning.

Unfortunately, this body keeps a person oblivious of his/her oneness with the Supreme Consciousness and creates a false identification of 'I am this' and 'I am that'. It is in this body in which aggressiveness, emotional attachments, material things or relationships form with intensity. It creates a lot of confusion and sustains the egotism of a person. It is a kind of villain in the generation of happiness or unhappiness, both being individual perceptions. Similarly, the creation of plurality of thoughts and assessments are the limitations of this *kosha*. Transcending this body is important.

However, at this stage there is a hint of a semi-existence of will power, which is the subject mainly of the next *kosha*, the *vigyanamaya kosha*. In the mental body, the person faces disturbance due to sensory pleasures and sense gratification, whether it is the sense of taste, touch or of aesthetics. *Manomaya kosha* keeps long-term memory stored, including the *samskars* of several lifetimes. Erasing these memories is a necessity for spiritual advancement. The *vritti* or whirlpool of thought also happens at this level. Most decisions, whether creative or otherwise, 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*. This is the body that creates a karmic delusion.

Vigyanamaya Kosha

When a person proceeds towards the *vigyanamaya kosha*, he still remains in a state of partial delusion but the process of relief starts. 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 will power to eliminate or constrict identification with sensory pleasures. It inspires self-enlightenment instead of self-gratification and suppression of the senses. The person learns to transcend duality. It is a state of realisation, intimation and philanthropy.

The person, however, is still within the purview of *maya* and remains in the loop of ego identification.

Transcending the feeling of doer-ship, and the realisation of oneness in everything takes one to the next *kosha*.

Anandamaya Kosha

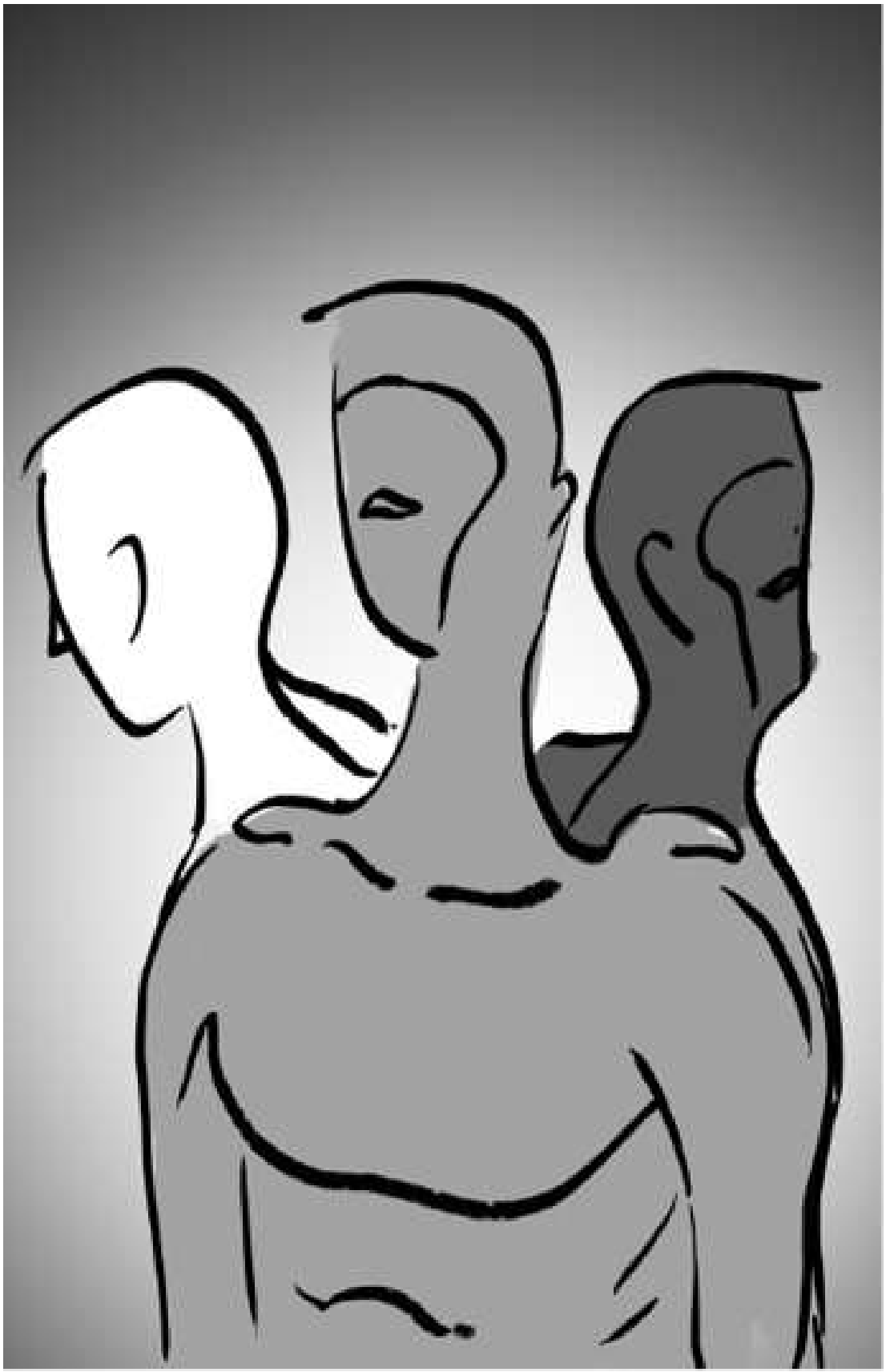
This is the final frontier and experienced only by a selected few. It is not about thrill or joy but more about a feeling of bliss and the realisation of not being an identity or an individual, of not being a doer, of having transcended feelings of guilt and pride. It is a state of enlightenment, which is achieved only by the most evolved beings. Such a level of consciousness exists in saints, who can heal people by intent and shield against destiny, by neutralising the rays of the stars and planets. Gods and prophets have been able to attain such a state.

