

# LIFE IS KARMA

By  
**AiR**  
Atman in Ravi



**How does Karma affect our Life, our Death... and Beyond?  
Every Question Answered!**



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Atman in Ravi  
Ravi V. Melwani

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*Life is Karma  
Karma is Life...  
It Controls Everything...  
Our Birth  
Our Death  
Our Happiness  
Our Strife!*





## PREFACE

A few years ago, I wrote a book – *The A to Z of Karma*. The book not only explained the Law but also revealed the secret that we must go beyond Karma to achieve the ultimate goal of life. Millions of people have read the book and it has been translated into many languages. However, people still don't understand the true relevance of Karma. They perform actions, until one day they die. They don't realize what lies beyond death and how Karma can control life thereafter.

As I was writing books on life and happiness, death and rebirth, I discovered the simple connection between Karma and everything that has to do with life. Our life is what it is because of Karma. Our past happened because of Karma, our present depends on the actions that we choose, and our future too will unfold as per a combination of our past actions and our present deeds. Life is Karma. But unfortunately, most of us don't understand this Divine truth. We believe in rituals and superstitions, and we pray to a God in heaven without realizing that our destiny is in our hands. Everything that is unfolding in our life, moment by moment, is Karma. Can we change the circumstances of our life? Yes and no! Our past deeds are like seeds that we have planted. They must bear fruit. Our present deeds will become the seeds that will take charge of our destiny. Instead of understanding Karma and the principles of this Universal Law, most people are confused about how the Law of Karma works.

Who performs the Karma? Who does the Karma belong to? What will happen to our Karma after we die? Will we go to a heaven or hell to be rewarded for our Karma or will our Karma

lead us to being born again on earth? There are many questions about Karma that remain unanswered, even for those who believe in the Law of Action and Reaction. Because of the confusion caused by our own mind, we do not understand the simple doctrine of Karma, but continue to ask questions. Soon, this gift of life will be over and the opportunity to live would have escaped us. We don't take charge of our actions and our life because we don't understand the Karmic law.

Therefore, I decided to write another book on Karma after writing several books that are based on this principle. *Why bad things can't happen to good people!* is a book based on this law. Another book *The Law of Attraction* reveals the secret that attraction cannot work without action. In fact, everything depends on action, Karma. We don't realize this! We are busy trying to control our thoughts when it is not thoughts, but actions that matter. We are busy trying to do good Karma, when it is not doing good Karma that matters, but rather being liberated from Karma and being united with the Divine that matters.

I decided to write this book to answer every possible question on Karma. I hope it will answer all doubts and queries, explain all aspects and tenets of this Law. *Life is Karma* should reveal that every moment of life is nothing but Karma, and every Karma that we do, is nothing but life that will unfold till we ultimately discover the purpose of this gift called 'life', and we are liberated and united with God.

*Because of Karma,  
we have this human Birth...  
Our Life, our Destiny,  
our Death and Rebirth.*



# INTRODUCTION

What is life all about? We wake up every morning and the mystery of life unfolds. Things happen and we wonder why they happen. We laugh. We cry. We live and we die. But we don't understand why life happens the way it happens. Those who believe in Karma, go one step further to understand the Law of Action. They understand that life is Karma. Everything that happens in our life is the unfolding of Karma. There is really no mystery. Life is a series of actions and reactions.

Those who don't understand Karma, look up at the sky and ask, 'Why?' They cry when they see somebody die. They don't understand what life is all about. They don't pause to ponder on the simple questions, 'Who are we and why are we here?' Like the majority of humanity, they too seek pleasure and shun pain. In the pursuit of happiness, they chase worldly pleasures and possessions and pass through the cycle of loss and gain, sun and rain, pleasure and pain, again and again. One day, they die without discovering the truth of why everything happened the way it did.

Have we decoded the mystery called 'life'? Do we realize what life is all about? Do we understand why things are happening in our life in every moment that passes by or do we just think it is good luck or bad luck? When we see an apple growing on a tree, do we just enjoy the fruit or do we stop and understand the Law of Action and Reaction? We realize that the fruit on the tree depends on the seed that we plant. So also, we must realize that the deeds we plant, determine our destiny. Do we accept everything happening in our life as a result of our own past actions, our own Karma, or do we



attribute it to a God who lives somewhere far away in heaven? Whether we believe in Karma or we don't, this book will transform our life. It will give answers to all our questions about Karma that remain a mystery. It will reveal the truth that everything in life is based on Karma. Just as the circumstances of life unfold because of our past actions, our present actions which are a result of our free will, shall determine our destiny. We are in command of our life. Our life is in our hands. We can make it or we can break it.

After writing about 50 books on happiness and sorrow, on life and death, on God, heaven and the Soul, I realized that this book - *Life is Karma*, could lead us to live a life of eternal happiness and everlasting peace. It can resolve all the questions that we have about life, and as we begin to understand every aspect of Karma, the Universal Law, we will Realize the Truth about how this universe is governed. We will ultimately realize not just why things happen the way they do, but also discover the truth of who we are and achieve the ultimate goal of realizing we are the Divine Soul. This book will not only explain Karma, but it will also dissect the Law into pieces for us to understand every bit of it, till we ultimately transcend Karma, go beyond it, to be liberated and united with the Divine. Unlike an ordinary mortal who wants to do good Karma and reap the fruits of it, this book will reveal to us the secret of being liberated from all misery. It will make every moment of life blissful and peaceful as we surrender to the Law of Karma and to the Divine who has created it.

*Karma is the Law that governs  
all that happens in Life...  
Our past Karma and our present Karma  
cause our Bliss and our strife.*



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# WHAT IS LIFE?

# 1

Chapter

How many of us pause to understand the true meaning of life? We all live, but soon we die. The purpose of life is discovered by very few. Why did we come to planet earth? Why were we given this human birth? What is life all about? We breathe, but what makes us breathe? What is the Power that makes us walk and talk? How did this amazing creation of the human body come about? How many of us pause to ask questions? Do we investigate to Realize the Truth?

When a child is born, we celebrate the arrival of a new life. But where did this life come from? We believe we are created by our parents, but is that true? No doubt there was an act of procreation, but what causes the fertilization of two cells to become a zygote that ultimately arrives as a little baby after 9 months? Who is responsible for all the magic that is happening in our mother's womb? How did our heart, lungs, kidneys and our brain form? Then the biggest question – Who gave power to the life that was born on our birthday? Unless we decode the mystery of birth and we understand the reality of death, we will never truly realize what life is all about.

One day we will die, but who actually dies? The body dies, but people will say we passed away. Who died and who passed away? Where did the one who departed go? What happened to that life that was throbbing within? Why did the heart stop beating? What caused death, that moment when we lost our breath? Do we have answers to all these questions?

The journey of life is commonly understood as the journey that begins at the moment of birth and ends at death. But what

is life and where does it come from, remains a mystery for most of humanity. Very few people go in the quest to Realize the Truth.

We believe in a God who gives us life, but we don't understand who God is, where God is and what God is. We believe in the fairy tale that we will go to heaven, but who will go to heaven? Don't our loved ones destroy our body as they burn or bury it? What do we all do? We pray, but we don't understand what we say when we pray. We wish each other good luck, but don't realize that life is not about luck. We don't understand that everything that happens in our life is the result of Karma, the Law of Action. There are Universal Laws that govern the earth and control our life. Nothing happens by chance. We have a choice to control our destiny. But unless we go in search of the Truth, we will never realize the true meaning of life.

Life is all about Karma. Karma means action. Everything in life unfolds as a reaction to our own action. Just like the seed we plant decides the fruit on the tree, the deed we plant will decide our destiny. Our birth is the result of past Karma, just as our death will be decided by the Karmic law. Everything in life that is happening, is happening because of Karma, our actions. Unfortunately, we don't Realize the simple Truth – Life is Karma.

*What is Life?  
It's a journey from Birth to Death,  
But it's our Karma that controls every Breath!*



# WHAT IS KARMA?

## 2 Chapter

The word Karma means action. But the world knows Karma more as a law – the Law of Action and Reaction. It is the Law of the Boomerang – *What goes around, comes around*. It is based on the principle – *As you sow, so shall you reap*. The Law is very simple. *What you give is what you will get. Whatever you do, will come back to you*. While the Law seems very simple, it is actually so complicated that nobody can decode the mystery of Karma in its entirety. Who created this Law? How does it unfold for 8 billion people around the globe? How does it control the reaction of every action? The Law of Karma continues to baffle humanity, and while we have no option but to accept it, not many of us understand how it actually works.

We know that the fruit on a tree, appears not by luck. It depends on the seed that we planted. That is why we don't find apples growing on mango trees. Just as fruits on trees depend on the seeds, whatever is happening in our life, depends on our deeds. But how does this happen? Who controls this? To understand Karma, one must go on a quest to realize the connection between life and Karma. One must pause and ponder on the magic of creation. One must understand the presence of the several Universal Laws that govern our planet. What causes day and night? What causes the earth to rotate on its axis, automatically, day after day, without any intervention and interruption? What causes seasons to unfold so beautifully? Why do dogs not give birth to cats? Everything that is happening in our world, is governed by a law that creates order on earth. Even our death and our birth are controlled by a Universal Law - the Law of

Karma. Where we were born, when we were born, and how we were born, was not our choice. But it is our own Karma, our past actions that decided our birth. Death is certain. Every 'body' will die. But who decides when we will die? Again, it is Karma. Not just birth and death, everything that is unfolding in our life is happening because of Karma, our past actions.

Karma is life and everything that unfolds in life. Those who Realize the Truth about Karma, make an intelligent choice to choose their actions. They realize that their destiny is in their hands. They don't blame God or luck for their miseries. They live their life doing good Karma, knowing that Karma controls everything. While many people around the world today accept the Law of Karma, and while the word 'Karma' which actually means action, has become synonymous with the Universal Law of Action and Reaction, a very few amongst us are fortunate to go beyond the common understanding of Karma.

It is a rare minority that not only understands that creating good Karma will ensure a good life ahead, but also realizes the connection between Karma and rebirth. They decode the mystery of how Karma will control their next journey on earth. But hardly anybody Realizes the Truth of how to *transcend* Karma, and how to be *liberated* from the cycle of death and rebirth and be *united* with the Divine. This is our ultimate goal – to realize we are the Divine Soul and to be free from all Karma.

*Karma means action, but in fact, it's a Law...  
It settles every Deed, it works without a Flaw.*



# HOW DOES THE LAW OF KARMA WORK?

## 3 Chapter

The Law of Karma is a Universal Law. Nobody can escape it. You may belong to any nationality, follow any religion, but you cannot escape Karma. It is the law of the earth, and it starts at birth. Until you have breath, it controls everything that happens in your life, including your death. Whatever you do, good or bad, every action performed will come back to you.

People wonder who controls the Law and how it operates. Karma is one of the many Universal Laws that seem to be instituted by the Creator to keep the world going. If there is no Karma, then this amazing show that is unfolding on our planet would come to a standstill. Every day, we human beings wake up and we have to perform Karma or actions. They may be inspired by our desires and passions, just as they may be influenced by our morals and ethics. Nobody can escape from action. We have been created in a manner that we have to wake up, eat and drink, walk and talk, live and die. However, what controls our actions? We human beings have been given a free will, a power to choose. We have been blessed with an intellect that discriminates thoughts. We have been given a mind, the subtle part of our existence that triggers thoughts from our senses. These thoughts become feelings, that ultimately become actions. These actions are recorded, and they become the reactions that unfold as the circumstances in our life.

To understand how Karma works, we must question why things are happening around us the way they are happening. What causes everything to happen. Many of us think it is luck, fate, chance or serendipity. Some people think it is the Will of



God. We even pray for God to change our sorrows into joy. We don't realize that God is not micromanaging the millions of actions of the 8 billion people on earth. Everything is controlled by Karma. Once we perform an action, an inner mechanism within each one of us records the deed. It may be good or bad. But we have to pay for it. The law of Karma ensures that if it does not return to us during this lifetime on earth, then, it is carried forward into our rebirth.

*An elderly carpenter was ready to retire. He had built many houses for his boss. His boss requested him to build one last house. The carpenter resorted to shoddy workmanship and used inferior materials. When his boss came to inspect the house, he handed the key to the carpenter, 'This is your house,' he said, 'my gift to you.'*

Therefore, everything that happens in life, happens because of our Karma. While Karma by itself means action, the term Karma denotes the Law which nobody can circumvent. Based on the principle – As you sow, so shall you reap, this Law makes no mistake. Just like it is in any game, our Karma seems to earn us a positive and negative score, which then has to be settled. If we have sinned, then, we have to redeem our sins, not in a distant hell but right here on earth. If our time is over, then we have to settle it by taking a rebirth. Therefore, we find some people being born in fortunate and some in unfortunate circumstances. This is neither luck nor God's Will. It is the Law of Karma unfolding. It makes us come back to the earth stage and the drama of life continues to unfold day after day due to Karma.

***Karma controls everything that happens on Earth,  
Whatever is not settled continues after Rebirth.***



# WHAT IS THE CONNECTION BETWEEN KARMA AND LIFE?

## 4 Chapter

Life is Karma. Unfortunately, if the human race understood this truth, they would live with grace. Today, we live with greed, and we don't just work to fulfil our need but we have desires and passions that make us crave till we reach our grave. The Ego thinks – 'I am responsible for my life. I can make the impossible possible.' What we don't realize is that every action of ours controls our life. We might have performed some actions in the distant past, even in a previous life, but they will not leave us. They will unfold as circumstances in our life and create challenges, even problems that will stop us from our dreams.

So often, we see people cry. They look up at the sky and question 'Why?' Why do bad things happen to good people? Somebody lost their job. 'Why me?' they question. Another is diagnosed with cancer. 'Why is God unfair?' is the question. Still, another loses a dear one. 'Why did death have to choose my life partner?' that person asks. We human beings have questions after questions, as we watch the drama of life unfold. We don't have answers. We don't realize that everything that is happening in this world, is unfolding as per the Divine Law of Karma. Life does not unfold as per the wish of a God who is sitting in a distant heaven and passing orders as to what should happen in our life. It would be impossible to govern the world like this. Our life is the result of Karma.

If everything depends on Karma, then are we mere puppets? If everything is pre-destined as per our previous actions, then what is the point of this life? Those who understand the Law of Karma, realize that just as there is a past Karma that

controls our present circumstances, our present Karma or actions will control our future destiny. Everything is not predestined. But our past Karma is recorded in the diary of our life, and it causes our life circumstances, good or bad to appear. One day the body will die, but our Karma is not over. Karma does not belong to the body. The body is an instrument that performs actions and even experiences the results of our Karma. But the owner of the Karma is ME – the Mind and Ego. It is the subtle ME, that directs the body to act. So also, it is through the body that the Mind and Ego experience the rewards of its past Karma or is punished for its sins. One day, the body will die. But the ME, the Mind and Ego, carries the Karma forward into a new life. It is Karma that controls the continuous cycle of birth, life, death and rebirth. Everything in the cycle of life is controlled by Karma. The Karma may be our past Karma which is recorded and unfolds in our life, or it may be our present Karma, which is a result of our thoughts, our free will, and our actions.

Together, our past Karma and present Karma, become the deeds that act as the seeds that will result in our destiny. We control our own life. Through our actions, our Karma, we are the master of our destiny. Even our prayers to God, our deeds of love, compassion and kindness, become our good Karma that will result in our happiness. So also, our bad Karma, our sins, become the reason for our misery and sorrow. Not just today, Karma controls everything that will unfold in the future. Karma controls our life.

*Life is Karma...everything depends on Action,  
Whatever is happening is just a Reaction.*



# DO WE CONTROL OUR LIFE?

## 5 Chapter

Those who believe in Karma, the Law of Action and Reaction, differ in opinion as to who controls our life. They do not understand how the Law of Karma unfolds. Are you in charge of your actions or is it somebody else? Each one of us is blessed with a free will. We can choose what we do. We cannot choose what is happening around us, just as we cannot choose other people's action. We can choose our actions and our reactions. By doing so, we advertently control everything that happens in our life.

*Shyam was a blessed man. It seemed like he was blessed with good luck. Everything he touched turned to gold. Every investment was successful. His marriage was blissful. His children were beautiful, happy children. When Raju, his best friend used to look at him, he used to be jealous. 'Why is Shyam's life so sorted? Why am I miserable in every aspect of my life?' Raju had a broken marriage and his disgruntled children had left him. He struggled to survive. While he felt he was smarter than Shyam in all ways, he had not learned about Karma, the Law. Therefore, he continued to ignore his actions and his life became more and more complicated.*

*Shyam believed in the Law of Karma. He invested his deeds to become seeds that unfolded in the destiny of his dreams. Even if something unpleasant happened, Shyam realized that it must have been his past Karma. He never reacted to it negatively. Instead, he accepted it gracefully and moved forward doing good Karma.*

Just like Shyam and Raju, we all experience life with what seems like good luck and bad luck. We don't realize that there is nothing like luck. It is our own actions that control our life.

While we know we are in command of our deeds, we don't realize that our life itself is unfolding as per our Karma, our past actions. If only we realized that we were the masters of our life, we would control every action, so that we could control every aspect, every circumstance of life that is unfolding.

Unfortunately, we don't realize that we cannot control circumstances. While we can control actions, we cannot control past actions. Those deeds are already performed, either in a distant past, or even in a previous life, and therefore, they must bear fruit. However, we are in command of our present actions. These will result in how our future will be. Those who understand the Law of Karma take charge of their actions, just as they take charge of their life.

Instead of wondering why our life is what it is, we must understand the Law of Karma. We must understand how it is responsible for our joy and sorrow, for our birth and death, and for everything that happens in our life. Those who understand Karma, not only take charge of their actions and their life but transcend Karma, to attain the ultimate goal of being liberated from the cycle of pleasure and pain. They learn the art of going beyond Karma and being liberated from suffering until they are ultimately united with the Divine.

*Life is like a road... as per our past Karma, it is paved,  
But the present is like the car which can be swayed.*



# WHY DO WE CRY WHEN SOMETHING BAD HAPPENS?

## 6 Chapter

Because we don't truly understand the meaning of life, whenever something goes wrong, we cry. We look up at the sky and question 'Why?' We have not learned the art of acceptance and surrender because we have not discovered the truth that whatever is happening is happening as per our own Karma. Everything is fair. God is not being cruel or unjust. It is just the Law of Karma that is unfolding.

But most people don't understand this. They question – 'Why do bad things happen to good people?' They don't realize that bad things cannot happen to good people. The Law of Karma will not permit it. Whatever is happening, is just a reaction of our own action. Then, why should we cry? We must learn to accept whatever unfolds in our life. We must realize that if we keep doing what we are doing, we will keep on getting what we are getting. If we do not want to cry, then, we should not question, 'Why?' Instead, we must change what we are doing. Then, our life can change.

Our life is in our hands. We can make our life what we want to make of it. When things are happening around us, we must realize that these are the results of our past deeds. We cannot change these. We must accept. But we can change our present actions and so, we can control what is going to happen in the future.

