

# THE A TO Z OF KARMA

By  
**AiR**  
Atman in Ravi



2<sup>nd</sup> Edition



*Whatever You Do,  
Comes Back To You!*



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**AiR**  
Atman in Ravi  
Ravi V. Melwani

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# ABOUT THE AUTHOR

*AiR- Atman in Ravi*



*Started with Nothing,  
Became Something...  
Achieved Everything,  
Only to Realize, we are Nothing!*

AiR – *Atman* in Ravi, is a Spiritual Mentor, Transformational Author, Singer and a Philanthropist. He is on a mission to help people Discover the Way to Eternal Happiness through Enlightenment.

AiR's journey of material achievements lasted for a good 25 years, as he went from one summit of success to another. He was an iconic entrepreneur who transformed retailing in India, only to walk away from the mega retail empire he had created. He shut down his business when he was 40 and started making a difference doing - Humanitarian, Inspirational and Spiritual work. AiR opened three destitute homes known as AiR Humanitarian Homes spread across Bengaluru, that today, care for over 800 homeless and needy people - their food, clothing, medicines and hospitalization. They are all a part of the AiR family!

Like anybody else, AiR started his life being religious. He built a Shiva temple in 1995. Subsequently, inspired by his Guru, he realized that God lives in the temple of our heart and he changed the name of the temple to Shivoham Shiva temple. Now, he doesn't pray *to* Shiva but prays *through* Shiva, to SIP, the Supreme Immortal Power that is nameless and formless, birthless and deathless, the Divine Power that is everywhere, in everything.

His Realizations resulted in his own metamorphosis as he realized that we are the Soul, the *Atman*, a part of the Supreme Immortal Power. He let go of his given name and called himself AiR - *Atman* in Ravi, which means, the Soul embodied as Ravi. AiR, now, lives as an instrument of God, doing His Divine Will.

On his mission to spread Eternal Happiness through Enlightenment, AiR has founded the AiR Institute of Realization to reach out to the global community of seekers. He has also established the AiR Centre of Enlightenment, which is envisaged as an Abode of Spirituality, especially for seekers, who are new in their Spiritual journey, eager to learn and explore Spirituality and evolve on their path towards Enlightenment. Not restricted to seekers of Enlightenment, it would also welcome and give various pursuits to those who seek joy, peace, happiness and solace.

Based on his Realizations, AiR has authored over 70 books, composed and sung about 1400 Bhajans and written several blogs, quotes and poems. He conducts Spiritual Retreats and

organizes talks to help people evolve on their Spiritual journey. He is a TEDx speaker and is often invited to speak at several organizations, corporates and universities. He conducts daily webinars on Zoom, Facebook and Instagram Live to help people realize the ultimate purpose of life – Enlightenment. AiR believes that success cannot lead to happiness; only happiness can lead to success. To him, happiness has three peaks – Achievement, Fulfilment and the ultimate peak, Enlightenment, where one is liberated from all misery and sorrow and attains Eternal Bliss in the Consciousness of the Truth.

If you have any questions on Happiness, Suffering,  
Life, Death, Rebirth, Karma, Liberation,  
Enlightenment or anything related to Spirituality,

## YOU CAN DIRECTLY

**Ask AiR**  
at 8 pm every day



Meeting ID: 85021104431

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# PREFACE TO 2<sup>ND</sup> EDITION



Who doesn't know of Karma? The Law of Karma is not a religious doctrine. It is a Universal Law, a law that states, '*As you sow, so shall you reap.*' It is rare to find a person who does not believe in Karma or who does not accept Karma.

Many years ago, one of the first books that I wrote was 'The A to Z of Karma'. Since then, we have printed and reprinted thousands of copies of this book. We have even published the book in Hindi and Kannada due to great demand and a French edition will soon be published. The book has also been widely read around the globe, as an e-book. Over the last 5 years, my understanding of this law has evolved further. There are many more concepts that I have been enlightened about. Therefore, I decided to write the 2<sup>nd</sup> Edition of 'The A to Z of Karma'.

In this edition, I am covering everything that one needs to know about Karma. Every concept is covered and nothing has been left out. This book explains what the law is, why it exists, how we must live with Karma and ultimately how we must

transcend Karma to be free from all misery on earth and be free from the cycle of repeated rebirth on this earth.

It became necessary for me to write this 2<sup>nd</sup> edition of 'The A to Z of Karma' because of the several questions that people keep asking me on my daily Zoom call sessions named 'Ask AiR'. There are a few recurring questions, like – 'Why do bad things happen to good people? And how does doing good Karma help us attain God?' There are many myths that we have grown up with. We must overcome these myths and realize the truth. While the 1<sup>st</sup> edition of the book is very popular, the 2<sup>nd</sup> edition will become a complete testament to the truth. Of course, it will help readers live a moral and ethical life but it will also go beyond that. It will reveal that Karma doesn't belong to us.

'Who are we, in reality?' 'Why did we come to earth?' 'Who decided that we will have a human birth?' 'Did we choose our parents?' 'How long can we live?' 'Can we change our destiny?' 'Is everything in life, pre-destined?' These are some of the questions that most people do not have answers to. There are so many theories and interpretations of the Law of Karma that there is no complete treatise which covers it from A to Z. According to me, even the 1<sup>st</sup> edition of this book is incomplete. But this 2<sup>nd</sup> edition covers all the aspects of Karma, right from what it means and how it works to how we must deal with the Law of Karma.

Have you ever seen mangoes growing on apple trees? Impossible, isn't it? So also, it is impossible to escape Karma.

## PREFACE

In the Law of Karma, what you do, will come back to you but the one who is enlightened with the truth is free from all Karma.

*When we realize, 'Who am I?' we can drop all our Karma, transcend the law, be liberated and ultimately be united with the Divine. If we don't realize the truth about Karma, we will live and die without finding out, 'Who am I?' Then, the Mind and Ego, ME will be reborn and this will go on and on. We will return to earth in a rebirth, in a new body and suffer the triple suffering – pain of the body, misery of the mind and agony of the ego. This book, the 2<sup>nd</sup> Edition of 'The A to Z of Karma', will give all the answers.*

“

*Why is there Trauma? Is it because of Karma?  
Yes! We will suffer till we Realize that  
Life is just a Drama!*

# INTRODUCTION



What is Karma? Why does the Law of Karma exist? Who controls the Law of Karma? Does Karma really govern everything that is happening on earth? There are many questions about Karma that have no clear answers. This book, the 2<sup>nd</sup> Edition to 'The A to Z of Karma', will answer all questions and clear every doubt on the Law of Karma.

Karma means action. It is a Universal Law of Action and Reaction or the Law of Cause and Effect. It is based on the Universal Principle, '*As you sow, so shall you reap.*' According to this Universal Law, nothing happens by chance. Everything unfolding in this world is a result of our past actions, our Karma.

Karma is a Universal Law. Nobody can escape this law. Many of us think that there is something called luck, chance or serendipity but the truth is that everything is Karma. *Everything that is happening in our life, is happening because of Karma.* Even our birth and how we came to earth was decided by Karma. Karma will decide our death too. Then, comes the

question, 'If everything depends on Karma, then what is the use of doing any good action at all?'

A human being must act. There can be no freedom from action and human beings are the only living creatures who have been given a free will. Only we can choose and discriminate because we are blessed with a fully developed intellect. We can choose what we do but once we do it, it becomes our Karma. Every action done by us is recorded by the Law of Karma and whether it is good or bad, we will be rewarded for it, accordingly.

Not only will Karma unfold in our life but it will also continue after we die. Our body will die but our Mind and Ego, ME, will carry Karma and return to earth in a rebirth. We will come back with a new body. Everybody who is born, suffers. We experience the triple suffering – pain of the body, misery of the mind and agony of the ego and our goal is to escape this triple suffering on earth and rebirth. But as long as there is Karma, we cannot escape rebirth. Then, how can we be free from this cycle of *Samsara*, of existence? Unless we learn the A to Z of Karma and transcend the law, unless we realize that we are not the ones who are doing the Karma, we will continue to be caught in the cycle of death and rebirth.

Who am I? Am I this body that does Karma? Or am I the mind that directs the body to act? 'The A to Z of Karma' reveals who we truly are and how we should be free, liberated from Karma, from suffering on earth and from rebirth.

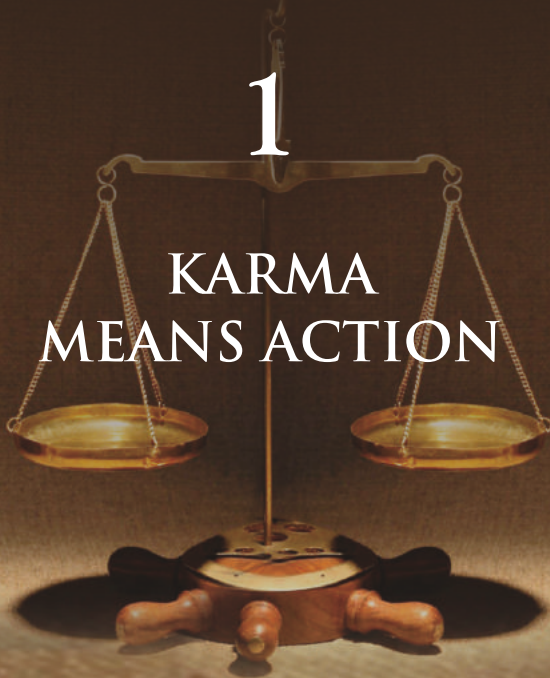
There is a myth that doing good Karma will take us to God. This is a lie just like believing that God lives in the sky. 'The A to Z of Karma' will reveal the truth as it will take us to the bottom of the root.

“

*What is controlling this Life Drama, is our Twin Karma.  
Karma, we brought to earth  
and the Karma we did after our birth.*

1

KARMA  
MEANS ACTION





What is Karma? Karma means action. It is *doing*. It is not just thinking. A thought is not Karma and neither is a feeling, Karma. When a thought becomes a feeling that leads to an action, that action becomes Karma.

Karma is a very popular word in the world today because it has revealed the Law of Karma. The Law of Karma is the Law of Action and Reaction. We will discuss it in detail, later. So, what is Karma all about?

Nobody can escape from action. Every living being acts but it is only a human being who is capable of actions with discrimination. Animals, for instance, act out of instinct or some kind of a trigger but a human being not only thinks, he processes his thoughts and then, chooses his actions. These actions may be good or bad. Our life is full of actions. Nobody can escape from action. As long as we are alive, we will wake up in the morning, wash our face, brush our teeth, have a shower and get to living our life. And further, man is a social being. He will not do this alone. He constantly interacts with people and thus, his Karma or action is always connected to others. Therefore, these actions become good and bad. We do good Karma and bad Karma but we also do neutral Karma or those Karma that do not impact anybody, positively or negatively.

Little do we pay attention to Karma or action. We carelessly walk over an insect and kill it but we don't realize that our carelessness has taken the life of a little creature. Some actions are intentional and some are unintentional but still, they are actions. They are our Karma.

Can a man live without any action? Can he sleep for one year without getting out of bed? No, he can't! He has to eat, he has to cook or talk to somebody to give him food. Otherwise, he will be dead. Therefore, we cannot escape from action or Karma. Why is it so important to go so deep into the subject of Karma? It is because Karma or action doesn't stop at action alone. Every action has a reaction. Every act of ours is recorded and good or bad, we will be rewarded or punished for every deed, accordingly. A deed is like a seed. Just like every seed will sprout, every deed will bear fruit. But we don't realize this and therefore, pay scant attention to our actions. How many of us realize that life is Karma? How many of us realize that everything that is unfolding in our life is based on our Karma, our action? When we realize the truth of Karma, when we realize the A to Z of Karma or action, we will become conscious of everything that we do.

Does every animal and insect also have Karma? No! Every animal and insect perform actions but their actions are not Karma. Therefore, Karma is not just action. Karma is the action of a human being. The action of a dog is not its Karma nor is a mosquito that bites us, creating Karma for itself. Only we, human beings, accumulate Karma. Therefore, understanding Karma is the key to understanding the Law of Karma. We would laugh if somebody asked us, 'Does a car have Karma?' Why? Because we know that a car is just a machine. It may kill somebody on the road but it has no Karma. Similarly, a gun may shoot somebody and a knife may stab somebody but these are just instruments of action. We, who do the action, are creating Karma. Therefore, it is

only human beings whose actions are Karma, not the inanimate world and not the other living organisms. Therefore, we must become conscious of Karma and the Law of Karma.

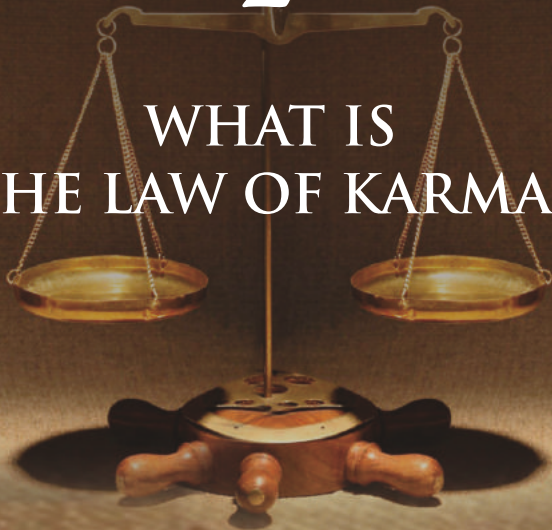
People wonder, 'So, what about those who are mentally challenged or who have no intellect to discriminate?' They are not covered under the domain of Karma. Their actions do not create Karma. They are only experiencing their past Karma as they live and suffer, just like animals and other creatures do. When will we use our intelligence to understand how profound Karma is? When will we realize, how important each of our action is? When will we be enlightened that everything that we do, will come back to us? The day we realize the importance of Karma, we will take charge of our actions. We will take the responsibility of our life. We will not just do but also choose every action, consciously and intelligently. This book can transform your life. It can change the way you act and live. It will not only reveal the truth of Karma or action but will show you the way to be liberated from all suffering on earth and from rebirth.

“

*Karma is Action and every Human Being must Act,  
Every Action will create a Reaction, this is a Fact!*

2

WHAT IS  
THE LAW OF KARMA?



While we have understood that Karma means action, do we realize that Karma is a law? It is not a theory. It is not a phenomenon but a Universal Law. This means that it applies to every human being on earth. Nobody can escape the Law of Karma.

It is not like a country-specific law that does not apply to the residents of another country. It applies to all sane human beings who live on planet earth. In fact, it is the very cause of our birth. Everything that happens in our life, happens because of this law but not many of us understand the A to Z of the Law of Karma.

The Law of Karma is based on the principle, '*As you sow, so shall you reap. What you do will come back to you!*' It is the Law of Action and Reaction. This law seems to have been created by the Creator of this universe. Just like there is the Law of Gravity that states that everything gets pulled to the centre of the earth due to a force called Gravity, the Law of Karma governs everything unfolding on the planet. There are many Universal Laws. The Law of Cycles ensures that the earth rotates precisely, once in 24 hours, the cycle of seasons and the revolution of the earth around the sun, are all a part of the several Universal Laws that govern our planet.

One of the most important Universal Laws is the Law of Karma. Every Karma or action of a conscious human being is recorded in his Karmic account. Each of us has our own Karma. My Karma is different from your Karma. Many of us wonder if there is family Karma or community Karma or even

Karma of a city or country. There is no such thing! Every individual human being is responsible for their action. This action, good or bad is recorded by the Law of Karma. Then, Karma rewards us or redeems our bad deeds, appropriately. That is why, the Law of Karma is known as the Law of Action and Reaction. It means that every action will initiate an equivalent reaction.

The Law of Karma is based on the principle of cause and effect. Our action becomes the cause and this cause will result in an effect. Good actions will be the cause of a good reaction or a good effect and bad actions will become seeds that will sprout as a bad destiny. Neutral actions will result in neutral reactions and therefore, they are not recorded by Karma. Let us not imagine that any of our actions done behind closed doors can escape the purview of Karma. The Karmic monitor is within each one of us. It is more powerful than any video camera or audio recorder. It will capture every action and will ensure that we redeem the same.

The Law of Karma is unique. Not only does it apply during our lifetime but it is also responsible for our death, just as it controls our birth. Did you choose how you came to earth? No, it was Karma. Thereafter, everything that is unfolding in our life is unfolding as per Karma, our past actions. Even our death is controlled by Karma. When we die, our Karma doesn't get finished. We carry forward our Karma into a new life. Therefore, we cannot escape Karma even after we die. Until we realize the A to Z of Karma, we will never realize the truth of how it works.

Just like any Universal Law, the Law of Karma is perfect. Have we ever seen the earth suddenly rotate in the opposite direction? Do we doubt that our tables and chairs will suddenly start flying in the sky? The world is governed by perfect Universal Laws and one such law is the Law of Karma. Therefore, we must not make any mistake in understanding this law, accepting it and living our life following the principles of the Law of Karma.

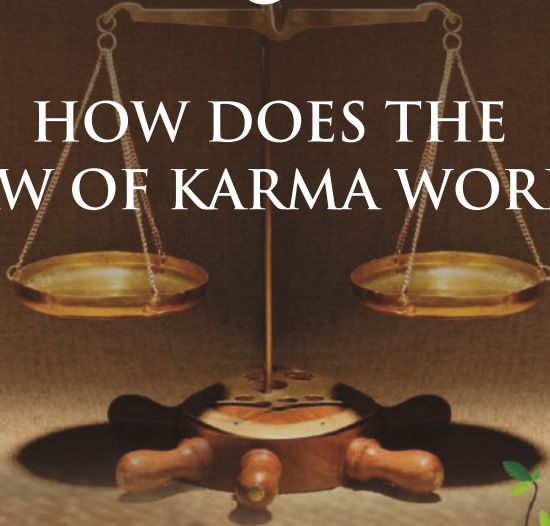
How many people actually understand the A to Z of the Law of Karma? Many around the globe today, accept Karma. Whenever something happens, they say, 'It is Karma.' Many people have realized that it is not luck, chance or serendipity that makes things happen. It is the Law of Karma in action. There are still a few who believe in luck and astrology and even go to magicians, tarot readers and voodoo experts. These people have not realized that there is nothing like luck. It is all pluck. We will pluck our destiny depending on the deeds we plant, just as we pluck fruits depending on the seeds we plant. Have you ever seen apples growing on a mango tree? It is impossible. The Universal Law will not permit it. So, the Law of Karma is the law of the earth, we must accept it, respect it and live by it.

“

*Just like the Seeds we plant decide the Fruit on the Tree,  
The Law of Karma ensures, our Deeds decide our Destiny!*

# 3

## HOW DOES THE LAW OF KARMA WORK?





Have you ever wondered, why there are no pineapples on an apple tree? No, because you know very well that the fruit on a tree depends on the seed. Why then, do we question when something happens in our life? We question because we don't realize that whatever is unfolding in our life is depending on our deeds. Nothing is happening by chance. There is no good luck and bad luck. Just like strawberries grow not by luck but by the seed that we planted, our life is also unfolding moment by moment, based on our actions recorded by the Law of Karma.

Did you choose your parents? Did you choose your gender or your nationality? Who decided your birth and how you came to earth? Everything is due to the Law of Karma. Our parents had no control over choosing us nor could we choose our parents. The circumstances of our birth were decided by Karma. It is our Karma that is carried forward, life after life. It is Karma that decides our new journey on the planet.

The Law of Karma seems to have several clear principles with which it governs everything. If something bad is happening to a seemingly good person, it only means that this good person has some Karmic debt, some negative Karma in his account. We need not doubt this because the Law of Karma is a Law of Action and Reaction. Unless there is an action, there cannot be a reaction. Therefore, what is unfolding in anybody's life is the result of their past action. Such is the Law of Karma.

What happens to our Karma when we die? Every 'body' dies, but don't we say, 'He passed away?' Who passed away? The one who was alive, left the body. We are so sure that the

deceased has departed that we cremate or bury the body. If we are ME, the Mind and Ego that departs at death, we will carry our unsettled Karma, good or bad into our next birth on earth. That is why, sometimes, a child is born blind. It is not because God is not kind. It is because everything is controlled by Karma. Everything happening in our life is happening according to the good or bad that we have done, in the past.

How does our bank account work? Suppose, we have several credit cards and we keep spending. We are creating debits but ultimately, it will wipe away our credit balance, our cash or deposits. Now, we have to deposit more cash to use. Just like there are debits and credits in a bank, there are debits and credits in our life. The only difference is that everything unfolding in life depends on our Karmic balance. Life is Karma. Without Karma, there is no life. Everybody alive is doing Karma, just as everybody alive is receiving the fruits of their past Karma in the form of whatever unfolds in their life.

Nobody can define exactly, how the Law of Karma works. We can only infer it depending on what we see. It is just like the Law of Gravity. We believe gravity exists because if there was no gravity, things would be flying in the sky. Therefore, we accept that due to the force of gravity, our feet are on the street. So also, those who understand the Law of Karma through inference, realize the principles behind this law. If there was no such law, then, there would be apples on mango trees. The Universal Principle makes us realize that whatever you do, will come back to you. The Law of Karma is like a boomerang with the principle, 'What goes around, comes around!'

The Law of Karma is automatic, like any other Universal Law. It needs no intervention. It controls our death, our birth and how we will return to earth. Nobody can escape this law but those rare few who understand the A to Z of Karma may be able to transcend Karma and be liberated, not just from the Karma that unfolds on earth but also from rebirth. For this, one needs Enlightenment, and this is not common. 99% of us just live, do our Karma and die. Based on our actions, good or bad, the Law of Karma will either reward us or punish us, respectively.

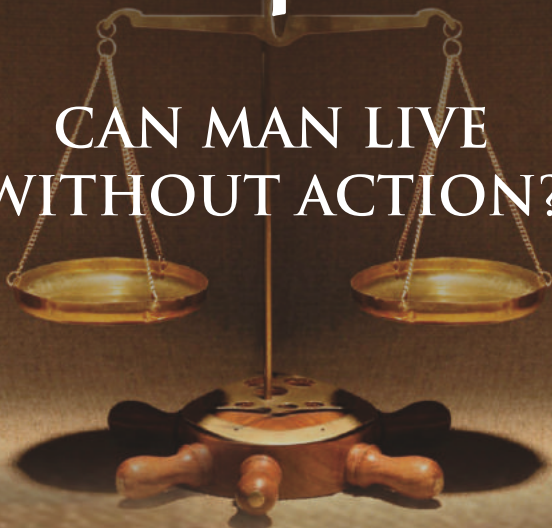
Will you ever wonder why there are thorns growing in your garden? You wouldn't because you would know for sure that it was some seed that was planted. Why, then, do we wonder when bad things unfold in our life? Why do we presume that others are experiencing good luck? It is only because we have not understood the Law of Karma and how it works. Nothing can happen in this world escaping the jurisdiction of Karma. Everything unfolding in our life is our own Karma, our own action. Let us not have any doubt about the Law of Karma.

“

*The Law of Karma controls everything on Earth,  
It even controls our Death, as it controls our Birth!*

# 4

CAN MAN LIVE  
WITHOUT ACTION?



As long as man is alive, he must act. When we are kids, we are innocent and our actions, although Karma, are not recorded by the Law of Karma. This is because we have not developed a mature mind and intellect to discriminate and act. But once we grow up, every action, good or bad is recorded by Karma, the Law.

Can a man live without action? No, it is impossible! For a man to be alive, grow and live, he must act. In the first quarter of our life, we learn. In the second quarter, we earn. We seek a livelihood, a profession or an occupation and this makes us interact with the world. As we interact, we are in action, all the time. These actions may be good or bad. Every good action becomes the seed of a reward, just as every bad action will be redeemed by something equally bad. Most of us are aware of both the facts - we can't escape action and we can't escape from the reaction of that action. Therefore, some of us wonder, if there is a way to escape action.

Can a person escape from action? No, he cannot! A man has to perform action. Therefore, all cultures, religions and societies teach us to live ethical and moral lives. If there was no Karma, then, there was no need to be good. We could be thieves who would cheat, murder or commit other crimes and seek worldly pleasures. So, what stops us from committing these sins? Aren't we warned as kids that we will burn in hell for our wrongdoings? But is it actually true that we will go to hell and suffer? No! The truth is that we will experience both, heaven and hell when we take birth on earth. Heaven and hell are controlled by Karma and all depend on our actions. This is the truth.

Because man cannot escape from action, he tries to perform good action. He tries to live as a kind and compassionate being. Not only does he try to do as many good deeds as he can, to as many people as he can and as often as he can but he also stops himself from doing bad things or sins. Man is conscious that his actions or his deeds will become seeds of his destiny. However, not everybody realizes that we are the masters of our destiny, that there is nothing like luck, rather, our own unavoidable actions that are unfolding and seeming to be our good or bad luck.