During this state, the physical body becomes lifeless but is fully conscious and surrounded by a capsule of bliss and thoughtlessness.

A person at the level of *anandamaya kosha* is capable of universal love where it can identify itself with all forms of existence.

This person ceases to be an individual and exists purely as a *sakshi* or witness. The individual goes beyond the effects of *karmayoga* 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 *ichhadhari* or those who can will their own destiny. At this level, a person transcends the three *gunas* of *tamas, rajas* and *sattva*. A person looks like a human being but ceases to be one. *Allah Allah Kher Sallah* is a concept that flows out of this being at this time. It means, "Allah, be beneficial to all". When one transcends this body, then the person ceases to exist and attains *moksha* – the ultimate goal.



Gunas

Gunas are qualities of matter, mind, body and astral body. These qualities are present in different variations in nature that includes the physical and mental temperaments, attitudes, attributes, etc.

1. Tamas
2. Rajas
3. Sattva

Tamas *is described as inaction, procrastination and confusion.*

Rajas *is called action, movement, dynamism, attachments and desire.*

Sattva *is contentment, equanimity, duty, dispassion and detachment.*

A combination of all 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 from time to time. A typical *tamasic* person would be quite different from a *rajasic* or *sattvic*. 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 goal.

Tamasic

Tamasic people engage in activities that are considered despicable and detestable like sensual pleasures, degenerative thinking and behaviour.

Nature of Work

People in the business of selling sexual favours, engaging in bribery and corruption, going against their sense of fair play; owners and patrons of casinos, bars, thieves, terrorists, corrupt policemen, pimps, prostitutes, cheats, drug dealers, addicts, alcoholics, perverts, compulsive liars, etc. are

all honorary members of the Tamasic club. Notwithstanding, such people also have a few *rajasic* and *sattvic* qualities.

Nature of Deeds

Tamasic people suffer from inertia and have a negative attitude, heedless of the consequences, blissfully confused, prone to procrastination, inattentiveness, insulting and badly behaved. Such people would not bat an eyelid even while knowing that their actions could harm others. Killing and butchering animals, and physically and mentally hurting people, would not be an obstacle to their behaviour. Even in matters of religion, they are dogmatic, inflexible, and may indulge in black magic and voodoo.

Nature of Personality

Their attitude is careless, unfair and vicious. They have harsh looks, deceptive body language and a foul tongue. They could be depressive, schizophrenic, and of a bad character. *Tamasic* people have a defective power of discrimination and an unfocused intellect.

Rajasic

These people do not see themselves as part of the oneness of the universe. They see the world as a plurality with divisions and segmentation. Such people are mesmerised by desires and rewards. They are obsessive and bonded to their ambitions. Their sense of entitlement is another aspect of their character.