Most of us don't realize that our future, our destiny is in our hands. Because of our ignorance, we are zapped by life, and we consider life to be a mystery. In reality, our life is unfolding as per our own history. It is our past that controls

our present, just as it is our present that will control the future.

*Sheela used to constantly cry and complain. 'I am doomed with bad luck,' she would scream. 'God is so unjust, so unfair! Why should all the misfortune come in my life only?' She did not understand the Law of Karma. Sheela lived with the myth and would have died with it had she not met Mary. She was surprised when after a tragedy in Mary's life, Mary offered a prayer of gratitude. 'Thank you, Lord, for giving me the strength to deal with the tragedy that unfolds as per my past Karma. Give me the strength and the wisdom, to create good Karma for the future.' Sheela learned from Mary that one should not cry when something bad happens. Instead, it should be celebrated because our past Karmic score has been settled. We have redeemed some of our negative Karma. Hopefully, now our positive Karma will unfold.*

Nothing in this world happens other than our own Karma, unfolding in our life. Neither must we cry nor must we question, 'Why?' There is only one way to live a joyous and peaceful life – to accept the unfolding of Karma and to surrender to whatever will be. What will unfold will be as per the Karma we have already done. Now it is time for us to do good Karma, and to control our destiny. We must do our best and then leave it to Karma to unfold as the rest. We must learn that everything in life is Karma and nothing but Karma.

***When something bad happens, we cry and question, 'Why?'  
Because of ignorance, we blame the Power in the sky!***



# IS IT KARMA OR LUCK?

# 7

Chapter

Most people believe that life is luck. They believe in fate and serendipity. They even pray for good luck to unfold in their life. Can you plant apple trees and then pray for mangoes to appear on them? Ridiculous! However much we pray, the fruit that will appear on the tree will depend on the seed that we plant, not our prayers. So also, the deeds that we plant will determine our destiny. It is neither luck nor prayer.

Many people believe in astrology and palmistry. They go to fortune-tellers and believe in the mysticism of a crystal ball. What they don't understand is that all this only adds to the confusion about life. Instead of making us focused on action, on doing deeds or Karma that will determine our destiny, we surrender our life to superstitions and myths which have no truth in them. How can the planetary positions affect the life of a human being, when man has not even been able to step out of the earth? He gazes at the planets and assumes many things. Because of ignorance, he makes others also believe, and in turn, they lose sight of the Truth of Karma.

Those who believe in luck, show their palms to fortune-tellers and hope to discover their destiny with the 3 primary lines running across their palms. Their lifeline, their heart or love line, their money or success line, their marriage line are amongst the lines that people focus on and believe in. It is really unfortunate that we look at the lines of our hands and surrender our life to them, instead of using these very hands and the strength we have been blessed with, to determine our destiny.



When will man realize that life is not all about luck? We must use Karma to pluck our destiny. *Raj believed in all these fairy tales. He surrendered his life to fortune-tellers. Thus he lost control of his life. Instead of realizing that our life depends on our own actions, our own Karma, he wasted his life believing in these mysteries. He would spend hours gazing at a crystal ball, trying to see his future in it, rather than waking up and walking ahead to make his dreams come true. How can we look at a crystal ball and discover our future? How can a parrot pick up a card from a pack of printed destinies to reveal our future? Raj continued to lament about his bad luck as years passed, surrendering to fortune-tellers. He lived his life believing in horoscopes, rather than in Karma. One day he died.*

Should we live like Raj and let our life be controlled by myths and superstitions? Should we not realize the science behind the Law of Karma? Is it difficult to understand that it is action that controls reaction, nothing else? This entire universe is unfolding moment by moment, not by chance, but by choice of our actions. Everything that happens in this life is like a boomerang. Don't we see that what goes around comes around? Still, we want to believe in astrology, in palmistry, in fortune-tellers and crystal balls and we lose control of our life believing in all these mysteries. When will we realize that life is not all about luck? It is all about Karma. When will we take charge of our life, rather than handing it over to fortune-tellers?

*Many people believe whatever happens is luck,  
They don't realize the seed they plant is the fruit they will pluck.*



# DO THOUGHTS CREATE KARMA?

## 8 Chapter

Many people wonder about evil thoughts becoming sins. There is no doubt that thoughts are very powerful. Thoughts create feelings and feelings can become actions. But thoughts by themselves do not create bad Karma. They are not capable of interfering with the Karmic Law.

While many in the world believe that bad thoughts are equal to bad Karma, let us understand the simple logic. We get thousands of thoughts every day. Thoughts are beyond our control. If we permit these thoughts to become actions, they become Karma, both good and bad. However, we have been given the gift of intellect. The intellect is that domain which discriminates thoughts. It is that aspect of our life that permits us to choose what to do and what not to do. It is only a human being that has been given this free will, this choice and intellect. If we do not use this gift and we become a slave of our mind, then we are sure to let our evil thoughts become bad deeds which will plant the seeds to a miserable destiny.

*Kamala had a crooked mind. She would not only become jealous about her friend's success, but she would take revenge at the slightest opportunity to get even. Her mind motivated her to do these evil deeds and Kamala suffered. Every evil deed, every sin, became a Karma that was recorded in her Karmic account. The Law of Karma makes no mistake. She had to pay back for every bad deed. Everybody could see Kamala suffer. But Shamala, her friend, had learned the art of not letting her evil thoughts become sins. Whenever a bad thought appeared, she would shoot it down with her intellect. Because there were no bad actions in Shamala's life, there was no bad Karma recorded. She lived a happy and peaceful life.*

While Kamala and Shamala reveal how a bad thought in itself is not bad Karma, if we still doubt it, we can ask ourselves the simple question — If we have the most wonderful thoughts of helping others, being kind and compassionate, but do nothing about it, will these thoughts result in our destiny? A beggar used to trouble an old woman every day requesting for a chapati. The old lady had a son who had gone to war and had disappeared and she was very anxious and irritated. The beggar kept on asking for a chapati every day. One day, being frustrated she thought of putting poison in the chapati and ending this. Somehow her conscience inside stopped her from putting the poison. She did not want to kill the beggar. After a few days, her son came back. He told her that he was on his way home when he was hit and badly injured. A poor beggar had taken care of him and had given him a chapati every day. The woman found out later that it was the same beggar whom she was planning to kill.

The Law of Karma is very clear. It is deeds, not thoughts! Just like people who talk, but who don't walk, achieve nothing, so also thoughts are of little use. Surely, thoughts influence action, but by themselves, thoughts do not create any Karma. We must pay a lot of attention to our actions. Thoughts are thoughts. They will appear. But just as they appear, we can use our intellect to make them disappear. Every thought does not become an action. Those who realize this, take charge of their thoughts, control their actions, and take charge of their destiny. They do not let their mind become their master. And so, they do good Karma and to their destiny, they reach faster.

*The Mind is like a monkey,  
jumping from thought to thought...  
But Karma depends on action,  
not thought, you forgot?*



# CAN WE CHOOSE OUR ACTIONS?

## 9 Chapter

Is man a robot who is controlled by remote control or does man have the freedom to choose his actions? Unlike many living creatures, man is free to be who he wants to be. Man can do what he wants to do. Unlike a tree that is bound to the ground, man has the liberty to choose his actions. He can walk, he can talk, and he can go where he wants to go. But once he does, he is responsible for his actions.

This is the reason that only human beings create Karma. Animals, trees, birds or fish do not create Karma. While many Eastern philosophies believe that all these living creatures are experiencing their past Karma, one thing is sure, they are not creating any new Karma. Maybe a cockroach or a lizard is paying for its sins. But animals and other creatures do not have an intellect, a free will to choose their actions. Only man is blessed to choose his actions.

While man is blessed to do what he wants to do, he is also blessed to create Karma of his choice. It is a blessing no doubt because it is through these Karma that man can create a destiny of his dreams. It is through the choice of his actions that man can execute good deeds and stay away from wrong doings. Unfortunately, we don't realize this. We do not understand the true implications of the Law of Karma and we often blame luck for what is happening. We do not realize that it was our deed that became the seed that is now bearing fruit in our life. While our body performs actions, the Mind and Ego, ME, is the director of all actions. It is not only responsible for our actions, but it is also the recipient of the fruit of action. If the deeds are settled in this lifetime, then we do not have to

suffer them in a new life that the ME appears in a new body.

In the Law of Karma, living creatures are of two types - the doer and the receiver. All living creatures are receiving their past Karma. Nothing in this world is happening by chance. But what is causing whatever is happening is neither luck nor chance, neither serendipity nor destiny. It is not an authoritarian God sitting somewhere far in heaven, controlling everything by a Divine Bluetooth or wireless. Whatever is unfolding in the life of 8 billion people and in fact, trillions of other creatures is a result of their own actions. The Law seems to be designed in such a manner that it is only conscious actions that become Karma. Any action that is not done purposely or consciously, doesn't come under the Law of Karma. Therefore, man is the only doer of an action, not other living species. Further, a man who is mentally challenged and who does not have the ability to discriminate thoughts becomes only the receiver of Karma. He doesn't do any Karma, because he is not choosing his actions.

Therefore, we must be careful in choosing our actions. Because, once we do, we have to pay for our deeds. Just like an arrow that leaves the bow cannot be withdrawn, it will hit its target, so a deed once done, becomes like a seed that is planted. It will bear fruit. Such is the Law of Karma! We cannot escape from it. We must thus be aware that our actions are the most important aspect of our life. Not only do they control our present circumstances, but they are also responsible for our death and for what lies beyond.

*Man is not bound to the ground like a tree...  
He has the willpower to choose to be free!*



# DID WE CHOOSE OUR BIRTH?

## 10 Chapter

Did you decide to come to earth? Whether you are man or woman, American, Chinese or Indian, Hindu or Christian – who decided the circumstances of your birth? We human beings do not stop to ponder over this most important question about our existence. Why were we not born as a dog or as a cat, as a bird or as a fish? Does our birth depend on our wish?

Some people think that birth is a matter of luck. It is by chance that we are born where we are born. But this is not true. Our birth is controlled by Karma. The Law of Karma records our deeds, our actions or our Karma, and the reaction to our Karma either happens during our life or if our Karma is not settled, not redeemed during our lifetime, it is carried forward to the next life. It is Karma that decides our birth.

*Peter wondered why he was born in the Philippines, why he had such irresponsible parents, why he had to grow up in an orphanage after his parents fought and split. He questioned God on why he was given such a miserable life. Peter then learned about the Law of Karma. He realized that it was not God who was to blame. It was his own past Karma. He learned that in his previous episodes of life, he must have created such Karma that decided his present birth and the suffering he was experiencing.*

*However, there was hope. While he could not reverse his birth and the circumstances of his upbringing, he could control his present actions. By controlling his present Karma, he could create a new destiny. While he did not choose his birth, he still had the opportunity to choose his present actions and his future destiny.*

Stop and reflect – why were you born where you were born? How are billions of people around the world taking birth? What is the mystery that unfolds on earth? It is not a mystery. It is a Law. Just like the Law of Cycles makes the earth rotate, day after day causing day and night, the Law of Action and Reaction too unfolds birth after birth. Nobody can escape from it. Not only does it control our birth, but it also controls our death. Our death depends on our Karma, our actions. Our body will die, but our Karma will continue in a new body as we, the Mind and Ego, ME that directs all action, does not die. When the body dies, the ME is reborn as per its Karma. Thus it is Karma that decides our birth.

The next time you see a newborn baby suffer, don't blame God. We are responsible for our birth, the circumstances of our birth, just as we are responsible for our actions, our Karma. Everything that unfolds, from birth to death, doesn't happen by magic. It unfolds as per Divine logic. Our birth is a reaction, actions of which were performed when we lived in another body. The body died, but the Karma was not redeemed. The only way to redeem our Karma, good and bad, is to take a rebirth on earth. Those who believe in the fairy tale of heaven and hell, must realize that what our parents and teachers tell is not true. Heaven and hell exist, but not far away in the distant skies. We experience them when we take birth, a birth that is decided by our past Karma.

*Who decided your parents and the date you were born?  
Indian, American, Hindu, Christian....  
or that you are Sheela or John?*



# IS EVERYTHING PREDESTINED?

## 11 Chapter

Man is ignorant. He is so enamoured by the fantasies of astrology, palmistry, and crystal balls, that he fails to use his logic to understand the truth about life. He surrenders his life to his luck and makes the astrologer, a god! If somebody can look at his palm and foresee his destiny, he is willing to pay any price. Thus he looks in awe at the magician who looks at a crystal ball and tells him what his tomorrow is going to be.

There is no doubt that some aspects of our lives are predestined. This is not magic. It is logic. We are destined to experience certain circumstances, but not because of chance. It was our choice of deeds, that became our Karma that will appear as our life. It is not luck! We pluck our destiny depending on the deeds we plant, just as we pluck a fruit on the tree, depending on the seeds we plant.

The question is – what is predestined and what is not? Is everything predestined or only some things? The following analogy will clearly explain the same.

*Suppose you are driving a car. Is your destination predetermined? You may have a plan and you may be using a GPS to go where you want to go, but finally, the steering wheel is in your hand. You can choose to make the car go fast or slow, turn left or right. You can change your direction and choose your destination. But can you change the road? The road is already paved. You can do nothing about the road. If the road is blocked due to repairs, you have no option but to take another route. If there are speed breakers, you have no option but to slow down.*



Just like the road that we are driving on is already paved, and we can do nothing about it, our past actions or Karma, are already done. We can't change them. These past deeds will unfold, no matter what. These are predestined. They are like the road that appears in our life. We have to accept it. However, our present actions are in our hands, just like the car. We can choose to drive the car the way we want to, just as we can choose to live our life and create a new destiny. By changing our direction, we can choose a new destination. So, by changing our actions, we can create the destiny of our dreams.

However, we must not forget that there are things that will happen in our life depending on our past Karma. Some things are predestined, and they will unfold. We have to accept. But we don't have to submit to what seems to be unfolding as our destiny. This is happening because of our past Karma. However, our present Karma is in our hands. By taking charge of our present Karma, we can, in a way, change a life that seems to be pre-destined based on our past deeds.

Therefore, we must realize that everything that is happening in our life is not predestined. We are the masters of our destiny. We can choose our deeds, our Karma, and we can even change the effect of our past Karma. However, if our past Karma was deadly, it will be that much difficult to reverse it.

*Is everything in our life predestined?  
Are we just robots that live?  
Or can we choose our actions and our Karma,  
so that we can give and forgive?*



# CAN APPLES GROW ON MANGO TREES?

**12**  
Chapter

Have you ever seen apples growing on a mango tree? You will read the question again and wonder if you have made a mistake in understanding it. How can apples grow on mango trees? It is just not possible! Whether it is in India or Africa, in Europe or America, only apples will grow on apple trees! Why? Because there is a Universal Law that states, '*As you sow, so shall you reap.*' If you plant potatoes, you can't get tomatoes. While it seems common sense and we all understand the law of the seed and the fruit on the tree, it seems we don't understand the law of the deed and our destiny.

How often do you hear people lament – 'Why do bad things happen to good people?' It is so common to hear people cry when they see a sudden death, a disease or a disaster befall somebody near and dear. *Sam was a very kind and gentle man. One night, he slept and never woke up. He was just 40 and he left his wife and 3 children without any corpus or support system. His sister Pamela cried to the Lord, and she questioned, 'Why?' This family was made of such good people. They would go to church every week. Not only would they pray, but they would take care of the blind, the orphaned, and the destitute from their modest earnings. Then, why did God choose them to face the tragedy of sudden death? Now, they would suffer poverty, insecurity and face the world with problems.*

What we don't understand is that '*bad things don't happen to good people.*' The Law does not permit it. If something bad is happening in somebody's life, it is because of a past deed. It may be a deed of the distant past, a deed done long ago beyond the recollection of our memory. It may also be a deed

done in our previous life. The account of Karma does not finish at death. We carry our Karma forward, life after life and we have to pay the price for the deeds not settled.

While there are many Universal Laws in this world and we have no choice or option but to accept them, we human beings continue to live in ignorance, not realizing the simple Law of Karma. Life is Karma. Everything in life is Karma. Nothing that happens in life can happen just by chance or by the will of the devil. When will we realize this?

While we seem to understand very well that apples cannot grow on mango trees, there is no possibility, still we don't seem to understand that bad things can't happen to good people, just as good things can't happen to bad people. The Universal Law will not permit it. However, our ignorance makes us live with thoughts of the rascal mind, making us believe that bad things often happen to good people.

If only we realize that the Law of Karma controls our life, we would pay more attention to our deeds, and determine our own destiny. We would go one step further to realize the essence of the Law and be liberated from all suffering as we will be free from all Karma and be united with the Divine. Very few are blessed to reach the ultimate truth and transcend all Karma to be united with our Lord.

*Is there any place on earth  
where apples grow on a mango tree?  
Impossible! The Universal Law won't permit it  
and this we can see.*



# DOES THE LAW OF ATTRACTION ACTUALLY WORK?

**13**  
Chapter

The world is enamoured by the secret of manifestation. We are made to believe that everything happens in this world through the Law of Attraction. But is this true? Let us analyze.

Suppose you are sitting in your car on a highway, and you manifest coffee, you imagine coffee, you think of coffee, and you even pray for coffee. Do you think a truck selling coffee will pass by and bring you the coffee of your manifestation? Absolutely not! If a coffee vendor does pass by, which is one chance out of a million, and you do get your coffee, it is not the Law of Attraction that is working, it is just the rare possibility or chance, or the low probability that is unfolding.

A law is different. A law will work every time for everybody. And therefore, to call the theory of attraction a law is wrong. What does attraction do? It creates a thought. It goes a step further and puts passion and power behind the thought. There are good chances that this will become a feeling and translate into an action. If we perform the right action, then the Law of Action kicks into play. Therefore, it is action and not attraction, that is a law. If you sit in a casino and keep on manifesting a jackpot, you will empty all your coffers and will lose all your money at the end of the day. The Law of Attraction does not work. The casinos of this world make big money by making us foolishly believe in the concept of good luck. They promote the concept of manifestation and make people hope that what they manifest will come true.

If you look carefully at the word 'Attraction', you will find the word 'Action' embedded in it. From AttraCTION, if you

remove ACTION, what is left is 'ttra' - it is just some noise! Just as the word Attraction is nothing without the word Action, so is the Law of Attraction meaningless without the Law of Action. If there is no action, there is no question of us manifesting our dreams through attraction! Somehow, some philosophers have made us believe that we can manifest anything through attraction. Therefore, instead of getting our hands to work, we get our minds to think and hope those thoughts will make our dreams come true. There is no doubt that thoughts are important because they trigger feelings and actions. But if the thought does not become an action, the Law of Attraction cannot work.