Man does not try to evade action because he realizes that it is not possible. You may be in action for a short period of time but you can't live without action, for long. Therefore, it is a must for us to do good Karma. *There was a rich businessman who decided that he would renounce the world because he wanted to be free from Karma. He wanted to be liberated from all actions and corresponding reactions. So, he gave up everything and went into the forest. He carried very few clothes as he went to live in meditation and seclusion. One day, he noticed that his pants were getting shorter. Soon, he caught the culprit. It was a rat! To get rid of the rat, he got a cat and thus, solved the problem of the rat eating his clothes away but the cat needed milk. So, he arranged for a cow. After a few days, he grew tired of milking the cow. So, he went to the nearby village and got a woman to milk the cow. Living with the woman, he was blessed with a child and his secluded home was once again full of Karma as he started living a new family life.*

What can a human being do? He has no option. He has to live, love, eat, drink, walk and talk. Otherwise, he will die. Man

cannot survive without action and the irony is that his action will have a reaction.

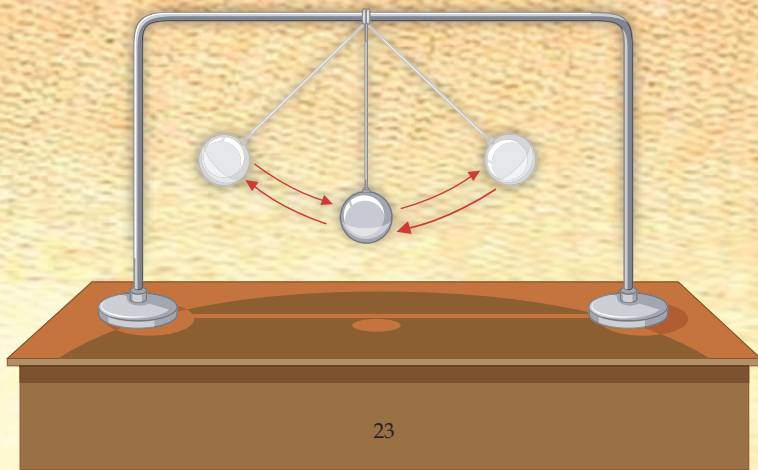
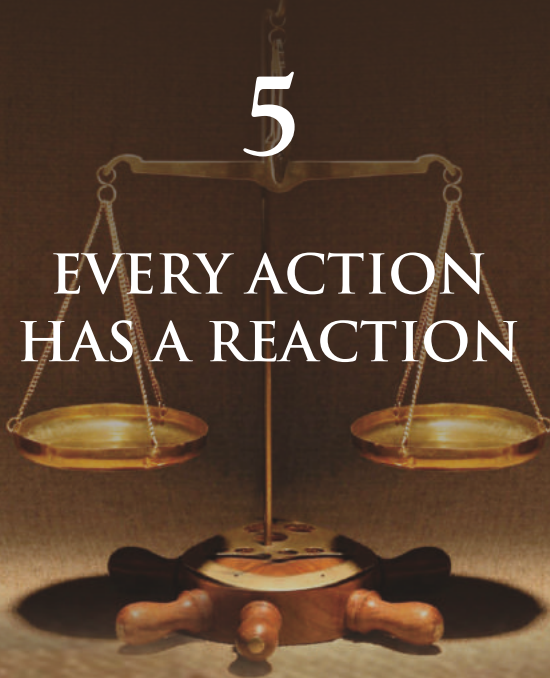
Therefore, it is due to our ignorance that we think that there is a distant God, somewhere up in the skies who controls our destiny. It is nothing but our own Karma, the Law of Action and Reaction that is causing things to unfold in our life. But we, human beings are blessed to choose. We cannot control what is happening in our life but we have the right to choose our action. If we do not use our intelligence to discriminate and choose, then we are creating trouble for ourselves. Therefore, we must be conscious about our actions. We must control our actions and thereby, control our destiny. Not just that, we must also understand the Law of Karma. The action of realizing the truth about Karma will reveal to us, a way to be free from Karma, free from suffering and free from rebirth on earth. So, instead of letting our Karma tie us to this material world, we must realize who is actually doing this Karma, why is Karma being done and ultimately, find a way to transcend Karma.

“

*Alas, man who is Alive, cannot live without Action!  
But does he Realize that his Destiny is nothing  
but a Reaction?*

5

EVERY ACTION  
HAS A REACTION





What is controlling our life? There are some actions that we control. We have the privilege to choose and to act. But are we controlling other people's actions? Somebody is good to us, while somebody else is rude and bad. We sometimes wonder, 'Why?' We did not wrong them in any way. We don't realize that whatever bad is happening in our life is a reaction of our past deeds.

If we look at a garden with several fruit trees, we will find apple trees, mango trees and coconut trees. But do we ever find apples growing on mango trees or mangoes on coconut trees? We will say, 'It is impossible!' Why? Because nature will not permit it. What is this nature and who is stopping apples from growing on a mango tree? It is the Universal Law of Action and Reaction, the Law of Karma. It is the Law of Cause and Effect. Because we have planted apples, we will find apples on the tree and so, if we see coconuts and not jackfruits, it is neither our luck nor is it God's Will that is causing this. It is our Karma.

As per the Law, every action will have a reaction. *As you sow, so shall you reap.* Therefore, what you do, is sure to come back to you. If you don't want evil returning to you, don't do evil, just as if you don't do good, then you are depriving yourself of good reactions that you would like to unfold in your life. Everything that is happening in our life is happening because of Karma. Either it is our past Karma, our past actions that are unfolding or it is our present Karma that is the result of our own conscious choices.

Nothing happens by luck or chance. Somehow the world believes a lot in luck and therefore, the businesses of astrology and palmistry thrive. Don't we look up at the stars and wonder, 'What do the stars have in store for us?' Because we do not understand the simple Law of Karma, we submit ourselves to the horoscopes that tell us that our life is unfolding depending on the date and time of our birth and the position of our stars, thinking them to be true. Everything is unfolding as per Karma and not as per the wish of the stars. How many of us believe in Zodiac signs? Instead of taking accountability for our actions, we blame our Zodiac sign and when things don't happen the way they should, we conclude that it is because of the Zodiac sign of others. Little do we realize that everything that is unfolding in our life is nothing but Karma. We look at the stars in the sky and we foretell their position and their trajectory in space. But these have nothing to do with what is unfolding in our life. What is happening in your life and my life is the direct result of Karma. It is either our current actions that are causing reactions in our life or it is our past actions, actions unknown to us that are unfolding as our destiny. Those who do not understand the Law of Karma and don't believe in the governance of the universe being controlled by Karma, meekly submit their life to luck and serendipity. We ignorantly believe that things are happening by chance when in reality, it is all happening by our choice.

*What would you do if you were walking through the woods and you reach a point, where there is a river? You have no choice but to return. Else, how would you cross the river? Like many, would you sit in prayer to go across the river? How would prayer help? You*

*have to act, don't you? If the river is shallow, you have to walk across. If it is deep, you have to swim. And if you don't know how to swim, then you have to find a raft or a boat. Crossing the river needs action. Just sitting and praying will not solve the problem.* Because many of us depend too much on prayer, we underestimate the importance of Karma. No doubt, prayer itself is a good action and works after we have tried our best and finally, reach out to the Divine for intervention but if we do not do our Karma, then, even prayers won't work. So, do your best and leave the rest, to the Divine.

Let us know, beyond doubt that just as every seed will sprout, every action will result in a reaction. We don't know when and we don't know for what but some or the other time, our action will be redeemed with a reaction. So also, everything that is happening is nothing but a redemption of a past action. The universe is an organized place and everything is governed by the Universal Laws. Nothing in this world happens as random acts nor does a distant God in the sky micromanage whatever unfolds on earth. Everything that is happening is a reaction to an action.

“

*While we are in Complete Control of our Action,  
Once that is Performed,  
we have no control over its Reaction!*

# 6

## WHY DO BAD THINGS HAPPEN TO GOOD PEOPLE?



Have you ever wondered, 'Why do good people suffer? Why do bad things happen to good people? Is God so weak and feeble?' All these questions arise due to our ignorance. These are not true. Bad things cannot happen to good people, just as apples cannot grow on mango trees. Such is the Universal Law. The law states, '*As you sow, so shall you reap.*' Therefore, if bad things are happening, there is no other option but to believe that bad actions or Karma have been performed.

Sometimes, we wonder, 'How is this possible?' We know somebody dear to us has never done anything cruel to anybody and has never been unkind. They have always been loving, caring, compassionate and helpful to others. Still, so many miseries befall them. They are enveloped in misfortune, ill health and poverty. It seems that God is unkind or not powerful but this is not the case. The fact is that whatever is unfolding, may be a result of past actions or actions done, long ago, which have either been forgotten or the actions of a previous life that were not settled. If bad things are happening, they are because of bad deeds or bad Karma. There is no other possibility.

Sometimes, the opposite happens. We find people who knowingly cause harm to others, being blessed with good luck. Everything that they touch, seems to turn into gold. We consider them to be lucky and start cursing our luck. We know, for sure, that they have done nothing worthy to deserve this fortune and success. What we don't know, is their past Karma. What unfolds as their good fortune is a result of their past deeds. Once that is over, reactions to their present actions will start unfolding. Such is the Law of Karma. If good

things are happening, they are only because of good deeds and if bad things are happening, there is no other reason apart from bad Karma.

*There was a religious leader who had spent his entire life praying to God. One day, his young teenage daughter was diagnosed with cancer. She suffered a lot and ultimately, died. He cried bitterly in his prayers. He used to be devoted to his God but then he wondered, 'Whether this disease and the death of his daughter was a result of God's cruelty, or was it just that God was not powerful enough?' He concluded that God was kind but probably not powerful enough to control the disease and death of the daughter of somebody who had spent his entire life in devotion and prayer. Alas! If only the one who was so devoted to God realized the truth about the Law of Karma, he would have accepted the unfolding without protest. He would have surrendered to the Law of Karma knowing that even God does not interfere with the Universal Laws that God has created. Sure, prayers are a positive Karma and can cause a reaction nothing less than a miracle but the ways of Karma and how Karma unfolds will remain unknown to man.*

The next time you see something going wrong in somebody's life, don't wonder, 'Why?' Just as if you find a possible threat waiting to unfold, don't just hope that it doesn't. What you can do is just do your best. After doing your best, you must learn to accept without protest and surrender the rest to Karma. We have no other choice.

Bad things can't happen to good people just as good things can't happen to bad people. Let us be clear about this beyond

doubt. In fact, there are no good or bad people. There are just 'people', who do good and bad Karma. Good actions will be rewarded and sins will be punished. Unfortunately, because we believe in the fairy tale of heaven and hell, that we will go there after we die, come face to face with God, be judged and finally be rewarded or punished for our deeds, we do not realize that heaven and hell are not some distant locations, somewhere far away but they are right here, on earth. It is our birth and every rebirth on earth that makes us experience heaven or hell because of our good deeds or sins. Everything is controlled by Karma. Life is Karma.

If we really want to make the best of our life, we must align ourselves to understanding how Karma works. We must accept this Universal Law of Action and Reaction. We must learn how this Law operates the three accounts of Karma and how they influence our birth on this earth. Does our Karma, our actions, just disappear in the sky? No! Our Karmic Account plays a part and we return to earth in a rebirth in a new body and with our unsettled Karma. That is why, one child is born blind and other is born in fortune circumstances with all comforts. Everything is controlled by Karma. Let us know more about the three accounts of Karma.

“

*Bad Things can Never Happen to Good People,  
this can Never Be,  
Just as Apples can Never grow on a Mango Tree!*

# 7

## *PRARABDHA* KARMA, OUR OPENING BALANCE





Karma has 3 accounts. The first is *Prarabdha* Karma. It is the opening balance of our Karmic Account. The second is *Agami* Karma or the current account that accumulates the actions done in the present birth. The third account is *Sanchita* Karma, which is the corpus or the warehouse of our Karma. Let us first understand *Prarabdha* Karma.

Did you decide your birth? Did you decide how you came to earth? Did you decide your parents, gender or nationality? No! Then, who chose it all? It is Karma. Our past Karma doesn't disappear into nothingness. It becomes the seed that is planted for our future. Nothing happens by chance nor is there some distant God in a far-away heaven deciding our birth. It is our *Prarabdha* Karma or our opening balance that brings us to earth in a birth.

What does *Prarabdha* Karma do? Everything that is happening in life is happening as per *Prarabdha* Karma. We, sometimes wonder, 'Why good things are happening to bad people or the other way round, 'Why bad things are happening to good people.' Good things and bad things are not happening because people are good or bad. Things happen the way they do because our past Karma is being settled. All our past Karma remains as Karmic debt in our Karmic account. Then, we are born with a bunch of Karma as the opening balance or *Prarabdha* Karma. This may be good or bad but this must be redeemed. Therefore, this unfolds in our life as our circumstances. As our *Prarabdha* Karma, the opening balance of Karma that we start our life with gets redeemed, it will not be repeated. For instance, I may have a hundred positive and a hundred negative Karma in my opening balance. I have to settle the score. I have no option

but to face this Karma which I have carried into the world. Yes, I can choose to do good Karma and settle some of this but if I don't, then the opening balance will continue throughout my life till the score is settled. Karma makes no mistake. Things don't happen by chance. Everything is happening as per Karma. Either it is our *Prarabdha* Karma, the opening balance or *Agami* Karma, our present Karma that is causing things to unfold in our life. *It is Karma that is in charge of the drama, the earth-show, in which we come and go.*

Many people wonder, 'Why is some child born blind?' Is it because God is not kind? Of course not! It is due to Karma. Destiny or chance is nothing but Karma and it starts with our opening balance, *Prarabdha* Karma, in every lifetime. In the end, the closing balance gets carried forward into our warehouse or corpus of Karma called *Sanchita* Karma.

Is there any way that we can be free from *Prarabdha* Karma? Yes, we can be free if only we realize that Karma doesn't belong to us and it is our ignorance that is causing us to return to earth in a rebirth with our Karma. Then, we can be liberated from our *Prarabdha* Karma and in fact, from all Karma and thereby, liberated from rebirth on earth.

Most people live and die and they don't realize, 'Who am I?' Therefore, they carry Karma as the Mind and Ego, ME. When the body dies, Karma remains. It is unsettled Karma that ultimately leads to the circumstances of our birth – how we will be born and this will go on and on. Our goal is to be free from returning to earth and not carrying Karma into another birth because if we come to earth, we are sure to suffer, even if

we may have a lot of good Karma. Anybody who is born on earth must suffer and therefore, the goal of human life is to attain Liberation.

People wonder, 'Are we like puppets? If everything is happening as per *Prarabdha* Karma or our opening balance and everything is predestined, then isn't life hopeless?' This is a misunderstanding. While we are born with an opening balance of Karma, we are also given a Free Will to choose. Only human beings are blessed with an intellect to discriminate. Let me make you understand this, in simple terms. Suppose, you are driving a car. The car is in your control and you can go fast or slow, turn left or right, go ahead or reverse. This is your free will or your present Karma. This is not your *Prarabdha* Karma or the opening balance. However, you can't change the road. The road is already laid. This is like your past Karma, which cannot be changed. The road ahead is because of the *Prarabdha* Karma, the opening balance which is nothing but our past Karma unfolding in our life.

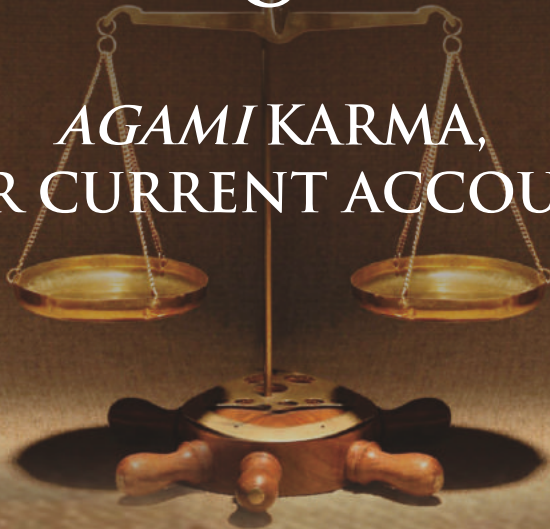
Therefore, we must be very careful of what Karma we do because every Karma gets recorded and every Karma must be redeemed, whether it is good or bad. We can't escape from Karma. It will return to us. If not in this birth then in a rebirth.

“

*Prarabdha Karma is the Opening Balance  
by which we Start,  
Everything that is Unfolding is as per our Karma Chart.*

8

*AGAMI KARMA,*  
OUR CURRENT ACCOUNT



The second account of Karma is called *Agami* Karma or the current account. Everything that we are doing in life, our present actions are recorded in this account of Karma. Whatever is unfolding as our life is because of *Prarabdha* Karma or the opening balance, over which we have no control but we have complete control on our present Karma, the *Agami* or the current account of Karma.

Only a human being is blessed with *Agami* Karma. Only a human being can create Karma out of choice. He is a *Karta* or the 'doer' of action or Karma. All other living creatures are understood to be only 'experiencers' or *Bhoktas*. They come to suffer their past Karma. They don't create new Karma. New Karma is created, only by human beings. We are blessed with an intellect with which we can choose our actions as we discriminate right from wrong. Once we perform any Karma, it gets recorded in our Karmic account. Our present Karma is recorded in the same account as our opening balance. In fact, our *Prarabdha* and *Agami* Karma, the opening balance and current account, merge to become one account, just like in a bank. Then, everything that unfolds as life is due to the unsettled Karma that we brought to earth, as well as all the Karma that we have done in the present birth.

Through *Agami* Karma, our current account of actions, we can nullify some of our opening balance, our past Karma that we bring as *Prarabdha* into this world. Suppose, I am carrying hundreds of negative Karma as my Karmic debt. By doing good Karma in my present life, I can create positive *Agami* Karma that can nullify or redeem my *Prarabdha* Karma or the

opening balance. The opposite may also be true. I may have some amazing positive Karma when I am born but if my present Karma, the *Agami* is full of sin, then I will be diluting and losing the rewards of my *Prarabdha* Karma that I brought in this birth, to earth. Therefore, *Agami* Karma, our present Karma or the current account is the most important Karma of all. This Karma is an opportunity in our hands. We cannot change our past Karma that we bring as our opening balance but we have been given an opportunity to choose our present Karma and by doing so, create a destiny of our choice. If we don't do good Karma then our destiny will unfold as per our past deeds, just as the seeds that were planted in the past will unfold as fruits on the trees.

We have a choice. We can choose our actions. Every action is a Karma. We can choose good Karma or bad Karma but whatever be the action, so will be the reaction. Good or bad, all actions will be recorded and ultimately when the body dies, these Karma will be recorded and we will return in a rebirth, based on our Karma. Very few amongst us are blessed to walk the path to Enlightenment, our very purpose. If we attain Enlightenment, then not only will we be free from all Karma on earth, our *Agami* or present Karma and *Prarabdha* or opening balance, but we will also be free from *Sanchita* Karma, the corpus or warehouse of cumulative Karma. Once we are free from all Karma, we don't have to return to earth in a rebirth. But this depends on our present Karma or the *Agami* Karma.

Most of us just live and die. We let our *Prarabdha* or opening balance of Karma unfold as circumstances. Then, we do fresh

Karma in our current account or *Agami*. We experience both pleasure and pain because of good Karma and bad Karma. Then, we die. But only the body dies. The ME, Mind and Ego, that is the director of all actions, all Karma, carries forward all the unsettled Karma into our next birth on earth. The unsettled Karma of *Agami*, our current account that merges with *Prarabdha*, our opening balance is tabulated and the Karma that is not redeemed in this lifetime will be added into our corpus or warehouse, *Sanchita* Karma.

When we hear of somebody like the Buddha, the Awakened One, what happened to them when it comes to their Karma? They were born as per their *Prarabdha* Karma, the opening balance. Thereafter, they chose their present Karma and it became a good *Agami* or current account. Their actions were focused on the Realization of the truth. They realized that they were not the body that was doing Karma. They were not even the Mind and Ego, ME, that was carrying Karma into a rebirth on earth. They realized the truth that they were nothing but the Divine Soul. It was this present Karma that liberated them to be free from all Karma.

“

*Our Agami Karma, Current Account,  
is about the Actions we Do,  
We have Complete Control to Choose and  
this is Absolutely True.*

# 9

## *SANCHITA KARMA,* OUR CORPUS OR WAREHOUSE





We have discussed two types of Karma. *Prarabdha* Karma, our opening balance and *Agami* Karma, our current account. There is a third account as well. It is known as *Sanchita* Karma. It is the account that is our warehouse or corpus, where we carry forward all the unsettled Karma from each life.

When a man dies, he has some Karma that is unsettled. It may be good or bad. He started with an opening balance and he had a current account but everything is not settled in the moment of death. Death is sudden and there is always unsettled Karma that gets carried forward into our corpus or warehouse. This corpus is called our *Sanchita* Karma.

*Sanchita* Karma is the Karma that we carry forward, life after life. From this, a part is used as *Prarabdha* Karma or the opening balance for one life. As long as there is *Sanchita* Karma, we have no option but to return to earth in a rebirth. Only the one who is liberated from all Karma can escape this cycle of rebirth and not return to earth.

It seems that every living creature is born with a *Prarabdha* Karma which comes from their *Sanchita* Karma. Every living creature carries a warehouse. Then they are born only to consume some of their Karma. Since they do not create new Karma, they live, consume their Karma and die. They need to continue doing this until they are born as a human being. It is only a human being who can create new Karma and even wipe out *Sanchita* Karma or the cumulative Karma of all lifetimes.

While there is no documented proof of this, it is like our acceptance of gravity. It is proved by inference. One who is blessed to understand Karma and realize the truth of these three accounts will try to get liberated from Karma and all the suffering that we experience on earth, in a rebirth. As long as we are ignorant, we will live as the Mind and Ego, ME and when the body dies, we will carry forward our Karma into *Sanchita* Karma and then return in another life because of *Prarabdha* Karma or the opening balance.

So, what decides whether we will be born as a human being or an animal? It is our *Sanchita* Karma. While many people do not want to accept this, it seems to be true because *Sanchita* Karma or the warehouse of Karma decides our birth. How we come to earth is neither decided by our parents nor by God. It is all governed by the Law of Karma. If there was no *Sanchita* Karma or warehouse, two things would happen. One, somebody who lives a horrific life, killing many and performing crime after crime, would not be able to carry forward such a large negative debt into a new life. He would need many lives to settle such horrible Karma. Such a big and vast Karmic debt is deposited in *Sanchita* Karma. It may take many lives to clear this. The other thing that could happen is, when living creatures other than human beings, finish their life by consuming some of their past Karma, they would return to their *Sanchita* Karma to settle what is in their warehouse or corpus. Therefore, it is believed that there are three accounts. Otherwise, some people prefer to believe that there are just two accounts of Karma. We live, we die and the balance is carried forward into the next life.

The experts or the masters of Karma have submitted that there must be three accounts for the Law of Karma to unfold. Without three accounts it doesn't seem logical as to how Karma governs all actions and reactions.

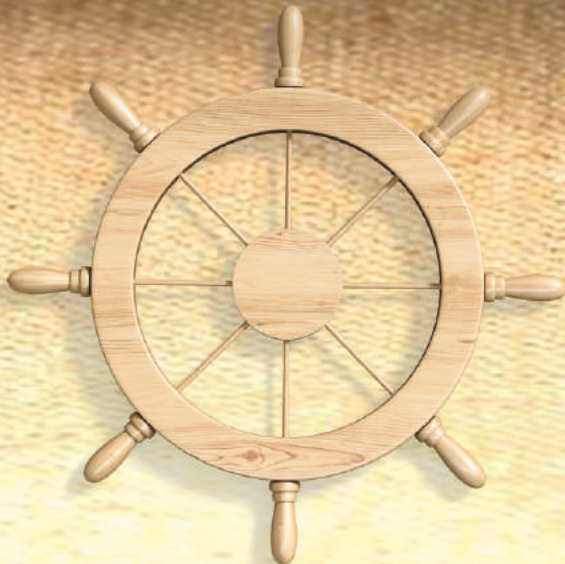
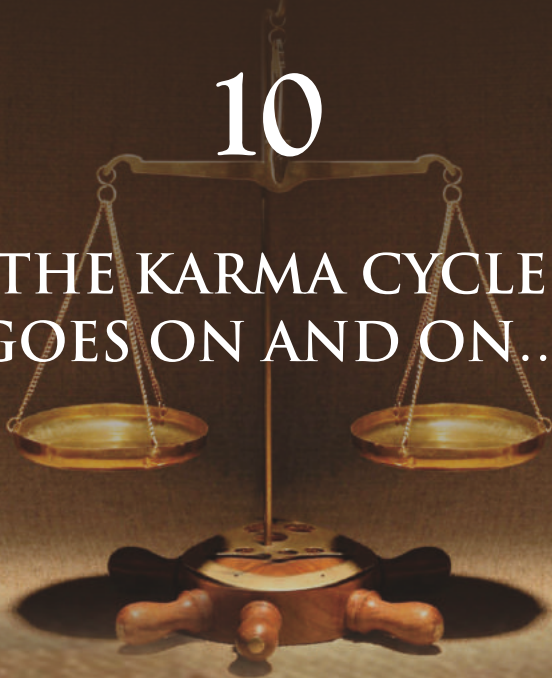
Some people wonder that if there was such a warehouse of Karma, a corpus of several lifetimes, then how could one settle this or get rid of it? There is hope for this. It is called Enlightenment. When we realize the truth that *Sanchita* Karma doesn't actually belong to us, then in one moment we can be liberated from all Karma and from this continuous cycle of death and rebirth. But if we don't realize the truth about Karma, about who does Karma and who carries it forward, we will continue to suffer. Even if our *Sanchita* Karma or our warehouse is full of positive Karma, the moment we come to earth as a body, mind and ego, we have no option but to suffer the pain of the body, misery of the mind and agony of the ego. This is called the Triple Suffering. The only way to be free from misery on earth and from rebirth is to be free from all three accounts of Karma and this, certainly is possible.