Nature of Work

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

Nature of Deeds

Their main aim is self-gratification and profit. Doing things that will give them an edge over others, negotiating in their best interests, expanding their

line of work and creating solid institutions are the prominent characteristics of *rajasic* people. 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

Rajasic people are quite impressive, and inclined towards the fruit of their actions. They can be self-absorbed and may seek attention and praise. Such people are normally hard- working, committed and sincere in their work. Shrewdness and craftiness are generally their basic traits. They could be very good as friends and oblige others.

These people have a clever and agile mind and a focused intellect. Unfortunately, it is not focused in the proper direction, though undoubtedly not in the worst either.

Sattvic

Wisdom goes hand in hand with *sattva*.

Nature of Work

People of all three *gunas* may do the same job, but do it differently.

The credibility and fair-play of *sattvic* people is high. They are highly motivated with a sense of duty and fulfilling their obligations. Artists, research scholars, noble laureates, spiritual people, teachers, doctors, philanthropists and such others, normally have a *sattvic* mindset. Good human relation managers, benevolent heads of organisations, motivators and example setters have a lot of *sattvic* qualities.

Nature of Deeds

Working for the benefit of others and not just themselves, fulfilling their obligations, trying to find solutions, helping others to fulfil their goals, pushing people upwards are *sattvic* actions.

Religiously, they believe in higher values and willing to evolve to greater levels by investing their time and effort.

They do a lot of *seva* and at more evolved levels, without crediting themselves for it.

Nature of Personality

Kabir, the great saint, who was a *sattvic*, clarifies his philosophy in one great sentence.

Kabira khada bazaar mein, mange sabki khair.
Na kahun se dosti, na kahun se baer.

Kabir explains his attainment of transcending emotions and duality. He stands at the juncture where without attachment, he hopes for good luck for all but has neither love nor any dislike for anyone.

This shows his transcending relationship connected only to his physical incarnation. Sensing a relationship with all, he identifies beyond himself.

One phrase my grandfather used to say quite often was *Neki kar aur daryah mein daal* or "do a good deed and bury it in the sea".

The *sattvics* are not arrogant or egoistic people. Humility is one of their major characteristics. Their power of discrimination is highly advanced and their conscience clean and clear.

Change Your Guna Mix

Nevertheless, the three *gunas* are knots or binding forces that bind the *aatma* (individual consciousness) to matter. For final emancipation, it is important to transcend the three *gunas*, *sattvic* included. Phase I of the process is to watch yourself from outside and be aware of your *gunas*. Judge Thyself!

Note the play of *tamas* and *rajas* and the stability of sattva. You need to change some of your *tamasic* qualities to *rajasic* and *sattvic*. You have to work towards pure or almost pure *sattvic* qualities.

Watch Your Thoughts

It is the seed of your action or inaction. If you allow your thoughts to turn into feelings, the deed may not be far behind. The eight-fold path of yoga, as outlined in the *Yoga Sutras* of Patanjali, is a great way forward. Those who've read the article on *kleshas* in 'After Thoughts', will notice that *ragas* and *dwesas* i.e. attractions and aversions, are fuel injections for *rajas* and *tamas* and obstacles to *sattva*.

Adherence to *yams* and *niyams* (the rules of conduct or restraints and practices) as listed in *Yoga Sutras*, can help reduce the *tamas* and *rajas* in your *guna* mix. *Pratyahar* or withdrawal of consciousness can take you on a fast track to *sattva*. To evolve to *sattva*, you need intent, effort and prayer. When you are mostly *sattva* in your *guna* quotient, the *sattva* itself will someday propel you beyond itself, helping you achieve great *sadhana* and make you transcend your mind and intellect.

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

Circle Of Life After Life

Level ‘B’ is for those who want to swim deeper.

An understanding of the *samskars* need clarification on a few terms. Some of these have been discussed earlier, but revision never hurts, especially not for the ‘Exam of Life’.

Simplification of these terms will help you crack the equation of why we are bound to take birth after birth, suffer and enjoy, and live in this duality of pleasure and pain.

Asisa

This is the will of an individual to exist eternally. It is a kind of force that impels a *jivaatma* to exist in continuity. The intent of self-preservation that holds together our individuality is fuelled by some of the *kleshas* (*asmita, abhinivesha, avidya*).