The next time you want mangoes, don't sit in your garden and sing the song, 'Mangoes, mangoes, come my way! Apples, Apples, go away!' However much you may sing the mango song, your garden will continue to have apples, if you don't move from attraction to action. If you plant mango seeds, sure your seeds will bear fruit. Such is the Law of Action. The Law of Attraction may work, but only if it is complimented with the Law of Action. Those who believe in this secret of manifestation and believe that they can use attraction sleeping in their bed, they are sure to take the Law of Attraction to their graves when they are dead. We must wake up to the Truth that it is the Law of Action that works, not the Law of Attraction. The next time you are told of a secret or hear somebody talk about the Law of Attraction, make your voice heard that it is Action and not Attraction that will work. Maybe this Action will reap you some good rewards!

*The Law of Attraction says,  
you can make any dream come True....  
But without Action,  
can there be attraction... don't you get the clue?*



# DOES KARMA BELONG TO THE BODY?

## 14 Chapter

As we drive down the highway of Karma, trying to understand where it goes, it is important to understand who does the Karma and whom the Karma actually belongs to. As onlookers to the law, it is the hand that does, that owns the Karma. Little do we realize that the hands are just an instrument of action. The hands are directed by the mind. If there was no thought, there would be no action, no Karma. Therefore, does Karma actually belong to the body or to the mind?

Those who have studied the Law of Karma, tend to believe that Karma belongs to the body because it is the body that suffers. A deeper look into this, questions the observation. Is it the body that suffers or the mind that also becomes miserable? To Realize the Truth, all this makes us delve deeper into Karma, the Law of Action.

No doubt, Karma means action. Without action, there is no Karma. But the action is only performed by the body. It is conceived and directed by the mind. Along with the mind, there is 'I', the ego. When 'I' want something, 'I' create a thought in my mind. The thought of the Mind and Ego, ME, translates into an action through the body. While it seems like the body is doing the action, we should not be deceived by what appears on the outside. Let us learn that Karma belongs to ME, the Mind and Ego. Not to the body.

How can we understand this Truth that Karma belongs not to the body, but rather to the mind and ego? The body acts and practically Karma should belong to the body as it also suffers

its sins. There is no doubt that the body is part of the 'Karma story'. Without the body, the mind and ego cannot exist. But to believe that Karma belongs to the body is wrong. The hand may use a gun to kill. Does the Karma belong to the hand or the gun? The gun is only an instrument. The deed is done by the hand. So also, the hand is only an instrument. The deed is directed by ME, the Mind and Ego. One day, the body will die. But the account of Karma doesn't end. The mind and ego carry it forward into a new birth, in a new body. That is why we see some children born in deep suffering and some in the lap of luxury and joy. Is this luck or fate? No, it is the Law of Karma unfolding. The newborn baby will grow into a new body of the same mind and ego that lived in the previous body that created Karma. This Karma is carried forward, life after life, by the same Mind and Ego, ME. It appears in a different body and uses the body as an instrument to do Karma and to experience the fruit of Karma. However, let us know beyond doubt that Karma does not belong to the body. It belongs to ME, the Mind and Ego, that directs all actions. As long as we are ignorant and we believe that Karma belongs to the body, we will never discover the Truth about rebirth. We will never realize how profound Karma is. It is Karma that is responsible for deciding our new birth on earth. The body only experiences the result of Karma, just as it follows instructions to act. It does not own any Karma.

*If Karma belongs to the body,  
what will happen after we die?  
Who will be rewarded and punished  
when there is no 'I'?*



# HOW DOES LIFE UNFOLD EVERY DAY?

## 15 Chapter

Have you ever wondered how actors perform in a theatre? Do they appear whenever they want, wearing whatever they want and speaking anything they want? Of course not! Everything unfolds in the theatre as per the storyboard of the producer and director of the play. So also, the drama of life unfolds as per a Divine storyboard. The only difference is that the storyboard of life is dynamic. It is constantly changing, depending on our present actions, our Karma. Along with our past Karma, the dynamic storyboard makes life unfold the way it does. Things don't happen by chance. If you think that you have problems and you have opportunities that are merely good luck, this is a fallacy in your thinking. Nothing happens by chance. Everything that is unfolding on the planet, has a Divine reason. That is why, the earth rotates around its axis precisely, once in 24 hours. Do you find that the earth sometimes spins faster and sometimes slower? This is enough of a clue to make us realize that everything in this universe is perfectly organized by Divine Laws.

The Divine Law of Karma unfolds in our life, day after day. The other actors on the stage perform actions towards us that complement our Karma, our past actions. Things that are happening are not a matter of chance. If something good is happening in our life, we can be sure that it is a good deed from our past Karmic account that is bearing fruit. If a tragedy befalls us, there is no need to cry and look up at the sky and ask 'Why?' God is not causing it to happen. Karma is. We cannot escape the law. If there are bad deeds in our Karmic account, they will unfold as circumstances in our life.



Our life unfolds just like scenes in a drama. Every scene that unfolds is a product of Karma. Our past Karma is the cause, our life circumstances are just the effects. There is no mystery. Everything is unfolding as per our own Karma. Therefore, when something bad happens, we should celebrate, because it is a Karma that is redeemed. The sooner we delete our past negative Karma, the earlier we will be free from the tragedies of life. Of course, we have a choice to do good Karma. Our good actions of today can delete our sins of yesterday. We must not leave any stone unturned in doing good Karma. However, we must learn to accept whatever happens, because we have no choice. These are the fruits of our own deeds that we planted. Now, good or bad, we have to accept.

*Suhas had learned the nuts and bolts of Karma. He knew, 'Whatever you do, will come back to you.' So, whatever was happening in Suhas's life, he gracefully accepted it. Never did he regret or cry. In fact, he was prepared to accept whatever Karma would unfold, knowing it was beyond his control. But Suhas lived with kindness, love, and compassion. He controlled his present deeds and planted many new positive seeds as he dealt with the circumstances that were unfolding in his life, day after day that depended on his past Karma which was beyond his control. If only we learn to live like Roger, we will count our blessings, do many good deeds, live in acceptance and surrender. Once we know that life is just a show, and everything that is happening is happening as per the Law of Karma, we can learn to smile and laugh through the drama called 'life'.*

*Have you ever wondered  
whether life unfolds by chance...*

*No!*

*It is Karma that makes us cry or dance.*



# DOES EVERYTHING DEPEND ON OUR PAST KARMA?

**16**  
Chapter

Another question that confuses people is what all does our past Karma control? Some believe that everything in our life depends on our past Karma. Such people wonder, 'What is the purpose of life? If we are mere robots who are performing a puppet show and the string of our life is in the hands of Karma, then what is life all about?' They don't realize that everything in our life doesn't depend on past Karma. Karma works in a twin method. Our past Karma and our present Karma, together are responsible for what unfolds in our life, day after day.

Does it mean that past Karma is not important? Of course not! Our past Karma is very important. It decides our birth, just as it decides our death. But the concept of Karma itself is based on free will and choice. We have been given a mind to think and an intellect to discriminate. Thereafter, our thoughts and feelings crystalize into action. These actions are recorded in our Karmic account. Can these present actions undo sins of the past? Yes, they possibly can. The Creator has given us an opportunity to undo our deeds by doing good deeds.

Therefore, we must learn that past Karma is changeable, provided our present Karma is strong enough to undo the past deeds. If not, then the past Karma will dominate in our life. It will seem like we are continuing to suffer because of bad luck or we do not have God's grace, when in reality, it is our own past Karma returning to us.

*Charlie lived a miserable life. He learned all about Karma and tried to do as much good as he could to as many people in as many ways.*

## DOES EVERYTHING DEPEND ON OUR PAST KARMA?

*But all he received in his life was misery and suffering. Charlie did not realize what was happening. He would pray to God every day, follow rituals and superstitions, go on pilgrimages, but his prayers didn't seem to work. One day, Charlie met a sage, who explained to him the Law of Karma. He made Charlie understand that God is good, not evil. God does not want us to suffer. However, God is operating this universe through the Universal Law of Karma. We can't escape the Law. If Charlie has many sins stacked in his past Karmic account, they will germinate like seeds, one by one, and the thorns will continue to prick him, till all his bad deeds are settled and redeemed. Charlie cried and asked the sage, 'What is the way out of it?'*

*The sage explained that there were two methods to overcome suffering: 'The first method is simple – Do as many good deeds as you can and let the past Karma unfold joyously. Don't resist whatever happens. Know it is your own deeds returning to you. Keep doing good deeds and try to live with peace and joy.' The sage, then revealed the second method, the most profound secret of Karma to Charlie. He explained that if Charlie realizes that he is not the doer of action, that he is not the body, nor the Mind and Ego, ME, then his past Karma will not belong to him anymore. His entire past Karma will drop like a bag of stones into the ocean and sink and disappear. Charlie wondered how he could do this. He learned that he has to transcend Karma, go beyond his past Karma through Enlightenment of the Truth.*

***Whatever we did in the past,  
it has unfolded till now.  
But what will happen from now,  
Will depend on what we Sow.***



# CAN WE CHANGE OUR DESTINY?

## 17 Chapter

Can we change our past? Don't we know the answer? We can't! Nobody can. The past is over, it's gone! But what about the future? Have you ever stopped to wonder how does the future unfold? Do we have control over the future? Is our destiny a matter of luck, of chance? Is the Divine, our Lord in heaven deciding the future, the destiny, of each of us 8 billion people? We know the answer, don't we? Therefore, is there something like destiny, and if there is, can we change it?

Those who understand the Law of Karma are very clear that their destiny is in their hands. They realize that this world is in the hands of a GOD – Governor Of Destiny. But how does this God govern our destiny? In fact, how does the Creator of this universe manage everything that is happening? The sunrise and the sunset, the earth's rotation and revolution, seasons that constantly change, life and death. Have you stopped and pondered, 'How does God govern life on earth?' Everything in this universe is governed by Universal Laws and one such principal law is the Law of Karma. Those who Realize the Truth about Karma, do not wonder about their destiny. They just surrender. They know that whatever will be, will be. They know that things don't happen by chance. Whatever is their so-called destiny, the future that will unfold depends on their past Karma. Their past deeds and actions become the seeds that will form roots and shoots and the fruit of their destiny will depend on their seeds. At best, they take care of their deeds so that they do not plant any sins which will sprout as suffering in the future.

What about those who don't understand the Law of Karma?

They cry and wonder why when misery knocks at their door. They don't realize that their destiny is unfolding by their own past actions. Being ignorant of the law, they continue to sin and then wonder why they don't win. They don't realize the simple principle – *What we give is what we get!* Therefore, if we are experiencing something in the destiny that is unfolding, there is no magic in it. It is simple logic. If they realize it, and they change their deeds, then they plant seeds and change the outcome of their destiny. If they don't, they will continue to suffer. Therefore, can we change our destiny? Yes, we can! We can change our destiny on earth. We can influence our birth. We can continue to smile till our last breath, but we will ultimately face death. Then, as per our Karma, we will be reborn.

Everybody who is born on earth experiences the triple suffering of the body, mind and ego. Therefore, our ultimate goal is not to create a destiny in this physical world but to understand Karma and transcend it. When we go beyond Karma, then, we can attain the ultimate destiny that man must achieve. It is known as *Nirvana* or *Moksha*, Enlightenment or Salvation. It is Liberation from this world and Unification with the Divine. How can we arrive at this destiny? How can we become one with our Lord? It is by being liberated from all Karma, not by just doing good Karma.

*If we change the seeds we plant,  
we can change the fruit on the tree...  
So also by changing our deeds,  
we can change our destiny.*



# HOW IS KARMA SETTLED?

**18**  
Chapter

Karma is the Law of Action and Reaction. It is very simple. If there is an action, there will be a reaction! The reaction may happen immediately or in the near future. It may also happen many years later when we have forgotten about our action! Or it can happen in our next life when it is impossible for us to relate to what action is this reaction happening for. For one to understand this, one must realize that Karma has 3 accounts. The First Account is a corpus, a carried forward account that continues even after our death, life after life. It is from this account that our birth happens. We bring some Karma from our corpus or warehouse and we start to live. Whatever is happening, is happening because of this Karma we bring to the earth. This is the Second Account. Then, we create new Karma. We perform several actions in this life, and these actions are recorded and merged with what we brought to earth. This is the Third Account.

Based on both our present actions and what we started with, our life unfolds. Everything that is happening in our life is Karma. Unfortunately, we only know the present Karma, the actions that we have performed in this life, but we don't know our past Karma. What is unfolding may not seem fair to us, but we do not realize that Karma is settling our old dues.

We can't escape from Karma. Whatever actions we do, will continue to be recorded in the book of Karma. Whatever is happening in our life, is nothing but Karma. One day, we will die. But only the body dies. Don't people say that we passed away? The one who was directing actions, ME, the mind and ego, carries its Karma and is reborn in a new body. Why does

this happen? This is the only way for our Karma to be settled. Some people believe we go to a distant heaven or hell, but how is this possible? When the body dies and returns to dust, who will go to heaven or hell? We need a body to suffer or to be rewarded and the only way to get a body is to return to earth. To settle Karma, the Law causes our rebirth in such a manner that it matches our past actions. A birth on earth is not luck. Some newborns are fortunate, some unfortunate. What does this depend on? Karma! Karma is settled not only as we live on earth, but also as we take rebirth. If only man ponders on this Truth, he will realize that God has created life, death, and rebirth for the continuation of this world, this *Samsaar*.

Remember, all your actions will be settled. If they are not settled in this life on earth, know beyond doubt that they will be settled in a rebirth. We cannot escape from Karma. Every action is recorded and redeemed. Good or bad, every deed will be settled. If not in this lifetime, it may be in the next or the one after. This cycle of life, death, and rebirth will go on and on. Therefore, what is the way to escape from death, rebirth, and all the suffering on earth? How to be liberated from all Karma? Is there a way to do it? Yes, if we are enlightened, we can transcend all Karma and be united with God. If only we realize that we are not the body that does Karma, we are not even the ME, the Mind and Ego that is reborn with its Karma, we are the Divine Soul - then we will be free from all Karma.

*Karma is a Law,  
what you do will come back to you.  
We can't escape it,  
what we give is what we will get.*



# WILL WE BE BORN AGAIN AND AGAIN?

## 19 Chapter

The mystery of rebirth confuses most of humanity. Even scientists with brilliant brains have been unable to decode the mystery. But those who understand the Law of Karma, know beyond doubt that we will be born again and again. Till we are liberated from the cycle of death and rebirth, till we attain our ultimate goal of realizing we are the Divine Soul, we will continue to be born again and again.

Does anybody deny birth? We all know how we were born. Will anybody refuse to accept the reality of death? Death is certain. Every 'body' will die. But while we understand the Truth about birth and death, we don't join the dots to realize that we will be born again and again.

The Law of Karma is such that we cannot escape from rebirth. We have to come back to earth to settle our Karma. When we die, death is abrupt and sudden, and we don't settle all Karma. Therefore, our deeds, good and bad, need to be redeemed. How will we settle our Karma once we are dead? Those who Realize the Truth understand that only the body dies. The one who was alive departs. Don't we say, 'He passed away'? In fact, we are so sure that the one who died passed away leaving the body behind, that we cremate the body. Would we burn somebody who was sleeping in their bed? Never! Unless the doctor pronounces somebody dead, we will not burn the body. But once we depart from the body, the body is destroyed. Where do we go and what about our Karma that is not settled?

Those who probe the Law of Karma, clearly see that the one



who has departed along with their Karma returns to earth in a new body, either to suffer for their sins or to be rewarded for their good deeds. Birth is not a matter of luck. Somebody is born blind and somebody else in circumstances that are very kind. This is because of Karma.

Those who think that we are the body, must ponder on the fact that the body is created much later. Nine months before our 'birthday', our ME, the Mind and Ego, along with our unsettled Karma, is already conceived in the womb as a zygote. What causes this conception? Is it luck? Nothing in this world happens by luck. Everything happens as per an organized plan and as per Divine Universal Laws. When we join the dots together, and we understand birth and its circumstances, death, and unsettled Karma, then we realize that rebirth is a reality. We will be born again and again.

Unfortunately, anybody who is born on earth suffers physical pain of the body, misery of the mind, and agony of the ego. To escape from this triple suffering on this earth and to escape from the constant cycle of rebirth, is the ultimate goal of a human being. How can we escape from rebirth? It is through Enlightenment, through Realization that we are not the body, mind and ego. We are the Divine Soul. Once we realize this, we are free from the cycle of rebirth.

*Karma is the way that the  
Creator makes this world go on and on.  
Because we have to settle our pending Karma,  
we are reborn.*



# CAN WE ESCAPE FROM REBIRTH?

**20**  
Chapter

While this world is an amazing place and most of us are grateful for life, there is one Divine Truth that we cannot escape from. This world is full of suffering. Buddha, the Enlightened One, made this Realization when he renounced his palace, his family and went in quest of the Truth. His quest was based on the fact that this world is *Dukkha*, or suffering. Ultimately, everybody in this world suffers physical pain of the body. We all experience misery in our mind, just as we are anguished with anger, hate, revenge, and jealousy caused by the ego. Therefore, the Enlightened One, the Buddha as he came to be known, prescribed *Nirvana* to be the ultimate goal of life. 5000 years ago, *Sanatana Dharma*, the ancient Hindu faith called it *Moksha*. The Western world calls it Enlightenment, Liberation, and Salvation. In essence, most religions advocate that the ultimate goal of man is to become one with God. For this, we have to escape from taking birth on earth. How can we escape from rebirth?

There is a way to escape from this constant cycle of death and rebirth. Rebirth is caused because we carry Karma or unsettled deeds. Therefore, if we want to escape from being born again and again, we have to make our Karma zero. It is not possible to make Karma zero as long as we live as the body, mind and ego. If we want to be free from all Karma, it can happen only with the Realization of the Truth that we are not the owners of our Karma. We are not even the doers of action. We are not the body, nor are we the Mind and Ego, ME. When this Realization dawns upon us and we are enlightened that we are the Divine Soul, in that very moment we are liberated from all Karma. Not only are we liberated

from the Karma of this lifetime, but all our carried forward Karma of all previous lives that stands in the account of the Mind and Ego, ME, is wiped out in a flash. This happens because we realize that we are not the body nor are we the Mind and Ego, ME. When this Realization happens, where is the question of carrying Karma and being reborn again? We are free from Karma, and attain that state of *Moksha*, Enlightenment or *Nirvana*.

While it is possible to escape from rebirth, very few people are blessed to be enlightened with the Truth that we are not the body, mind and ego. We are the Divine Soul. Only such realized souls escape from rebirth, once they experience death in the body in which they dwell. Since they have realized that they are not the doer of actions, nor are they the mind and ego that is carrying past Karma, this Realization liberates them from returning to earth in a rebirth. While this is possible, is it easy? It is the most difficult goal for a human being to achieve. We human beings believe that we are the body, mind and ego. We live and die with this ignorance. Unless there is Self-Realization and we realize that we are not this body that is constantly changing and that ultimately dies, nor are we the subtle mind that we cannot find, only then can we transcend the ego that keeps on saying 'I' till we die. When we realize we are nothing, but a manifestation of the Divine, we are a dot of Divine Energy manifesting as a body of 30 trillion cells, it is this Realization that can lead to Liberation from all suffering on earth and can liberate us from rebirth and unite us with God. While we can escape from rebirth, still most of us return to earth because we don't Realize the Truth.