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*Sanchita Karma or Corpus,  
is Karma Account Number Three,  
Our Ultimate Goal is, from this Account to be Free!*

# 10

THE KARMA CYCLE  
GOES ON AND ON...



Now that we have understood the three accounts of Karma, the question that people do not have an answer to is, 'How can we be free from these three accounts of Karma?' We are born with an opening balance and nobody can escape Karma. So, we will create fresh Karma in this life. And death is certain. We will die and our Karma will be carried forward to our corpus or warehouse, *Sanchita* Karma. Will this cycle of Karma go on and on? Yes, Karma is a cycle. It will go on and on. Only the body dies but the Mind and Ego, ME, will carry Karma and be reborn. It doesn't matter whether it is good Karma or bad Karma. As long as there is an action, there will be a reaction. As long as there is cause, the effect must come. Every act, as we understand, becomes a seed and so every deed will bear fruit.

Whatever is happening in life is all Karma. It is neither luck nor chance nor is it God's will. We often see people considering life to be all about fate and destiny. Why is it so? It is because they don't understand Karma. Everything unfolding in our life, is a result of Karma. First, it is our past Karma that appears as our destiny and then, it is our present Karma that bears fruit in our life. And this will not stop. There are many who believe that the Karmic cycle gets over in the moment of death. They think that there is no Karmic debt that is carried forward life after life. But then, how is our birth decided? While we will get into this in detail, we must understand that the three accounts of Karma are interconnected and work like a cycle.

Every act of ours, good or bad, is recorded in our Karmic account. Sometimes, it may not bear fruit for several years or

even several lifetimes but the Law of Karma makes no mistake. We will pay for what we have done or for that matter, even be rewarded. That is why, sometimes, we wonder as to why bad things are happening to good people. This is not true. It is all Karma unfolding. It may be some old Karma that had been left unsettled in our Karmic account that is being redeemed at the moment.

So, what must we do, when something bad happens? It may sound strange but we must rejoice because that Karma, which was in our account, is now settled. We have redeemed our Karmic debt. If it was not so, then, we would have that pending in our Karmic account and it could hit at us, anytime. Therefore, those who understand Karma and its three accounts, learn to accept without protest. They realize that it is their own past actions that are appearing as a reaction and causing both, pleasant and unpleasant circumstances. While we have no control on our destiny that is unfolding based on our past actions, we have complete control on our present actions, our present Karma. We have an intellect that can discriminate and we have a willpower that can choose. Every action that we choose becomes a Karma, which may either bear fruit in this life or in a future life. Nobody has any control on when the fruit will appear but we can be sure of one thing. Every seed will bear fruit and every deed will appear as our destiny and this will go on and on. Whatever Karma is redeemed in life, is settled. Whatever Karma remains unsettled in this life, will be carried forward and return to earth in a rebirth.

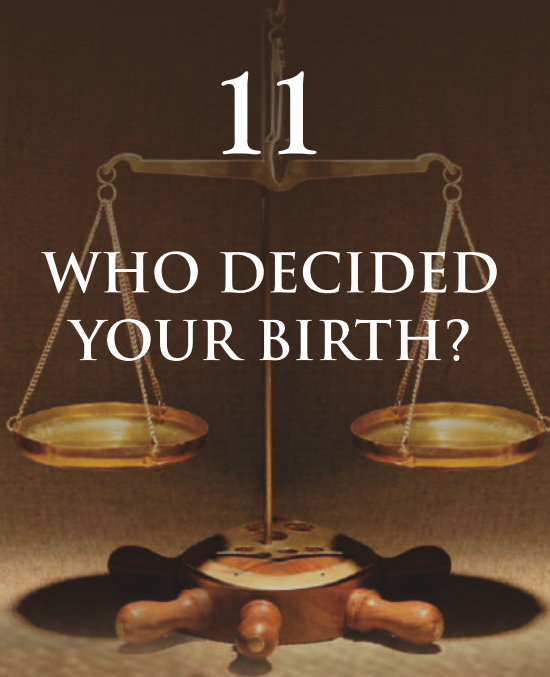
*There was once a young man who lived with his uncle in a farm. He had no parents and his uncle's family was his family. He had grown up in the village and used to help his uncle. One day, he had an opportunity to go work in the city. His uncle wished him good luck and told him to do a final task before he left to start his new career. The farmer, the uncle wanted to plant a special variety of trees to create a boundary wall around the farm and he gave this young man, the task of planting seeds in a row along the periphery of the farm. As the boy was planting the seeds, his friends came and told him, 'Let's go for a movie.' He said that he could not because he had to finish this task. Then, one of his friends suggested, 'Just dump the pending seeds in a pit. How will your uncle know? Then, we can go and have fun.' The young man got carried away by the words of his friend and decided to follow his advice. He quickly dug a deep pit and put all the left-over seeds and covered it with the soil. A couple of years later, the boy returned to the village to see his uncle. As the two were talking and walking around the farm, he noticed the beautiful row of trees that bordered their farm. But as they kept walking, they saw a jungle of trees. The boy started to cry. He recalled how he had dumped all the seeds, there. Now, they had grown into trees in a haphazard manner. Nobody can escape Karma. Even if we die, our Karma will return whether good or bad. We cannot escape from the deeds that we have done. We must not underestimate the power of Karma.*

“

*The Account of Karma will Go On and On.  
If not Settled Now,  
it will be Settled when we are Reborn.*

# 11

WHO DECIDED  
YOUR BIRTH?





Did you decide your birth? Did you decide how you came to earth? Did you decide your parents, your siblings, your gender and your nationality? No, you did not decide or choose any of these. It was all decided by Karma.

We pay scant attention to the truth that our birth is a result of our Karma. Somebody is born poor and somebody is born rich. This is not luck pressing the switch. If we are born blind, it is not because God is unkind. It is because of Karma. We don't realize the simple truth that every action of ours is recorded by the Law of Action and Reaction. The action must be settled. It must be redeemed. If we have a bank account and we have taken a loan, we cannot ignore our debt and try opening a fresh account to escape paying back the loan. The banking computer will track us down even if we go to a new city because our ID is recorded and all our transactions are accounted. Similarly, Karma tabulates the good and the bad that we do and cumulatively, causes our birth.

Does our present Karma directly decide our birth? If we have understood correctly, then the present Karma, at the end of this life merges with the corpus or warehouse of carried forward Karma. It is from that corpus, *Sanchita* Karma, that our *Prarabdha* Karma or our opening balance for life is decided when we come to earth in a birth.

Not only does Karma decide our birth but our *Prarabdha* Karma is our opening balance that shapes our life. A child could be living in a slum and we may wonder what wrong the child has done to suffer in poverty. It may be a right

observation that the child has done no harm but what about the one who has been born as the child? The body is formed in the womb of our mother. The body is just an instrument of Karma. It only appears to suffer, just as it appears to be rewarded. The truth is that the Karma belongs to the Mind and Ego, ME, that is born as this little baby. The suffering maybe experienced by the body but in reality, the one who is suffering is ME.

Until the time that we develop a mind and intellect, everything that is unfolding in our life is a result of our *Prarabdha*, our opening balance of Karma. A child may die at a very young age and we may wonder, 'How can God be so cruel?' This is only because we are ignorant about Karma. God is not micromanaging the destiny of 8 billion people. Everything is being controlled by Karma. As we grow, we have the privilege of choosing our actions and these actions get added to our *Prarabdha* Karma and unfold as our destiny.

While we have a control on our present actions, do we have a control over our past deeds? No! Those deeds are already done and they have already been recorded by Karma. Not only have they caused our birth and our destiny till date but they will also continue to unfold as our Karma because these actions are done and cannot be reversed.

When we look at life unfolding from a Karmic perspective, we realize that the whole world is controlled by Karma. Even a dog that is suffering, seems to be the result of Karma. All suffering in this world is Karmic. A tree is bound to the ground

but it is alive. Every living creature has feelings. It seems that every living organism is born to settle the score of past Karma. Through inference, this seems to be the only logic.

Many people do not want to accept this doctrine and they choose to live ignoring this but the fact is that we can't escape Karma. Even in the moment of death, our unsettled Karma is carried forward. If we live unethical lives that are filled with immoral deeds, we will have an equivalent suffering in our new birth on earth. Nobody can explain or define this precisely but through inference we can realize that death is not the end. The body dies but the Karma is carried by the ME, the Mind and Ego into a new body, when we return in a rebirth.

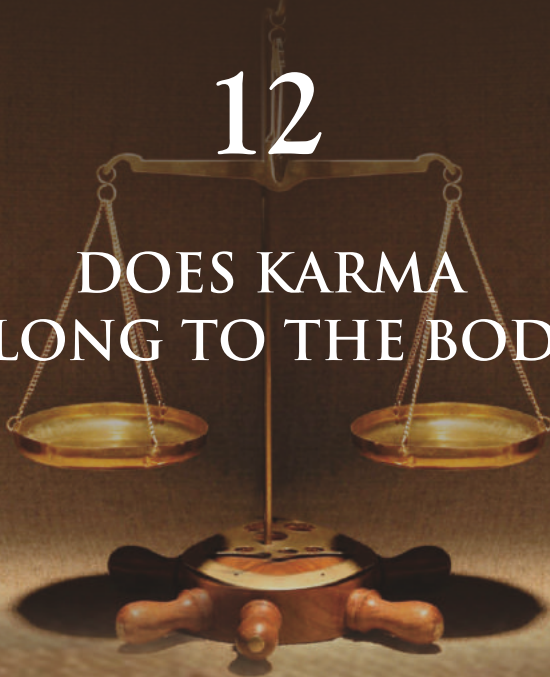
We must learn to accept and live with Karma. Neither must we curse God nor must we attribute our birth to our parents. It is all Karma but because we don't understand this simple, yet profound law, we fervently pray, not realizing that even our prayers cannot overpower the effect of our past Karma. There is an old saying, '*Pray as if everything depends on God but work as if everything depends on man.*' Without good Karma, even prayers will not work. Everything is decided by Karma.

“

*Who will Decide, how you will be Born, your Birth?  
It is your own Karma that  
Decides how you will Come to Earth!*

# 12

## DOES KARMA BELONG TO THE BODY?



For most people, Karma belongs to the body. It is the body that acts. Is this true, in reality? The body is the instrument of action and no doubt, it performs the Karma but who is driving it to do the Karma? We are all controlled by our mind. The Mind and Ego, ME, is the creator of Karma and not the body. For instance, if I take a gun and shoot you, does the Karma belong to the gun? One would say that the gun is just an inanimate object and has no Karma. In this analogy, the gun is just the instrument. I used an instrument to act. If I direct you to do some Karma and you did not intend to do that Karma or you were forced to do it, then, the Karma doesn't belong to you but to me. Surely, if you had the choice to refuse to do that Karma and you still did it, then you will also be a part of the Karma.

Many of us are unclear as to whom the Karma belongs to. While it seems that it belongs to the body, we also attribute the Karma to the mind, ego, intellect and even the Soul. Very often, people consider Karma to belong to the Soul and thus, think that the Soul will be reborn. But the Soul doesn't carry any Karma. Then, what happens, exactly? Let us contemplate.

Who starts the Karmic journey? There is no body. It is just the Mind and Ego, ME, that is conceived in the first cell of our existence, the zygote. How does this happen? This happens when the Soul, the Spark Of Unique Life, gives life to the Mind and Ego, ME, to start a new journey on earth. Why does this new journey start? It is because the ME has unsettled Karma. It may be good or bad. As long as there is unsettled Karma, the ME has to return to earth in a rebirth, to settle the

Karmic debt. At death, the body dies. It returns to dust but all the Karma that it did, doesn't get wiped off. It is not over. If that was not the truth, then, there was no need to live a good, ethical or moral life. We could have just had fun, till life was done. Then, why don't we do this? Because we see the Law of Karma operating. First, on earth and then, at the point of rebirth. We see that a person is born in good or bad circumstances and we infer it is Karma. The new-born baby has not yet done any Karma. Then, why is it blind? It is because Karma belongs to ME, the Mind and Ego, that is born in the blind baby. When this blind baby grows up, who will drive its Karma? It is the mind along with the ego. One day, the blind baby will grow up and ultimately, die. It will experience Karma along with ME, but it doesn't own any Karma. When death occurs, the Mind and Ego, ME, will once again, carry Karma that is unsettled and return to earth in a rebirth. This cycle will go on and on and we will be reborn, until we are liberated from Karma. This will continue until we are free of the Mind and Ego, ME.

Not many people understand Karma completely. They curse God for whatever is happening, without realizing that it is all Karma. They wonder why an innocent child suffers because they don't realize that the body is just an instrument of action. Who is actually doing the Karma and who owns the Karma? This has remained a mystery in our history. Therefore, people believe the myth and we grow up with it. Because we think the body is creating the Karma and we see the body die, we think that the Karma is over. We don't realize that the Karma does not belong to the body. We don't contemplate as to who

is actually creating the Karma. Therefore, we are unable to be free from Karma and we not only suffer as the body, mind and ego on earth but we also return in a rebirth, only to suffer, again and again.

If one wants clarity about Karma, one must ponder, not just on Karma but also on death and birth. What exactly happens in the moment of death? Who dies? Why is somebody born? What role does Karma play in birth and rebirth? Who is actually creating Karma? Who is the owner of Karma?

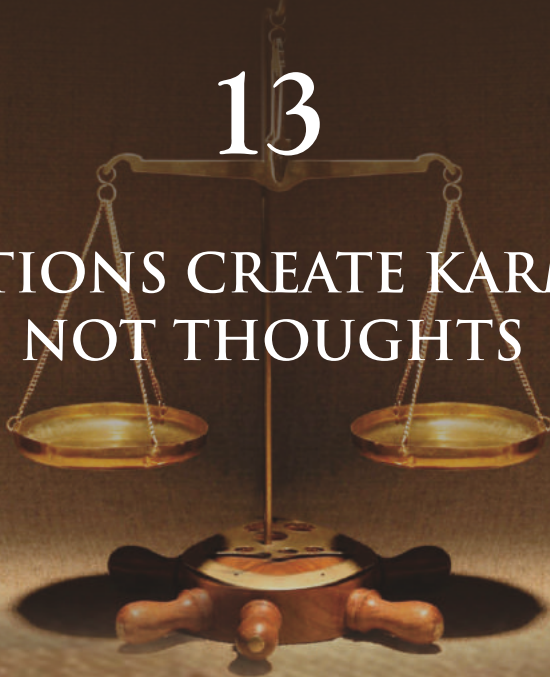
The answer is very simple. Karma belongs to the Mind and Ego, ME, not to the body. In the moment of death, the body returns to dust and Karma that is unsettled, good or bad, is the cause for us to be reborn. Even though we read this many, many times but our mind will confuse us and stop us from realizing the truth because if we realize the truth, our mind will cease to exist. Therefore, along with the Ego, our Mind becomes ME and it drives action and creates Karma. The ME never dies. It carries Karma into another birth and this cycle goes on. Because of our ignorance, we are caught in this cycle and we continue to suffer, forever.

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*Does Karma belong to the Body or the Mind?  
We live in Ignorance, as the Mind makes us Blind.*

# 13

ACTIONS CREATE KARMA,  
NOT THOUGHTS





How often have you heard people say that they had an evil thought and that has caused so much bad Karma? Somehow, we believe that every time there is an evil thought, it gets recorded in our Karmic account and we suffer for every evil thought. But is this true?

Do we have control on our thoughts? Thoughts just pop up in our mind and while we cannot control thoughts from appearing, we can control our actions. Every thought need not become an action. We, human beings, are blessed with the intellect to discriminate. We are also blessed with willpower. We can choose to act or not to act. The moment we act, there is no doubt, that it creates Karma. Karma is action. But is thought also an action? No!

We must be absolutely clear that thoughts do not create action. For this, we must understand the mind. What is the mind? Have you seen the mind? Let us try to find the mind. Can you touch your nose? Can you pull your ears? Can you see your eyes in the mirror? Do you have any doubt about the existence of these sense organs? No, you don't. Now, what about your brain? Have you seen a scan of your brain? Have you seen an image of your heart or an X-ray of your bones? We all get an opportunity to see our body but have you ever seen the mind? No! Nobody has seen the mind. Then how can the mind create Karma? We must ultimately decode this mystery but for now, let us try to understand the mind.

The mind is nothing but a bundle of thoughts. It appears to exist when thoughts appear. When we are in a state of deep

dreamless sleep, we do not experience the presence of the mind but when we are awake, we feel that we have a mind. In reality, these are just thoughts. Together, the thoughts become the mind. The mind seems to be like a thought factory that can produce up to 50 thoughts a minute and these are the very thoughts that make us blind to the reality. These thoughts seem to create Karma. But there is a difference between the thoughts and the mind. When we try to still the mind, we can actually kill the mind. Then there is no mind but we will still have thoughts. How can we understand this?

When the mind is in command, we are caught in thought. Not just one but many thoughts. Our mind makes thoughts pour like rain and they push us down the drain. We create Karma through our actions and thus suffer again and again. Directly, thoughts do not create Karma but because our mind seems to be the director of thoughts and it bombards us with so many thoughts, we seem to live like puppets and let thoughts create actions without using the power of discrimination to choose what to do and what not to do. Somehow, our mind confuses us and creates a very unclear picture when it comes to Karma and who creates Karma.

So, let us be absolutely clear that Karma means action. Karma is action. Karma is not a thought. No doubt, the mind uses thoughts to create feelings and ultimately, actions but if we can use our intellect, which gets activated in the state of Consciousness, then, the thought will not become a Karma. We have to learn how to flip over from mind to Consciousness. Only then, will we be the master of our

thoughts and in control of our Karma and consequently, our destiny. For now, it is important to realize this truth that thoughts do not create Karma, only actions do. When thoughts become the mind, we can lose control and become a slave to our thoughts and mind. We may seem to be a slave to Karma itself because we have not activated our intellect that can control thoughts from becoming an action.

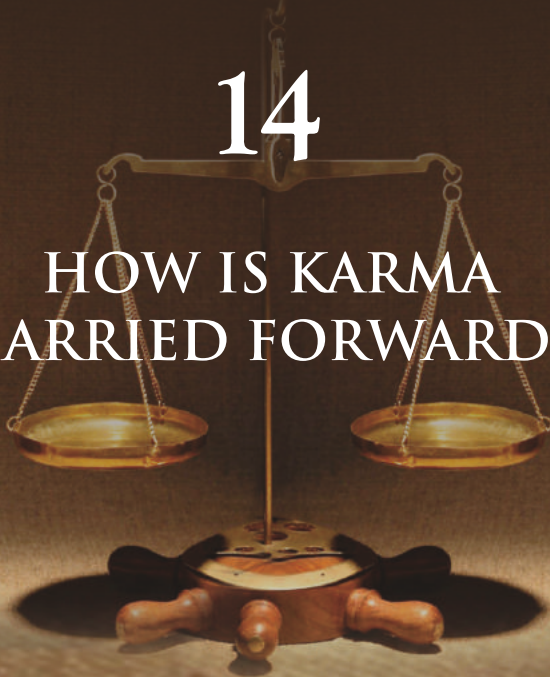
No man can escape from action and neither can we escape from thought. But we can escape from our mind. When thoughts don't pour like rain, rather, appear like gentle snowflakes, one by one, there is no mind, only gentle thoughts that enter our Consciousness. In this state, our intellect can discriminate and choose as to which thought should become action or Karma. Thoughts, by themselves, will not create Karma. But for this, we must still the mind. We must kill the mind. Otherwise, the mind will remain in charge and make us believe that through its thoughts, it will create Karma and we will remain a slave of the mind till we reach our grave.

“

*While Karma is Action, Karma is not Thought,  
Our Mind Fools us and this Truth, we Forgot!*

# 14

HOW IS KARMA  
CARRIED FORWARD?



To understand the A to Z of Karma, we must understand that Karma doesn't end in the moment of death. The body dies but ME, the Mind and Ego, returns to earth in a rebirth based on Karma. It may be good or bad Karma. That hardly matters. As long as there is pending unsettled Karma in our Karmic account, we have to return to earth.

The cycle of birth and rebirth is therefore, the method whereby, Karma is carried forward. Karma doesn't belong to the body. The body dies and returns to dust. The same body does not return again. The Mind and Ego, ME, carries its Karma and returns in a new body. In the moment of death, the Soul departs. The Soul has no Karma. The Soul does not get reincarnated. Many people get confused and somehow believe that Karma belongs to the Soul. While the truth is that Karma does not belong to the Soul.

Soul is the Spark Of Unique Life, the Power of life. It departs in that moment of death and then, there is no breath. The Soul, then returns to give life to ME, the Mind and Ego when it begins a new journey in a new body.

Is it the same Soul that leaves the body and returns to give life to us, again? No! Soul is a Spark Of Unique Life. When it departs, it becomes one with SIP, the Supreme Immortal Power. It is from SIP that another Soul, another Spark Of Unique Life, causes our fertilization and we are conceived with a new body. This happens, depending on our Karma.

People who believe in Karma still wonder, 'How is Karma

transferred from one body to another?' Even in this day of modern technology, we remain confused due to the ignorance caused by the mind. We have no problem in accepting how thousands of photographs and videos can be transferred from one mobile to another mobile, either through Bluetooth or Wi-Fi but we have a problem in understanding or believing that Karma is carried forward by the Mind and Ego, ME, from one body to another.

This universe continues to exist only because Karma is carried forward at death. If this was not to happen, then, as people die, all living creatures would be wiped out from the face of the earth. The doctrine of Karma, the Law of Action and Reaction, does not end at the moment of death. We cannot prove it but we can see the result happen. Just like we cannot see videos and pictures being transferred from one mobile to another but we can access those images in a new mobile, similarly, a new-born child is full of past Karma and there is no other possibility than to infer that this is the carried forward Karma from a previous life.

Does it make sense that all the good and bad we do will just disappear at the moment of death? No! Does it make sense that some children are born blind, deaf or dumb because of the existence of a cruel God? No! All these instances tell us that it is Karma that is being carried forward from one life to another.

Some of us deny Karma and the way it operates because we ask the question, 'How?' Unfortunately, we are incapable of comprehending and defining the entire Law of Karma. It is

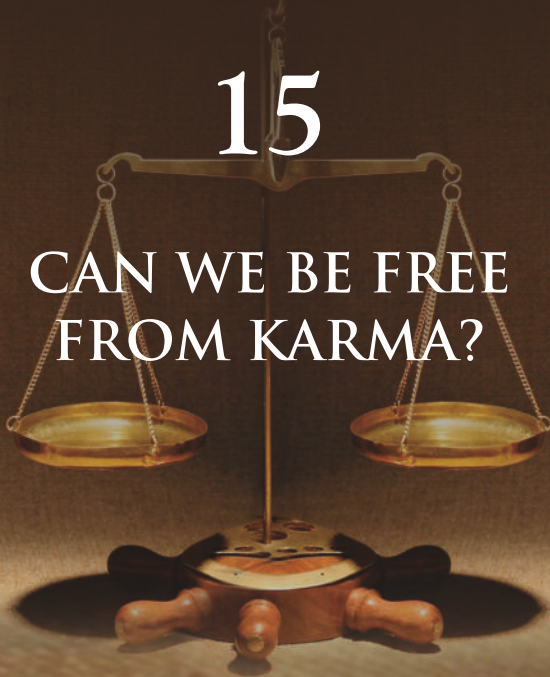
like trying to empty the unlimited ocean into a limited bathtub. Instead of arguing about this in the limited lifespan that we have, the challenge for man is it realize the truth about Karma and then, be liberated from all Karma. There is hope! If only we realize we are not the body that dies and we are not the Mind and Ego, ME, then, Karma will not be carried forward. We will be free from Karma, if we realize we are not me but we are bound to the ground with lies and we believe that we will go into the skies, into a distant heaven. We still believe in the fairy tale. We believe that we will meet a God and on that day of judgement, we will be rewarded or punished. Why don't we realize that this body will return to dust? Heaven and hell are not some distant locations far away amongst the stars! They are experienced here on earth, when we take a rebirth as our Karma is carried forward from one body that dies, to a single-celled zygote that multiplies to eventually become a new body, which will face the Karma that is carried forward, life after life. Until we are liberated from Karma, there is no other option but for the Karma to be carried forward, life after life.

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*Do we Deny that Data can be Transferred by  
Wi-Fi or Bluetooth?  
Then why do we Deny that Karma causes our Birth,  
which is the Truth?*

# 15

CAN WE BE FREE  
FROM KARMA?