The Klesha Cocktail

Asmita

Our desire to preserve our ‘I’-sense or individuality of our consciousness, an intent to exist in perpetuity in this life or beyond, holding on to our distinctions from others is or becomes the *klesha* of *asmita*.

Abhinivesha

The fear of extinction, which in this life is called the fear of death, and in our continuity of several lives, is called the fear of losing our individuality of body, mind and soul becomes *abhinivesha*.

Vasna

For our past *samskars* to fructify, when the time comes, there are *vasnas* or tendencies that arise within our consciousness to perform a particular act or karma. This tendency to do something is purely a mechanism to exhaust the stored karma (in the form of coded impressions or *samskar*). They are a

form of energy in our consciousness, which brings to fore the tendency to perform an act or karma from our *prarabdh karmas* (designated to fructify in this life) at the right time.

If most of our *samskars* are leaning towards negative impressions, we will be more influenced by negative tendencies and vice versa.

Desires to do acts are fuelled by their own energy. "I should not have done that, but I just could not help myself" is a common phrase used by one whose *vasnas* have got the better of him/her. When we take ownership of these *vasnas* and spice them with emotion that's when a tendency is perceived by us as desire and finally ends up making us feel guilty for having succumbed to those desires.

Samskars

When we do any karma, we observe our acts at different levels. If we expect it to bear fruit or result, (as reward or punishment) this desire (good or bad, happy or sad) gets stored in our deeper consciousness as an impression. This storage is meant to pass on from one life to another, one body to another and fructify in the future. This *samskar*, which is stored in a coded fashion, is the form of storage of *sanchit karmas* (sum total of stored karmas). It gets decoded in the future as a potential tendency to perform an act. The selection of these karmas, which are good to go (fructify) in a particular life are called *prarabdh karmas*.

The karmas that we perform (*prarabdh karmas*) in our daily lives are merely fructification of our stored *samskars*, but due to the strength of our *vasnas*, which have turned into desires, we are almost compelled to do them. We also perceive them to be our own actions. Our likes and dislikes add emotion to the transaction and colour it with the 'I'- sense. Our ignorance makes us take ownership of the acts typically as "Who done it?" "I done it!"

So, a karma, which was merely a result, becomes a cause for a future effect due to our thinking and perception. It gets coded as an impression that is stored as a *samskar*.

The short-term memory of this life is called *smruti*. This memory helps us recall life's incidents and is stored in the same location as the *samskars* (long-term memory); over time it gets merged with the *samskars*.

Your list of things to do for today are your samskars. The motivation to do them is your vasna and fulfilling the list is your karma. A dash of emotion or a sense of doer-ship converts them back into samskars.

This is like the USB stick where all our short term (*smrutis*) and long-term memories (*samskars*) are stored until they fructify. Once they fructify, they are removed, unless they get restored as *samskars*.

Kaarna Sharir

The *karmashaya* or the USB stick is attached to the USB port called the *kaarna sharir* or causal body. This is our third body, below the astral body (*sukshma sharir*). The *kaarna sharir* and its *karmashaya* pass from one incarnation to another, and become the storehouse of our conditioning, our *samskars*.

Looking from a different perspective, the *samskars* we carry in our USB stick are the real wealth we 'will' to ourselves for our future lives.

We need to try and exhaust our *samskars* and lighten the weight of our storage stick as much as we can, and cleanse this data to achieve a blank. Even a partial result is a great achievement.

An ideal situation for sure, but hard to achieve on ground level! It would take several lives and many incarnations, but I think it's worth a try.

I must. So must you.

At the risk of repeating myself, let me revisit the above text in other words. (If you have studied chemistry in high school then this should be a piece of cake.)

The fact that karma is stored in your USB stick is because it is your data. If it was not, then it would not have been stored in your USB stick and it would not be relevant to you. The ownership of the experience occurs because of your 'I'-sense, and that's why it is called your experience. Minus your individuality, it would be an experience in general and not codified as yours.

At every level, ignorance plays an important part. Let's examine how the reverse chain reaction works.

We consider every karma we perform to be our act. We are oblivious of the fact that these are compensatory karmas that nullify the stored impressions of earlier karmas from previous lives. The stimuli to fructify these *samskars* are *vasnas* or inclinations that rise in our *citta* or consciousness. Our ignorance leads to our expectation of a fruit or result from these compensatory karmas. So, we buy into ownership and get back into the vicious circle.