*Is it necessary for us to come back  
and suffer on earth?*

*No, if we are Enlightened,  
we can be free from Karma and Rebirth.*



# DOES KARMA CONTROL OUR DEATH?

**21**  
Chapter

Death is certain. Everybody must die. But while we all know that human beings are born 280 days after conception, 40 weeks after the zygote is formed, do we know when are we going to die? Who controls death? By now we realize that our birth is not a matter of chance, that Karma controls when we were born and where we were born. Then, we have a free will to choose our Karma or actions. But do we have a free will to choose our death?

Those who think that they can commit suicide, do not realize that this is the biggest mistake we can make in our life. Causing an unnatural death only means that we will have to return and face not just all that suffering that led to suicide, but also, pay an extra price for the bad Karma of committing suicide. Death is in the hands of the Divine. We must not interfere or intervene in the unfolding of life. Life must go on till the Divine decides that we must be gone.

What then decides our death? It is Karma. Now that we know that our birth is the result of our past Karma and we also know that our present Karma unfolds as circumstances in our life, we must realize that the phenomenon of death is planned by the Divine whom we call God. GOD is not just Governor Of Destiny, He is also, Giver Of Death. It is the Divine who, through the Law of Karma, decides and inflicts death upon us.

Every living creature must die. While the mountains and oceans are eternal and they do not have a Soul that arrives at birth and departs at death, we human beings are amongst

those living organisms who live and die. Even dogs and cats, butterflies and bees, birds and trees, must live and die. Each has a different lifespan. For instance, human beings can live up to 100 years, and dogs between 10 to 15 years only. Some trees live for 500 years while some, for 5000 years. The Creator has created a lifespan, after which, a living organism must die. For a mayfly, the Creator has given just 24 hours, but a butterfly has two weeks to live.

We human beings know that we can live up to 100 years. Some even cross a century. On an average, the life expectancy of man is about 75 years. Some may die a little earlier, and some may die a little later. We don't understand how, but the moment of our death is controlled by Karma. In fact, everything is. God has created an automatic universe and thus we infer that He is not controlling the death of 8 billion people. Don't we know that about 4,00,000 people are born every day and about 1,50,000 people die every day? All this is not controlled by a God sitting in heaven. All this is controlled by Karma, the Universal Law of life and birth, of death and rebirth.

Karma is life and Karma also controls our death. Therefore, somebody who is 3 months old may suddenly die, and somebody may be stillborn. Can we explain this? Nobody can explain death. Thus, we surrender to Karma and let our Karma continue till our last breath. Who knows we will die today or tomorrow, or we may live for another 10 years or even 50? Remember! Life and death are in the hands of the Divine, controlled by the Universal Law of Karma.

*Two things in life we don't control –  
our Birth and our Death,  
Karma decides how we were born and  
when we will lose our Breath.*



# WILL WE GO TO HEAVEN OR HELL?

## 22

Chapter

Isn't this question on top of our mind many a time? What will happen after we die? Our life has been a mix of good and bad deeds. We all sin sometimes, living in this material world. We seek answers to these questions – Will we go to a heaven or hell? Does God love me? Will God be kind to me? Will He forgive me for my sins? If I pay a part of my earnings to a temple, or a church, or in charity, will I be forgiven? These are the complimentary questions that haunt us when we contemplate death. However, we don't investigate the Truth about heaven and hell.

Where are heaven and hell? Have you seen a picture of any of the two? Has anybody been there? Has anybody given us a first-hand account of it? Never! There is no place like heaven or hell. These are not physical locations. Of course, we imagine that they exist and for sure our religion advocates that after we die, we will go there. But what does this actually mean?

Once we die, what happens in reality? The body returns to dust. We cremate our dear ones and even immerse their left-over ashes in the river. Thereafter, we imagine that they have gone to heaven. But how could they go? Who would go? Where would they go? Heaven and hell are a fairy tale. They are a figment of man's imagination. Does it mean that we will not go to heaven or hell?

Of course, we will experience heaven and hell, they will be experienced right here on earth. We will experience both heaven and hell when we take rebirth. This is the Truth. Unfortunately, when we are kids and we ask our parents

what will happen after we die, we are mostly taught this story — 'If you do good deeds, you will go to heaven where God will reward you. If you sin, your bad deeds will take you to hell, where you will suffer.' Nobody teaches us that heaven and hell are right here on earth and we will experience them at rebirth!

Those who understand the Law of Karma, realize that heaven and hell are a result of Karma. If your life is experiencing hell now, it only means that your past Karma is unfolding in a manner to redeem your past sins. Suffering doesn't happen randomly. Every outcome of our life is a result of our Karma. Therefore, whatever actions we perform, get recorded in our Karmic account. Ultimately, when we die, our Karma, both our current account and corpus that remain to be redeemed, jointly cause our birth. If there is good Karma, we will be born in a heaven on earth. There will be luxury and love, joy and good fortune. But if our cumulative Karma is negative, and we have sinned either in our present life or our past lives, our negative Karma will cause us to be born in a hell and we will suffer. Therefore, both heaven and hell are experienced right here on earth. We don't 'go there'. They do not exist, except in our imagination. When we transcend Karma, then we escape from rebirth, from heaven and hell on earth, and become one with God.

*Because we believe in the fairy tales  
that our scriptures tell,  
Though the body returns to dust,  
we believe we go to heaven or hell.*



# WHO IS REBORN?

# 23

Chapter

Some people cannot fathom the concept of rebirth. They wonder how somebody can be reborn. To them, death is the end. It's over! The body returns to dust. We cremate the body or bury it. It has no life. They think that rebirth is another fairy tale.

Those who understand Karma and how the Law operates, Realize the Truth about rebirth. They know beyond doubt that rebirth is a reality. Just as they realize that nobody can escape from Karma, they also realize that we cannot escape from rebirth, until we are enlightened and Realize the Truth of who we are.

As long as we live as the body and mind in this material world, we will create Karma. Nobody can escape from action. Every action, good or bad is recorded as our Karma. Ultimately, one day, we will die. But who dies? Don't we say that the deceased passed away? This is only the body, the mortal remains of the one who is dead. While the dead body lies on the bed, we are sure that the one who was alive has left. That is why we destroy the body.

Who leaves the body at death? The believers of Karma know that Karma is never settled at death. There are always residual Karmas that need to be settled. Death is sudden and it does not happen after we square off our good and bad deeds. Therefore, the pending Karma is carried forward by the one who leaves the body at death.

So, who leaves the body at death? It is ME, the Mind and Ego.



In fact, it is the mind and ego that direct the body to act. Those who do not understand the Law of Karma, sometimes think that it is the body that does the Karma and is rewarded or suffers. The reality is that the body is just an instrument. The mind and ego need a body to face its past Karma and to create new Karma. But Karma does not belong to the body. It belongs to ME, the Mind and Ego.

That is why, when the body dies, the Karma does not dissolve. Further, the same body does not appear in a new birth on earth. The body returns to dust. It is game over for the body. Who is reborn? It is the Mind and Ego, ME who takes birth again and again. Just like we change our clothes, the mind and ego change their body life after life. Death, for the mind and ego, is not the end. It is just a bend. At death, the ME, Mind and Ego, leaves the dead body along with its pending Karma and is conceived in a new body to settle the Karma that remains in its account. This cycle will go on and on, till we are enlightened and liberated from the cycle of rebirth.

It is a myth to believe that the Soul is reborn. The Soul is birthless and deathless. It is Divine Energy. It arrives at conception and departs at death. Therefore, neither the body nor the Soul is reborn. The Mind and Ego, the ME takes rebirth as per its Karma.

*The body dies but do we know  
where the deceased has gone?  
The Mind and Ego, ME  
gets into a new body as it is reborn.*



# ULTIMATELY, WHOM DOES KARMA BELONG TO?

## 24 Chapter

To understand the A to Z of Karma, one must be very clear, therefore, as to whom the Karma actually belongs to. The doer of Karma is the body. Does Karma belong to the body? The director of an action is the Mind and Ego, ME. Is it ME who owns the Karma? Some people even believe that Karma belongs to the Soul. They think there are good souls and bad souls, that our Soul will go to heaven or hell based on its Karma. They don't realize that the Soul is a particle of God Energy. It does not do Karma, accumulate Karma or is reborn based on Karma. The Soul is birthless and deathless. It gives power to the one who takes birth and gives breath and life till they are alive on earth. The moment the Soul departs, there is death.

While we are clear about birth and death, and we are now clear that Karma does not belong to the Soul, who does Karma ultimately belong to? It seems like Karma belongs to the body, because Karma is action, and it is the body that is doing an action. But in reality, does Karma belong to the body? Suppose I, the ego, am very upset, very angry and feel like taking revenge on somebody who has wronged me. I send my office boy to my enemy, with some poisoned food. The delivery boy delivers the package and my anger is avenged. Who does the Karma belong to, the delivery boy who delivered the poisoned food, or to me? Not the me, the body that I seem to be, but the ME, the Mind and Ego that directed the sinister action to poison and to kill. Therefore, we must realize beyond doubt, that while Karma is done by the body, it is owned by the mind and the ego. While it appears that Karma belongs to the body, the Truth is that Karma belongs to the Mind and Ego, ME, that directs all actions. Is this the

ultimate Truth or is there something beyond?

Those who are in the preliminary study of Karma understand very clearly that the body does not have any Karma. It does Karma for the Mind and Ego, ME, just as it suffers along with ME. The Karma belongs to ME, not to the body. Those who go into an in-depth study, also realize that Karma does not belong to the Soul. They are enlightened with this realization. As long as we live with ignorance, we create Karma through the body and the Karma belongs to the Mind and Ego, ME and we suffer again and again for our Karma. Of course, we will also be rewarded for our good deeds. But every time we take birth on earth, we will experience the triple suffering of the body, mind and ego. Even though we may do good Karma, there is no way of escaping suffering on earth. The only way to escape from suffering is the Realization that we are not even the Mind and Ego, ME that is directing action. The moment we Realize the Truth of 'Who am I?' we are liberated from all Karma and all suffering, just as we are liberated from rebirth.

When we realize that we are not the body nor are we the mind and ego that is creating Karma, we are the Divine Soul, then there is no Karma in our account. We become a Karma Yogi, an instrument of God, our actions are inspired by God, and we seek nothing from our actions. In this case, we are liberated from Karma, from suffering and from rebirth.

*Karma does not belong to the Body,  
at Death, the body is Free...  
Karma belongs to the Mind and Ego  
that says, 'It's me!'*



# WHY DOES A NEWBORN CHILD SUFFER?

# 25

Chapter

Have you ever wondered why there is so much suffering in some newborn babies who have done no Karma? They are just born. Then why are they blind, deaf, dumb, physically handicapped or even born in utter poverty? What has this little child done? Many people ask this question and wonder. Those who understand Karma, they don't. They accept and they surrender.

Those who are ignorant about the Law of Karma even blame God for being cruel, unjust or unfair. They don't Realize the Truth about Karma. They don't realize that this little child is not the one who has done Karma. But the Mind and Ego, ME that was conceived 9 months ago in the womb of this child's mother, carried unsettled Karma that had to be redeemed. Therefore, it is not fair to blame God. If we have a Karma that must be settled, we have to pay for it. If we do not pay for our Karma in this life, there is no other option but to carry the Karma forward and take a new birth in the circumstance of a real hell right here on earth. It seems to us that the newborn child is suffering. No doubt it is. But suffering of the body is a part of this drama called 'life'. Every 'body' that is born will suffer all kinds of aches and pains. From the time we grow up, we fall as we grow tall, and we experience diseases as part of living in a body. Ultimately the body will decay and die. Suffering is a part of human life. Although suffering is interspersed with happiness and life is a yoyo of joy and sorrow, nobody can escape from suffering.

Therefore, those who understand Karma properly, know that the only way to escape from suffering is to escape from being

born as a child who will suffer. They know that they will experience the triple suffering of the body, mind and ego and therefore, they try to be liberated from Karma and from the constant cycle of death and rebirth.

Not only does the newborn child suffer, but the parents also suffer great misery. 'Why are the parents suffering for the child's past Karma?' people wonder. The parents are not suffering the child's Karma. If the parents are suffering, it must be because of their Karma. Suffering doesn't appear without a corresponding Karma. When we see a newborn child suffer due to the circumstances of its birth, we should realize how Karma controls everything. It makes no mistake. If our Karma is not settled now, we cannot escape from our Karma, and this may last for several lifetimes. There is only one solution – if we realize we are not the body that suffers, we are not even the mind and ego that is reborn, we are the Divine Soul, in that very moment of Realization, all our past Karma gets dissolved. It may be the carried forward Karma of many lifetimes, but the moment we Realize the Truth of who we are, we are free from Karma. Such is the Law. Unfortunately, a very tiny fraction of humanity goes deep into understanding Karma. When those who don't understand Karma see a newborn child suffer, they look up at the sky and with anger, question, 'Why?' They will not Realize the Truth till they get the real answer to the question – 'Who am I?'

*Why does a newborn child suffer?*

*Why is it born blind?*

*Is it because God is cruel or  
incompetent or just unkind?*



# IS GOD CRUEL AND UNJUST, OR JUST NOT POWERFUL ENOUGH?

## 26 Chapter

We human beings are so ignorant that we even question the authority of the Creator we call God. We have the audacity to believe that God is cruel, God is unjust. We even question God's power when we see something unfair unfolding on earth. Because of our ignorance about Karma, we don't realize that it is Karma unfolding and not God's cruelty.

Some philosophers try to understand why bad things happen to good people. They question – 'Is God cruel? Is God unjust? Is God not powerful enough to control bad things from happening?' Those who believe in God and pray, do not consider God to be unjust or cruel. They love God. But they sometimes wonder whether God is powerful enough to stop the devil from causing suffering on earth. They even believe that there is a tussle between God in heaven and the devil in hell. They imagine a kind of war that causes suffering on earth. When will we overcome our ignorance to realize that God is omnipotent, all-powerful; God is omniscient, all-knowing; God is omnipresent, present everywhere!

As long as we do not Realize the Truth about God, we will doubt God and we will continue to go to a temple and church and search for a God in a statue or a saint. Till we realize that God is a Power beyond our comprehension, we may continue to doubt God's justice and power. But this is our foolishness!

Those who understand the Law of Karma, know beyond doubt that God lives in the temple of our heart. God knows everything that is happening. However, God has given us a free will. He has given us an intellect. We human beings are

## IS GOD CRUEL AND UNJUST, OR JUST NOT POWERFUL ENOUGH?

the only ones who are blessed to make a choice. But once we do, then the Law of Karma kicks in. Whatever be our action, we have to face the reaction. The Law of Karma works not only during our lifetime, but also carries forward beyond death into our rebirth. Karma is everything. It is life, death, birth and it goes on and on. It is a Universal Law created by God to create order on earth. Instead of appreciating the just Law of Karma, we human beings, in our ignorance, misinterpret what we see happening on earth and then, blame God for it. We do not realize our insignificance that we are nothing, that God is everything, and we do not submit to God and his laws. Ultimately, we suffer.

First, we suffer because of our bad deeds and the unfolding of our Karma. Then, we suffer because we are not enlightened with the Truth, and we are born again and again. Only a few, the rare ones realize that they are not the body that does Karma, not even the Mind and Ego, ME that directs Karma. They are the Divine Soul. Such blessed beings realize that they are the manifestations of God. They live a life of Divine acceptance and surrender, as they trust God completely, with total reliance and without any doubt. They live a life of eternal happiness and everlasting peace, as they love God and live with God.

*Due to ignorance,  
we believe God has no power to stop pain.  
And there is a devil  
who makes us suffer again and again!*



# CAN WE CIRCUMVENT KARMA?

**27**  
Chapter

Nobody can escape from Karma - whoever you are and wherever you live, whatever be your nationality or your religion, your financial status or your political clout. Nobody on earth can escape from Karma!

Karma is a Universal Law. It is not like the 'law of the land'. America has different laws compared to China, just as Hindus, Muslims and Christians have different laws. But the Law of Karma applies to all, irrespective of caste, creed, religion and gender. The Law is simple. *Whatever you do, it will come back to you. Whatever you give, you will get.* If the Law is so simple, then why does the world not accept this Law?

Most people in the world accept Karma, but some people still don't believe in it. They believe in some parts of the Law, but don't understand it completely. The Law of Karma is stringent, and nobody can circumvent it. You can find a way to continue your journey when the highway is blocked. But when Karma blocks your life, you have to stop! Karma controls our birth. Karma also controls our death. Karma controls everything that happens on earth. We have to accept it. We have to surrender to Karma. We have no option!

What then are the ways to escape from Karma? The only way is to negate Karma. If we do good Karma, it can delete the bad Karma in our account. That is not escaping Karma, but it is making good for the past bad deeds that we have done.

Very few people in this world realize the secret of circumventing Karma. Though it is not actually circumventing



Karma because you cannot cheat Karma. It is being liberated from Karma. This rare minority tries to understand who Karma actually belongs to. They go on a quest, and they realize that Karma doesn't belong to the body. Although it seems like the body is doing the Karma, and the body is also experiencing the fruit of the Karma, they first realize that it is ME, the Mind and Ego that is responsible for Karma. Therefore, at death, the body is destroyed, but the account of Karma continues, as the ME, Mind and Ego takes a new birth in a new body, to settle the Karma.

They further probe Karma and Realize the Truth that Karma doesn't even belong to ME, the Mind and Ego. This is caused by our ignorance. We believe in *Maya*, the cosmic illusion and think we are the doers of action. In reality, we are nothing. We are just Divine Energy, the Soul. When we realize this, we are enlightened and liberated from Karma. This means, all our Karma, the Karma of all our lifetimes, drops like a bag of potatoes, sinks and disappears in the ocean of life. We are liberated from Karma, from all suffering, while alive and liberated from rebirth at death. This is the only way to circumvent Karma. Other than this, there is no way to escape Karma, no way to escape from Rebirth. We have to suffer for our deeds both when we are alive and even after we are dead.

*Karma is a Universal Law,  
we can't escape from it.  
Whoever we are, wherever we go,  
by Karma we will be hit.*



# ARE WE CARRYING KARMA OF SEVERAL LIVES?

**28**  
Chapter

Some people wonder how it is possible to carry Karma of several lives. They don't understand how the Law of Karma works. The fact is that nobody does. There are many Universal Laws and only the Creator knows how they work. We can only experience the unfolding of these laws but cannot decode the essence or principles on which God has created them.

What do we see unfolding in the world? Don't we see only apples growing on apple trees? Don't we see the Law of the Boomerang in action – what goes around, comes around? Our common sense tells us that everything that is happening in this world is not happening by luck or chance. It is not even happening by the random acts of God. God is controlling this universe through Divine Laws without anybody intervening in how they unfold.