Those who believe in the Law of Karma, often ask the most profound question, 'Can we be free from Karma? If the cycle of death and birth will go on and on because of our Karma, then, are we doomed to be in this cycle of *Samsara*, forever?' No! There is hope. It is possible to be free from Karma. How?

As long as man continues to live and perform action, he will create Karma. It maybe good Karma or bad Karma but we cannot escape from action. Then, how can we be free from Karma?

Our goal of life is *Moksha* or *Nirvana*. What is this? It is to be free from Karma. Some people call it Salvation or Liberation. Our goal is to escape from this continuous cycle of death and rebirth and suffering on earth. Only man has been blessed with the faculty of intellect through which, he can be free from Karma and thus, being liberated, can be united with the Divine.

As long as we think that we are this body, we will continue to accumulate Karma. Every 'body' has to act. As long as we are alive, there is no freedom from action. But there can be freedom in action. We need to realize that we are not this body. We are just the Divine instrument. In reality, we are the Soul and the Soul has no Karma. Then we can transcend Karma.

So long as ME, the Mind and Ego, makes us believe that we are the mind and ego, we have no option but to return to earth in a rebirth carrying our Karma. But the question is, 'Are we the Mind and Ego, ME?' If we go in search of the mind, where

is the mind? We cannot find! The ego that keeps saying 'I', 'me' and 'mine', is a false identity. But as long as we believe that we are ME, we cannot be free from Karma. When a body dies, the ME carries all unsettled Karma and returns to earth in a rebirth. Then, how can we ever be free from Karma?

Many people lose hope and they believe that just as death is certain, so is our next birth on earth. At most what they can do is to do good Karma, so that when they return to the planet, they don't have to suffer.

*Gokul believed in Karma. He knew that even after his death, his Karma would not leave him. So, he spent his entire life trying to do good Karma so that his next birth could be a birth of good fortune. He did not want to create a new destiny in a new life that was full of suffering. One day, when Gokul asked his Guru, his Spiritual Master, whether good Karma was the way to Moksha, the Guru explained that as long as we have Karma, we can never attain Moksha. Every Karma that we perform, every deed, is like a seed that we are planting. Even if Gokul was doing great acts of service and charity, he was still planting seeds that would bind him to earth. His good Karma would make sure that he returns to earth in a rebirth to be rewarded for all the good deeds. Gokul was confused. He asked his Master, 'Are you telling me that doing good Karma is bad?' 'No', replied the Guru, 'We must do good Karma when it comes to choosing between doing good or bad. Serving others is good but our goal is to do it like a Karma Yogi. We must do it with the attitude that I am not the body, mind and ego. We must not expect any fruits or results from our actions or Karma. We must realize that we are the Divine Soul and not ME, the Mind and Ego. Only then, can we be free from Karma.'*

Many of us are caught in the myth that doing good Karma will lead to *Moksha*. As long as we do good Karma, thinking that we are the body, mind and ego, no doubt, we are creating good fortune in the future but we cannot attain Liberation or *Moksha*.

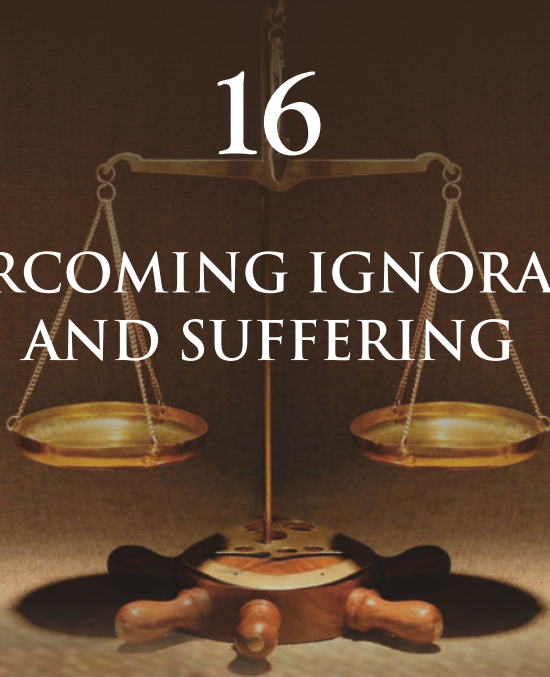
If good Karma does not lead to *Moksha*, then, why is the whole world trying to do good deeds? Why is so much importance given to living ethical and moral lives? It is because Karma is very important for our life to unfold. Everything happens according to Karma and therefore, doing good Karma is the right thing but ultimately, there is something better than just doing good Karma. It is transcending Karma. It is realizing that Karma doesn't belong to me. It is overcoming ignorance and being free from both, Karma and rebirth. This is our ultimate goal.

“

*Is there a way From Karma, to be Free?  
Yes, if we realize we are Not the Mind and Ego, ME!*

# 16

## OVERCOMING IGNORANCE AND SUFFERING



Those who want to understand Karma must first unlearn what they have been taught. Unless we clean our mug of knowledge, we will not get a crystal-clear understanding of Karma. It is like trying to drink clean water in a coffee mug without washing the mug. The residue of the coffee is sure to contaminate the water. Let us overcome ignorance about Karma, so that we realize the truth of the law.

Karma is a law of action. So, we don't have to worry about thoughts. Rather, we have to use our intellect and deflect negative thoughts from becoming actions. Once a thought becomes an action, we have to realize that there is no way to escape the reaction.

Karma or action is like a seed, planted. It will bear fruit. Whatever is happening in our life is not bad luck. It is not the will of a cruel God. It is our own Karma returning to us. We must accept without protest. Are we therefore, machines living a life predestined by Karma? No! We have a free will and an intellect to discriminate and choose. Our past Karma will unfold but our present Karma is in our hands. When all Karmic concepts are clear, it is easy to transcend Karma and achieve our ultimate goal.

What is the ignorance that causes maximum confusion in understanding Karma? Somehow, we believe that doing good Karma will lead us to God. This is our biggest ignorance. What makes us ignorant is our mind. Our mind continues to make us blind and we become ME, the Mind and Ego, that tries to do good Karma. The result is that we needlessly suffer.

The cause is ignorance. We remain ignorant that we are this body, mind and ego. Therefore, we suffer the triple suffering on earth and return, again and again, in a rebirth. The truth is we are not the body, the mind, the ego. We are the Divine Soul. To realize this, is our goal. Thus, we must overcome our ignorance. Otherwise, we will be caught in the Karmic cycle, forever.

Karma is the Law of Action and Reaction, of cause and effect. Our challenge is to overcome the action, to eliminate the cause. Somehow, we have grown up with the myth that we cannot be free from action. We are ignorant about how we can disown all action. No doubt, every 'body' has to act. But if we realize we are not the body that acts, we are not the mind that we cannot find, the ego is a false identity, then, we will overcome our primary ignorance. We will realize that we are the Soul. The Soul has no Karma. Not only will we be free from future birth but we will also be free from all suffering on earth.

When we overcome ignorance and realize that we are not the body, mind, ego, we will become free from the triple suffering that everybody, normally, suffers. Everybody will experience physical pain. Nobody can escape it but we are not this body. We do realize that our body was formed nine months after we were conceived. One day, this body will die but we will never die. We are that Power of Life, the Soul. This Realization will help us overcome suffering, although the body may experience pain.

More important than physical pain, when we overcome the ignorance that we are not the mind, we become free from toxic thoughts that create fear, worry, stress, anxiety, regret, shame and guilt. The mind and ego, together, often agonize us with anger, hate, revenge and jealousy. When we overcome ignorance and realize that I am not this body, mind and ego, we will be free from all anguish and suffering. Therefore, it is important to overcome ignorance and to be free from all misery and suffering.

As long as we live as the Mind and Ego, ME, freedom from suffering, can never be. The ME, the Mind and Ego, fools us into believing that we are this body, this mind and this ego. The mind fights hard to lock us in ignorance. Otherwise, it will cease to exist. The moment we realize that we are the Soul, there is no role left for either mind or ego to exist. In fact, the cause of mind and ego is ignorance. There is no mind or ego but because we believe the myth, we never realize the truth. Therefore, we suffer. Those who understand the A to Z of Karma, overcome ignorance and suffering. They become free from all Karma and they become one with the Divine. How can we make this possible?

“

*It is Unfortunate that we are Ignorant. We are fools!  
It's time to Unlearn what we were Taught in Schools.*

17

KARMA IS NOT PUNITIVE,  
IT IS REFORMATIVE





The Law of Karma is mistakenly thought of as a draconian law. Many shudder when they realize that they have to suffer for their sins, not just of this lifetime but of the several lives that they may have lived earlier. Somehow, they feel hopeless and helpless and consider the Law of Karma to be a law that wants to punish them. Little do we realize that Karma is not punitive. It is reformative. The purpose of Karma is not just to punish us, rather, to refine and reform us.

Of course, Karma will punish us for the sins that we have committed. For every bad deed that we do, we have to face an equally bad situation or circumstance. We can't escape our sins. But then, what about our good deeds? Even these deeds become seeds for which, we are rewarded. Therefore, isn't Karma a fair law? It is based on the principle, '*As you sow, so shall you reap.*' If we do not want to suffer, why do we sin? If we want to win, we can choose to do good deeds. The Law of Karma is a Universal Law. It provides justice on earth, just like the several courts of law. While the judiciary in the world is expected to be honest but may sometimes, be corrupt, the Law of Karma can never be corrupted. It is a Divine law, a law that is created by SIP, the Supreme Immortal Power. It is governed by the Creator who has created so many Universal Laws by which, our universe is preserved. Therefore, we must accept the Law of Karma gracefully and not consider it to be a terror running behind us to punish us. Its ultimate goal is to reform.

Once we realize the truth about the Law of Karma, we realize the profound truth that we are not the body, mind and ego. As

long as we live as the trio, we will face punitive action of Karma but when we realize that we are none of these three, we are free. The job of Karma is to lead us to the Realization of the truth. The purpose of this law is Purification. As we live life after life, it is meant to lead to Illumination. If there was no positive and negative Karma, we would not be motivated to realize the truth and reach the state of Liberation from this world and Unification with the Divine. It is because we are punished by Karma for our evil deeds that we are inspired to do good deeds.

The Law of Karma teaches us that even good deeds are not enough. As long as we live as the body, mind and ego, we will inadvertently, have to suffer the pain of the body, misery of the mind and the agony of the ego. Therefore, the Law of Karma ultimately, reforms us and makes us realize the truth. It is Karma that reveals to us that our goal is to realize we are the Soul. It is the repeated Karma that we must face, life after life, that inspires us to be free from the cycle of death and rebirth. Therefore, Karma is like a bird which has two wings. One that punishes and one that rewards. The purpose of the 'Karma bird' is to teach us to fly in the sky, to realize the truth of 'Who am I?' and ultimately, be free from the Mind and Ego, ME and become one with SIP, the Supreme Immortal Power.

Therefore, the Law of Karma is not a punitive law. It is not like the earth judiciary. In any judiciary system, on earth, it seems that there is mostly punishment. But if we look closely, this is not true. A judiciary is meant to pass judgements that will both punish and reward. It all depends upon our sincerity

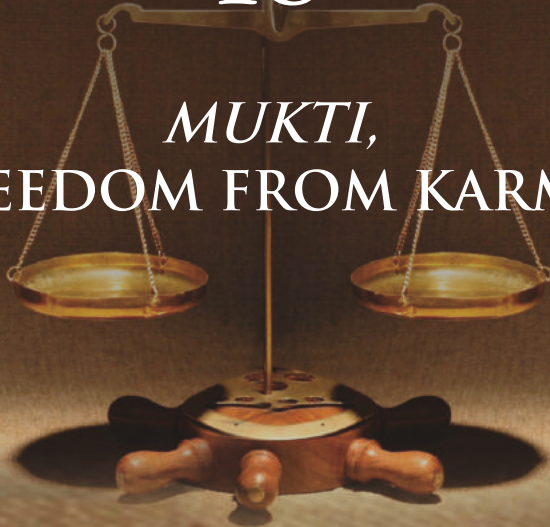
and our honesty. Similarly, if we live ethical and moral lives, the judiciary of Karma will not punish us. We will be rewarded by the Divine law for all our good deeds. Unfortunately, we don't realize that the purpose of the Karmic law is to enlighten us that we are not the body, mind and ego that suffers. We are the Divine Soul that is free from all suffering. Because of our ignorance, we try to do good deeds and so we are caught in the Karmic cycle. To be rewarded for these good deeds, we return to earth. The moment we return to earth, we have no option but to experience the triple suffering of the body, mind and ego. It is Karma, through its dual action of punishing and rewarding that leads us on the path of Enlightenment so that we can attain freedom from the constant cycle of death and rebirth. As long as we do not realize the purpose of the Law of Karma, we will try to escape from evil deeds and do good actions. We will live with kindness and compassion and we may succeed to become free from all punishment for our sins. No doubt, we will be rewarded for our good deeds but we have a choice, to either return to earth and suffer again or to be liberated and united with the Divine.

“

*Karma is not just Punitive, that punishes every Sin,  
Karma is Reformative and it ultimately inspires us to Win.*

18

*MUKTI,*  
FREEDOM FROM KARMA



Our goal is *Mukti*. The purpose of a human being's existence is freedom, freedom from Karma. But the immediate response is, 'How can I be free from action?' No human being can be free from Karma.

Every 'body' must act. Whoever is born as a human being creates Karma. The other living creatures are only consuming their Karma. Human beings are *Kartas*. Others are *Bhoktas*. They seem to have come to earth only to settle their past deeds, their past Karma. Those who are not humans, do not create fresh Karma. For that matter, even a mentally challenged person who has no stable mind and intellect is no better than a *Bhokta* because such a person does not create any Karma. Other than this, all human beings who live are constantly creating Karma. Then, how can a human being achieve *Mukti* or freedom from Karma?

We can attain that state of *Mukti*, being liberated from Karma through what we call as Realization. When we realize that Karma is performed by the body and we are not the body, so, we are not doing the Karma. Who is directing the body to act? It is the ME, the Mind and Ego. But we are neither the mind, nor the ego. The mind and ego are subtle in their existence. They seem to exist but in reality, they are an illusion. They are a product of our ignorance. Because we do not realize that we are neither the body nor the mind and ego, we create Karma and suffer on earth, as well as, return in a rebirth.

When we are enlightened with the truth and when there is the Realization that we are not the body, mind and ego, we attain

*Mukti*. What does this mean? It means that we are free from all Karma. Even though we are performing actions, we are not creating any fresh Karma because we have realized that we are not the body, mind and ego. We live as a Divine instrument and thus, none of the Karma done by us is recorded in our Karmic account. In fact, we don't even have a Karmic account anymore because we have realized our true identity. We are neither this body that acts nor the mind and ego that has the three accounts of Karma in its name. Not only are we free from *Agami* Karma, the current account or present Karma but we are also free from *Prarabdha* Karma, the opening balance and the accumulated corpus account, *Sanchita* Karma. We are *Mukt*. We are free. We are liberated.

When we were born, our birth was because of our *Prarabdha* Karma. It was the opening balance that we started this life with, as the body, mind and ego. However, on realizing that we are not the body, mind and ego, even our *Prarabdha* Karma or opening balance is wiped out. If our Realization is not complete, we will continue to experience some of our *Prarabdha* Karma, we will continue to redeem some of our past deeds but a realized being does not suffer from such Karma.

What about *Sanchita* Karma, the warehouse or the corpus of Karma that is carried forward life after life by the Mind and Ego, ME? When there is no mind and ego, when we have realized that we are the Divine Soul, where is the scope for *Sanchita* Karma to exist? All our past Karma, all our Karma that we carried forward through several past lives gets wiped

out in that moment of *Mukti*, in the moment of Realization of the truth. So, what next?

A person who attains *Mukti* is now free from all Karma. He is neither creating fresh Karma nor does have to redeem any past Karma. Such a person lives as a *Jivanmutka*, one who is liberated while alive. In the moment of death when the physical body dies and returns to dust, a *Jivanmukta* does not return to earth in a rebirth. A *Jivanmutka* has no Karma to settle. He attains *Moksha*. He is united with the Divine once he is liberated in the moment of the death of the physical body.

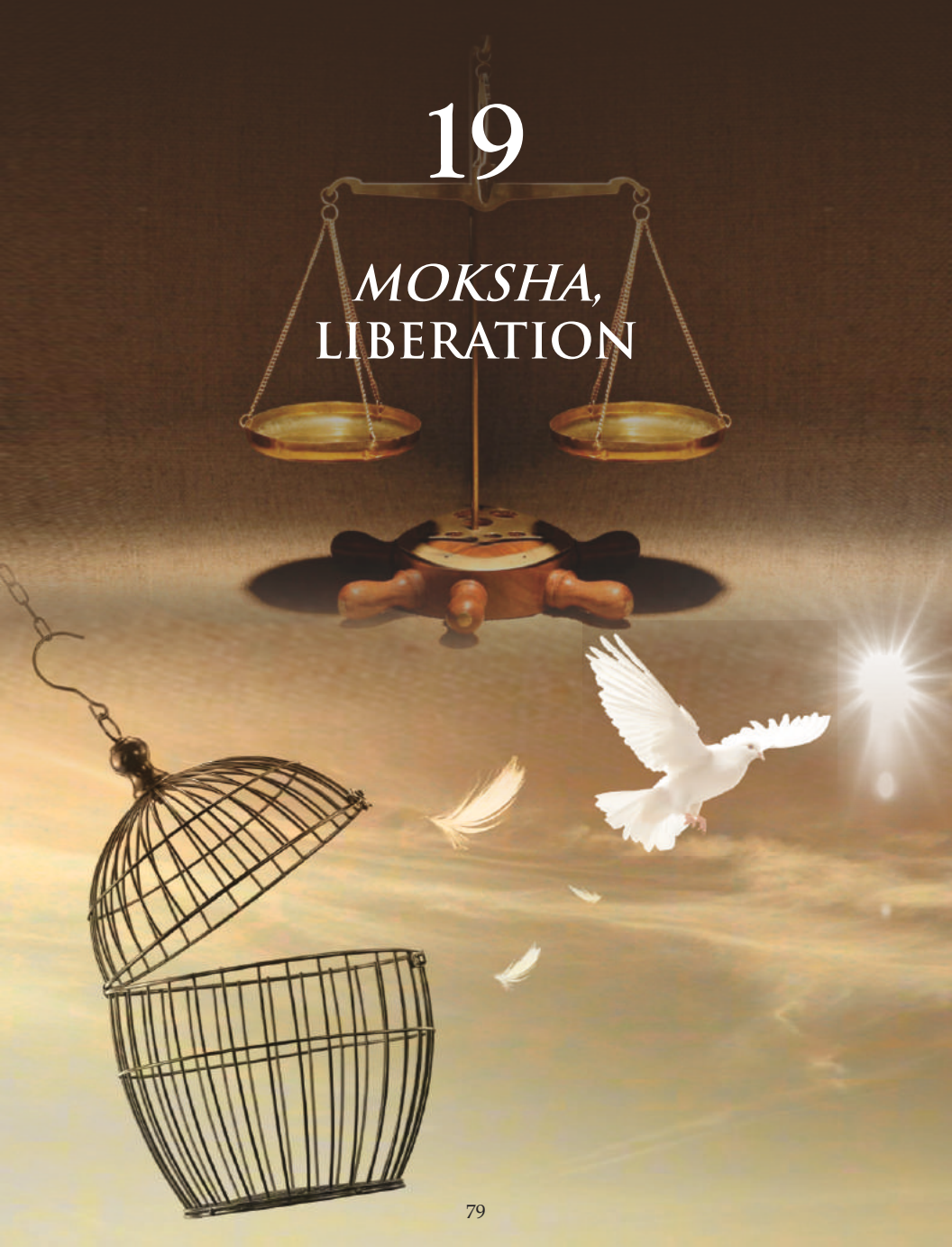
Every human being who lives has the goal of *Mukti*, the goal of realizing that we are not the body, mind and ego but the Soul. Every human being wants to be liberated from suffering but unfortunately whoever is born must suffer the triple suffering of the body, mind and ego despite their past Karma. *Mukti* liberates us from all suffering on earth and from rebirth. This is our ultimate goal, to realize that we are not the body, mind and ego but the Divine Soul.

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*Mukti is Freedom from all Karma that we do on Earth.  
It is being Free from all Previous Karma and Rebirth.*

19

*MOKSHA,*  
LIBERATION





What is *Moksha*? Is it the same as *Nirvana* or Salvation? Hindus believe that the goal of human existence is *Moksha*. The Buddhists believe that it is *Nirvana*, just as most of the Western world calls it Salvation. These are different names or terms but they have the same meaning. They all refer to Liberation from the cycle of death and rebirth and Unification with God.

Every religion advocates a philosophy and theology of what happens in the moment of death. Some scriptures tell us that we will go to a heaven or hell. Some say that we will be face-to-face with God on the day of judgement where all our past Karma will be reviewed and we will be rewarded or punished for our deeds, accordingly. There is hardly any religion that says that there is no Karma. Most religions advocate Karma but some consider heaven and hell not to be distant locations far away from the earth, rather, a state of being that we experience when we return in a rebirth.

Whatever be our religion and whatever be the term that our religion refers to, our ultimate goal is to be one with God. Our ultimate goal is to be free from Karma. Therefore, we must attain *Mukti*. Once we become a *Jivanmukta*, we have passed the first barrier. We have attained the state of Freedom or Liberation. Then, in the moment of death, not only are we liberated from all misery and free from all Karma but we are also free from the cycle of rebirth. We will not return to earth in a new body. We are liberated and united with the Divine.

There is a lot of confusion about what happens at death. Certain things are absolutely clear. A dead body does not

create any fresh Karma. It is incapable of any action. The Soul has departed. The life energy that was giving us Power, is no more. Therefore, in the moment of death, there is no breath. There is no action. There is no Karma. We are so sure that the person has departed that we destroy the body of our near and dear ones after they die. Whether we cremate them or bury them, the body returns to dust. But what next?

As long as we live as the body, mind and ego and as long as I think that I am 'I', death is not the end. It is just a bend. The body will die but the Mind and Ego, ME, will carry its Karma, the unsettled actions, good and bad, to another life in another body. When we started our life, we started with an opening balance, *Prarabdha* Karma. As we lived, we created *Agami* Karma, the current account of present actions. During our lifetime, both *Prarabdha* and *Agami*, the opening balance and current account, together became responsible for the unfolding of our destiny. But once we realize the truth, we will be free from all Karma, from all the three accounts of Karma. Those who don't realize the truth are caught in the cycle of *Samsara*. They live, die and are reborn and this cycle goes on and on.

However, when we realize that we are not the body, mind and ego, it is a completely different scenario. If we attain *Mukti*, we become a *Jivanmukta*. Then, in the moment of death, we will not carry any Karma forward into a rebirth on earth. There will be no Karma. We would have attained freedom from all Karma. Thus, in the moment of death, we would be liberated from this cycle of Karma, of death and rebirth and

become one with the Divine. Those who realize the truth, realize that God is not God. God is SIP, the Supreme Immortal Power and we are not this body, mind and ego, we are the Divine Soul, a Spark Of Unique Life. In the moment of death, the Soul, which originates from SIP, returns to SIP, as the body returns to dust. This is *Moksha, Nirvana* or Salvation. It is Liberation in the moment of death and Unification, becoming one with the Divine.

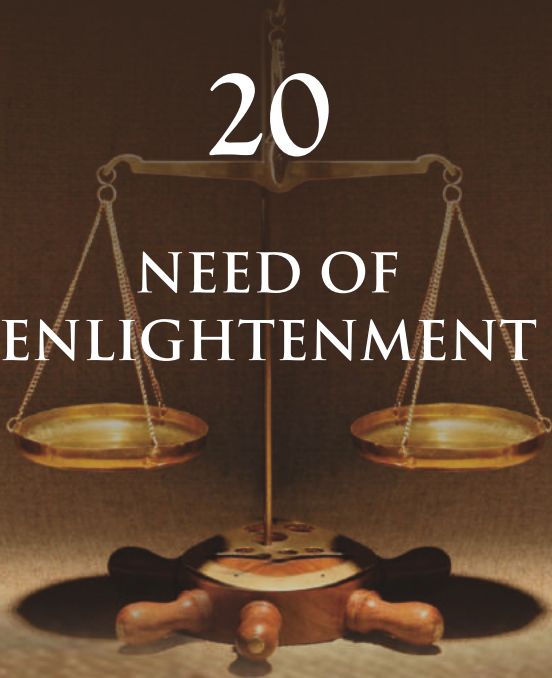
Unfortunately, while we have all been taught about our ultimate goal through our religion and scriptures, we have not understood the true meaning of *Moksha* or *Nirvana*. We live in ignorance. We continue to create Karma. Some of us are intelligent and try to create good Karma, thinking that good deeds will lead us to God. We are taught that by doing good Karma, we will go to heaven and attain God but this is a lie. Unless we overcome our ignorance, we will never realize the truth. We will continue to live and die, thinking that I am 'I', creating new Karma and returning to earth in a rebirth. Our ultimate goal is *Moksha* or Liberation from rebirth and Unification with the Divine.