Gyan would have neutralised such an expectation with the realisation that we should not expect our karmas to bear any fruit or result. We would be detached from its effects, and not have any desire to see the results of these karmas and not form impressions of them. These *samskars* would not get stored in the USB and therefore there would be no addition to the data in the USB. Nothing would be loaded into the USB ports or the *kaarna sharir*. Our stored data would partially play out in the current karmas, which would lighten or reduce stored data. Thus, there would be lesser karmas to exhaust in the future. We would be a few inches closer to *mukti* or freedom.

Before the end of this thought process, let me share one of Gurudev's favourite phrases. He used to say 'Everybody's *Paap ka Ghada* has to get

filled up'. (Your pot of sin needs to get filled.)

Patanjali helped me understand this phrase. According to the *Yoga Sutras*, the negative *samskars* unfold faster than the good ones. Negative thoughts arise faster than their positive counterparts in your consciousness. I guess, that's why negativity sells quicker than positivity.

People may ask, "If we do not take ownership then is every act justifiable?" A misconception that may arise is that if we don't acknowledge our karmas (especially the negative ones) then we need not suffer their effect. So why try to do positive deeds?

(Ah! Elementary my dear Watson!)

Unfortunately, non-acceptance of our deeds is not 'skin deep'. The observer within us cannot be fooled by the mind and record the impression at the level of the *citta*. Therefore, the concept of non-doer-ship has to sink deep and be a part of the belief system of our mind, intellect and the observatories of our inner bodies.

This is not an easy subject. You can't just nail it! But you can turn the screw around one thread at a time. You may not achieve 100 per cent result but even the smallest achievement in this life is quite a gain.

We have to try and avoid getting emotions attached to the karmas. Our passions and desires, likes and aversions, joys and sorrows, give karmas a touch of 'I'. This state of mind converts karmas to *samskars* and uploads these karmas into our USB. Therefore, one of the ways to shrink the karma balance is to do things without the emotional quotient. (Easier said than done!)

Surely, this subject is not a piece of cake, but neither is nuclear physics. Either we live like an ostrich with our heads under the sand or take the trouble of figuring out better ways to exist. Nothing comes easy. Swimming

is tough to learn at first, but so much fun later. So, make an effort to understand these concepts and play the game of life.

The concept of *samskars* are your spiritual assets. It is only wise and acceptable that you claim depreciation on your assets. Around 30-40 per cent should be achievable, since

100 per cent success is a myth. You may add 3-5 per cent of negative *samskars* and hopefully 5-10 per cent of positive ones. So, in totality, you can still offload 20 per cent of your *samskars* (These are just hypothetical figures to prove a point). Unfortunately, many people add to their burdens rather than offloading.

One last issue of the karmic law is that we as humans do have the power of discrimination. The tendency to perform a karma, which is powered by *vasna*, is hard to resist.

However, we can use our will power to avoid things that are inappropriate. We can bear the tendency, allow it to overwhelm us, but not succumb to it. So say the forefathers. I agree with them partially, as I believe that destiny dictates but there's always an umbrella for the rain. An umbrella doesn't stop the rain, but simply shields us from getting wet.

The Guru Factor

Gurudev had a one-point formula... *seva*. He believed *seva* would solve all these issues. The mathematics would be heavily in our favour.

He stopped us from taking obligations, so that the negative additions would be minimum. *Seva* leads to a desire to evolve.

Mantra vidya (he called *path*) becomes a major goal. Sensitivity comes automatically when you try to help those who are underprivileged.

More often than not, you outdo yourself which gives you faith. Many spiritual experiences occur... intuition sharpens, *gyan* results. You come closer to the concept of 'I am that consciousness'.

Guru's guidance is a short-cut to the erasing of *samskars* at the unconscious level. Deep meditation or *samadhi*, and certain *mantra siddhis* under the guidance of your guru can be used to free the USB stick of some of its baggage. With *sadhana* (dedicated spiritual practice) and cleansing, a multiplier effect can take place. The *vasnas* may weaken in intensity. The dilution of the I-sense can help reduce the *kleshas*, dilute the strength of the *vasnas*, and make it easier for a disciple to reach a higher level of consciousness. It's a chain reaction. A guru can reduce some of his disciple's karmas by helping them fructify in the dream state.