When we see bad things happening to good people, how do we react? We are shocked and disappointed. But what do we do? *Priya was a young girl. At 35, she slept one night, never to wake up. She left behind beautiful children, who now had no mother. Her family and friends cried – 'O God, how can you be so unfair?'*

When we see incidents like this, don't we wonder, 'How does God manage the show? Why does he permit the scoundrels and murderers to get away and allow innocent people to suffer?' We don't use our common sense to understand that everything that is happening is unfolding as per Karma. It is not some random bad luck, some curse nor is it some voodoo magic or the use of supernatural powers that creates what is called black magic. All these are fairy tales. This is not the Truth.

When a rose appears on a tree, there is no magic! It appears because of the seed we planted. If a thorn appears in our life, we should not wonder or blame God or be fooled by fairy tales. The thorns that are appearing in our life are because of the deeds we have planted. There is no other reason.

Because we do not remember some of our actions that were done in the distant past, and further because we cannot recall the deeds of our past life, we don't realize why good or bad things are happening to us. Those who understand Karma, realize that the reactions in our life are because of our own past actions. They might have been committed by us in our previous life, wherein we died without settling our Karma.

Does Karma end at death? No! Only the body dies, but the one who leaves the body, our subtle existence ME, the Mind and Ego, carries its Karma onward. In fact, these cumulative accounts of Karma, together become a corpus, a warehouse from which our new birth on earth is decided. There is no going to heaven or hell and meeting a God who will order justice. The Divine has created an automatic system where we carry our Karma, life after life, to be settled through a rebirth on earth.

*Does our Karma end,  
the moment our body is dead?  
No, it is carried forward life after life,  
as the wise men have said.*



# WHAT ARE THE THREE ACCOUNTS OF KARMA?

# 29

Chapter

Karma has 3 accounts. The first account that we all understand is the Current account. It is just like a bank account. There are debits and credits. We cannot escape from the recovery officer of the bank. If we have taken a loan, he will hound us till he collects the same. The recovery system of Karma is much stronger. There is no way to escape. Every good deed and every bad deed that we do in this world is settled and Karma makes no mistake. This current account of Karma is easy to understand. But what happens when we die? What happens to all our pending Karma? If we die in this world leaving liabilities, people to whom we owe money, we will have to write it off, because we are no more and nobody else guaranteed our loans. But Karma doesn't write off our bad deeds or our sins. These are recorded along with our good deeds and are transferred into the account of the Mind and Ego, ME that departs at death. Aren't we sure that the one who was alive, left? If we weren't, we would not destroy the body. While we are clear about people departing at death, not many of us know that the one who departs carries their pending Karma into the life beyond.

Every lifetime has a residual Karma, good or bad, that gets carried forward into our Karmic Corpus. This is the second account of Karma. It is like a warehouse of ME, the Mind and Ego. Every time it completes one life, it carries unsettled Karma that is added to the previous unsettled Karma of its previous lives. What happens next?

Don't we see somebody being born on earth in fortunate or unfortunate circumstances? A child may be born in a palace

or a slum. A child may be blind or very healthy. Our circumstances of birth are not a matter of chance. We start our new journey on earth with a third account of Karma, our Opening Balance that we bring from our corpus or warehouse of Karma. If the corpus has good Karma that was created by good deeds that we did in our lifetime, then those good deeds, if not rewarded during our life, get credited into our corpus. In such a case, the third account or opening balance of Karma which commences at birth, may start in fortunate circumstances because our corpus had good Karma in it. However, if our corpus only had bad Karma, then our new journey on earth, our birth would carry an opening balance of negative Karma which we will have to suffer.

Every human being has these 3 accounts of Karma. The opening balance that we start with, merges with the current account. These two accounts determine the good and bad that unfolds in our life every day. The third account or corpus is sealed. At death, whatever is our closing balance – a tally of our opening balance and our current account, which includes all our good and bad deeds after settling, becomes the closing balance. At death, this closing balance is added to our corpus from which our rebirth is decided. It is important to understand these 3 accounts of Karma, to understand our birth, and everything else that happens on earth.

*Karma has three accounts,  
an opening balance with which we are born,  
Second, the account of current actions  
and the third that goes on and on.*



# WHAT IS THE CONNECTION BETWEEN KARMA AND REBIRTH?

**30**  
Chapter

Is there any connection between our birth and our Karma? Many people think that Karma is only to do with what happens in life. Sure, it is! But what about birth? People spend a lot of time, energy, and money in praying to God thinking God controls our birth. Sure, He does! But He is not sitting somewhere in heaven, on a supercomputer deciding the fate of 8 billion people. The Divine has created a Law and it is through this Law of Karma that everything happens on earth, including our birth.

It is very simple if we contemplate the Truth. Why is some newborn child's life full of suffering while another is born in the lap of luxury? We often hear human beings exclaim, 'What a lucky child! Is it not great luck to be born as the first child to the king and queen? This automatically means that the child will become the next King or Queen.' While it seems to be great luck, those who understand Karma realize that it is not luck that caused the birth of the child in the palace. It is all Karma unfolding.

*Kumar used to always pray with tears. 'O Lord, why was I born to servants? My life is doomed. Just like my parents have toiled, cleaning toilets and dishes, I too will spend the rest of my life in poverty.' Kumar's prayers were an act of good Karma. He heard an inner voice telling him that his destiny was in his hands. He understood how Karma was unfolding and how his birth was actually a rebirth based on the corpus of Karma that was in his account. Instead of complaining to God any further, he worked hard to educate himself and became a software engineer. With his hard work and good Karma, he got a great job. He was kind and*

## WHAT IS THE CONNECTION BETWEEN KARMA AND REBIRTH?

*compassionate as he understood how the Law of Karma works. He never sinned and never lost an opportunity to serve others. He became a wealthy executive and not only did he transform his life, but also bought a new house for his parents, and grew out of the poverty syndrome by Realizing the Truth of Karma.*

We hear of many such stories, don't we? But what we don't realize is that everything that happens on earth happens because of Karma. Good or bad, whatever is unfolding in our life is not a matter of chance. It is not even just prayers. While prayers are a good Karma, if we only pray but do not follow up with deeds of Divinity, then our prayers will not be fruitful.

When will we realize that we do not control our birth, Karma does! Who controls our Karma? We do! We have a free will, the power to choose and the power to act. But once we have done our deed, it will become a seed which will bear fruit. Our birth on earth has nothing to do with magic. It is a direct result of our Karma. It is Karma that causes us to come back to earth in a rebirth, in fortunate or unfortunate circumstances. However, while Karma controls our birth or rebirth, it gives us the power to choose our actions or our Karma. Therefore, the Divine has created a Law that does not make us mere puppets, living in this world. We can choose to act, but we must know beyond doubt that our action will cause an equal reaction. Not only does everything that happens in our life depend on our deeds, but our Karma also decides how we will return to earth.

*It is Karma that is responsible for  
how we came to this Earth,  
Even after Death, our Karma continues  
and causes our Rebirth.*



# CAN WE DROP ALL OUR KARMA?

**31**  
Chapter

The world today believes in Karma. Not only Eastern philosophies, but the West has also started to accept Karma as a way of life. After all, even the scriptures state – *As you sow, so shall you reap*. Such is the Law of Karma.

Unfortunately, we human beings have been indoctrinated with this believe that after death, we will go to a heaven or hell, to be rewarded or punished for our deeds. We have been taught that God lives somewhere far away, in the distant stars and we continue to teach these fairy tales to our children. That is why we deprive ourselves and our future generations from Realizing the Truth that God is forgiving, and that we can drop all our Karma and become one with the Lord.

How can we drop all our Karma? Unfortunately, till the moment we die, we are constantly creating Karma. Our good deeds and our sins continue to be recorded in our book of Karma, and therefore, we can never be free from Karma. When we die, we may not have any sins to be redeemed, but even if our life was full of kindness and compassion, and we had loads of positive Karma, we would still have to return to earth, to be rewarded for our Karma. Unfortunately, everybody who is born on the planet suffers. Therefore, the goal of life is not just to do good Karma and to return to earth in positive circumstances, but rather to drop all our Karma and then to be liberated from rebirth and be united with God.

But how can we drop all our Karma? There is a way. If we are enlightened with the Truth, and we realize that we are not the body that does Karma, the body will die; if we further realize



we are not even the ME, the Mind and Ego that is not only the director of Karma but the one who owns all Karma, carrying it forward beyond death, life after life, and finally, if we realize that we are the Divine Soul, we can then drop all our Karma.

It is very difficult to understand this. We must Realize this Truth. Our own mind will stop such a Realization and question how we can get rid of all Karma. First, we have to kill the mind and then we have to transcend the ego. When we go beyond the ignorance of the Mind and Ego, ME, and realize it is a myth, then we can be free from all Karma. In reality, the Mind and Ego, ME is an illusion. It appears to be, and thus we are caught in this cosmic illusion doing Karma. Once we realize we are the Divine Soul, not the body, mind and ego, in that very moment, we can drop all Karma. Only those rare ones who are blessed with Self-Realization, Realize the Truth about life. They become free from all suffering while alive, just as they are free from rebirth on earth. They are free from Karma! They live as an instrument of the Divine, doing the Divine Will, without expecting any fruits from the results of their actions. They realize that they are nothing, just a manifestation of the Divine and in that flash, they are liberated from all their Karma from all previous lives.

*Karma does not belong to the body,  
but to the Mind and Ego, ME.  
When we realize we are the Divine Soul,  
then from Karma we are free.*



# IS LIFE CONTROLLED BY KARMA OR GOD?

**32**  
Chapter

Many of us are confused as to who actually controls life. Is our life unfolding as per Karma or is God controlling whatever happens in this world?

There are about 8 billion people in this world and each person in the span of 24 hours is performing hundreds of actions, both good and bad. How can each of our actions be recorded by God and redeemed? Therefore, it seems that God has created the Law of Karma to execute this.

If there was no Law of Karma, there would be chaos in the world. Along with other Universal Laws, the Creator has created the Law of Karma that records all our deeds. The Creator has His own Divine presence in each one of us. There is no supercomputer somewhere in the stars managing our life. Our life is controlled by our own Soul, the Divine Spirit or *Atman*, that is within us. Therefore, even if we do some deeds in a closed-door environment, where nobody can see, we cannot escape from Karma because the recording mechanism created by God is within each one of us. Therefore, God controls our life through Karma.

We cannot separate Karma and God and ask, 'Who controls our life?' Karma is God's Law. It is not some other Power separate from God. Therefore, while everything in our life is happening through Karma, it is God's Divine Will that is unfolding through the Law of Action and Reaction.

Does it mean that if we pray to God, we can control our life through prayer? Yes and no! *Suppose Roshan was doing all the*

*wrong things in life, cheating, killing, and hurting others, but he prayed to God several times a day, could his prayers and his devoutness lead to a happy and fulfilling life? No! Prayers can only work when they are in sync with our deeds. By itself, prayer is a good Karma and is a very powerful means of controlling our destiny. But if our prayers are inspired by fairy tales, and what we say when we pray does not translate into good deeds, then we plant seeds of Karma that will defuse and dilute our prayer.*

God is not far away in a distant heaven. God is alive in each living creature. Therefore, to love God, is to live with God every day. God manifests in human beings and animals, in everything and anything around us. Because we don't realize this Truth, we think that God is some saint sitting somewhere in a distant heaven, controlling our life. This is a myth. Our life is in God's control, but it seems that God has delegated the Power to control our life to the Law of Karma, which ensures that we are rewarded or punished on behalf of God. Those who imagine that they will die one day and then meet their God in heaven, will live and die in this illusion. They will return to earth in a rebirth and face heaven and hell on the planet, and never realize God or become one with God. Those who Realize the Truth about Karma, are blessed with peace and joy and at death, become one with the Lord if the Divine Grace is upon them.

*Who controls our Life...  
is it Karma or is it God?  
Karma controls our life,  
but Karma is controlled by our Lord.*



# WHAT ARE THE UNIVERSAL LAWS?

**33**  
Chapter

How is this world governed? Look around you and contemplate. The earth rotates on its own axis, once in 24 hours precisely, creating day and night. Then it revolves around the sun, in  $365\frac{1}{4}$  days causing seasons. This is because of the Law of Cycles created by the Creator.

Imagine, there was no Law of Gravity. What would happen? We would all be flying in the atmosphere. The Creator has designed the world in a way that everything is controlled by the Law of Gravity. So, when you throw something up in the sky, it doesn't fly away into space. While there is no proof that such a law exists, scientists submit to the Law of Gravity through inference. They infer that such a law must be in force. Otherwise, the apple that fell from the tree would not have fallen on Newton's head! So, scientists coined the theory of gravity, which has become a law that applies everywhere on earth. Of course, the same gravity may not be prevalent on different planets. That is why we see astronauts floating in their spacecrafts where there is no gravity.

Many such Universal Laws are instituted by the Creator to make this world what He wants it to be. There is the Law of Opposites which makes us experience day and night, pleasure and pain, loss and gain. Do we deny the existence of these laws? We accept them gracefully and with humility, because they are Divine laws, not laws of any land created by man. The Creator has created these laws for a purpose. For instance, He has created the Law of Balance. Everything in this world eventually balances out. The body balances after we become sick, a family balances its grief after the death of a

dear one and every pain is balanced with some pleasure. All these laws work in collaboration with the Law of Order in existence. Therefore, everything in our world works in an orderly and sequential manner. Otherwise, there would be chaos. The Law of Energy has made us realize that every molecule of matter is essentially energy. Even science has discovered this in their latest experiments.

The most profound of all the laws is the Law of Action and Reaction or cause and effect, popularly known as the Law of Karma. As per the Law, every action must be redeemed, be it good or bad. This Law ensures that there is no unfairness in the universe. Eventually, nobody can escape doing bad deeds, because the deeds become seeds that will sprout eventually. The Law of Karma is based on the principle – *As you sow, so shall you reap*. Therefore, those who question the Law or doubt the way it works, do not understand that it is one of the several laws of the Lord that govern the universe. Those who believe in the Universal Laws and submit to them, realize that this universe could not exist without these Divine Universal Laws. If the Law of Karma was not instituted by the Creator, then this world itself would come to an end. Those who Realize the Truth, realize that Karma controls our birth and our death and then, ensures we return to earth, to settle Karma. This cycle ensures the continuance of life on earth.

*This world is governed by Universal Laws...  
One Law creates Day and Night.  
Another Law, of Gravity keeps things grounded...  
And the Law of Karma decides our Plight.*



# DOES THE SOUL CREATE ITS OWN KARMA?

## 34 Chapter

Many people are confused as to who creates the Karma – is it the body, the mind or the Soul? By now it is clear that the body is not creating Karma. The body is only an instrument of action. It is also clear who is directing the Karma. It is the Mind and Ego, ME. Not only does it direct the body to act while we are alive, it also carries its Karma to a new birth on earth and makes us experience heaven or hell depending on our Karma.

If it is the Mind and Ego, ME that is carrying Karma, how is the Soul connected to this? Is the Soul also a part of the mind and ego that carries Karma life after life? Is the Soul also responsible for creating Karma? No! The Soul is in no way connected to Karma. We must be absolutely clear about the role of the Soul.

The Soul is a Power. It is energy that gives us life to do Karma. It is not responsible for our good Karma and bad Karma. Our deeds are executed by the body and directed by the mind and ego. Then why do we get confused thinking there are good souls and bad souls? Why are we thinking Soul creates Karma? It is the mind that confuses us about the reality of the Soul so that it can continue creating Karma. If this were not to happen, we would be enlightened, and the mind would be dead. So, the mind fights very hard to confuse us to think that the Soul is creating Karma.

To understand the Soul and Karma better, let us compare it to electricity in your house. The electricity provides energy to the bulb, to the TV and the air conditioner. It does not decide

whether the bulb will be white, yellow or blue. It does not decide what is playing on the TV. We choose the channel. It does not decide whether hot air or cold air is blowing out of the air conditioner. It only gives power to the motor to run. It only provides energy. So does the Soul. It is the Power of the Divine that is in us and gives us the energy to act. Without Power, there can be no Karma. However, the Soul doesn't create its own Karma.

Those who Realize the Truth about Karma and the body, mind and Soul, ultimately find their way to Enlightenment. They realize that they are the Divine Soul, not the body, mind and ego. Once they become conscious of this, then they don't own any Karma. They Realize the Truth that Karma does not belong to them, the Soul. Their goal becomes Liberation from the body and mind, and they live as a Karma yogi, an instrument of the Divine, doing the Divine Will, with no expectations of any fruits from the results of their actions. They realize that none of their actions are theirs. They have no Karma! Those who live as the Soul, not as the body, mind and ego, become free from Karma, from rebirth, and from all the suffering on earth. However, for this to happen, we must first realize that the Soul does not have any Karma. Second, we are not the body, the mind or the ego. We are the Divine Soul. Then, we will be liberated from all Karma and from the triple suffering on earth.

*How can the Soul create Karma?*

*It is a Power, it is Energy.*

*Thus by Karma the Soul is not bound,  
it is Eternally Free.*



# HOW IS KARMA TRANSFERRED AT DEATH?

**35**  
Chapter

Those who get into the depth of Karma, start asking many relevant questions just as they realize more and more about the truth of Karma. They ask the question, 'If we are not the body that is constantly changing and ultimately dies, and the Karma belongs to the Mind and Ego, ME that directs the body to act, then how is it possible after death or even at death that Karma is transferred from one body to another?' Let us analyze.

Aren't we sure that Karma doesn't belong to a body that is dead? The body lays on the bed and is cremated or buried and destroyed. What happens to Karma? We are also sure that the one who was alive has left the body, has departed, expired or passed away. Two questions need to be answered. Who has left the body? Where have they gone?

Most of humanity does not Realize the Truth that they are the Soul. Thus, they move from one body to another body, as their mind and ego carries their Karma. Where does the ME, the Mind and Ego go? Those who believe in the fairy tales believe in a heaven and hell somewhere up in the stars. However, those who rationalize, Realize the Truth that the body is destroyed. There is no 'body' left to go to a heaven or hell. However, as per the Law of Karma, the Karma is not deleted. It belongs to the mind and ego that left the body at death. Where did the ME, the Mind and Ego go carrying its Karma? If we search, there is only one possibility. When we look at a baby being born, we realize that the child may be a newborn baby, but it is carrying a past Karma that decides the circumstance of its birth, positive or negative. The little child



suffers or rejoices, not by chance but by Karma, carried by the mind and ego that is born in this little child. There is no other possibility and therefore, this truth is inferred.