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*Moksha Comes after Mukti, from Rebirth, it is Liberation.  
In that Moment of Death, there is Divine Unification.*

20

NEED OF  
ENLIGHTENMENT



What is Enlightenment? The word 'Enlightenment' means to bring in the light of Truth. Why should we bring in the light of truth? We should because we are enveloped in a blanket of ignorance. We live a life of darkness within ourselves. Although there is light in our outside world, there is darkness in our inner world and we cannot see the truth that is within. When we overcome this darkness within, when we eradicate our ignorance, it is called Enlightenment. Enlightenment is the Realization of the Truth. When you enter a dark room, you can see nothing. Can you take a broom and sweep away the darkness in the room? No, you cannot! You need to switch on the light. Only then, can you see yourself, me and everything else in the room. So also, we cannot sweep away the darkness within us. We need to switch on the light. Unfortunately, we live in the myth that we have grown up with. We believe in the lies that God lives in the skies. We are taught that we must do good deeds because when we do good Karma, after we die, we will attain God, when we go to heaven. This is a lie. We need Enlightenment. We need to realize the truth. Of course, the body will die but what happens after that? Our near and dear ones cremate or bury our body. The body is destroyed, it returns to dust and then, people say that we have passed away. Our family is so sure that we have left the body, that they have no hesitation in burning or burying the dead body. The world realizes the meaning of death but we don't realize, what happens after we lose our breath. We need Enlightenment for that.

We need to realize that we are not the body that dies. This body was formed from the five elements - earth, water, air,

fire and space. It starts its journey as a single-celled zygote when the Power of life, the Soul or the Spirit creates fertilization. In that moment, we are conceived. Then, the cell multiplies from one to two, from two to four and so on, till it becomes about twenty-five billion cells and we arrive on earth. People call this our birth date. Is this really our 'birth' date? The truth is that we were conceived or born about nine months before. We all know this. It is a scientific truth but we don't realize it. We need Enlightenment. When we are born, we are a baby of about twenty-five billion cells. Then, we eat pizza, pasta, bread and rice. The body grows to about thirty trillion cells and one day, the body dies but we never die. We only leave the body. We depart in the moment of death. That is why, there is no breath. We are that Power of life that arrives on the day of conception or fertilization. We must realize this truth. We have the knowledge that we have learned in college but we don't have the Realization. This Realization is Enlightenment.

Enlightenment will lead us to a state of *Mukti* or Freedom, *Moksha* or Liberation. We need Enlightenment to overcome ignorance. Without Enlightenment, we will never be free from Karma. Without Enlightenment, we will believe in the lie, we will die and never discover, 'Who am 'I'?' We will live as the Body and the Mind and Ego, ME. We will try to do good deeds and create good Karma and this will only entangle us further in the Karmic cycle. The body will die and we will return to earth in a rebirth. We need Enlightenment to be free from Karma, to be free from all suffering on earth and also from returning in a rebirth.

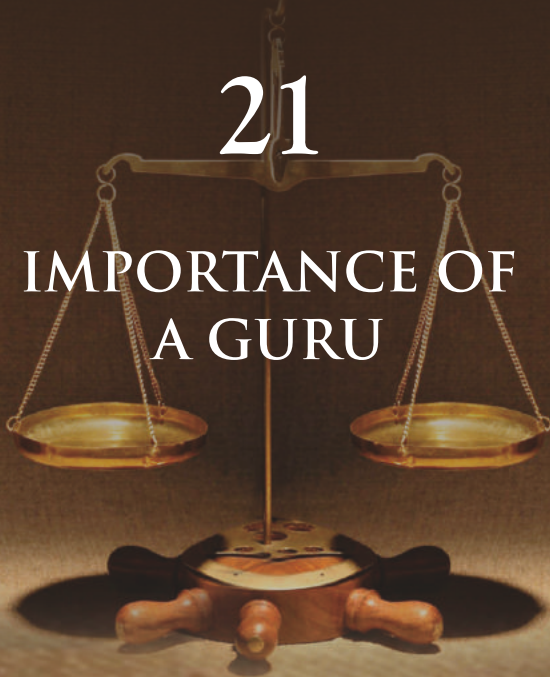
To be enlightened with the truth, we have to 'Ask' and 'Investigate'. We have to unlearn what we have learnt. We have to wipe out the myth that we have grown with. Unless we clean the mug of our knowledge, we will never be able to pour the nectar of wisdom into the cup of our life. The information that we process is contaminated with lies. We can never be enlightened. We have to question everything. We cannot blindly believe what we are taught and we must not follow the herd too. Most of us just live and die, without being enlightened with the truth. Therefore, even though we believe in Karma, we don't realize the A to Z of Karma. Then, we are reborn and this will go on and on. We do not achieve our purpose. We do not realize the truth. The purpose of life is not achievement but somehow, we have been taught, 'Success is Happiness!' In fact, the reverse is true. 'Happiness is Success!' We don't need to chase pleasure and achievement but we will realize this, only with Enlightenment. The only way to achieve the purpose of life is to overcome ignorance and be enlightened with the truth. This will not only liberate us from all suffering on earth but will also liberate us from our Karma and from the cycle of rebirth.

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*The Goal of Life is not Pleasure, Success, Achievement,  
It is Liberation from Karma and Rebirth.  
It is Enlightenment!*

21

IMPORTANCE OF  
A GURU





To understand the A to Z of Karma, it is very important to have a Spiritual Master, a Mentor or a Guru. A Guru is one who takes us from 'Gu' to 'Ru', that is, from darkness to light. As long as we try to understand Karma ourselves, we will use our mind. Our thoughts will lead to confusion and therefore, there will be no conclusion. A Guru is the wise one. He is himself enlightened, has overcome ignorance and is a master of Karma. He can lead us from understanding Karma to finally, transcending it.

*There was a rich merchant who lived with a lot of faith in his Guru. He had assigned his Guru to be the executor of his Will. One day, the man died. His Will was read. He had divided his assets and one such division was the 19 camels that he possessed. He had written that half of it should go to his son, one-fourth should go to his daughter and one-fifth to his loyal servant. He had put a condition that they should not kill the camels. As the family was dividing his wealth, there was a conflict. How could the son take half of the camels because there were 19 of them? Half would mean 9 and a half. The daughter needed  $1/4^{\text{th}}$  or 4.75 camels and the servant had to take  $1/5^{\text{th}}$ , which is 3.8. They were unable to solve the problem. The Guru brought his camel and added it to the lot. He, now, asked the son to take half and the son took 10. He, then, asked the daughter to take a quarter and she took 5 and the servant was happy to take 4, which was  $1/5^{\text{th}}$  or his share. Having resolved the conflict, the Guru walked away with his camel. The Guru is the wise one. Without the help of the Guru, we will remain in darkness, in ignorance and will suffer.*

Karma can be very confusing. What is this law? Who has created this law? How does it operate? What is the guarantee that the law exists to govern everything that is happening in the universe? If we cannot be free from action, then, how can we be free from Karma? Will we be caught in this cycle, forever? How is it possible for good Karma to not make us realize God? I too had all these questions and was confused about Karma. I had some vague idea that there was something called Karma. My common sense made me agree that the principle, '*As you sow, so shall you reap,*' is a sensible principle under which Karma operates but I had so many questions about Karma that I needed the help of a Guru. I was blessed to meet Dada Vaswani, my Spiritual Mentor over 25 years back. Today, he is no more present in the physical plane on earth. Even though he has physically departed, his wisdom and guidance helped me understand Karma and go beyond it.

I used to ask my Guru, Dada, about Karma and how the three accounts of Karma operate. What is the guarantee that there are three accounts and not two? I could understand that our birth depended on our past Karma but what about *Sanchita* Karma, the warehouse or corpus of Karma? It was with the guidance of my Guru that I realized that all suffering on earth is because of Karma. God or SIP, the Supreme Immortal Power, is not a cruel person who is controlling all of us through a punitive law called Karma. My Guru explained that Karma is a reformative law and all living beings who are suffering on earth, other than man, are experiencing their Karma due to their own past deeds. They are not creating any

new Karma but when they finish this journey of life, all living creatures will return to their *Sanchita* Karma or warehouse. Ultimately, every living creature must return to earth in a human birth to be liberated from their Karma and be united with the Divine. Without the Guru, our mind can make us go round in circles and we can be caught in thoughts of ignorance. It is the Guru who helps us realize the truth.

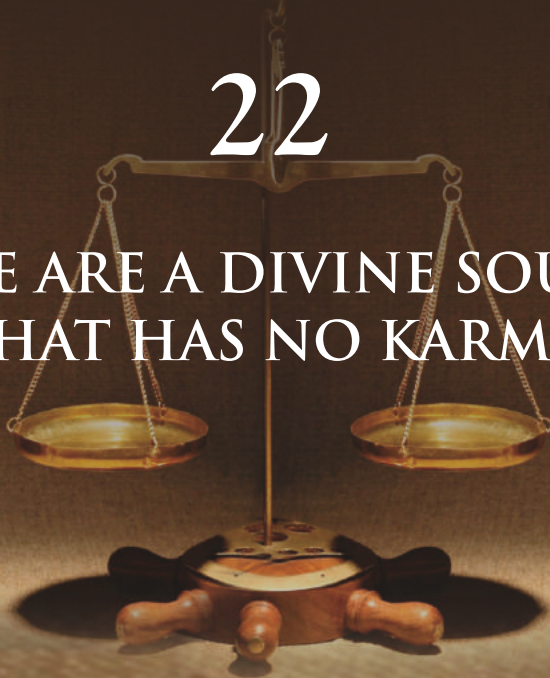
My Guru helped me to go on a quest. He helped me seek the true purpose of life. It was because of my Guru that I evolved in my yearning for the Divine, for Eternal Happiness, for a purpose and reached the state of Self-Realization. I realized that I was not the body that was doing Karma. This body will perish. I was not the mind. My Guru used to joke with me. 'Let us find the mind,' he would say. There is no mind, yet, thoughts of the mind make us blind. With the guidance of my Master, I was able to let go of my ego, the false identity of 'me'. I realized that I am not 'I'. I became free from Karma as I started to live as a Divine instrument with my Mentor being my role model. His life, full of acceptance and surrender, helped me in getting liberation from Karma. If one wants to understand the A to Z of Karma, one needs the guidance of a Guru, a Spiritual Master.

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*To Understand Karma and Transcend it, we need a Master.  
The Guru will help us Attain Freedom from Karma, Faster.*

22

WE ARE A DIVINE SOUL  
THAT HAS NO KARMA



Karma is a part of our day-to-day existence. Nobody can escape it. Karma is action and we live, breathe, walk, talk, eat, and meet people. We are constantly creating Karma. We have learned that there can be no freedom from Karma or action. Then, why are we struggling so much with Karma? Why are we trying to transcend it? Why are we taking the help of a Guru, a Spiritual Master, to realize the truth, to get to the bottom of the root? Is there any doubt that life is unfolding as per Karma? Can anybody deny that apples are growing on the tree because we planted an apple seed? So also, every deed of ours is bearing fruit. The whole world has accepted Karma but unfortunately, we only know the ABC of Karma. We have not realized the A to Z of Karma. Not many of us have gone deeper to realize, who is the one suffering Karma, creating Karma and carrying it forward from one life to another.

We all live as the body, mind and ego. That is why, we tell somebody, 'I am John,' but we don't ponder on how we were born. As long as we believe that we are Mary, Smith or whatever is written on our ID card, we will suffer the triple suffering of the body, mind and ego. If we want a state of *Mukti* or freedom from all suffering on earth and if we want a state of *Moksha* or freedom from the cycle of rebirth, we need Enlightenment. We need to realize that we are not the body that creates Karma. We are not the Mind and Ego, ME, that carries Karma after death into another birth. We need to realize that we are the Divine Soul.

The Soul has no Karma. It is nothing but a Spark Of Unique

Life. The Soul comes from SIP, the Supreme Immortal Power and returns to SIP. It is like a wave from an ocean that has no real identity of its own. The wave comes from the ocean and returns to the ocean. It may splash on the beach but we know beyond doubt, that it is a part of the ocean that appears to be a wave. While we are clear that the ocean is the cause and the wave is just an effect, we are not clear that we are all effects and the cause is SIP, the Supreme Immortal Power. You have a different Soul. Your Spark Of Life is Unique and different from my Soul, my Spark Of Unique Life but all our Souls are life energy that facilitate our birth on earth. The Soul has no Karma. It is just a Power to live. Unfortunately, we think we have a Soul but we don't realize that we are the Soul. Therefore, we live as the body, mind and ego and we create Karma.

Those who attain Realization of the truth, realize that they are not the body that dies. The body is nothing but over 30 trillion cells, made up of the 5 elements of nature – earth, water, air, fire and space. Just like the wave and the ocean, the body comes from the 5 elements of nature and returns to those elements. Don't we say that *from dust, we come and to dust, we go?* We must realize that we are not this body that we appear to be. Therefore, we cannot be the Mind and Ego, ME. We are the Power, the energy. We are the Soul.

The Soul energizes every cell of our existence. It arrives 9 months before our so-called birthday to give life to ME, the Mind and Ego, that carries Karma from one body to another. The mind and ego create Karma due to ignorance and because

we live as the body, mind and ego, we are caught in the cycle of Karma and rebirth. If we realize that we are the Divine Soul, what happens in the moment of death?

In the moment of death, if we have realized that we are not the body that dies, we are not the Mind and Ego, ME, we are the Divine Soul, then, there is no Karma. The Soul is energy and it does not create any Karma. This Realization liberates us from a future rebirth on earth.

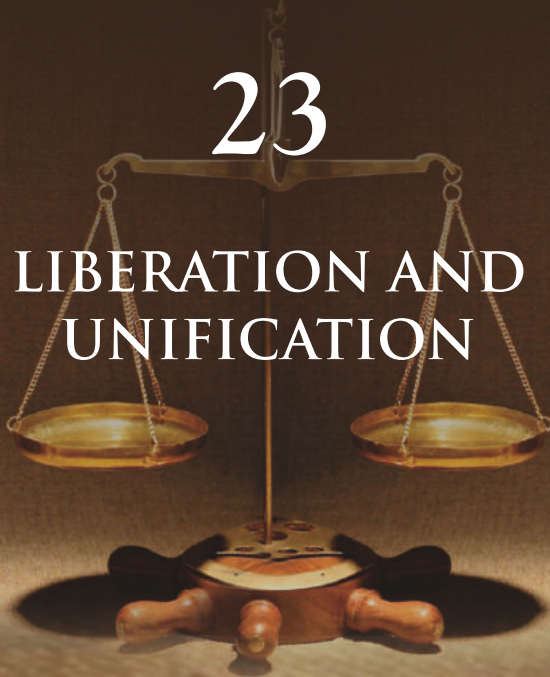
Therefore, the biggest challenge in our life or the purpose of our existence is to realize that we are the Divine Soul, we are a Spark Of Unique Life and not the body, mind and ego. The Soul is a part of SIP, the Supreme Immortal Power that we call, God. Thus we are all manifestations of the Divine. When we realize this, we live as the Divine instrument. Neither do we create any new Karma nor do we seek rewards or fruits for the actions that we perform. We realize that we are nothing but a Soul and the Soul is SIP. Therefore, we are liberated from Karma, from all suffering on earth and ultimately, from the cycle of death and rebirth. To realize that we are the Soul, a Spark Of Unique Life, is our ultimate life goal.

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*When we Realize we are the Soul,  
We are Free from Karma,  
We are Free from all Trauma,  
As we Realize, it is all just a Drama!*

23

LIBERATION AND  
UNIFICATION





What is the purpose of our life on earth? Why were we given this human birth? Only man has a Divine purpose. Other living creatures do not seem to have a fully developed intellect. They also have to consume their Karma but it seems that they do not create any new Karma. A human being is not only redeeming his past Karma but also creating new Karma. Some people wonder, 'Is man the only unfortunate being, who will suffer more in the future because he is creating fresh Karma?' They do not realize that only we, human beings, have the opportunity to be liberated from all Karma and be united with the Divine.

We have three accounts of Karma, as discussed earlier. The opening balance or *Prarabdha* Karma, the current account or *Agami* Karma and the carried forward corpus or warehouse account called *Sanchita* Karma. If we realize that we are not the body, mind and ego, we become free from all the three accounts of Karma. Thus we can be free from the cycle of death and rebirth. Other creatures who live and die, do not have *Agami* Karma or current account. They are born with their *Prarabdha* Karma or opening balance, they redeem their Karma and then, die. They cannot attain *Moksha*, *Nirvana* or Salvation.

Thus, it is said by the sages of all religions, that only man is blessed to attain God. Only man can use his intelligence and be enlightened with the truth that he is the Divine Soul, a part of SIP, the Supreme Immortal Power. Other living creatures cannot fathom that they are the manifestations of God. They may have some kind of instinct or a power of comprehension

but they definitely do not have the power of a full-fledged discrimination. That is why, a tree is bound to the ground and neither a dog nor a frog, can choose. They eat what they get and they live in a kennel or well, till they die. Contrary to these creatures, man can explore the world, he can choose and use his free will to decide what he wants to do. It is with this willpower that is exclusively given to man that he can attain freedom from Karma.

Only man can be enlightened with the truth. Only we human beings can overcome ignorance. A butterfly or a bee may seem to have enough sense to exist as they fly and function but only man can realize, '*I am not the body, mind and ego. I am the Divine. I am a part of the Supreme Immortal Power, SIP.*' Unfortunately, while we have been given the most profound gift of all, we remain prisoners of pleasures, possessions, people and do not attain the ultimate goal of Liberation and Unification.

It seems like a dog is doing Karma. It is but its actions are not creating Karma. So also, a mentally challenged human being is not creating fresh Karma. All living creatures will live, redeem Karma and die. In this way, the cycle of birth and death will continue. All living creatures, especially man, is said to suffer when they arrive on, what looks to be a paradise called earth. We experience both, pleasure and pain, in cycles. Our goal is Freedom or Liberation from all pain and misery on earth and from the cycle of rebirth.

The purpose of our existence is to realize the truth that we are

the Soul and reach the state of *SatChitAnanda*, that state of bliss that comes in truth Consciousness. It is in this state of joy that we will experience an ecstasy that knows no pain. We will be free from another birth on earth. We will become one with the Divine. The wave that was otherwise, splashing on the beach, again and again, will stop splashing as it becomes one with the ocean. This simple analogy is meant to explain Liberation and Unification.

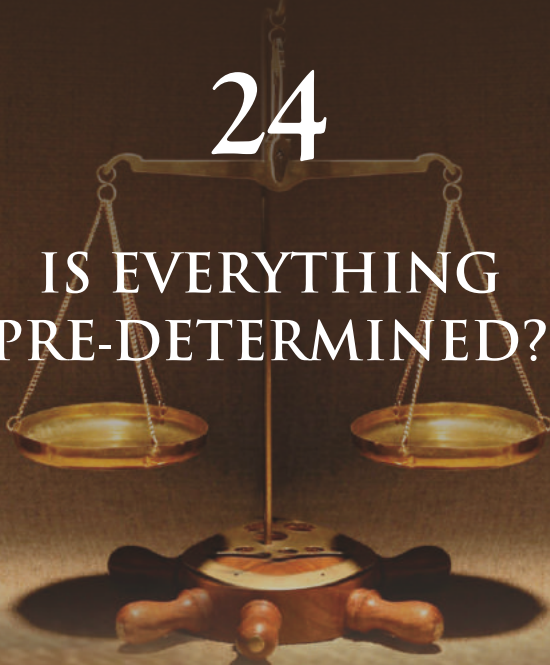
What is the purpose of life? The purpose of life is to discover the purpose of life. It is to overcome ignorance, realize the truth that we are the Soul and then, be united with SIP, the Supreme Immortal Power. Only man can be enlightened and liberated. No other living creature can attain Salvation, *Nirvana* or *Moksha*. Therefore, we must not waste this life. It is precious. We must not be caught in the web of Karma. We must pause and ponder on our purpose of coming to this planet. It is not a meaningless voyage on earth. We must find the reason of our birth. To do this, we must be a master in the subject of Karma. The A to Z of Karma can lead us to our goal of Realization, Liberation and ultimately, Unification with the Divine.

“

*We must be free from Karma, we need this Realization. Then, we will achieve our Purpose of Divine Unification.*

24

IS EVERYTHING  
PRE-DETERMINED?



Those who follow Karma, become so fascinated by it that they believe that everything is pre-destined. Everything is controlled by our past Karma. This is going from one extreme to another. There are also some people who don't believe in Karma at all. They ask for proof by asking, 'What is the guarantee that something like Karma exists?' Although, they see that there are no apples growing on a mango tree, they don't believe that the principle, '*As you sow, so shall you reap,*' applies in human life as well. So, what is the truth?

As we get involved in the journey of Karma, we must realize the truth. Karma is a law. Nobody can escape it. There is no doubt that every deed becomes a seed that will bear fruit but does it mean that everything happening in our life is an outcome of our past Karma? Yes and no! No doubt, nothing happens by chance. There is nothing like good luck or serendipity nor is it God's Will that controls our birth and whatever happens on earth. God has created a Universal Law, the Law of Action and Reaction. That is how the destiny of 8 billion people unfolds every day. Imagine a super human God, sitting on a gigantic computer, controlling every action and reaction of every human being – it is impossible! Everything is controlled by Karma but is everything pre-determined?

If everything was pre-determined, then, we would be robots and not human beings. A human being has been given the power of discrimination. Man has the privilege to choose his actions. No other creature has the power of the will. A dog cannot decide what it will eat for dinner. Would we feel good to live like a dog or a frog in the well? No! All these creatures

suffer and it seems that suffering is an outcome of Karma. Why else would a worm be smashed with a shoe? It is all Karma. It is all part of the Divine drama. We sometimes look at it as cruel but it is just a part of the Divine plan, which we have to accept and not question. What we can question is, 'Who am I? And what is my purpose?' We have the power of intelligence. We have a free will to choose. Everything is not pre-determined. We cannot control the rain but it does not mean we should get drenched. We can use our free will and open an umbrella. If we don't, then, we will face the consequences and fall sick. Man is the only being that has a fully developed willpower that comes from his intelligence. So, we must use our willpower, not just to create good Karma but also to understand what lies beyond Karma and achieve our ultimate purpose in life.

How many people do you know, who completely surrender to Karma? People who say that everything happens as per God's Will, believe that it is of no use to try doing any action because their life is already pre-destined. This is wrong. No doubt, our past Karma will unfold in our life but not everything that happens, is happening as per our past Karma. We have an opportunity to choose our Karma, today, just as we had the chance to decide what we did, yesterday. However, whatever we did yesterday, got recorded in the books of Karma. It became a part of our past Karma and now, it will bear fruit. Therefore, we must be very careful in choosing our actions because they will become our Karma. They will sprout in the future. We have a free will to choose. We can choose good deeds or bad deeds and thus, create our own Karma and decide our destiny.

The truly wise ones realize that the goal is to transcend Karma. Whatever is happening, is happening as per our past Karma and therefore, we should accept without protest. Then, we must do our best, in terms of our present Karma. Having done our best, must we not surrender to Karma, the Divine law? Yes, we must but we can go one step further too. We can realize that we are the Divine Soul. Then realize that we have no Karma. We are not the body that experiences Karma. We are not the Mind and Ego, ME, that carries forward Karma to the next life. If we can use our intelligence to realize this truth, then we can be free from the cycle of Karma.

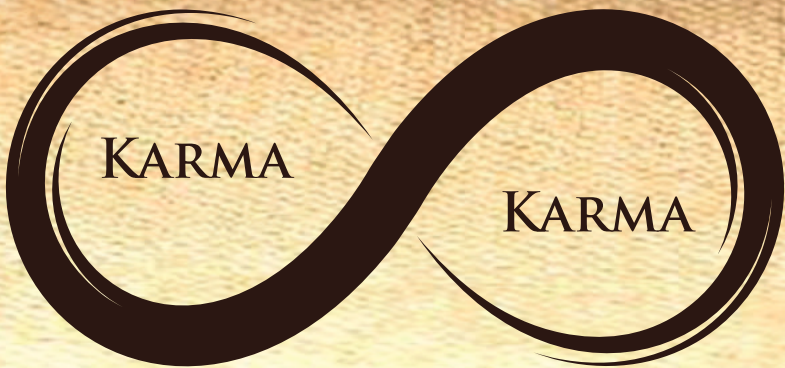
Therefore, the A to Z of Karma must educate us that Karma is a prevailing law, that everything is happening as per Karma. But we still have a choice. We can live as the body, mind and ego and submit to Karma or we can realize that we are the Divine Soul and be free from Karma. So, does it mean that we will stop living? Will all our actions stop? No! We will continue living but we will not be creating any new Karma. Our life will still unfold and some past Karma may affect our living but it will not affect the enlightened one, who has transcended all Karma. This is our goal.

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*Whatever is Happening is Unfolding as per Karma,  
But we have a Free Will and  
can be Liberated from this Drama.*

25

TWIN KARMA  
CONTROLS OUR DESTINY





If everything is not pre-destined and we have a free will, who is in charge of our destiny? Karma is. Karma is not just actions of the past - it is twin Karma — actions that we have already done, which we cannot control and actions that we are doing and we will continue to do, over which we have complete control. Our destiny is controlled by twin Karma or the combination of our past Karma and present Karma.