Help Us Help You

The case of a young man who sends his dailies positive and negative deeds to me and my response has been a great learning for both of us.

I am appending below a few samples with the name withheld for you to see the subtle changes in his approach. I, along with my associates, am willing to invest a part of my day to work with a few hundred people across the globe. All you need to do is send us your negative and positive assessments to *hingori@hingorisutras.com* on a daily basis and we will respond with our suggestions. Suggestions could range from things to do or spiritual practices and other guidances that we feel would help improve your karmic status.

MR X

Date: 12th & 13th August 2014

Positive Deeds

1. Fed two bananas to a monkey.
2. Was kind to a few people.
3. Dealt kindly with the staff.
4. Took good care of the guests staying at our house in Kasauli.

Negative Deeds

1. Was rude to my mother. When she hit me for bad behaviour, I hit her back with equal force (shameful). Probably, one of the worst things I have ever done in my entire life. My anger and the lack of respect got the better of me. I apologised but the action is already done.
2. Consumed plants and drank milk (creating a debt to the plant kingdom and the cow).
3. Used good karma to get my sister to nurture me, yet again.

Date: 20th August 2014

Posiitive Deeds

1. Distributed sweets to office staff.

2. Spoke to my grandmother nicely on the phone when she called.
3. Was kind and respectful to the staff in office.

Negative Deeds

1. A yoga teacher taught me yoga for 20 minutes and I did not pay him anything, since it was a trial class. Only offered him lemonade to drink.
2. Snubbed my father in his office.
3. Consumed plants and drank milk.
4. Got my sister to chat and nurture me.

Date: 26th & 27th August 2014

Posiitive Deeds

1. Tipped the staff at home and at the workplace.
2. Prayed to God.
3. Offered fruits to the security guard.
4. Bought lunch and coffee for a friend.
5. Talked lovingly to my grandmother on phone.
6. Loved the dog.
7. Was kind to sister and mom.
8. Gave some good advice to a friend.
9. Helped buy a computer for a monk.
10. Expressed gratitude to the staff.
11. Fixed a customer's appointment with a doctor, though I did it only to get more business out of him.
12. Was nice to a colleague in office (I felt guilty for snubbing him earlier).

Negative Deeds

1. Consumed a lot of chicken and felt awful because I don't even enjoy it. Just a bad habit.
2. Snubbed my dad in his office.
3. Got my sister to nurture me and give me advice.
4. Consumed plants and drank milk.

Date: 07th September 2014

Posiitive Deeds

1. Was kind to mom by giving her medicine and caring for her, as she wasn't well.
2. Gave good career and life advice to a known one. Also bought him coffee.
3. Bought lunch for a customer and a colleague.
4. Gave food to a staff member at work.
5. Shared my fruit with the staff.
6. Invited a friend for a drink.
7. Smiled and wished my uncle.
8. Gave life/karmic advice to a friend.
9. Sent a box of chocolate almonds to a friend.
10. Tipped my sister's driver as I used his services.
11. Gave a T-shirt to a beggar outside my shop with my own hands.
12. Gave T-shirts to driver.
13. Prayed to God.

Negative Deeds

1. Snapped at the driver, though later offered him some fruits.
2. Borrowed Rs 2,000 from my uncle to buy food.
3. A friend bought me a paan (betel leaf).
4. Was nasty to mom – not too nasty though but just condescending and lacking in respect – I feel like she deserves it and it's the only way to keep her in her place but I always feel guilty later.
5. Consumed plants, goat and milk. Why can't I stop eating meat? I eat it very rarely but I still feel the need to eat it when I am around other people who are meat eaters. I almost feel embarrassed of admitting that I am a vegetarian!! How weird…

Date: 10th September 2014

Positive Deeds

1. Was kind to both the dogs at home, especially the stray one. It was very happy with my rubbing its back.
2. Lauded a computer mechanic for doing good work.
3. Invited a friend over dinner and drinks.
4. Did not lose my cool with a worker who goofed up, instead was motivating and nice to him.
5. Gave advance money to yoga teacher for the next six classes.
6. Relaxed with my dad in his room even though I did not want to.
7. Spoke nicely with my mum on the phone; she is in Himachal for a month!
8. Gave advice to my sister.
9. Shared my precious Swiss chocolate with the dog and a friend.