The final question remains as to how is the Karma transferred? When our mobile phone gets old, and before we throw it away, we transfer everything from it to the new phone– the software, the apps, the data from the old device to a new device. We all use wireless technology to transfer our data carefully before the old device is discarded as dead. How does this happen? There is no wire or physical transfer. The subtle aspect of our mobile, the software transfers through waves. So does our Karma, along with the mind and ego. At death, the mind and ego carry its Karma and is transferred to a zygote, a single cell of existence conceived in the womb of a mother, to be ultimately born on earth. Those who Realize the Truth understand this simple transfer of mind and ego along with Karma, from one body that is dying to another body that is just about to be born. Those who live in ignorance think of this as a very far-fetched idea and are unable to digest the Truth of life and death and of Karma, the Law that goes beyond life and death. If a human being can use wireless technology to transfer data from one hardware to another, surely it is not difficult for the Divine to transfer Karma when one ME, Mind and Ego moves from one body to another, to fulfil the cycle of this drama that unfolds on earth.

*Just as by wireless, we transfer to our new device,  
and our data we find.  
So our Karma is transferred to a New Body,  
along with our Ego and Mind.*



# IS KARMA PUNITIVE?

# 36

Chapter

The next question that arises – Is Karma meant to punish us for our sins? Why is God so cruel to create such a draconian law that makes us suffer on earth? Why has he created the human body that is capable of having passions and desires with senses that fall prey to the attractions of the material world that He has created? Thereafter, why has He created the trap of Karma where we sin and suffer not only in this earth, but we have to return again and again to suffer life after life? People do not understand the logic as to why God has created so much suffering for us human beings.

There is no doubt that there is a positive aspect of it too. Karma not only punishes us, but also rewards us. All good deeds are recorded and rewarded. But when we look around, it becomes obvious that there is far more suffering caused by Karma than celebration or joy. What is the cause that there is so much *Dukkha* or suffering on the planet? Not only do we suffer physical pain of the body, but we also experience misery of the mind, and we are agonized by anger, hate, revenge, and jealousy of the ego. Ultimately all suffering, whether of body, mind, or ego is caused by Karma. It is action that causes the reaction of suffering. The action may be a past action or Karma or a present action. Either way, it is Karma leading to our suffering.

Therefore, the question that we started with – 'Is Karma punitive? Is Karma meant to punish us, life after life? Why has God created this punitive law?' Those who understand Karma realize that Karma is not a *punitive* law, rather it is a *reformatory* law. It is meant for us to reform our actions and our

life. However, because we do not understand who we are, why we are here, and what life is truly all about, we get caught in the Karmic cycle thinking we are the body, mind and ego and we suffer. The Law of Karma is the ultimate trigger that should make us seek Liberation from earth. It should make us realize we are not the body that does Karma, nor the mind and ego that directs Karma. We are the Divine Soul. This realization will liberate us from all Karma and unite us with the Divine. Unfortunately, because we live in ignorance, we do not Realize this Truth and we suffer as the body, mind and ego, believing that Karma is punitive.

The Truth is Karma is not punitive, it is reformatory. The Law of Karma has not been created to punish us for our actions on earth and to bring us back again and again through rebirth. The Law of Karma has been instituted by the Divine to reform us. Every life is an opportunity for us to realize that we are the Divine Soul. We are a manifestation of God, not the body, mind and ego that we appear to be. The Law of Karma is meant to inspire us to this ultimate Truth. God does not get any pleasure in seeing us suffer. We must not blame God. He has given us free will and the intellect to choose. Instead of choosing to Realize the Truth, we live in ignorance and choose to create Karma as the body, mind and ego and we suffer. Once we realize that the Law of Karma is a law of reformation, we will move towards Liberation and Unification.

*The Law of Karma is not punitive,  
it doesn't punish us for our sin...  
Karma is reformatory.  
Its goal is to ultimately make us win.*



# CAN WE BE REBORN AS AN ANIMAL?

## 37 Chapter

While people understand the Law of Karma, and more and more people are accepting the Truth as it is based on the principle, *As you sow, so shall you reap*, many are confused about the belief of certain Eastern philosophies that advocate that Karma can make you an animal in your next birth on earth. The question remains unclear whether Karma can change us from a human being to an animal or to a reptile, a bird, a fish or even a tree in our next birth. Some people question, 'How is it even possible to think that I can become a dog in my next life?' They refuse to accept and believe it. What are the possibilities?

When we study Universal Laws, we cannot prove anything other than through inference. When we throw a ball up in the sky, there is no proof about the Law of Gravity. Because it is pulled back to the earth, even scientists agree, as per inference, that there must be some power that is pulling everything down to the ground. We all have accepted gravity as a law. If not, our tables and chairs, beds and televisions, and even cars and bicycles would be flying all over the place. Similarly, the world has accepted Karma without a doubt.

When we see only apples growing on an apple tree and not mangoes, we accept the law of the seed, just as we accept the Law of the deed. *Whatever deeds you do, will come back to you, if not in this lifetime, then in the next*. People can digest the Law of Karma up to here, but many are unwilling to accept and believe that they can be born as a lizard or a dog. They cannot even fathom that they will be bound to the ground for

hundreds of years as a tree. What is the Truth? Can we be reborn as an animal?

For us to analyze and accept our own belief system on the same, we have to understand the concept of life and death. The mountains and the rivers are eternal. They are neither born nor do they die. They have no Soul. But human beings and all other living creatures seem to have a Soul that arrives at birth and departs at death. Each cycle of life seems to be caused due to a reason, just as happiness and unhappiness are not a matter of chance at the birth of a human being.

What causes a dog to be born as a dog? When a dog suffers, it cannot even express that it has pain in its kidney. What causes this suffering? Those who look deeply in the eyes of an animal or even a fish that struggles to live when it is caught and about to be slaughtered, realize that there is something behind their suffering. Is it their past Karma? Nobody knows! But definitely, there is a possibility that it may be so.

Therefore, it is for us to believe or not to believe that we may be reborn as an animal due to Karma. But there is no doubt that if we sin, our bad deeds will cause us to live a dog's life in our next birth. Therefore, our goal must be to escape from returning to earth. We must aspire to be liberated from Karma and all suffering when we are alive and ultimately, when we die, and the body returns to dust, we must be liberated from the cycle of Karma and rebirth and be united with the Divine.

*Instead of worrying,  
'What if I am reborn as a dog, a pig or a fish?'  
We must go in quest and be Enlightened,  
and not just worry or wish.*



# DO ALL LIVING BEINGS CREATE KARMA?

**38**  
Chapter

The Law of Karma is based on important principles of *Karta* and *Bhokta*. What do these mean? Just like Karma means action, *Karta* means the doer of action and *Bhokta* means one who receives the fruits of action. Normally *Bhokta* is used in the negative sense when one suffers due to their past Karma. But the principle remains the same.

Who creates Karma? Karma means action. Therefore, does it mean that anybody and everybody who performs action creates Karma? No! Karma is not created unless there is a 'Conscious' action. For any action done unconsciously or inadvertently, there is no Karma. *Take, for instance, a man shooting an arrow at his target. He is practising the art of archery, honing his skills and therefore, continues several attempts at shooting. Just as he is shooting, a bird comes in front of his arrow and dies. Is it his Karma? He did not intend to kill the bird. It was the bird's Karma to come in front of his arrow and die.*

Therefore, it must be understood that only a *Karta*, the doer of action who consciously chooses to act will create good Karma or bad Karma, based on a combination of both his intention and action. *We may be driving a car, and suddenly, a reptile crosses the road and is crushed under our back wheel. Surely it is unfortunate, but it is not recorded as our Karma.*

This brings us to the next question – do animals create Karma? A tiger constantly hunts the deer. Lizards catch flies, just as many seabirds use their long beaks to kill fish. If we use our intelligence to introspect, we will realize that the Creator has created many living organisms that live by instinct, not

intellect. They have not been given the power of discrimination. They have only been created with a particular set of natural habits and they live accordingly. They do not create Karma. They are not *Karta* – the doer of an action. However, it seems like they are *Bhokta* – the experiencer. Maybe they are born in that life to experience their past Karma. But this is not something that is known to us for sure. What we can be sure about is that they are not creating Karma.

Even a human being who is not acting out of his discrimination is not a *Karta* or creator of Karma. Both, a young child who has not developed its intellect, and an adult who is mentally challenged and not acting out of discrimination, do not create Karma through their actions. They are *Bhokta*, experiencing their Karma, but they are not *Karta*.

Therefore, we must be careful of the conscious actions we choose to do. Once we perform an act, our Karma is recorded and cannot be undone. We have to pay for it, redeem it, if not in this life, then in the next. While nobody is sure whether we can be born as a pig, a fish or a chicken, it is for us to decide whether we would like to slaughter them and have them on our plate. Many choose not to devour the flesh of animals in the fear that they would be beheaded in an equally cruel manner as per the Law of Karma.

*Karma is an action that is done by an intelligent mind,  
Not by kids or animals or the mentally challenged,  
they are free from this grind.*



# IS KARMA TRANSFERABLE?

**39**  
Chapter

Sometimes, we wish that our near and dear ones be free from the suffering of life. We cannot bear to see their suffering and we pray that our good deeds be settled against their bad Karma. Is Karma transferrable? Unfortunately, no. Sadly, the Law of Karma does not permit somebody's good deeds to settle somebody's sins. If we sin, we cannot win. We have to pay the price of our deeds. There is no other way to settle the Karma.

Often parents try to go to orphanages, old age homes and blind schools to serve the destitute and the suffering. They do this because they are blessed with a child who is not so blessed. The child may be suffering from a serious disease. They think that their good Karma will wipe out the negative Karma of their child, whose life circumstances are harsh. While this compassion is understandable, we must realize that the Law of Karma is not transferable. My Karma is my Karma, and you can do nothing about it! I have to face the consequences of my past action. Somebody else's Karma or prayers cannot negate my negative deeds.

The world has moved a long way and you can transfer money from your account to anybody's account. You can help people who are suffering economically or financially, anywhere in the world, but you can't transfer Karma to anybody's account. In that sense, our Karmic account is sealed. Unlike our bank account that can receive funds from others, our Karmic account cannot. We can take a few currency notes from our wallet and put them into somebody else's pocket, but can we do the same with Karma?



Karma works more like our passport or ID card. You cannot travel with somebody else's passport, or somebody else's ID card cannot gain for you access to a place which is exclusive. The reason is this – we have done our Karma with our own free will. It was our choice. Now we have to pay for it. Therefore, we must be very careful with our actions. Once the action is performed, it is on our head till we are dead. Karma is so particular that even after we die, the Karma moves with us from one body to another till we settle our Karma.

Sometimes, we think of Karma unfolding to many people together. We think it is a joint Karma or group Karma when 100 people die in an air crash. This does not necessarily mean that all 100 had performed the same sin for receiving the same reaction. There must have been an action that each of them did that deserved this kind of a Karmic reaction.

When we are born in this world, we come alone and when we die, we go alone. We may get married and we may be part of a family, but our Karma doesn't get diluted or merged. It is exclusively our Karma and neither can we give our good or bad Karma to others, nor can we receive it from them. We have to settle our own Karma.

*Can you transfer Karma  
like you transfer money to a bank?  
No, Karma is an individual subject...  
you can only fill your tank.*



# CAN PRAYER CHANGE KARMA?

**40**  
Chapter

Very often we pray, '*O Lord, please forgive our dear ones for their sins.*' Will our prayers create forgiveness for somebody who has bad Karma recorded in their account? While prayers are very good and we must develop the habit of praying, we must realize that prayer can do little when it comes to Karma. Prayer can strengthen us, can build in us power to face any circumstance caused by Karma. But prayers cannot delete Karma directly.

So, what is more powerful – prayer or action? When we view prayer itself as an action, then we realize that the act of praying becomes a good Karma. However, this is a good Karma only for us. Prayer cannot work as a remote control to change somebody else's Karma. We can pray for forgiveness for our sins, but we must realize that while the Lord forgives, He wants us to transform through our suffering before forgiveness kicks in. The act of prayer itself is magical. It is communicating with the Lord. But the way it works is that prayer must transform us, lead us to better actions, and thereby attract the rewards of Karma as per the process of action and reaction.

Imagine the whole world starts praying to God to be forgiven for their sins. There would be burglars, murderers, and rapists, all praying to God to be forgiven. But what about their Karma? Therefore, God has created Karma to be stronger than prayer. In a way, there can be no better prayer than Karma. Vivekanand, an Indian Saint, very rightly said that '*Shiva Jnane Jiva Seva,*' that 'Service to humanity is prayer to God.' Those who serve are in effect performing a more

effective prayer than chanting in a temple, singing in a church or meditating in a monastery. Unfortunately, we don't understand the meaning of prayer. Prayer is not a scheme to move God to act. It is a two-way communication with God. But if we are disobeying God's commandments, living unethical and immoral lives, with bad deeds that create negative Karma, then we should not expect prayer to be magical.

Some people get fooled and believe that by contributing 10% of their income as tithes to the church or contribution to their religious institution, they will be forgiven for their sins and the Lord will suffer on their behalf. This is a myth. We must not believe in it. Let us remember that the hands that serve can do a lot more than the lips that pray. Instead of using our hands to turn the beads of a rosary, we must use them in doing good Karma, because this act is far more powerful than the act of chanting God's name. God wants us to pray but God also wants our prayers to make us better human beings, who live with kindness, compassion, and love. On the one hand, doing bad Karma and on the other hand, praying is taking us in two opposite directions.

*Prayer cannot change Karma. But it can change the one who is doing the Karma.* Prayer cannot perform any magic to make our bad Karma disappear. Let us do both, do good Karma and pray, and we are sure to realize God. Otherwise, we will spend the rest of our life, praying, chanting and shedding tears in entreaty to a God who actually wants us to perform good Karma and then ultimately be Enlightened.

*Prayer is powerful  
but can it change the Karma of your past?  
Prayers can give us strength to face  
our problems while they last.*



# CAN GOOD KARMA NEGATE BAD KARMA?

## 41 Chapter

The Law of Karma provides that we have an opportunity to set off every sin with a good deed. Therefore, it is not a hopeless, irreversible law. While we cannot escape from it, we can settle our bad Karma with good Karma.

*Roger did wrong to a lot of people. He cheated people in business deals with them and even broke several hearts in his personal relationships. He had no ethics and morals. If one looked at his Karmic score, he had negative marks against most of his actions. The Law of Action and Reaction did not spare him. He suffered both in his business and in his personal life as his wife left him. Roger was shaken.*

*One day, he met a Spiritual Master to understand why life was so unfair. The Master explained that life was like a mirror. Whatever you will be, that you will see in the mirror. Whatever you put in life, will come out of it. Roger started to transform his actions. He became kind and compassionate. He reached out to the destitute and suffering. He started creating good Karma. His life was transformed. The world around him changed, as people saw a new Roger. Haven't we seen this happen around us? What goes around, comes around! Karma is like a boomerang.*

While we understand all this, some of us do not realize that Karma is reformatory, not punitive. The Law does not intend for us to suffer. Therefore, if we settle our bad deeds with good deeds, we can escape from suffering. But what if we do not settle our bad deeds. Then, we will even have to return to earth in a rebirth to settle our deeds.

Those who don't understand the Law of Karma must reflect on how our credit card system works. Every expense is a debit in our account and every deposit is a credit. The bank records all transactions and as long as we can deposit amounts that equal our expenses and we settle our dues, the bank does not trouble us. So it is with Karma. Good Karma can negate the bad Karma, but unfortunately, unlike in a bank where we can calculate and pay, in life we don't have a statement of Karma and our negative score inadvertently, becomes so high that when we die, we carry it forward into a rebirth. The irony is that even if there is good Karma, we have to come back to earth and whoever comes to earth must suffer. Therefore, the ultimate goal is that we should have no Karma.

Because death is definite but sudden, there is always some Karma in our account and to settle this Karma, we are reborn. Before the final moment, every human being must try to do good Karma, so that the bad Karma is negated and there is no suffering here on earth. To avoid suffering in a rebirth, one should not end their life without doing enough good deeds that settle their bad deeds in their account of Karma. Some people who believe in Karma, do not understand that they can negate negative Karma through positive deeds. Because of this hopelessness, they continue to live without being inspired to do good deeds and to create a new destiny.

*Just like we can deposit cash  
in our bank to settle our credit card spend,  
We can do good Karma and  
delete our bad Karma till our very end.*



# WHY SHOULD WE TRANSCEND KARMA?

## 42 Chapter

What would you prefer? Would you prefer to return to earth and suffer the triple suffering of the body, mind and ego, or would you choose to be liberated from the eternal suffering of life? We have a choice. Either we can understand the Law of Karma or live in ignorance and continue to sin, but we must remember we will never win. We may achieve the pleasures of this material world, but ultimately, we will cry. We question, 'Why?' not realizing that every 'body' that comes to earth must suffer. Everything that is happening around us is happening because of Karma. How can we escape from this constant cycle of death and rebirth? How can we be free from all the suffering that we experience on earth?

As long as we are alive, we will keep on creating Karma, both good and bad. Man cannot escape from action, and actions produce both positive and negative Karma. Ultimately, at death, our deeds, both good and bad will cause our rebirth on earth. Most of us do not realize that we get caught in this cycle. We do not understand that our ultimate goal is to escape from this cycle. What is the way to escape?

The way to escape from rebirth and from returning to earth is transcending Karma. We should go beyond Karma. Although we do actions, we must realize that these are not our actions. Karma does not belong to us. Unless we Realize the Truth of who we are, we cannot transcend Karma. Therefore, the only way to transcend Karma is the realization that we are not the body that does Karma, not the Mind and Ego, ME that directs Karma, we are the Divine Soul. This Realization frees us from all Karma. Without this Realization, there is no way we can

transcend Karma. We may settle our bad Karma with good Karma, but even if we have good Karma in our account, we will have to return to earth in a rebirth.

*Nisha was an innocent lady. She never harmed anybody and used to tell everybody, 'Be happy, make others happy.' She ignored the Law of Karma but continued to do good deeds every day that she lived. She did not realize that one day, she would die, but she will not escape from the cycle of rebirth. She would have to come back to earth. If her Karmic account was positive, based on not just her Karma as Nisha, but also her previous lives, then she would be born in pleasant circumstances. But would her fortunate new birth on earth free her from all future suffering? No! Everybody on earth suffers. We must Realize this Truth and therefore, like Nisha, we should not just do good Karma and think we have achieved our goal.*

Our goal is to transcend Karma. We must realize that while it is much better to do good Karma than bad Karma, our positive Karmic score can only do that much to bring us back to earth in a good life. However, our goal is Liberation. It is Unification with the Divine. It is to escape from this constant cycle of birth and suffering, death and rebirth. The only way to escape is to transcend Karma. How can we go beyond Karma? By dropping all Karma and by realizing that we are not the doers of action. When we do not create any new Karma and realize we are the Divine Soul, then we have achieved our ultimate goal. We should live as the instrument of the Divine, Realizing the Truth about life. When we drop all Karma and live as a Karma Yogi, we live in eternal bliss.