We all have a *Prarabdha* Karma, an opening balance that we brought to earth, that decided our birth. That *Prarabdha* Karma will not leave us till we are ultimately, liberated. It will keep on unfolding in our life. But is everything in our life happening as per *Prarabdha* Karma, our opening balance? No! Just like in a bank, our account is not only about the opening balance, but also, all the transactions, debits and credit, so also, our life is unfolding as per *Prarabdha* Karma and *Agami* Karma, our current account. Both the accounts of Karma determine the destiny of our life. Therefore, Life is Karma. But it is twin Karma that controls the destiny of our life.

*Imagine that you are riding a bike. Do you have complete control on your journey? You may have complete control on the bike but what about the road? The road is already paved. You cannot change the road. The road is your Prarabdha Karma. It is your opening balance but you can go fast or slow, left or right and even do stunts on your bike and go reverse, if you don't want to go forward. While you have complete control on your car, can you stop an accident from happening when a truck crashes into you? You did nothing wrong but still, a truck that had a brake failure, threw your bike off the road. Why did this happen? Obviously, it is your past Karma. You had*

*committed some wrong in the past equivalent to this crash. Now, it is redeemed. However, if you drive recklessly and crash into another vehicle on the road, you are creating a new Karma and you will have to pay for it.*

Everything happening in the journey of life is because of twin Karma. It is a combination of our past and present actions. It depends on our past actions, over which we have no control, and our present actions, over which we have complete control. Therefore, it is both, our past and present actions that become the twin karma that determine the destiny of our life.

Therefore, Karma doesn't control our destiny. Twin Karma does. This means everything is not pre-destined or predetermined. We have a choice. By choosing our actions, we can change our destiny. We are not doomed with bad luck. We can change our tomorrow, if we choose right actions today. Unfortunately, we don't realize this simple truth.

Suppose, there are a lot of thorns in our garden but there are many fruits in the neighbour's garden, is this our bad luck? No, it simply reflects our bad Karma. If we had planted fruit trees, we too could have enjoyed the fruits but we must remember that if our past Karma has thorns, then we may have to face them. We must neither get discouraged nor demoralized because this past Karma belongs to us. Therefore, it is said that we should be very careful of our actions, our Karma.

Is God in charge of our destiny? This is another lie with which

we live and die. God has blessed us human beings with a free will to choose our Karma, our actions. But once we have performed Karma, we can't escape it. However, we have an opportunity with our present Karma to change that. If our past Karma is bad and our present Karma is also bad, then we are doomed. With good present Karma, we can negate bad Karma of the past. Twin Karma gives man an opportunity, to not just change his destiny and be free from suffering on earth but also, to be free from the cycle of rebirth. How is this possible?

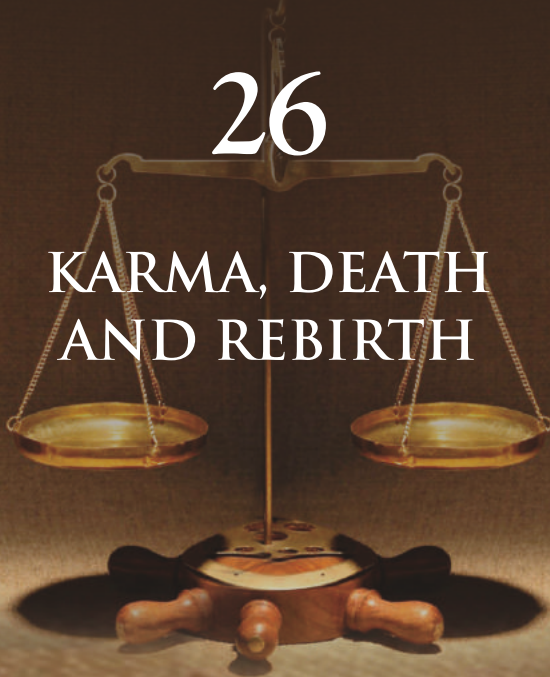
As long as we are caught in the twin Karma, we can negate our bad Karma of the past and do a lot of good Karma. But for this, we will be rewarded. Therefore, we will have to return to earth in a rebirth. Everybody who is born must suffer. We have to make a choice. Do we want to come back to the planet to experience pleasure and pain or do we not want to be born again? If we want to use twin Karma to change our present destiny, we can but if we want to use our intellect and be free from all Karma, then we can escape all suffering on earth and rebirth.

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*It is not our Past Karma that Decides our Luck,  
It is Twin Karma that will Determine what we Pluck!*

26

KARMA, DEATH  
AND REBIRTH



To understand the A to Z of Karma, one must understand the A to Z of life. What is the connection of birth with Karma and what has death got to do with it? How does Karma play a role in losing our breath?

Did you decide your birth? Did you decide how and when you came to earth? No! None of us chose our parents, nationality or gender. We did not choose life. Karma chose us to live as we are. Our parents did not decide to choose us. They had a very limited role to play in our birth, except the act of copulation. Of course, our mother gave us that space in her womb for nine months and our father nurtured us to grow and become who we are but it was Karma that decided our destiny on earth.

Birth, Karma and death are cyclic. The cycle goes on and on, till we are liberated but we must understand, how we are born and how this will go on, if we are not liberated from Karma. We understand that we all have to perform actions once we are born but little do we realize that these are the actions that decide our birth. Somebody is born in the house of a carpenter and somebody else, in a palace. We so conveniently call it luck or fate. We even attribute it to be the will of God. Is it so that God decides every day who will be born on earth? Not just human beings but dogs and frogs, cats and rats, butterflies and bees. There are so many living creatures. Who has decided the fate of our little pet dog, that lovely creature that wags its tail and gives us joy? Can we even imagine, how much it suffers, being born as a dog? Was that God's will? No! It is Karma.

We must be very clear about the cycle of Karma. It is our own actions that determine who we are born as and where. Birth is just a reaction. Our actions of today, will be responsible for our next birth, just as our actions are responsible for how long we will live on earth.

Many of us believe that death is pre-determined. Is death pre-destined? No! The Law of Karma is dynamic. We are born because of Karma but what will unfold in life and our death will depend on both our original Karma, our opening balance or *Prarabdha* and our current Karma or *Agami*. Therefore, whatever actions we are performing today, will be equally responsible for when and how we will die. It is Karma. Not just the past Karma of a previous life, but even the present Karma of this life, together are responsible for our present destiny, our death and our rebirth. Unfortunately, Karma has kept our past life history as a mystery. That is why we don't know who we were in our previous lives, but Karma knows. Karma is fully aware and responsible for everything that is unfolding in our life.

Sometimes, we face a tragedy, an accident and we curse the one we think has caused it. We even attribute the misery to God. When we realize the truth that everything is controlled by Karma, our own past actions, then, we will stop cursing, just as we will stop nursing and rehearsing what has happened. We will accept it as a reward or punishment for our own past deeds. We must be absolutely clear that everything and absolutely everything that is happening is this cycle of action and reaction. Birth is a reaction. Karma is

an action. Death is another reaction. Therefore, all our actions, all our Karma are the cause of both our birth and death. Our Karma decides how long we will have breath. Then, it is Karma that will decide whether we will return to earth and what will be our next birth.

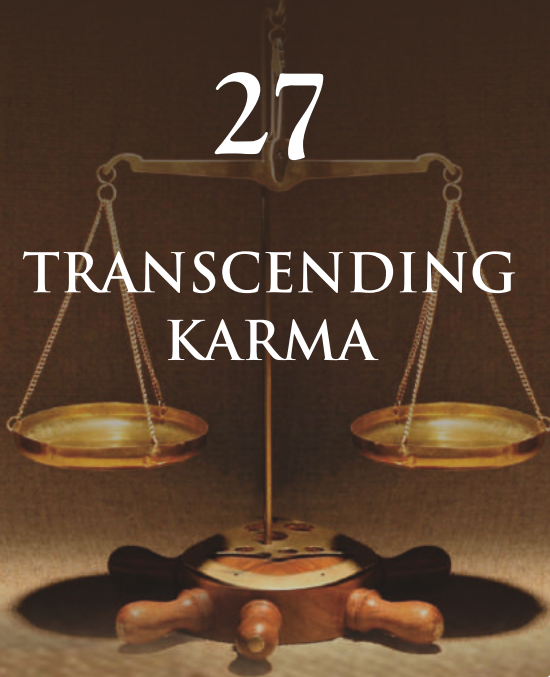
If we realize that we are not the body, mind and ego, we are the Divine Soul, then, we are free from Karma. Will we be free from death? No, the body will die but we will be free from birth, another rebirth on earth. But for this, we must transcend Karma. If we continue to do Karma, be it good or bad, then, we are planting seeds through our deeds and ensuring that we will be back in the cycle of birth, Karma and death. Our goal is to intercept this cycle and break free from it, so that we can be liberated and united with the Divine. Alas, we don't realize this cycle and try to do good deeds, thinking that good Karma will make us attain God. When we learn the A to Z of Karma, we will let go of all Karma, so that we are free from all trauma of this drama and we attain *Moksha*.

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*We must Understand the Cycle of Karma, Death and Birth,  
It is we who Decide How and When we Return to Earth.*

27

TRANSCENDING  
KARMA





If we are caught in this cycle of Karma, death and birth, how can we escape from returning to earth? If each human being has no option but to perform action, where is the possibility of being free from the reaction? The reaction is inevitable and so is suffering. Then, what is it about being free from Karma, about transcending Karma? How is that even possible? Very few of us are blessed to understand, what is known as Liberation from Karma. Liberation from Karma does not mean that we will stop doing any action. It means, being free from all reaction. How can we do this?

To transcend Karma, we have to realize the truth that no doubt, the body does Karma but are we the body? No! If we believe that we are the body, then every action of ours is recorded as our Karma. Any action will have a reaction. The seed will bear fruit but what if we realize that we are not the body? Then, it is not our action. It is not our Karma. Let us think about any instrument of action. For instance, a gun. If we use a gun to shoot somebody, whose Karma is it? Is it the Karma of the gun that shot somebody dead or is it our Karma, the ones who used the gun to shoot? In this case, we will obviously say that the gun is just an instrument that has no life, so how can it be the Karma of the gun? But even if the gun had life, if it was not the gun that was responsible for the act, the Karma would belong to us and not the gun. The moment we realize that we are just an instrument and not the doer of action, the moment we realize that we are just the Soul and not the body, then it is no more our action, it is no more our Karma and we will not have to face the corresponding reactions of the actions that we do.

To transcend Karma, not only must we realize that our body is just an instrument and we are not this body that is doing the Karma, we must also realize that we are not the Mind and Ego, ME, that drives the body to act. Not only are we not the instrument of action but we are not even the director of action. This will liberate us from Karma.

The ME, the Mind and Ego, is the one that owns the Karma. The body will die but the Mind and Ego, ME, carries Karma, birth after birth, as it returns to earth. So, are we the mind and ego? If only we realize that we are not the mind, it is something that we cannot find, it is just a bundle of thoughts and further, if we realize that we are not the ego that keeps saying 'I', 'me' and 'mine', this ego is a false identity, then, we transcend ME, that owns Karma and we go beyond the three accounts of Karma. For this, we have to realize we are the Divine Soul and the Soul has no Karma. Then, although we may be alive in a body-mind complex, we become free from all Karma. We detach ourselves from what is unfolding for the human being that we are not. The human body is just an abode of the Soul. We are the Soul.

Imagine if we are in a car and the car has an accident and is badly damaged. Nothing happens to us. We are different from the car. We understand this clearly but we don't understand that we are different from the body. To transcend Karma, we must realize that we are neither the body nor the mind. Then, we are no more blind. We open our real eyes, as we realize the truth. This is the biggest Karmic secret that we must learn. As a result, we will stop earning Karma for every

deed that the body performs. The body will still continue to act but we will not react to whatever is happening. We will accept without protest, the Karma that is unfolding to the body-mind in which, we are a guest. We will disassociate ourselves with the drama of Karma and thus, we will be free from the trauma. But this is only possible for the one that transcends Karma. Otherwise, we will continue to suffer in this cycle of *Samsara*, the continuous cycle of Karma, of death and rebirth.

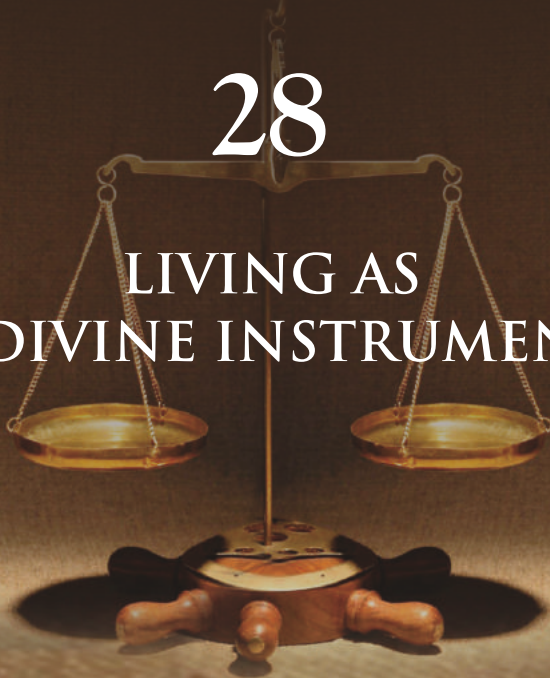
Although Karma seems to be a very simple Universal Law, only a small fraction of us understand this law and go beyond it. Very few of us are able to transcend Karma and attain *Moksha*, the very goal and purpose of human existence. But most of us just live and die, without realizing the truth of, 'Who am I?' When something happens, we cry. Then, after our death, we are blessed with new breath, in a new body, to experience pleasure and pain, again and again, based on our Karma. What should we seek? Should we seek to be caught in this drama of Karma or transcend it? Should we continue to live in ignorance and be a slave, till we reach our grave or should we be free from Karma? Let us not waste a moment in transcending Karma.

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*The Purpose and Goal of our Life is to Transcend Karma,  
Otherwise, we will Suffer Trauma and  
Return to the Drama.*

28

LIVING AS  
A DIVINE INSTRUMENT



If one has understood the A to Z of Karma, then he transcends Karma, goes beyond the Law of Action and Reaction and lives as a Divine instrument of the Lord. One does not seek any rewards for their Karma, although they do good deeds. They realize that they are the Divine Soul and not the body, mind and ego that they appear to be. Being enlightened with the truth, they become a Karma Yogi, one who is ever-united with the Divine, doing Karma as an offering to the Lord. When one seeks no fruits for the seeds that they are planting, their deeds are no more Karma. Their actions become Karma Yoga. This is possible only when one transcends the ego, when they let go of the 'I', when there is no ME, Mind and Ego, when the body is a mere instrument of action and when one becomes a Divine instrument.

What does it mean to live as a Divine instrument? Normally, we live as the body, mind and ego. We think, I am ME. Our life is subject to the Law of Karma. But the Karmic law applies to living creatures that are embodied, not to the Soul. On the Realization that I am a Soul, a Spark Of Unique Life, one is liberated from Karma. However, one is still alive and continues to perform actions. So, who is the one performing actions now? It is the Karma Yogi or the enlightened self, who is living a life of complete surrender, seeking nothing and doing everything for the Supreme, on behalf of the Supreme and as per the Divine Will.

A Karma Yogi has no desires. He transcends his passion and has only one obsession - to become one with the Divine. A Karma Yogi realizes, 'I am nothing'. I am not the body, mind

and ego that I appear to be. I am a manifestation of SIP, the Supreme Immortal Power. Therefore, his life is not his anymore. He has surrendered his life completely to the Lord. Therefore, he has become an instrument of God, whose every action is as per his Divine mission, till the last moment of his life.

Is a Karma Yogi free from all Karma? Yes, he is free from all his Karma and no more creates any fresh Karma because although he is living in a body, mind and ego complex, he is no more the *Karta* or the doer of an action. Therefore, his current account of Karma or *Agami* Karma is closed. He creates no new Karma, whatsoever. What about his *Prarabdha* Karma or the opening balance of Karma that he started with? A truly enlightened Karma Yogi is even free from *Prarabdha* Karma too. Although he is living in the body and it may appear that the body is receiving the Karma or the reaction of past action, the Karma Yogi is unaffected by this.

We are told of Sri Ramakrishna Paramahansa, Guru of Swami Vivekananda. He was an enlightened one and lived as a Divine instrument, a Karma Yogi. However, his body was inflicted with cancer and he would get spasms of pain. He would laugh intermittently, expressing how the body was being attacked but suffered no pain. It is not easy to live like Sri Ramakrishna Paramahansa, a real Karma Yogi. He had realized God and not only saw God in his disciple, Swami Vivekananda but could see God in every living creature, in every being. He gave up his life, realizing that he was nothing but a Divine instrument. Such enlightened people inspire us

to live as a Karma Yogi, becoming a Divine instrument of the Supreme.

A Karma Yogi is not only free from *Agami* and *Prarabdha* Karma, the current and opening accounts of Karma but is also free from *Sanchita* Karma that belongs to the Mind and Ego, ME. His Realization that the mind and ego is an illusion liberates him, not just from ignorance but from all Karma. In that ultimate moment when a Karma Yogi experiences death of the body, he is liberated from the cycle of rebirth. He does not return to earth. He attains *Moksha*, *Niroana* or Salvation and becomes one with the Lord.

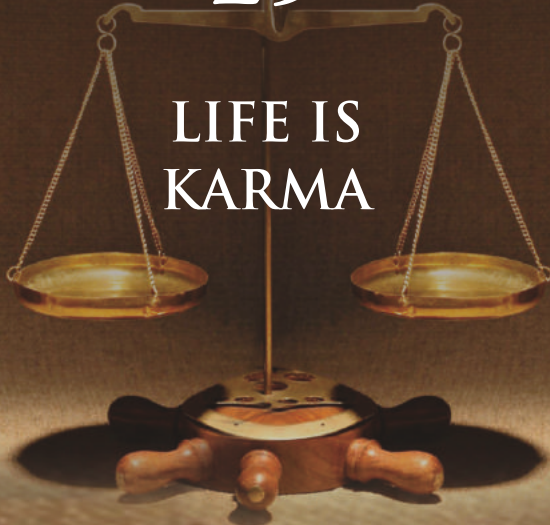
Can we all be Karma Yogis? Yes, we can. Becoming a Karma Yogi or a Divine instrument must reflect in our life and our actions. We cannot just say that we are a Karma Yogi. We have to realize that we are nothing but the Soul, a particle of SIP, the Supreme. Having realized this, every action of ours must be driven by the Divine Will. Only when we hand over the control of our life to the Supreme and every act of ours is directed by the Lord, we will be completely free from Karma and this drama.

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*A Karma Yogi is Free from all Karma, from all Action.  
As a Divine Instrument,  
he lives without any Desire or Passion.*

29

LIFE IS  
KARMA





Having traversed the journey of Karma, A to Z, what is the ultimate Realization? It is this – Life is Karma. Everything in life is Karma. There is no Karma without life, just as there is no life without Karma. Anybody who is alive faces Karma. Our birth is because of Karma. We did not come to earth for nothing. We arrived on the planet because of our past Karma. Once we are born, we have to do Karma. We can neither be free from doing Karma nor can we be free from our past Karma. All the deeds that we have done in all previous lives that have not been redeemed, all such unsettled Karma will return to us, one by one. Whether they are good or bad, we cannot escape from Karma.

In fact, nobody can escape Karma. We may belong to any religion or any nationality but we are all subject to the Karmic Law. No just human beings, every living creature seems to be under the purview of Karma. Karma is the essential law that governs all existence. If there was no Karma, life on this planet would cease to be. Just as there are Universal Laws, the Law of Gravity that keep our feet grounded on the street and the Law of Cycles causes rotation of the earth and creates day and night, there is the Law of Action and Reaction that ensures the drama called life, continues to go on and on.

Unfortunately, while most of us understand Karma and even surrender to the law, we do not realize that the purpose of life is to transcend Karma. The very purpose of our existence is Liberation from Karma and Unification with the Divine. We are not meant to take birth on earth, just to do Karma, to suffer and be rewarded by Karma, to live, die and return to earth in a

rebirth. Our purpose is to realize we are not the body, mind and ego but the Divine Soul. How many of us realize that Life is Karma and that our purpose is to realize the truth of this drama, become free from all trauma of the body, mind and ego and ultimately, attain *Moksha*?

There will be a few who will be ignorant about Karma or even indifferent towards the principles of this boomerang law. When things go wrong in their life, they will just cry and question, 'Why?' They will just live, die and will be reborn. This will go on and on. But the one who realizes the truth, the A to Z of Karma, becomes a Karma Yogi who lives as a Divine instrument. Only such an enlightened being is liberated from all suffering on earth. Such a realized Soul is not only free from Karma but attains the goal of realizing that he is a manifestation of the Divine. He imagines himself to be like a remote-control car with the remote control being in the hands of the Divine. Not only does he live a life of complete acceptance, he also surrenders his life completely and has no expectations.

One who has realized the truth of Karma continues to live in the body-mind complex but is liberated from Karma. It may seem that the Karma Yogi is doing Karma but in reality, he is not. Karma is being done by his body and directed by the Lord.

Not only is life, Karma but even death is because of our Karma. Coming to the planet and departing from existence are both under the control of Karma. Therefore, if you remove Karma, there will be no life itself. Our goal is to be free from all Karma. We must not imagine that doing good Karma will take

us to heaven, where we will be rewarded. This is the biggest lie. Of course, we must do good deeds, for bad deeds will make us suffer but we must go beyond good deeds and beyond Karma, if we want *Nirvana* or *Moksha*. We must realize that Karma is an earthly law but we want to discover the heavenly truth, the truth that we are not the body, mind and ego that does the Karma. We are the Divine Soul.

Before we close, let us remember that only man is blessed to attain God. No other creature can realize the truth about Karma. All other living beings will experience trauma but only man can be free from all misery on earth and from rebirth. It is only man who can attain *Moksha*. All living creatures must return as per their Karma to a life of a human being. It is a human being who is exclusively blessed with a fully developed intellect, to discriminate and through his willpower, he can make a choice to transcend all Karma, realizing the truth of life. Having been born as a human, if we do not realize the A to Z of Karma and we just live and die, then, we will be reborn and this will go on and on. Let us transcend Karma and trauma in this drama and attain *Moksha*.

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*Life is Karma, Karma controls this Earthly Drama!  
Our Goal is to be free from all Trauma and attain Moksha!*

# FAQ ON KARMA



## **1. Do all our actions create Karma?**

The Law of Karma is called by this name only because it is a law of action. Therefore, yes, each and every action of ours, good or bad, is recorded and creates Karma or an automatic reaction that will come back to us corresponding to our deeds, good or bad.

## **2. People believe that everything that happens is predestined, then how are we responsible for our Karma?**

While there is no doubt that Karma creates some amount of a predestined life, it does not deprive us of the opportunity to choose our actions and create fresh Karma. Our past actions determine several aspects of our predestined present life. Our gender, date of birth, place of birth and parents are some aspects of our predestined life that our past Karmas create. However, our actions are not predestined. Only our circumstances are. Whatever is happening around us is

predestined due to our past Karma, but what action we take depends on our own choice, our own free will and thereafter, we are responsible for our present actions and our destiny.

### **3. Can our Guru or a Saint wipe off our Karma?**

Our Guru and a Saint can lead us to good Karma. He can also guide us to be liberated from the cycle of death and rebirth. But the Guru cannot remove our Karmas. Nobody in this world can remove our Karma except us. These are our Karma, and we have to negate them.

### **4. Can our balance of Karma be reduced or lessened? If yes, what is the way?**

Since Karma is generally referred to as our bad deeds, our bad deeds can only be reduced or lessened by the good deeds that we perform. Although some people believe that we cannot negate bad deeds with good deeds, definitely they can be reduced by our good deeds.

### **5. Are mentally imbalanced people free from creating fresh Karma as they do not have a discriminative mind or intellect?**

Nobody can define the Law of Karma exactly. We can only imagine and make probable inferences. The principle of Karma is that anybody who is in command of their actions with a discriminating mind is responsible for their Karma. Therefore, it is said that children whose mind is not

developed do not create Karma, nor do animals because they live by instinct and not by intellectual discrimination. The same could hold true for mentally challenged people as well.

## **6. Do the Masters or realized Souls create Karma?**

Everybody who is alive creates Karma. However, Spiritual Masters or realized Souls do not create Karma because they do not believe that they are doing anything. They have realized that they are not the ego, the mind and the body. They exist in a body-mind complex but all their actions are performed by the Lord. They act as an instrument of God. They surrender all their actions as an offering to God. And thus, they do not create Karma. They are liberated.

## **7. Since the pain of suffering people is part of their Karma, are we interfering with Karma if we try to relieve their suffering?**

When we help a suffering person, we should not worry about what their Karma is. We should only be concerned about what Karma we are creating. Therefore, being compassionate, serving the poor and the suffering can only create good Karma for us. It is wrong to think that by helping those who are suffering, we are interfering in their Karma.