Negative Deeds

1. Had a nasty argument with my dad in his office, though later we resolved our differences. He started it and was quite rude and negative but I responded. Later he must have felt guilty, so he shook hands and I did too. I also went to his room at night to say hello.
2. Had coffee in a local shop. Being a client I pay them a lot of money for the goods I buy.
3. Was kind to the driver; agreed to his request for a loan extension. Asked him to come late for work so that he has some spare time.
4. Hired a yoga teacher to teach me yoga.

Join Me If You Can!

I have seen Mr X's life change in only 45 days. Though I guide him on what to do and what not to, he has now learnt to audit his own dailies. From this exercise, I have learnt that just 10 minutes of recapturing of your karma mix and penning it down daily can help change your perception, analysis and behaviour.

Let's try and work together on our evolution. Maybe it is written in our destinies.

Recommended Dos

Let our karmas exhaust on its own. Let us not re-store them for re-fructification as *samskars*, by taking their ownership.

We need to understand that detachment and reduction of desire is a must to not hold on to our karmas and let them go. If we are not doers, then why do we need to think we are?

Remember, guilt and pride are two accelerators of keeping this circle going round and round, and therefore, it is necessary to avoid both.

We must recognise the fact that *asisa* or intent to exist in perpetuity creates the fear of death or existence in us. But paradoxically, we need to work towards lesser lives to lead. To package as much as we can in this one, and hope to shed at least a percentage of our *samskars* in each lifetime.

(Getting *mukti* is a spiritual aspiration and the lesser lives required to achieve this makes our investment quantifiably lesser.)

We must allow ourselves to fail and accept our failures gracefully otherwise it will too form *samskars* and add to the burden of the 'next time' syndrome.

If we can find a *siddha guru*, we should have the humility to surrender to his will and let him be our beacon of light. If not, we should do our best and be our own teachers.

Glossary

Aatma is the collective Supreme Consciousness which when individualised is called *jivaatma*. Most people use the word *aatma* instead of *jivaatma* colloquially.

Abhinivesha is the most universal *klesha* that remains with us until our deaths. Our fear of death is deeply buried in our subconscious mind.

Anandamaya kosha is the sheath of bliss, where all impurities evaporate and the radiant brilliance of the soul is experienced, and a person experiences true divinity.

Annamaya kosha is the material creation and manifestation of energy as matter in different strengths and quantities.

Asmita is the self-identification with our ego. We create a self-image that we believe is us, which is not and we become trapped with the projections we have created of our lives.

Avidya is the misconception of our true reality, believing that the temporary is eternal and impure is pure.

Citta is the sum total of the conscious, subconscious and the unconscious mind. All the bodies are connected to *citta*.

Dwesa is an aversion towards things that produce unpleasant experiences. If we cannot avoid things we dislike, we suffer.

Gunas (*Sattva, Rajas, and Tamas*) are the subtle energies through which not only the mind, but our deeper consciousness also functions. They are the powers of the *jivaatma* that hold the karmas and *samskars* which propel us birth after birth. All objects in the universe consists of various combinations of the three *gunas* and cosmic evolution depends on their mutual interaction and transformation.

Jivaatma is the individual soul, and a manifestation of *aatma*. The individuality that it attains makes it a *jivaatma*.

Kosha signifies a dimension of our consciousness. Our *aatma* is covered by five layers of existence, each contained within the other; moving from the gross physical body to the subtle spiritual one.

Kriyaman karma is an instantly fructifying action done in the present tense, which does not get carried forward to one's karmic balance sheet but is exhausted there and then.

Manomaya kosha is the energy store where the gross expression of mind occurs. While relating mentally or emotionally with the world, we are expressing *manomaya*.

Niyams are recommended activities and habits for healthy living, spiritual enlightenment and achieving a liberated existence.

Pranamaya kosha relates to the sheath of life energy that governs our biological processes from breathing to digestion to the circulation of blood.

Pitra peeda is the anger of the ancestors that results in punishment or negative destiny for the family.

Prarabdh karma is the karma that fructifies during a person's lifetime in the form of one's destiny.

Pratyahar is the withdrawal of the senses from both, the external world and the *samskars*.

Purusharth is the goal or aim of human life. The four purusharths are righteousness, prosperity, pleasure and liberation.

Raga connotes attachment to our desires.

Samsar is the cycle of life and death.