*Why then should we transcend Karma,  
why must we escape from it?  
If we don't, we will suffer again and again  
as we return to earth in a bit.*



# IS FREEDOM FROM KARMA - LIBERATION?

**43**  
Chapter

The Law of Karma is not very easy to understand. First, we must understand the basics of the Law. Then, we must understand who the Karma belongs to. Then, we should try to transcend Karma. Then, we must realize that we are not the doers of Karma. But even after all this, is the Realization enough for Liberation? Once we realize we are not the doer of Karma, we drop all Karma. We transcend Karma. Are we then free from all future Karma? It depends if we have been enlightened with the Truth or not.

Very few people are blessed with Enlightenment. They live a life of self-realization, realizing that they are not the body, mind and ego. They are the Divine Soul. Thereafter, they have no Karma. Although they perform actions, they have transcended Karma and their deeds do not create any further Karma in their account. Will such people be liberated from the cycle of rebirth?

Liberation is a science. It is a method that starts by going on a quest. Self-Realization is one step. The second step is Life-Realization. This leads us to realizing God. The moment we realize we are not this body and mind that does Karma, we are the Divine Soul, then, where is the question of creating Karma. Karma belongs to that entity, the human being that thinks I am the body and mind. But when we find our true identity, when we drop the ego, and we are free from Karma, then there is Liberation from Karma, from suffering on earth and from rebirth.

Therefore, the goal is not to do good Karma but to be free from all Karma, both good and bad. Once we are free from Karma,



we are still not liberated unless we live a life of a Karma Yogi. Unless we live as the Divine Soul who seeks nothing from his actions, whose actions are surrendered to the Divine, as he lives as the instrument of God, we may once again be caught in the cycle of good and bad deeds. Freedom from Karma is a major step towards Liberation. The only challenge is that we must not fall back into this material world, attracted by the senses, and distracted by the mind. If we fall into this trap, then we once again return to the Karmic cycle. But if we achieve our goal, realize we are the Divine Soul, then not only are we free from Karma, but we also live in the Consciousness, in the ever-presence of God, free from the body-mind in which we live, liberated from this material world.

The state of Liberation is a gift. There are very few human beings who are blessed to be liberated while alive. They are known as *Jivanmukta*. This state of *Jivanmukti*, is a state of Enlightenment. It is the Realization that we are not the body and mind. It is the Enlightenment that we are the Divine Soul, and we have no Karma. Such a liberated Soul is free from Karma while alive and at death, there is no rebirth. Therefore, Unification comes from Liberation which comes from attaining freedom from Karma.

*Freedom from Karma happens  
when we realize we are the Divine Soul,  
Liberation happens at death and  
this is our ultimate goal.*



# CAN KARMA STOP US FROM REALIZING GOD?

## 44 Chapter

What is the connection between Karma and God-Realization? Those who understand the Law of Karma, realize several truths. They realize that God is not the statue in the temple. God is a Power that is omnipresent – present everywhere. God is also omniscient – He knows everything. The omnipotent, or all-powerful God, governs the universe through Universal Laws. Just like he has created the Law of Gravity or the Law of Cycles to keep everything in order on earth, he has also created the Law of Karma which continues life on earth and causes rebirth so that we continue to come on the earth stage as actors to do a role as per our past Karma.

God has given us a freewill. Of all living creatures, human beings are the only ones who have been blessed to make a choice. The other animals just exist, and they die. Only human beings can realize God. While all living creatures are alive, and seem to be in action, it is only the human being that is creating new Karma. The others seem to be only redeeming their past Karma.

While we all understand the simple principles of the Law of Karma, and most of us realize that whatever we give is what we will get, we don't realize that this ignorance about Karma can stop us from realizing God. We must understand the A to Z of Karma and use our Enlightenment about the law to reach Self-Realization and God-Realization.

What is the ignorance about Karma that we must overcome? Only few of us realize that everything that is unfolding in our life including our birth is caused by our past Karma. Instead

of understanding this, we blame God and fight with God in our prayers. God is not cruel and causing us harm. It is our own Karma.

The second big ignorance about Karma is understanding that everything is *Maya*, a cosmic illusion and is part of God's *Leela*, His Divine show. Nothing is ours. We just come, and we go. We don't realize this, and we get caught in this world or *Samsara* and our actions, as the body and mind get recorded. This is our biggest ignorance. We think we are the body and mind that is doing Karma. All through life we live as the ego, 'I'. It is the 'I' that thinks 'I do', that gets caught in the cycle of action and reaction. Unless we let go of the ego, we can never realize God. As long as we live with the ignorance that I am responsible for my actions, we will continue to create Karma and we can never be liberated and united with God.

A very few people achieve the wisdom of the Realization of the Truth. They realize that they are not the doers of action. Their Self-Realization leads them to be enlightened that they are not the body, mind and ego. They are the Divine Soul. This Self-Realization leads to God-Realization, and it all starts when we let go of the ego and we let go of all our Karma. But we don't realize this and get caught in the cycle of Karma.

*Yes, Karma makes us live as the Mind and Ego,  
and separates us from our Lord.  
We remain ignorant of who we truly are,  
and we don't Realize God.*



# CAN GOOD KARMA LIBERATE US FROM REBIRTH?

**45**  
Chapter

While we see many crooks and criminals in this world, we also see many kind, loving and compassionate people. What is the trigger that inspires people to be kind and compassionate? While it is ethics, morals and values that make a human being humane, it stems from the principle – *What you do, will come back to you*. Most religions advocate this – *As you sow, so shall you reap*. Therefore, a vast majority of the good people who are also God-fearing, try to do good Karma so that they can be blessed and return to their Lord in heaven.

The recent advent of Karma in modern times globally has made Karma a buzzword. It has inspired people to believe that good Karma can free them from all suffering. It can also liberate them from rebirth on earth. This is a big misunderstanding about Karma.

Good Karma is good action and good action can only create a good reaction. The cycle is very simple. Good or bad, whatever Karma we do is recorded in our Karmic account. Whatever is happening in our life is also happening as per Karma. Most of us understand that although we may be doing good Karma, if bad things are happening in our life, then this must be because of our past Karma. It is not because God is cruel that we are suffering. We must realize that it is due to the Karma of a distant past that we do not remember or maybe even Karma of a past life. Those of us who believe in the Law of Karma, are able to understand and accept this. But because we do not understand the essence of the law, we keep on trying to do good Karma, hoping that this good Karma will liberate us from this world of suffering and unite us with our Lord in heaven.

The Law of Karma is simple. If we do good Karma, we have to be rewarded for the same. When we die, our good Karma is not wasted. We will be born in a beautiful birth of joy and luxury. But we will not be liberated. While we will have a happy new life in our rebirth, we will also experience suffering. The only way to overcome suffering is to be liberated from rebirth. Good Karma cannot liberate us from rebirth. It can only create good circumstances for us on earth.

Very few people understand this Truth that good Karma will reward us with good fruits in our life, but we will not be rewarded with God. If we want to overcome all suffering on earth, if we want to be liberated from rebirth, doing good Karma is not the answer. We have to transcend Karma, be liberated from all Karma.

Those who read this for the first time may be confused. Of course, it is better to choose good Karma than to do bad Karma. However, while we are doing good Karma, the only way to be liberated from rebirth and to be liberated from the triple suffering on earth is to become free from all Karma. It is not by doing good Karma, but rather by realizing 'I am the Divine Soul that has no Karma.' This is the way to be liberated from rebirth on earth.

*'Good Karma will take us to heaven',  
is a myth of this earth...  
Good Karma will only give us a good life,  
as we return in a Rebirth.*



# WHY SHOULD WE AIM TO BE FREE FROM ALL KARMA?

## 46 Chapter

While Karma is a popular concept around the globe, not many people understand the necessity of us being free from Karma. It is commonly understood that we should not sin and suffer. We should do good Karma and this good Karma will result in happiness and a destiny of our dreams. This is easily understood by most people. But the concept of being free from Karma is neither understood nor digested by most of humanity.

People don't understand that even if we do good Karma, we have to return to earth in a rebirth. However good be our deeds, they become seeds that must sprout. All Karma cannot be redeemed in one lifetime. It may be good Karma or bad Karma. There will always be a residual Karma that will cause us to come back to earth. Isn't it true that every human being that is born, suffers? Can anybody escape from the pain of the physical body, right from being in our mother's womb for nine months? We suffer all kinds of aches and pain till we grow old and our body experiences diseases; it decays and dies. Our painful existence is not just physical. It is also emotional. We suffer due to the mind, creating fear, worry and anxiety. Not just that, we are tormented by our ego with anger, hate, revenge and jealousy. All this creates the triple suffering which every human being experiences.

Therefore, the goal of life is to escape from this triple suffering and to experience eternal bliss and everlasting peace. The only way to reach this state of *Nirvana* or *Ananda* is to be free from another birth on earth. And the only way to escape from rebirth is to escape from Karma. Those who Realize the Truth

about life, and are enlightened, aspire for Liberation from this world and Unification with the Divine. It becomes their ultimate goal to realize that they are the Divine Soul. They are neither the body that performs actions nor are they the ME, the Mind and Ego that directs the body to act. This Realization liberates such enlightened Souls from Karma, from all suffering, and from rebirth.

Those who understand the A to Z of Karma, realize the importance of not just doing good Karma but going beyond Karma, transcending Karma, and being free from the triple suffering on earth and from rebirth. They realize that this is the ultimate goal of human life. The whole purpose of our existence is to be free from Karma, and from the cycle of rebirth. Isn't it true that we all seek happiness? While we may enjoy a pleasure that is interspaced with misery in the triple suffering in our life, everlasting happiness comes from Liberation from earthly life and Unification with the Divine.

Therefore, while there is no doubt that we should do good Karma, our ultimate goal is not to accumulate any Karma as the body, mind and ego. We must live as an instrument of the Divine, and experience freedom *in* action, although there cannot be freedom *from* action or Karma.

*We should be free from all Karma,  
for Karma will bring us back to earth.  
Unless we are liberated from Karma,  
we will suffer with Rebirth.*



# WHAT HAPPENS TO KARMA AT DEATH?

## 47 Chapter

Have you ever thought about how the concept of Karma works? Is it possible for Karma to finish at death? What about all the unsettled Karma? What happens to all our sins and good deeds? What the world popularly believes is that we will go to a distant heaven or hell, to be rewarded or punished by a God who will track our actions. Is this true?

Death is certain and it is also certain that the body disintegrates into dust. The question we must ask is – Who goes to heaven or hell if there is no body? Who will be rewarded or punished once we leave the body? Once our existence is over, once we burn or bury the dead body, how do we meet God? We have been taught fairy tales that the body will reappear to face the consequences after life. But we know beyond doubt that this is a myth. The only possibility is that we are rewarded or punished on earth through rebirth. Heaven and hell do exist, but they are right here on earth and the only way for us to be rewarded or punished is to carry our Karma forward into a new birth.

What if this is also a fairy tale? What if Karma dissolves and disappears at death? Those who use their intellect and think logically, realize that Karma doesn't finish at death. This is because of what we see at birth. We see a young child being born blind. Some children are born in a slum and some in a palace, some even without arms and legs. Is this some kind of a joke? Is the Creator cruel? We can clearly infer that there is a connection between the destiny of a newborn child and what it has done before its birth. It may appear as a new body, but its suffering or its fortune is not just a matter of luck, it is



obvious that it is Karma that is causing these circumstances at birth. This is called inference. We throw a ball up in the air and we infer that it is being pulled down due to gravity. Our logical inference itself becomes the proof of our conclusion.

Therefore, what happens to Karma at death? The body dies, but the Karma doesn't die. The one who leaves the body carries Karma forward and appears in a new body, to settle Karma, both good and bad. This Karmic cycle continues life after life, till we realize that we are not the ME, the Mind and Ego that is carrying the Karma. This is called Enlightenment. This Realization liberates us from our ignorance. It frees us from our ego. The moment 'I' don't exist, then obviously I don't have any Karma. When we realize we are not the body that dies, nor are we the mind and the ego that says 'I', then we do not do any Karma, nor do we accumulate Karma. Even the past Karma of several lives disappears because we have transcended 'I', the ego, along with the mind. When there is no body at death, and there is no ME, Mind and Ego, then there is no Karma. At death, when the body disintegrates, we, the Divine Soul, the Spirit or the *Atman*, will become one with the Lord. We will not return to earth in a rebirth because we have dropped all our Karma as we have dropped all our ignorance. This is the ultimate secret of Karma, that we must learn, just as it is the ultimate secret of life.

*The body dies, it has no Karma,  
it returns to dust.  
For the mind and ego that must redeem its Karma,  
Rebirth is a Must.*



# HOW CAN WE BE FREE FROM KARMA?

## 48 Chapter

Once we have understood that our ultimate goal is to realize that we are the Divine Soul and to be free from rebirth on earth, then the question is — 'How can we be free from the loads of Karma that we carry life after life? How can we be free from all the suffering that we have to undergo due to our sins?' There is a way. It is called Enlightenment.

Enlightenment is nothing but the Realization of the Truth. It is the Realization that we are not this body that dies. One who is enlightened, realizes that he was conceived 9 months before the body arrived. The body was formed cell by cell over the 40 weeks in the womb. He realizes that one day, this body will die, and people will say, 'He passed away.' He questions who is the one who leaves the body and passes away.

While the enlightened one realizes that he is not the body, he is also blessed to realize that he is not the Mind and Ego, ME that carries Karma life after life, as it leaves one body and takes birth in another. He questions the existence of the mind and as he tries to find the mind, he realizes that it doesn't exist. It is just a bundle of thoughts that appears as his mind. He asks the question — 'Who am I?' and he is spiritually flabbergasted to Realize the Truth that 'I am not 'I'. I am nothing. Neither am I the body that comes and goes nor am I the mind, that I cannot find. I am just a manifestation of Divine Energy that appears on this earth and is trapped in *Maya*. He realizes 'I am trapped in this cosmic illusion which is nothing but a projection of energy.' This realization liberates the enlightened one, not only from his ignorance, that he is not the body, mind and ego, but also liberates him

from Karma. This Realization that he is neither the body nor the ME, the Mind and Ego that carries its Karma, frees him from all previous Karma and unites him with the Divine at death.

Suppose you have a dream and in that dream, you have two children and they both slip into a deep well behind your house. When you wake up from the dream, will you run to the well to pull the children out? Of course you won't, because neither the dream exists nor the children. It was just an illusion. So is our life on earth. Those who are not on the path of Enlightenment will find this very difficult to understand and digest. They will be caught in the cycle of Karma, and they will be born again and again and suffer a rebirth on earth. Unless we are enlightened with the Truth, we can never be free from Karma, nor can we be free from the suffering on earth. If we want to achieve the ultimate goal of Liberation from suffering, and we want to attain that Divine unification to become one with our Lord, we have to overcome our ignorance. We have to understand the simple Truth that we are not the body that dies and disintegrates. We are not even the Mind and Ego that appears to be ME. Everything is a Divine show. We are just actors who come and go. Once we Realize the Truth, then we are free from Karma. At death, we will not carry the Karma forward into another chapter in the book of life as we are enlightened.

*We can be free from Karma,  
if only we are enlightened with the Truth.  
When we realize we are Soul, not body, mind and ego...  
when we get to the root.*



# WHAT IS THE ULTIMATE GOAL OF LIFE?

## 49 Chapter

Those who read about Karma ask the profound question – What is the goal of our life? Those who are on the path of Enlightenment, seek to know the answer – 'Why do we come to earth? Are we just born so that we will be gone or is there a purpose for us on earth?' Only those who are sincere seekers of the Truth move forward on the journey to realize the ultimate goal that we are the Divine Soul. The rest of us just live and die and we don't know why. We don't realize that all this is *Maya*, the cosmic illusion created by the Creator. We don't understand the Divine *Leela*, the drama that is unfolding on this humongous stage called the earth, where 8 billion actors wake up every morning to do their act. Just like every actor performs his role, we human beings continue to perform our Karma without realizing we are just actors on the earth stage. While the actor knows his true identity and is detached from the role he plays in the drama, we have forgotten our true identity that we are not the body, mind and ego, we are the Divine Soul. We think that this drama of life is real and we get attached to possessions and people, not realizing that it is just a show. Although we know that we will come and we will go, that nothing belongs to us, that all relationships will end, that we come alone and we go alone, we are so trapped in our ignorance that we are unable to Realize the Truth. The goal of human life is this – it is the Realization of who we are and why we are here. Our goal is to be enlightened that we are not the body, mind and ego and the Karma doesn't belong to us. Our goal is to be free from the cycle of death and rebirth. That is the very purpose of coming to earth.

Once we are born in this *Samsaar*, we forget we are the Divine

Soul. We are so encapsulated in the body-mind complex, that we lose the consciousness of our true identity. We get so trapped in the *Maya*, the ignorance, that we create Karma, and we get caught in this *Leela* and return to earth again and again. The fact is that the Creator has created all this because it is His way of continuing the drama that unfolds on earth. While He has given us an opportunity to be enlightened, He has also given us five senses that create desires. He has given us a mind that wanders and He has given us an ego that gets trapped. If we truly love our Lord, and we yearn to realize God, only then will we go in quest of the Truth and overcome the ignorance. Only then, will we realize we are not the body, mind and ego. Only then will we be free from all Karma, from this *Leela*, from *Maya*, free from rebirth and we will not return to earth.

This is our ultimate goal – to overcome our ignorance and realize we are the Divine Soul, to live as a *Karma Yogi* who is free from all Karma while alive and ultimately at death, not to return, but rather become one with our Lord. A very few amongst us are fortunate to reach this state of Realization, Liberation and Unification. This is our ultimate goal – to live a Spiritual life in this material world, to be enlightened with the Truth, to be free from all misery and suffering and to attain that state of eternal happiness and everlasting peace.

*Did we come to earth for nothing,  
or is there a purpose, is there a goal?  
Yes, we have to be liberated from ignorance  
and realize we are the Soul.*



# WHO IS A KARMA YOGI?

**50**  
Chapter

Look around you. Most human beings are just living a life doing Karma. They may be doing good Karma or bad Karma. Not only does this world have sinners, burglars, murderers, rapists, but this world also has kind and compassionate people who live with morals, ethics, and values. All these people do Karma, good and bad. Their Karma is recorded and unfolds as circumstances in their life. Their Karma also controls their rebirth on earth. They go through the cycle of pleasure and pain, as they are born again and again as per their Karma.

A *Karma Yogi* is different. While he appears to be like any other human being, he has been enlightened with the Truth. After realizing that he is not the body, mind and ego, he is the Divine Soul, is he free from action? No! Like anybody else, he continues to perform Karma. But he realizes that Karma is not his. He lives as an instrument of God, doing the Divine will. Therefore, he does not create Karma. He has given up all desires and cravings, having Realized the Truth about life. Therefore, while he acts as a Divine instrument, he expects no rewards for his actions. Since he seeks no fruits, he becomes free from Karma. None of his Karma is his because he realizes he is nothing. He is just a manifestation of the Divine. This realization not only frees him from creating new Karma, but it also liberates him from the triple suffering that most of us experience on earth. Even though his body may experience pain, a Karma Yogi does not suffer because he realizes he is not the body. The Karma Yogi is free from the wandering of the mind because he lives in the Consciousness of the Truth that he is the Divine Soul. He transcends the ego and lives

with humility. How does the Karma Yogi do this? How is he able to live a life in this world without being trapped in the cycle of Karma?