## **8. If good actions also create good Karma that causes our**

## **rebirth, should we also give up doing good Karma?**

The common sense answer is no. We should not give up doing good Karma because basically human beings cannot live without action. We have to act. Therefore, if we have two choices – to do bad Karma or do good Karma, our common sense tells us to do good Karma. But this question goes one step further. Since good Karma causes rebirth, should we give up the good Karma? If we give up good Karmas then what would we do? We can't do anything. We have to do something. So we must do good Karma rather than bad Karma. However, we must remember – while we do good Karma, we must not do good Karma as the doer. We must do good Karma only as an instrument of the Lord, acting on the Lord's behalf. Our Karma should not be egoistic. Our Karma should be doing God's work, surrendering that work and presenting that work to the Lord at His lotus feet, as an offering.

### **9. Does the Law of Karma operate eye for an eye?**

Karma is a law of compensation and redemption. However, nobody truly knows whether our bad deeds will be returned with a mirror reaction by Karma, or we will face a worse or a milder reaction. Karma is a law of the Cosmic Creator, and we have not been given the ability to comprehend how the law exactly works. We can understand the law by inference. We have some indication of how the law works. But we cannot be exactly sure how the law works. However, since it is a law of

action and reaction, cause and effect, redemption and compensation, there is no doubt that there would be an eye for an eye in that sense till we are liberated from Karma.

**10. We are forced to react to certain practical situations in Life. For instance, when a mosquito or any insect starts biting us, we immediately react to the extent of killing it. Will the above deed account for creating Karma?**

It is said that the Law of Karma works with certain reasonable principles. So, for instance, if there is a snake that's trying to attack you and kill you, you have every right to protect your life - that is your duty. But if a mosquito is about to bite you, you can always avoid it by batting it away, or prevent it by using certain mosquito repellants or by keeping the room clean. When you realize that life is nothing but God, then you don't kill, you don't take life. You avoid killing anything. But in cases where it is unavoidable, then we have to do what our intellect tells us to do. Whether we create negative Karma or not depends on the deed. If our act is an act of cruelty, an act of indifference or an act of murder, definitely we will create negative Karma. On the other hand, if our act is an act of self-defence, an act that is justified, then there is no negative Karma.

**11. Do animals acquire Karma?**

Animals are known to be creatures of instinct and not of intellect. Therefore, they go into the category of innocent



children. They do not create Karma because they are not using their body and mind that is directed by their ego. While they do not create Karma, they are definitely redeeming Karma of their past life as they live.

## **12. Do we incur negative Karma even if we hurt someone unintentionally?**

If we hurt someone unintentionally, the negative Karma that we create might be of a smaller nature. A smaller negative debit will be put in our account of Karma. But definitely, every time we hurt somebody, it is certainly adding a negative Karma in our account.

## **13. Why do we need to take another birth to pay the Karma of a past life?**

Since the Creator has created the universe in such a way that we are born and we die, the Karma account is not settled. Not only is the Karma account not settled for this life, we carry Karmic accounts for several lives. The only way to settle the score is to be reborn again and again. Rebirth fits in perfectly with the Law of Karma because we can be born in a life of happiness or a life of misery based on our past Karma. That way we are able to negate our bad deeds or are rewarded for the good ones and so continues the Law of Karma.

## **14. Is life all about clearing our Karma baggage?**

For normal people, yes, life is all about clearing our negative Karma. We live and we die to extinguish our Karma, to redeem our Karma and to compensate our Karma. But to a realized soul, life is not about clearing Karma. Life is about realizing the truth that we are not the body and the mind complex that creates Karma. We are the Divine Soul. Once we realize that, there is no Karma as we are liberated.

**15. Is our life scripted, pre-destined or pre-decided? Why do sometimes some significant things happen to us? Is it faith or luck or serendipity?**

If we believe that our life is scripted or pre-destined, we are living a life of illusion. Our life is not pre-destined or pre-decided. No doubt, our past Karma is written and etched in stone and we can't change the results of it. Whatever is unfolding in our life, our situations and circumstances are our own past Karma that is returning to us, one by one. But is our entire life scripted? Is the storyboard of the drama of our life, fixed? No, it is not. To understand this, we must understand the concept of Twin Karma. Twin Karma is a combination of past as well as present Karma. We have no control over our past Karma because they are already done. The second Karma is the present actions that we do. We have willpower, we have intellect, we can discriminate, and we can choose our present actions as a part of our free will. Both our past and present Karma, together, script our destiny. Our destiny is not pre-determined. It is in our hands. We can decide, choose and

attain the destiny of our choice. Therefore, everything happening in this world is because of Karma. There is nothing like luck, coincidence or faith in God. Faith in God is Karma in itself. We must understand that things unfold in the life of an individual as per their Twin Karma.

## **16. What is Karma Yoga and who is a Karma Yogi?**

We can transcend our Karma by attaining Enlightenment, by the Realization of the Truth. But even after attaining Enlightenment, one can't eliminate their Karma. Karma means action. So, as long as one is alive, the body, mind and ego must act. We cannot remain in a state of inaction, forever. So, how do you go beyond Karma? You can experience, what is known as, freedom 'in' action and not freedom 'from' action. To experience freedom from Karma, one has to realize that I am not the one who is doing the Karma, I am not the body that acts and I am not the mind and ego, ME, that drives the body. I am the Divine Soul. Once you realize that you are that, not this, you are in a state of Karma Yoga. You become a Karma Yogi, the one who is united with the Divine all the time. Your action is to act like an instrument of the Divine. So, all your purpose are surrendered to the Divine. None of the actions are yours.

Karma Yoga means doing Karma or work as Yoga, being in union with the Divine. A Karma Yogi acts as an instrument of God. He realizes that he is like a flute, just an instrument. He doesn't create the music but music is created through him. It is

God that does all that he does. Therefore, in Karma Yoga, there is no expectation of any fruit or results from actions. Every action is surrendered to the Divine as an offering, just as one would offer worship or prayer. Karma Yoga is not the action of a body and mind, it is the action of an instrument of the Divine. Therefore, in a state of Karma Yoga, the Karma Yogi creates no Karma.

**17. Can we know how much total Karma is there for me to redeem? Can a Guru help me with transcending all my Karma?**

Karma has three accounts. The first one is *Prarabdha* Karma or the opening balance. This is the Karmic Account that we bring with ourselves in a birth. So, whatever situations and circumstances are there during our birth and early lifetime, are due to our *Prarabdha* Karma. The second account of Karma is *Agami* Karma or the current account. This is an account of our present actions or deeds. The third account is a corpus account called *Sanchita* Karma. This is a corpus account that stores all our unredeemed Karma across all the lifetimes that we have lived. At the time of our birth, some unredeemed Karma is chosen from the corpus or *Sanchita* account and sent as *Prarabdha* or the opening balance. The Law of Karma is a Universal Law that decides our *Prarabdha* Karma. We, human beings, cannot know how much Karma is left for us to redeem. A Guru cannot touch your *Sanchita* or *Prarabdha* Karma because they are sealed. A Guru can only help you in

your *Agami* Karma, the present deeds. Your past Karma is beyond the purview of a Guru. Even God does not interfere in it. So, what is the role of a Guru? A Guru has a profound role in helping us overcome our ignorance and be enlightened to realize the truth. With the grace of the Guru, we can drop all our Karma – *Sanchita*, *Agami* and *Prarabdha*. All the Karma across lifetimes drops like a bag of potatoes into an ocean and sinks because of a Guru's grace. A Guru helps us to realize that we are neither the body nor the mind or the ego that carries the Karma. Because of Guru, we can be liberated from all Karma and be united with God.

**18. I had a recurring thought to take revenge on someone who did grave injustice to me. Does it mean that I have accrued negative Karma?**

The word Karma means 'action'. Action is not thought. We may have a hundred thoughts but they don't become our Karma. When a thought becomes a feeling and that feeling becomes an action, only then, it becomes our Karma. We can take two types of examples to explain this. Suppose, we have a hundred sinful thoughts and we defeat every sinful thought that comes to our mind with our intellect and Consciousness and don't act on them. Then, we have prevented accumulating bad Karma. Opposite to the previous example, sometimes, we may have some great ideas to serve people, be compassionate and doing good work but are unable to implement them. Then, those ideas remain as ideas and

thoughts. Will we get the fruit for thinking good? No! We know that we won't. Therefore, Karma is not a thought. Karma is action. What you sow, so shall you reap. What you do, will come back to you. Whatever you think, good or bad, that could not be converted to actions, will not reap any fruits.

**19. If there is *Prarabdha* Karma and everything that is unfolding in our life is due to our past Karma, then, what is the use of free will?**

Whatever we are experiencing on earth in this birth is due to our past actions or *Prarabdha* Karma but our mind prevents us from understanding, where this past Karma comes from. It comes from our free will. If there was no free will, where would the past Karma come from? It was our free will that caused our past Karma, *Prarabdha* and whatever that is unfolding in our life, now. Similarly, our free will, now, will choose our present Karma that will lead to our future destiny. We will pave a path for whatever is going to happen 'tomorrow' through the Karma of 'today'. Suppose we are moving on in the road of life in our car. The path or the situation is already laid out in front of us. This is the result of our past Karma or *Prarabdha* but we will still hold the steering of the car and can turn in any direction as we wish. This is our free will. Unfortunately, our mind wants us to remain in ignorance and not realize the simple truth that our life is a combination of free will, present Karma or *Agami* Karma and the unfolding of the past Karma or *Prarabdha* that we call, destiny.

## 20. Should we believe in Karma?

Karma is a Universal Law. We have no option but to believe in the Law of Karma that works on the principle, 'As you sow, so, shall you reap.' Don't we believe that if we plant mangoes, we will get mangoes and not apples? Yes, we believe and have to accept it too. Therefore, irrespective of the fact that we believe in Karma or not, the law will operate. The Law of Karma governs the universe. Everything and every organism in this world is under the purview of this law. If you don't believe that there will be day or night tomorrow, will the day or night stop happening? No, absolutely not. Just because you don't believe in sunrises and sunsets, will the sun stop rising and setting? No! Sunrise and sunset, day and night occur promptly and on their due time and interval every day due to the Law of Cycles, whether we believe it or not. So also, there is the Law of Karma or the Law of Action and Reaction. Therefore, there is no question of whether we should believe in it or not. We must to accept, have faith and comply with the Law of Karma and believe that what you do, will come back to you.

*Every action and every word,  
Done alone or done in a herd,  
Whatever we do is ours to keep,  
If not in this life, in the next we will reap.*

# AFTERWORD



My journey with Karma has evolved over the last few years. I believed Karma to be a law that said, '*What you do, will come back to you*' but as I explored the Divine law that governs the universe, I realized that everything that is happening in life is Karma. What we do in life is not because our previous Karma is making us do that particular thing. It is because of our free will. But people don't realize this. It is our free will, our choice and this will create Karma. Once we create Karma, it unfolds. Therefore, everything that is unfolding in life, absolutely everything that is happening is because of Karma. Nothing happens by chance. There is no such thing as bad luck. My Realizations about Karma have made me live in complete acceptance, without any protest, whatsoever.

I also realized that what I do, is in my hands. So, I do my best. I let the Divine do the rest. Once I have done everything to the best of my capability, I just surrender. I know that *whatever will be, will be*. Nothing can change it.

In the beginning, my life was full of prayer, prayer in its most common form. I depended so much on Divine intervention to



make sure my life is full of peace and bliss. But as life evolved, prayer evolved and my understanding of God, changed.

Who is God? God is SIP, the Supreme Immortal Power. Who am I? I am a Soul, a Spark Of Unique Life. My Self-Realization that I am not 'I', liberated me from Karma. I was neither the doer of action, the body nor the director of action, the Mind and Ego, ME. I was a Divine Soul. I started to live as a Divine instrument, realizing that I do nothing. Everything is done by SIP through me.

Over the last 5 years, I have written about 65 books. Normally, it takes two or three years to write a book. Where then, does this grace come from, to write a new book a month? It is SIP that uses me as an instrument. I have written around 1400 songs on life, *Bhajans* or *Jeevan Sangeet*, without any professional training. It seems that I sing but I realized that I do not sing. SIP makes me sing. In everything I do, in my Spiritual journey, whether it is recording videos, doing live talks, even answering questions on the internet or going live on Zoom, I am always conscious and aware of the truth that I do nothing. Therefore, all that I do, I do not. SIP does. And so, it is not my Karma. I am not expecting any fruits or rewards for my actions. My actions are all an offering to SIP, that makes me do what I do. Thus, my life has evolved from doing good Karma to living as a Karma Yogi.

As a Karma Yogi, I am constantly in Yoga, moving from one state of Yoga to another, from *Dhyana* Yoga to *Bhakti* Yoga to *Gyana* Yoga to Karma Yoga and finally, *Prema* Yoga. All these

states of Yoga, be it meditation or devotion, education or action, help me live transcending the Mind and Ego, ME, that would otherwise take ownership of the Karma and get caught in the web of *Samsara*, the cycle of death and rebirth.

Today, I am blessed to realize the truth about Karma. I guide people on several important aspects and help them be enlightened with the truth that good Karma will not help us attain God. If we do good Karma, we will be ever separated from the Divine, as we are reborn, again and again. To realize God, we have to let go of the ego. Unless we realize, I am not 'I', I am the Soul, I do nothing, SIP does everything, we will never transcend Karma and achieve our ultimate goal of living as the Divine Soul.

This is the purpose of my life. To be liberated from earth, from rebirth and be united with the Divine. We must be free from *Maya*, the Cosmic Illusion, from *Leela*, the Divine drama and attain that state of *Moksha*, *Nirvana* or Salvation. I realized that as long as I had an active Karmic account, my *Prarabdha* Karma, the opening balance, *Agami* Karma, the current account and *Sanchita* Karma, the warehouse or corpus, it would continue to bind me on earth but the moment I realize the truth, I would be free from all Karma.

Realization of the truth about Karma was one of the major aspects of my Spiritual Enlightenment. Thereafter, I have lived as a Karma Yogi, a Divine instrument to become one with SIP. Today, I live in a state of Eternal Bliss and peace, the

state of *SatChitAnanda*, just as I continue on my life mission to help people transcend their Karma and be free from all suffering on earth and rebirth.

“

*I, too, was caught doing Karma in this Divine Leela,  
Till I was blessed to attain Mukti,  
awaiting Nirvana, Moksha.*

# POEM

## THE A TO Z OF KARMA

By  
**AiR**  
Atman in Ravi



*What is Karma? Karma means Action  
It is the Law of Action and Reaction  
If we sin, if we do bad, we will weep  
What we sow is what we will reap*

*Nobody can escape the Law of Karma  
It is Karma that is controlling the earthly Drama  
Because of past Karma, we experience trauma  
Our Ultimate Goal is to attain Moksha!*

*Because we live in ignorance, we cry  
We do not realize, 'Who am I?'  
When anything happens, we look up at the sky  
With tears in our eyes, we ask, 'Why?'*

*We don't realize who controls this show  
It is not God, who makes us come and go  
God has created the Karmic Law  
And this Law works without a flaw*

*Karma is a Divine Law  
It is just another Universal Law  
It governs everything that happens on earth  
All that unfolds, even our death and our birth*

*Every time, we do a task  
'What happens, then?,' We must not ask  
Good or bad, is recorded by Karma  
Then, we have to face the drama*

*Who does Karma belong to?  
The Body acts, isn't this True?  
But it is not the Body, it's the Ego and the Mind  
That is the owner of Karma, we will find*

*One day, the Body is sure to die  
At death, the Body will return to dust  
The Mind and Ego, ME carrying unsettled Karma  
Will return in a rebirth, this is a must!*

POEM

*The Body forms later, first, comes the Soul  
To realize this, is our Ultimate Goal  
But our own Mind makes us blind  
Alas! We don't realize, we are not the Body nor the Mind*

*In ignorance, we continue to live and die  
We suffer our Karma, we often cry  
This suffering will just go on and on  
We will live, die and be reborn*

*As long as we don't Realize the Divine Truth  
If we don't get to the bottom of the root  
We will live, perform actions and create Karma  
And we will be caught in this Leela, this Drama*

*But if we realize, we are not the Ego, Body and the Mind  
Then, all Karma is dropped and left behind  
We realize, we are the Soul, it has no Karma  
And so we are free from this Drama and its trauma*

*Is it easy, from Karma, to be free?  
Can everybody be free from the Mind and Ego, ME?  
For this, we have to escape the accounts of Karma, all three  
We are the Divine Soul, then, we will see*

*With the opening balance, Prarabdha Karma, we start  
Then, Agami Karma, as we do our earthly part  
Finally, Sanchita Karma, after we depart  
We must drop all Karma, we must learn the Art*

*We must drop all the accounts of Karma, three  
And then, from Karma, we will be free  
We do not have to return to earth  
We will be free at death, from rebirth*

*But how will we achieve this Ultimate Goal?  
We mustn't live as the body and mind but as the Soul  
We must live as a Divine Instrument, from Karma, being Free  
Liberated and living as who we are meant to be*

POEM

*In that moment, when the Body will die  
When we realize, I am not 'I'  
Then, we will rejoice, we will not cry  
As we become one with the Power in the sky*

*This is the Purpose of our Life on earth  
Ultimately, to be free from the cycle of rebirth  
First, we are free from the suffering of the Body, Ego and Mind  
Then, we are free from all Karma, we Find!*

*If we don't Realize the Truth of Karma  
Then, even with good Karma, we will be caught in the Drama  
Coming to earth, we will experience trauma  
Our Ultimate Goal is to attain Moksha*

*The A to Z of Karma, those who learn  
Their Enlightenment, their wisdom, makes them earn  
Once they die and their body burn  
They will attain God, they will not return!*

By  
**AiR**  
Atman in Ravi



# OTHER BOOKS BY AIR

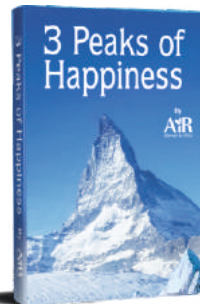
## 1. Talaash

Talaash means 'search' or a 'quest'. This book by AiR recounts his own Spiritual quest for the Ultimate Truth that led him to the Realization that we are neither the body nor the mind, but the Divine Soul.



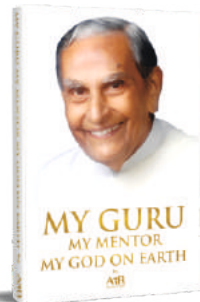
## 2. 3 Peaks of Happiness

This book talks about the universal quest of humanity—Happiness. It explains the ways through which people can reach the third peak of Happiness—Enlightenment which lies beyond the two peaks of Happiness—Achievement and Fulfilment. The third peak liberates us from the prisons of misery and sorrow and gives us Eternal Joy and Bliss.



## 3. My Guru, My Mentor, My God on Earth

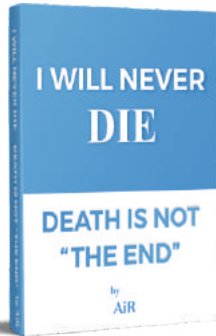
This book is AiR's tribute to his Guru, Dada J.P. Vaswani. AiR shares his experiences with Dada and how Dada's philosophy and teachings were instrumental in guiding him



to begin his Spiritual quest and bringing about the transformation in him.

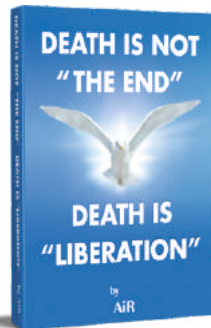
#### 4. I will Never Die, Death is Not “The End”

In the journey of his life, AiR Realized many truths. One of the truths is a revelation – we never die; Death is not the end but a bend to transcend. The body will die, but the one who lives in the body never dies. This book explains this truth in detail.



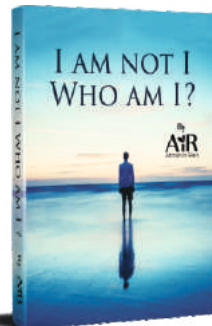
#### 5. Death is Not “The End.” Death is “Liberation”

The second book by AiR in the series of books on 'Death' touches upon the secret of Kathopanishad which talks about what happens after death. One of the two things can happen: if we think we are the body and mind as a doer, we are reborn, but if we realize that we are the Soul and not the body and mind, we are liberated to Eternal Joy and Peace.



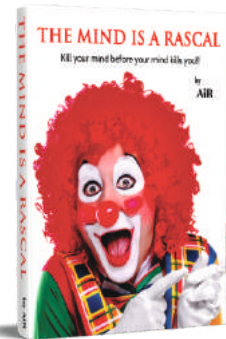
#### 6. I Am Not I. Who Am I?

This is an insightful book by AiR which talks of his quest and Realization that we are not who we think we are. We have a car but we are not the car. Similarly, we have a body but we are not the body. Then, who are we?



## 7. The Mind is a Rascal

You always thought that the mind is king—it is everything. But it's a rascal! Try this. Sit quietly for an hour, and try to find the mind. Where is it? You will realize that the mind doesn't exist. This book by AiR will show us how the mind makes us suffer. It is time to find the rascal and kill it before it kills us.



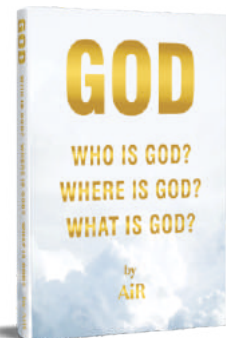
## 8. A Cosmic Drama

This book challenges the reader to explore the illusory nature of this world—whatever is happening in life is not real; it is nothing but a Cosmic Drama. If we understand this simple truth, we can enjoy the show called life.



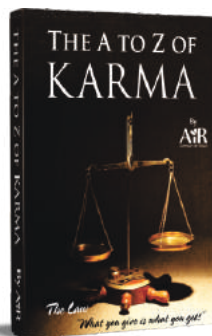
## 9. Who is God? Where is God? What is God?

These questions might seem simple enough but nobody really knows the answers. We all know that God exists. We pray to a God as per our Religion but what is the Truth about God? Has anybody seen God? Where is God? This book will change your perception and belief about God and help you Realize God.



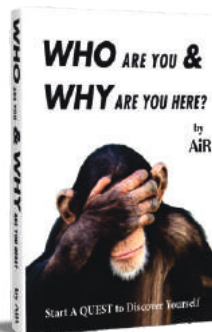
## 10. The A to Z Karma

Most people are aware of the concept of Karma – the Universal Law that states, 'What you give is what you get.' But not everybody knows the A to Z of Karma that we can actually transcend Karma, escape from all misery and sorrow, and ultimately attain Liberation or *Moksha*. This book reveals the secret of Eternal Joy and Peace – a life without any misery or suffering.



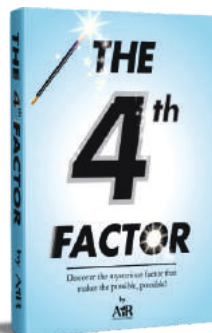
## 11. Who Are You and Why Are You Here?

This is a simple book that prompts us to ask the right questions to discover the secret of our life – who we are in reality and what the purpose of our life is. The answers to these questions hold the key to a meaningful and blissful life.



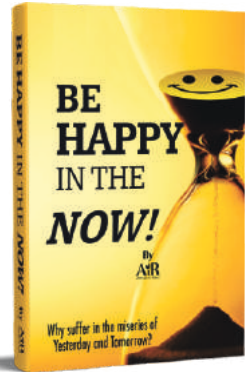
## 12. The 4<sup>th</sup> Factor

Man gets upset when his efforts don't bear fruit. This is because man is ignorant about the 4<sup>th</sup> Factor that is beyond human comprehension. Without its consent, even the possible becomes impossible. This is an informative book that makes the readers understand why things happen the way they happen!



### 13. Be Happy in the NOW!

Every human being on earth wants to be happy. There is nobody who enjoys pain. But what is the secret of Eternal Joy, Bliss and Peace? It is being happy in the NOW. With this book, AiR hopes to inspire people to live life moment by moment if they really want to be happy.



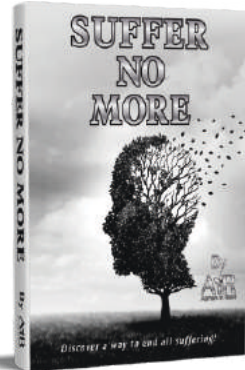
### 14. Questions You Must Answer before you Die!

Most of us live and die but we don't ask the question— Why? We just exist! This book presents a series of important questions with answers that can guide us to the Realization of the Truth and help us live with meaning, purpose, and joy.



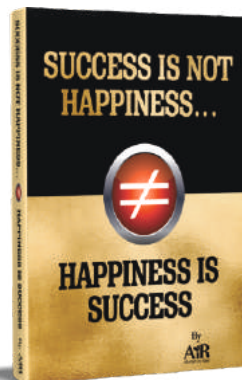
### 15. Suffer No More

'Suffer No More' is a personal experience of overcoming anguish, anxiety, distress, and grief. It is an analysis of suffering, what causes it and how we can overcome it. While there is pain, we can do away with suffering. This book will tell us how.