Samskar is the impression/imprint left on the subconscious mind by experiences from both, the current as well as previous lifetimes. The conditioning of the past helps us to build attitudes of the present.

Sanchit karma is the accumulated consequence of an individual's actions in the current as well as past lives. In other words, it is the sum total of the karmic assets and liabilities of one's personal karmic balance sheet.

Shraadh is a ritual performed for one's deceased ancestors.

Tapasya is an intense spiritual discipline, which leads to "burning up" of stored karmas thereby paving the way for self-purification.

Vigyanamaya kosha facilitates the path of universal knowledge to the conscious mind.

Vritti is a state of activity of the human mind.

Yams means following ideals and principles. It is about the development of positive traits that transforms the human nature into divine and annihilate the cravings and negative qualities.



If you have reached so far, and managed to understand these concepts, you have been equipped with the tools to change the pages of your life and sow 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 blueprint of your future.

And sharing this book with others will add to your good karma.



HINGORI SUTRAS

The Hingori Sutras are a series of easy-to-read books that collectively filter the spiritual wisdom of the ancient Indian *siddha* gurus.

Acclaimed as the land of spiritual gurus, India is an incubator of the enlightened minds. While the sacred scriptures and writings of renowned sages have been translated, they are either filled with jargon and therefore are heavy material or are too gimmicky to appear authentic.

There is a growing need among the contemporary individual to understand his/her spiritual roots, his/ her true nature and the knowledge that creates spiritual mastery.

There is clearly an identified void that needs to be filled. The books of Hingori Sutras fill this void and hopefully help bridge the gap between awareness and realisation.

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Karma Sutra I Aatma Sutra I Dream Sutra

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"I read Aatma Sutra at a time when the experiences of life threw a whole lot of questions at me. Questions about whether I understood myself, whether I knew where I was going, what I was doing and why I was doing what I was doing? Strange as it may sound, but I not only got the answers to all the questions, but I also learnt to accept and love myself just as I am!

"This book showed me that there is no superior or inferior in this world; we are a part of the same divinity. This realisation made me look at myself, my friends and family with a new perspective. I realised that the main role in my life is played by my destiny and not by my actions.

Aatma Sutra is a deconstructed version of the world's most famous spiritual phrase *Tat Twam Asi,* which means 'You Are That' or in simple words, 'You are as much a part of the Supreme Consciousness as any other human being who lived or will live on this planet'.

This book helps in understanding the multiplicity of bodies that a human being carries from one life to another. It outlines the science of divinity

within each individual and explains how most humans are not capable of identifying with this divinity, and more significantly why.

The greatest challenge is to learn to accept yourself in spite of all the odds, negative thoughts and pangs of guilt. Aatma Sutra is a guide to self-acceptance on an ‘as is where is’ basis. It elucidates the formula for attaining self-worth and self-love and finally justifies the concept of self-reverence.

Dream Sutra

Perceiving Hidden Realms

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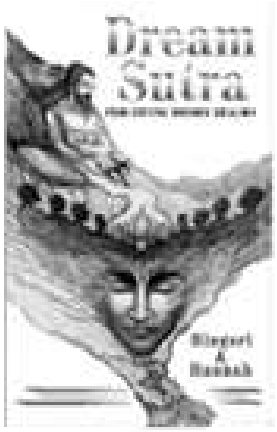

"I've read a lot of books on the analysis of dreams but this one stands out. So much so that I have even started maintaining a dream journal to make sense of my own dreams.

"Not only is Dream Sutra a breezy read, it is also very informative. The dreamscape is a mysterious realm to explore and this book is nothing short of fascinating.

The mind of your spirit will always be beyond grasp until you learn to identify the 'dreamer' within yourself. The Dream Sutra chronicles the experiences of many people who were helped and healed, guided and communicated by the dreamer within themselves – their spirit or astral body. The unifying thread between those people was a common guru – someone who could travel out of the body at will, heal people and even provide insights into their future. The greatest attribute of the guru is that he moulded his disciples into becoming gurus, thereby attaining the status of a mahaguru, i.e. a teacher of gurus.

The fact that even years after his death, the mahaguru still communicates with his disciples and guides them through their dreams, deepening the

search of the spiritual realms as well as after- death existence.

The narrative of this book will lead you into realising the power of the dream state and with it the metaphorical becomes the metaphysical.


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