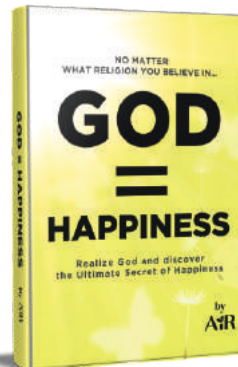
## 16. Success is not Happiness, Happiness is Success

People want to win because this makes them happy, just as failure makes them miserable. This book explains how success does not bring happiness and how this belief is only an illusion. In fact, instead of chasing success, we should try to be happy! That is true success.



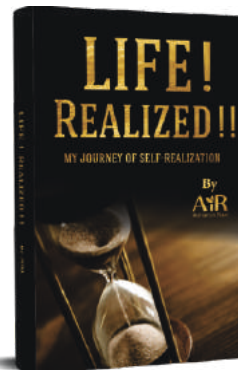
## 17. God = Happiness

In his quest to discover Truth and the purpose of life, the author realized that people didn't know where exactly to search for happiness. This is a book that takes us far beyond religion to Realize the Truth about God and how God is Happiness.



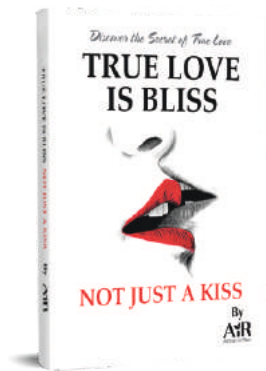
## 18. Life! Realized!!

This book is a personal reflection of the author on his several realizations while on his quest for the Truth about everything that matters in the journey of life.



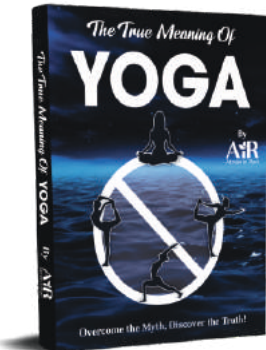
## 19. True Love is Bliss...Not Just a Kiss

Love, which is a source of joy and happiness, is not really understood by the world. This book is an attempt to explore True Love. True Love is White Divine Love from the Soul that manifests as the 7 colours of human love from the day we are born till the day we die.



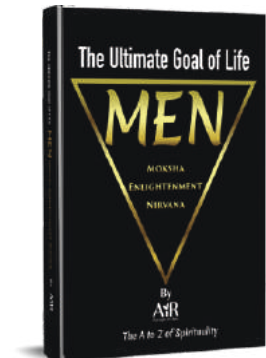
## 20. True Meaning of Yoga

Yoga, today, is primarily taught as a set of body postures and breathing exercises. But this is not true Yoga! Yoga, in reality, is a constant union with the Divine. This book attempts to explain how through Yoga one can be liberated from the cycle of death and rebirth.



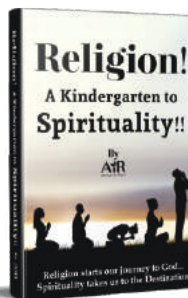
## 21. The Ultimate Goal of Life, MEN – Moksha, Enlightenment, Nirvana

The three most tenable concepts – Moksha, Enlightenment, Nirvana are discussed in this book that can help us reach our Ultimate Goal of Liberation and then Unification with the Divine.



## 22. Religion! A Kindergarten to Spirituality!!

This book discusses how Religion is only the first step towards God-realization. We do not realize that Religion is only a Kindergarten, of which Spirituality is the University, and together they can lead us to God-realization.



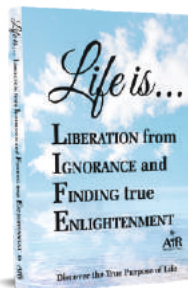
## 23. Why Bad Things Can't Happen to Good People!

This book helps us understand that this world has been created by the Divine and it operates through certain Universal Laws that need no intervention by the Creator. Bad things can never happen to good people, just as apples can't grow on mango trees!



## 24. LIFE is...Liberation from Ignorance and Finding true Enlightenment

Most people just exist but they don't truly live. They just zoom from womb to tomb, and then life is over. They don't stop to think about their life's true purpose. In the pursuit of happiness, success and achievement, people don't realize that they lose their most precious gift—life itself. This book reveals what life is all about.





## 25. The Ladder to Heaven

Most people believe in God and aspire to go to their God in heaven one day. It doesn't matter what our religion is, there is a way to reach God. There is a Ladder that can take us to heaven but we need to ascend the rungs of the Ladder to Heaven. This book shows a step-by-step way to God-realization.



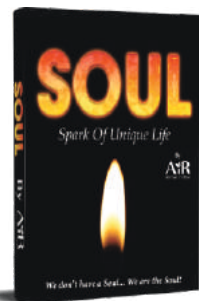
## 26. FEAR- False Expectations Appearing Real

The world has changed today because of Coronavirus. But it's up to us to live with FEAR or FAITH. There is a difference between Fear and Danger but most of humanity lives with the constant fear of disease and death. Through this book, the author inspires people to live with courage and not panic.



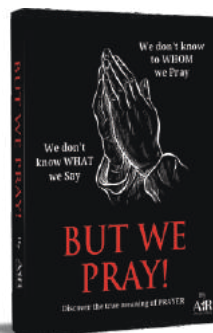
## 27. SOUL - Spark of Unique Life

The Soul is mysterious. We are alive because of our Soul. But what exactly is the Soul? We cannot see the Soul, but we all believe that we have one. This book will help genuine seekers of the truth to do some Soul searching and realize - we don't have a Soul...we are the Soul!



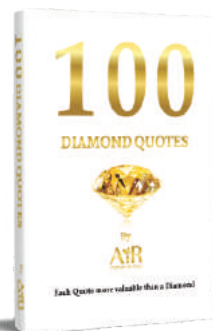
## 28. But We Pray!

The whole world prays to God. Every religion claims that their God is the real God and their prayer is the most effective form of prayer. Unfortunately, we don't even know the God we pray to nor do we understand what we say in prayer. This book will help us build a Divine connection through prayer.



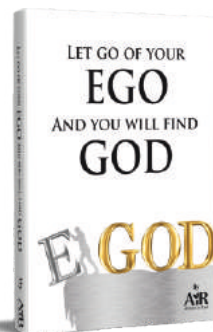
## 29. 100 Diamond Quotes

Our life needs a spark and a simple quote can make this difference. This book is a selection of AiR's inspiring quotes on Happiness, Liberation, Realization, Spirituality and Enlightenment that can trigger a metamorphosis in us in the quest for the true meaning of life, giving us more happiness than all the diamonds of this world.



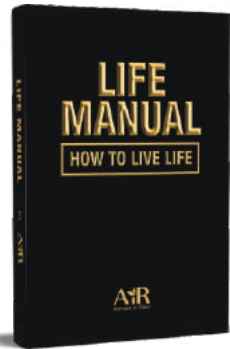
## 30. Let go of your Ego and you will find God

Are you seeking God? All you have to do is to let go of your Ego. Our biggest enemy, ME - Mind and the Ego, envelops us in ignorance and we go round in circles without discovering God within. This book will transform your life. It will show you the way to God just as it will guide you on how to let go of your Ego.



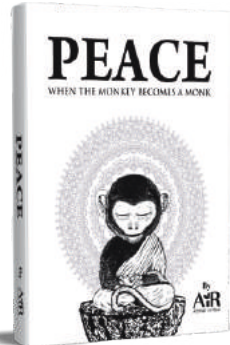
### 31. Life Manual - How to live life?

Whenever we get a new gadget, we read the operating manual before we start using it. But there is no such manual on life. This book is what we all need. It tells us what life is and how we should make the most of it.



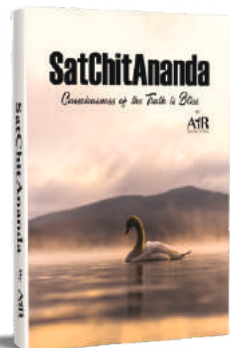
### 32. PEACE... When the Monkey becomes a Monk!

We all seek peace of mind but we don't realize that it is our own mind that steals our peace by constantly jumping from thought to thought. Unless we tame the monkey mind and make it a monk, we will never be able to experience true bliss. This book will show us the way.



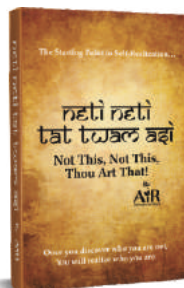
### 33. SatChitAnanda - Consciousness of the Truth is Bliss

Very few people go in search of the true meaning of life. If they become conscious of the truth, they experience *Ananda*, a bliss unknown to the common man. This book reveals the secret of *SatChitAnanda* and shows us the way to live every moment of life with seamless joy and peace.



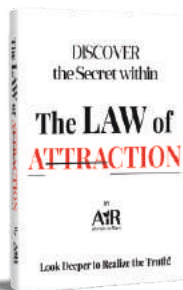
### 34. *Neti Neti, Tat Twam Asi - Not This, Not This, Thou Art That*

What is the way for a common man to be enlightened? This book reveals the key to opening the door to Enlightenment. It is *Neti Neti, Tat Twam Asi, Not This, Not This, Thou Art That*. To Realize the Truth of 'Who am I?' the first thing we must discover is 'Who I am not'.



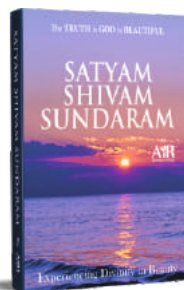
### 35. Discover the SECRET within The LAW of Attraction

Many of us believe in the Law of Attraction, that we can realize our dreams through this mystical, magical law. But not all people are able to realize their dreams. This book reveals the 'real secret' within the Law of Attraction that actually works. It is the Law of Action.



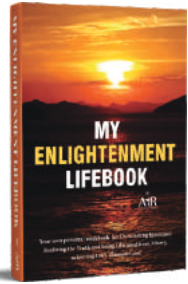
### 36. Satyam Shivam Sundaram - Experiencing Divinity in Beauty

This book, based on the ancient chant Satyam Shivam Sundaram - the Truth is God is Beautiful, will help us realize a profound truth, that Beauty is Divinity. It will change the way we pray and build a closer connection with God, as we realize the Divine in the temple of our heart.



### 37. My Enlightenment Lifebook

This book is a treasure of crystallized wisdom that is put together in a simple manner to help one Realize the Truth. It is a weapon to cut through the myth and to Realize the Truth about the Divine. It is not a textbook of knowledge. It is a workbook of Enlightenment.



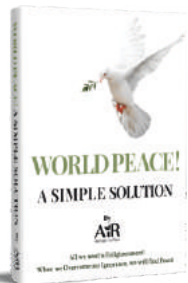
### 38. When you overcome the FEAR of DEATH, You start to LIVE

The fear of death stops us from living life. While we are all 'alive', we are paralyzed by fear. FEAR is only a False Expectation Appearing Real, but when we fear death, we are unable to do many things. We become paranoid and phobic. Unless we overcome the fear of death, how can we truly live?



### 39. World Peace! A Simple Solution

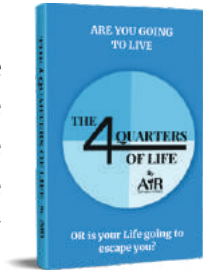
The world is in pieces. It is fragmented by differences, endless disputes and wars. We all want Peace, yet Peace eludes us. There is a simple solution to World Peace! If only we Realize the Truth of who we truly are and why we are here, all this bloodshed will end and this world will become a Peaceful Heaven on earth.





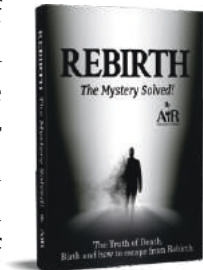
### 43. The 4 Quarters of Life

Read this book to discover the purpose of life. We must divide our life into 4 Quarters. The First Quarter is about Learning, while the Second is about Earning. The Third and the Fourth Quarter are meant for us to attain the ultimate goal of life, Enlightenment, which few people do.



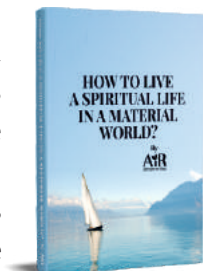
### 44. REBIRTH... The Mystery Solved!

Do you believe in rebirth or does the mystery of rebirth baffle you? We know that death is certain but is there something beyond death? While we witness births and deaths, we wonder whether rebirth is a reality or not. This book will help you decode the mystery of rebirth, just as it will reveal the secret of escaping from the cycle of Death and Rebirth.



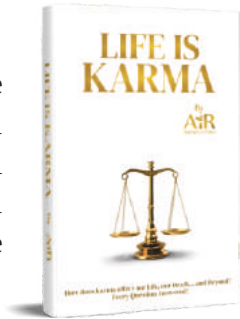
### 45. How to Live a Spiritual Life in a Material World?

Most of us are lost in the material world and only turn to Spirituality when suffering comes our way. We don't realize that a Spiritual life can liberate us from all misery and suffering. Is it even possible to live a Spiritual life in this material world? Of course, it is! Discover the secret revealed in this book.



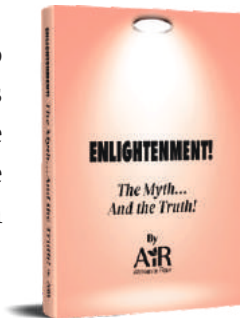
## 46. Life is Karma

Every time something happens in life, we say, 'Karma!' Yet, we still don't understand how Karma really works. This book has all the questions along with the answers and how you can transcend Karma and be free from the Karmic cycle of death and rebirth.



## 47. Enlightenment - The Myth and The Truth

We have been gifted with a human birth so that we can attain Enlightenment. For this we have to unlearn many lies that we have grown up with. This book will help you be enlightened as it discriminates the Truth from the Myth.



## 48. Poems for Life - Peace, Love, Bliss, Enlightenment and Eternal Happiness

Never have you read a book of Poems like this, Poems that will give you Peace, Love and Happiness.

Poems that will tell you the Truth about Life, How to Overcome Misery and how to Overcome Strife!

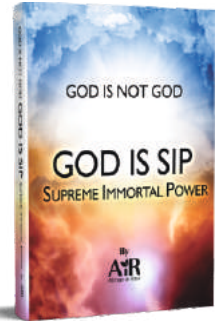
So, if you ever want to read a book, choose this, These Poems have Meaning, and they are full of Bliss.





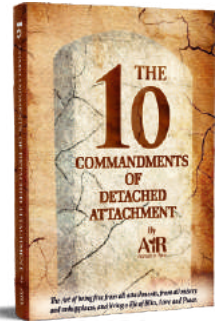
## 49. God is not God. God is SIP – Supreme Immortal Power

God is not God! When you read these words, you will be shocked but this is the Truth. When we say God, we think of the God we pray to every day. When you go in search of God, you realize that God is Supreme, Immortal, without birth and death. There is no God beyond God. That's why we don't call God, God. We say, God is SIP, the Supreme Immortal Power.



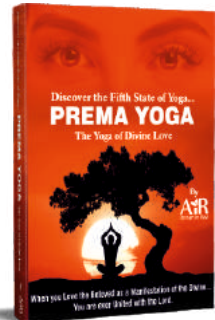
## 50. The 10 Commandments of Detached Attachment

There are the 10 Commandments which can liberate us from all attachments. If only we learn to live with detachment, we will be free. Follow these 10 Commandments and live a life of bliss and peace.



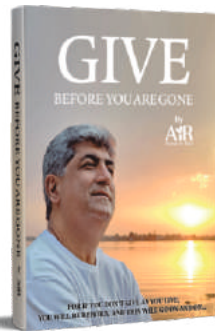
## 51. The Yoga of Divine Love - Prema Yoga

The world knows of the 4 states of Yoga: *Dhyana*, *Bhakti*, *Karma* and *Gyana* Yoga. The Yoga of Meditation, Devotion, Action and Education. *Prema* Yoga, the Yoga of Divine Love is the Fifth state of Yoga unknown to the world. When we go beyond loving the physical appearance of the Beloved, and love the Soul then we are actually loving God.



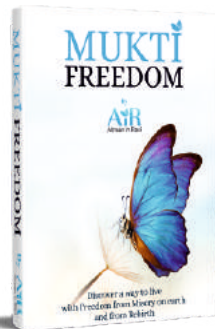
## 52. Give before you are Gone!

Give before you are gone. You don't have a choice. If you don't, it will anyway be snatched away. Open your eyes and realize that you come with nothing and you will go with nothing. Nothing belongs to you. Let us give as we live.



## 53. Mukti - Freedom

What is *Mukti*? It is Freedom - not only from all misery on earth but also Freedom from Rebirth. This book reveals that we not only need Freedom from all joy stealers, but also Freedom from the cycle of death and Rebirth.



## 54. Stop it, Stupid!

How often have you felt that you have been stupid, and you could not stop the stupidity! If you want to put an end to your stupidity, this book is just the book for you. In this book, AiR shares a simple tool that will help you stop being a fool, a Mantra, we never learned in school! All you have to say is, 'Stop it, Stupid!' to yourself when you feel like a fool, and you will see the magic.



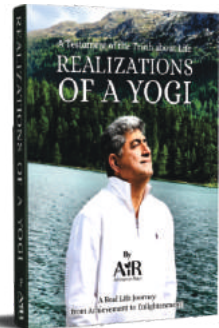
## 55. Don't cut a Cake ! Awake! Your Birthday is Fake!!!

Do you cut your birthday cake? Stop! Your birthday is fake! You were born inside your mother's womb nine months earlier. We are that Spark Of Unique Life, the SOUL that comes alive at conception.



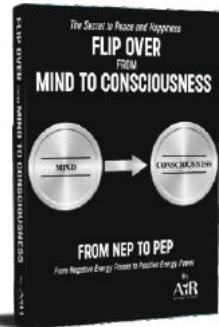
## 56. Realizations of a Yogi

This book is the real life journey of an achiever who realized the truth and became a Yogi. In this book, AiR shares how he experienced a metamorphosis and how he lives in Yoga to attain the ultimate goal of Liberation and Unification with the Divine.



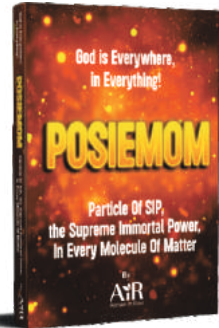
## 57. Flip Over! From Mind to Consciousness, from NEP to PEP

How do you flip your life over from being sad to being glad? There is a way. Flip over from a state of Mind to a state of Consciousness, from Thoughts to Thoughtlessness, from Negative Energy, that is Poison to Positive Energy, that is Power. How? The solution is in this book!



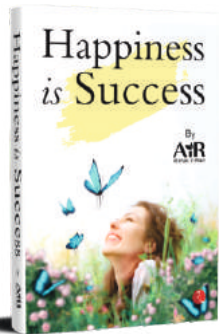
## 58. POSIEMOM - Particle Of SIP, the Supreme Immortal Power, In Every Molecule Of Matter

To the world, God lives somewhere far away in the sky. But God is SIP, the Supreme Immortal Power that is everywhere, in everything. SIP appears as the Soul in living beings and also manifests as every particle that fills this universe. Everything is energy. Even science agrees with this.



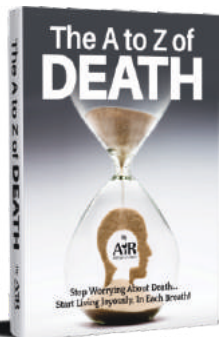
## 59. Happiness is Success

Success is not happiness, happiness is success. AiR lived for 25 years on the peak of Achievement, then Fulfilment, only to realize that the ultimate peak of happiness is beyond these. It is Enlightenment. This book can transform your life.



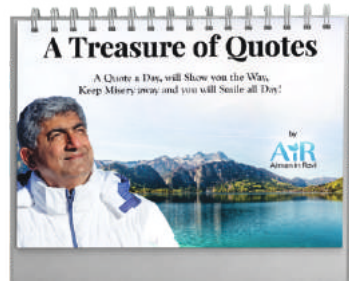
## 60. The A to Z of Death

Death is certain. Still, we fear death because we are ignorant about the truth of death. Death is not the end, it is just a bend. At death, either our Mind and Ego will be reborn based on our Karma or if we are enlightened with the truth, then we will be liberated and united with the Divine.



## 61. A Treasure of Quotes – Perpetual Calendar

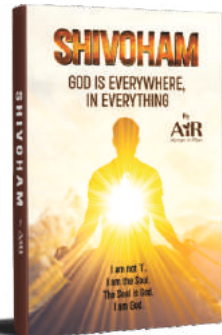
‘A Treasure of Quotes’ is a Perpetual Calendar. It consists of 366 quotes on life, happiness, Karma, God, the purpose of life, one for each day of the year. At the



the end of the year, you can restart from the first page. Each page will inspire you to begin a Spiritual quest.

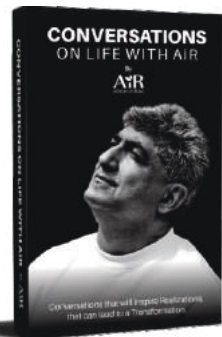
## 62. Shivoham

*Shivoham* means I am *Shiva*! Actually, it means ‘I am nothing but the Divine Soul, a part of the Supreme Immortal Power, SIP.’ Adi Shankara said in the 8<sup>th</sup> century, ‘*Chidananda Rupah Shivoham Shivoham.*’ This book will take you through from *Om Namah Shivaya* to *Shivoham*, from faith in God to realizing God.



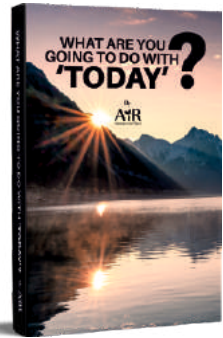
## 63. Conversations on Life with AiR

Conversations on life is a collection of discussions that AiR has had with people he has met on his travels or at conferences and talks. Any of these conversations can light a spark that can inspire you to go on a quest and be liberated from all misery and suffering.



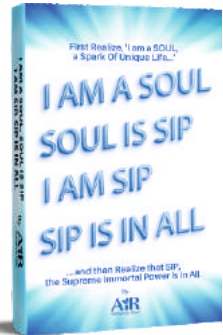
## 64. What Are You Going To Do With TODAY?

The biggest gift that we all have is the gift of 'Today'. That is why it is called 'The Present'. Unfortunately, we let 'Today' slip away and we don't realize that our life itself has escaped us. This book will inspire you to take charge of TODAY.



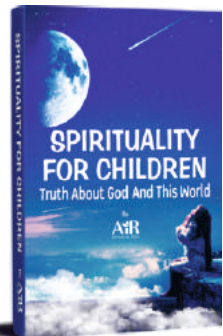
## 65. I am SOUL. SOUL is SIP. I am SIP. SIP is in All.

We live in ignorance and don't realize the truth that we are neither the Body nor the Mind and Ego, ME. In reality, we are the SOUL that is nothing but SIP, the Supreme Immortal Power that is everywhere, in everything. These four phrases are identical to the 4 Mahavakyas of the *Upanishads*. This book can help us attain the ultimate goal of life – *Moksha*.



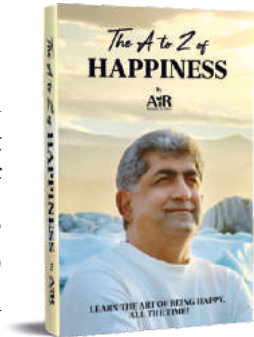
## 66. Spirituality for Children

Here is a book that has a collection of stories that will help children learn and evolve in a new science, the science of the Spirit known as Spirituality. Let's change the mindset of children and help them take the path of Enlightenment.



## 67. The A to Z of Happiness

Who doesn't want to be happy? We all enjoy pleasure but don't realize that Pleasure is only momentary. 'The A to Z of Happiness' is a collection of happiness secrets that are guaranteed to take us to eternal bliss and joy that comes from Truth Consciousness. Get ready to smile all the while.



**AND NOW...**

**2<sup>nd</sup> Edition - The A to Z of Karma**

**Coming Soon...**

**68. 8 Stages Of Spiritual Awakening**

**69. Our Greatest Sin**

**70. Start A QUEST to Discover the Purpose of LIFE**

# THE A TO Z OF KARMA

If you plant tomatoes, will you get mangoes? Of course not! How is that possible? As you sow, so shall you reap! Such is the Law of Karma!

The world is well aware of this Universal Law. This law states that every action is followed by a corresponding reaction. What you give is what you get! The world works like a boomerang. What goes around comes around.

While the Law of Karma exists, many people are not aware of this law. Because they ignore the law, they live without values and ethics, only to be hit by their own Karma later on. The Law of Karma cannot be circumvented. You can't escape the law but you can learn to live with it. You can understand how it works. The good or the bad we do, comes back to us, not just in this life but even in the life after.

Is there a life after death? Yes. Those who live as ego, mind and body, have to be reborn to redeem their Karma. Only those who realize the truth about themselves and God, are the few fortunate ones who can transcend Karma and rebirth.

The A to Z of Karma will guide you to live a fulfilling life by helping you understand Karma and also to finally be liberated from all Karma and the cycle of death and rebirth. It will show you the way to Eternal Joy, Bliss and Peace!



By  
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Atman in Ravi

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