The Karma Yogi is able to transcend Karma, escape from suffering, by living in yoga. Yoga means *Yuj* or Union. A Yogi is ever united with the Divine. Whatever actions he performs, they are not inspired by his body, mind or ego. Therefore, he becomes a Karma Yogi. A Karma Yogi has no Karma of his own. All the Karma he does is for God. In such a state, he is liberated from all past Karma. He becomes a *Jivanmukta*, one who is liberated from all suffering while alive. He lives as a *Sthitpragya*, a steady intellect that keeps him in that state of Consciousness of who he truly is. Thus, he lives a life of *SatChitAnanda*, experiencing eternal, Divine bliss, living in the ever Consciousness of the Truth.

A *Karma Yogi* has achieved the ultimate goal of life. He has moved from Self-Realization to God-Realization. He experiences God everywhere, in everything. At death, the *Karma Yogi* is not reborn. He is liberated and united with God. The goal of human life is not just to do good Karma and be happy, but to be enlightened, to live as a Karma yogi, and ultimately to attain that state of *Moksha*, Salvation or *Nirvana*. With the grace of God and the guidance of a Spiritual Master, a Guru, this is possible. May you too be liberated from Karma.

*A Karma Yogi lives in Yoga,  
ever-united with the Lord.  
He is free from thoughts of the mind,  
And is always Conscious of God.*



## AFTERWORD

I too had many questions about life – where did I come from and where will I go? Who controls my birth and my death? Why did I come to earth? Why was I blessed with a human birth? Was it Karma? Were the actions of my previous life responsible for the circumstances in this life? Did God decide where I was born? Does God live somewhere in a heaven far away? When I went on a quest to find answers to these questions, I realized the Divine Truth - Everything is Karma.

Our life is unfolding as per our past Karma, just as our present Karma is like the seeds that we are planting. They will decide what the fruits would be on the tree of our life. They will decide our destiny. Karma is a law that nobody can escape from. I realized that those who did not understand Karma will continue to suffer through life. Then came the final Realization – to achieve the ultimate goal of Liberation and Unification with God, I needed Realization that I am not this body that will die. I am not even the Mind and Ego, ME that has been carrying its Karma life after life, changing bodies in every birth. I am the Divine Soul. This Realization has liberated me from Karma. Although I perform actions, I am not creating any new Karma because I am just an instrument of the Divine that is acting on His behalf. I do nothing and seek no rewards for what I am doing. Not only do I accept what happens in my life, realizing it is the past Karma that is unfolding, I also live a life of Divine surrender, knowing that till I am alive, whatever will happen, will unfold as per the Karma of the many past episodes of life, that I might have encountered.

I live as a Karma Yogi. To me, nothing matters. I know



nothing belongs to me. I realize that all relationships will end. I know that one day I will go because this is just a show. I have achieved the ultimate goal of realizing I am the Divine Soul. I am not the body that I wear. I am the one that wears the body. The body is an instrument that executes the Divine will. Therefore, I live in Yoga, in constant union with the Lord. I try to shut off all the worldly noise so that I can hear the Divine voice. When I get a Divine vision, I make that my mission.

While my life is all about Karma, I have transcended Karma. I have gone beyond doing Karma which is the way to lead us to the path that will lead us to our ultimate destination of Liberation from the cycle of death and rebirth and unification with the Divine. I have no doubt about all this. Not only do I know it, I realize it. Just like I see the sunset and the sunrise, and the cycle continues, I can visualize that if I continue to live without being 'I', dropping the ego, transcending the mind, going beyond the cravings and the passions of the senses, I will eventually be free at death. I will not return to earth. Such is the doctrine of Karma. While nobody can escape Karma, only those who transcend it, who Realize the Truth about the self and who discover the Truth about life, can ultimately realize God. Karma is life. Life is Karma. And if we don't understand Karma, we can never understand life.

Before I end, let me share that the Law of Karma is beyond human comprehension. Man cannot comprehend how Karma works, when Karma works, when the reaction of our action will happen. Man is even unsure, sometimes, whether it is a good Karma or a bad Karma. What we are sure about is that the Law of Karma exists and that every action will get an equal reaction whether it is in this birth or the next. Today, people are confused. They have an ailing relative who is in coma for decades. They wonder, 'Should we let euthanasia or

mercy killing end their suffering? Will this be a good Karma or bad Karma?’ If there is a terrorist who is trying to kill others, ‘Should we kill him. Will it be a good Karma or bad Karma?’ If there is a dangerous animal that is attacking us, ‘Can we kill that animal in self-defence? Will it be a bad Karma?’

If we have to protect ourselves from a dangerous animal, we can definitely protect ourselves. But unnecessarily killing a mosquito that is in our room, is definitely a bad Karma because we are taking the life of a creature that deserves to live. Instead, we must try to repel it by taking preventive measures. Similarly hitting a dog just for fun is a bad Karma. That is intentionally, wilfully hurting a being and that is never a good deed.

Let us understand the principle by which Karma works. Any Karma, which is in self-defence cannot be a bad Karma, but any Karma which hurts others, which can be avoided, is definitely a bad Karma. Therefore, we must respect Karma, we must respect life and death. Birth and death are in the hands of the Divine, the Supreme Immortal Power that controls Karma. Therefore, we should not interfere in the life and death of anybody. We should respect their life and let them live till the Divine wishes them to live.

Finally, each one of us must use our intellect, our conscience to decide whether it is a good Karma or bad Karma. But more important than doing good Karma or bad Karma, let us not forget that we want to transcend Karma, we want to be liberated from the one who is doing the Karma, so that we are united with the Divine. This is our ultimate goal.

*I have realized  
we can't escape from Karma,  
we have got to live with it...  
But I've also realized  
it's not my Karma,  
And so I'm liberated from it.*





## POEM - LIFE IS KARMA

*Do you know why we came to earth?  
Why did we get this human birth?  
Everything that happens in our life is Karma.  
Very few of us Realize the Truth of this drama!*

*How does the Law of Karma work?  
What happens when from morals and ethics we shirk?  
Whatever you do, that's what you will get.  
Nobody can escape from Karma, that's a bet!*

*Why don't we see an apple on a mango tree?  
Is there a way from Karma to be free?  
The Law has a principle - As you sow, so shall you reap.  
If we are going to sin, we are sure to weep!*

*Why do we see a child being born blind?  
Why do we think that God is unkind?  
Because we don't Realize the Divine Truth,  
Life is Karma, we don't get to the root.*

*Is God controlling our life from heaven?  
Is there a way to reach cloud eleven?  
The Creator has created the Law of the Deed.  
Our good Karma will make us happy, indeed!*

*Why do bad things happen to good people?  
Why is there suffering for the weak and the feeble?  
Nothing is luck, nothing depends on chance.  
Life is a drama and Karma makes us dance!*

*Why do we cry, look at the sky and ask, 'Why?'  
 O Lord, I didn't murder or kill, did I?  
 While we pray to God as we experience hell,  
 We don't listen to the Truth that Karma does tell!*

*Can anybody escape from Karma, the action?  
 Can anybody escape from Life, the reaction?  
 Whatever we have done, we must receive the fruit.  
 Karma is Life, this is the Truth.*

*Does life depend on chance? Does life depend on luck?  
 Can we control whatever happens, choose what to pluck?  
 While we have a freewill and can choose our deeds,  
 We can't escape from the thorns of which we planted seeds.*

*Does Karma decide all that happens on earth?  
 Will Karma also decide our rebirth?  
 Yes, we are glad or sad, depending on what we do.  
 And this will continue into our next life, it is true!*

*Who carries the Karma, to whom does it belong?  
 Is the account of Karma, short or long?  
 The body will die, but Karma belongs to the mind.  
 It will appear in a new body, leaving the dead one behind!*

*The Law of Karma, can anyone escape?  
 Is it only for a man or also for an ape?  
 Every living creature must follow this Law.  
 The Law is perfect, it makes no flaw!*

*Who controls life, Karma or God?  
Can I get away if I pray to my Lord?  
Those who think that prayer can do the trick,  
They ultimately cry, when Karma gives a kick!*

*To whom does this Law of Karma belong?  
Is Karma stronger or is God more strong?  
God has created Karma to control the earth.  
Everything is Karma, our death and our birth!*

*How can then from Karma we escape?  
How can we reach God at heaven's gate?  
Only those who realize – the doer is not 'I',  
From Karma they are free and to God they fly!*

*What is the way from Karma to be free?  
Not to be reborn, to return as human, animal or tree?  
When we realize we are not the body, ego and mind,  
Then free from Karma ourselves we will find!*

*What is the mystery that happens at death?  
What happens when the body loses its breath?  
Those who carry Karma, will come back to earth.  
As per their action, will be their rebirth!*

*What is the way to escape rebirth?  
How can I escape from the triple suffering on earth?  
It happens by realizing we are the Divine Soul,  
This is our life's ultimate goal!*

*What happens to those who don't Realize the Truth?  
What happens if we don't discover Karma in our youth?  
We face agony of the ego, misery of the body and mind.  
And this will continue again and again, we will find!*

*So why should we worry about Karma and our life?  
Why not just enjoy with our kids, our family life?  
If we don't realize Life is Karma, we will cry,  
And we will also return to suffer after we die!*

*What is our life's ultimate goal?  
Is it necessary to live as the Soul?  
Yes, this is the way to realize God.  
To live blissfully on earth till we unite with our Lord!*

BY  
**AiR**  
Atman in Ravi



## ABOUT THE AUTHOR

### *AiR- Atman in Ravi*

AiR – *Atman* in Ravi, is an Embodied Soul whose only mission in life is to 'Help People Realize the Truth'. He was born in Bangalore on October 15, 1966. At a very young age, Ravi V. Melwani mastered the craft of business and became a very successful businessman who revolutionized retailing in India with the stores KidsKemp, Big KidsKemp, and Kemp Fort. After making millions, he realized that life is not just about making money. He shut down his business at the age of 40 and started making a difference doing H.I.S. work – Humanitarian, Inspirational and Spiritual work.



As a part of the Humanitarian initiative, 3 charitable homes were set up to provide free medical treatment and care to the poor, destitute, and needy. Today, over 600 suffering homeless people who are picked up from the streets are served and cared for in 3 destitute homes and provided with free shelter, food, clothing, and medical care. AiR built a Shiva Temple in the year 1995 in Bangalore, which is now known as the Shivoham Shiva Temple. AiR now believes that religion is just a kindergarten of Spirituality, and people should go beyond religion to truly realize God.

One day, his Guru inspired him to introspect and find answers to the following questions: Who am I? What is the purpose of my life? Is life just meant to seek pleasures and to live and die without any purpose? What happens after death?



Will I be reborn? Who is God? Where is God? What is God? What is the Soul? Where are heaven and hell? What is Enlightenment? Several questions like these took him on a quest, a search for the Truth. He gave up his life of Achievement and Fulfilment in search of the final peak of life: Enlightenment.

After a few years of intense search in retreat, deep in the mountains, he realized that we are not this body. We are the Soul, the *Atman*. He changed his name to AiR – *Atman* in Ravi. He metamorphosed to AiR and gave up his entire life as Ravi V. Melwani and started living as an instrument of God doing His Divine Will. This led to several Realizations that formed his new mission of life – to Help People Realize the Truth.

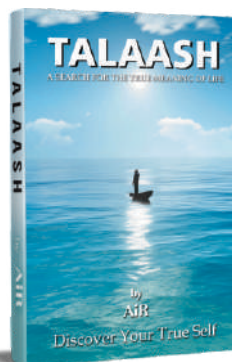
Since then, AiR's life has been dedicated to reaching out and helping people to eradicate the ignorance that they live in. Based on his realizations, AiR has published over 40 books, composed and sung about 1200 bhajans written several blogs, quotes, and poems. He has taken up various other initiatives that can lead people towards the Truth like conducting AiR Spiritual Retreats and giving talks that help people evolve on their spiritual journey. He is a TEDx speaker and is also invited to speak at several organizations like YPO (Young Presidents' Organization), Rotary Club, Lions Club, and at many corporates, schools, and colleges. He conducts webinars every week on Zoom, ASK AiR sessions every day and Facebook Live to help people realize the ultimate purpose of their life.

*Started with nothing...  
Became something...  
Achieved everything,  
Only to realize we are nothing!*

## BOOKS BY THE AUTHOR

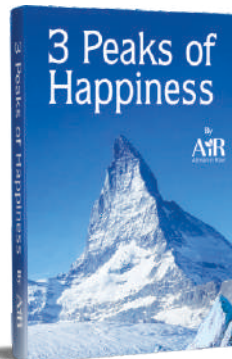
### 1. Talaash

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.



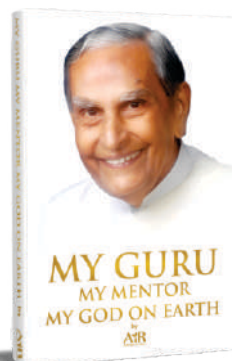
### 2. 3 Peaks of Happiness

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.



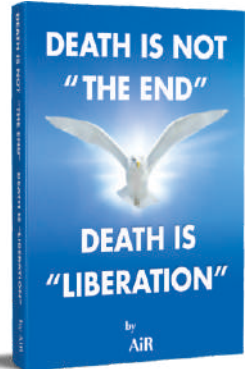
#### 4. I will Never Die, Death is Not “The End”

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.



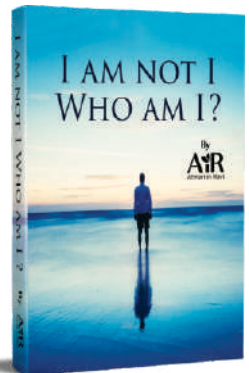
#### 5. Death is Not “The End.” Death is “Liberation”

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.



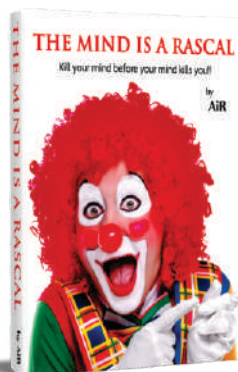
#### 6. I Am Not I. Who Am I?

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.



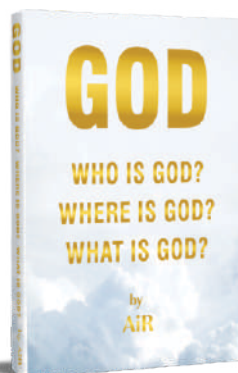
## 8. A Cosmic Drama

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.



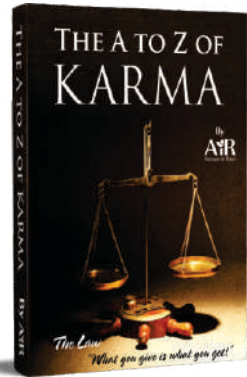
## 9. Who is God? Where is God? What is God?

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.



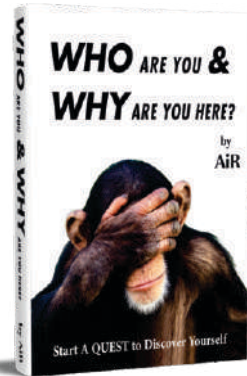
## 10. The A to Z Karma

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.



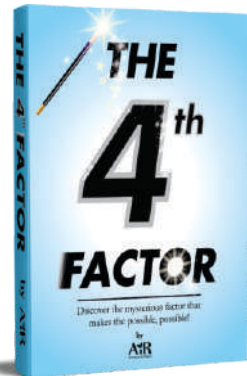
## 11. Who Are You and Why Are You Here?

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.



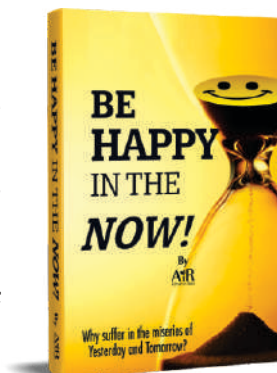
## 12. The 4<sup>th</sup> Factor

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!



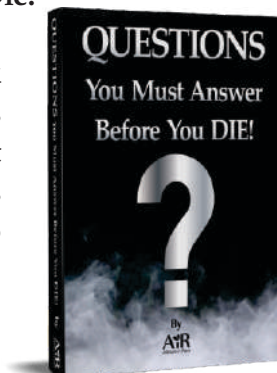
### 13. Be Happy in the NOW!

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.



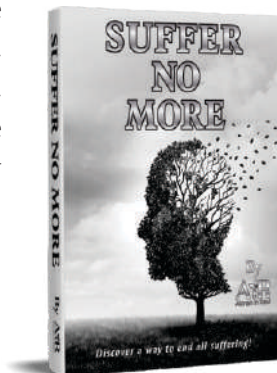
### 14. Questions You Must Answer before you Die!

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

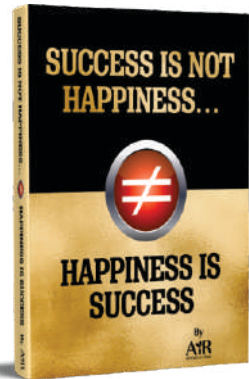
'Suffer No More' is a personal experience of overcoming anguish, anxiety, distress, and grief. It is an analysis of suffering, what causes it and how we can overcome it. While there is pain, we can do away with suffering. This book will tell us how.





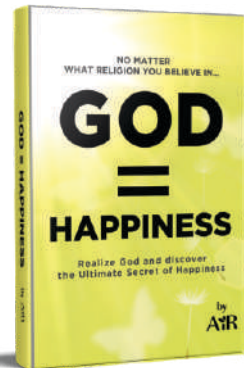
## 16. Success is not Happiness, Happiness is Success

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.



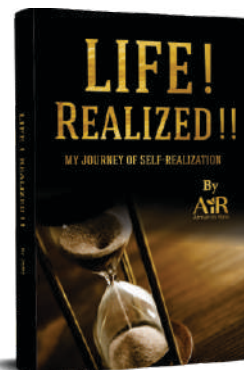
## 17. God = Happiness

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.



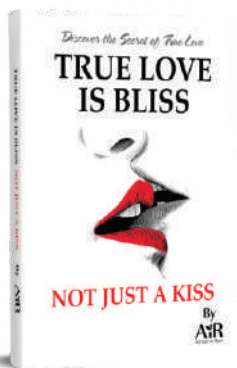
## 18. Life! Realized!!

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.



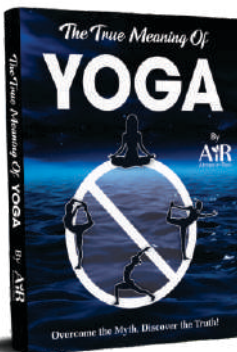
## 19. True Love is Bliss...Not Just a Kiss

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.



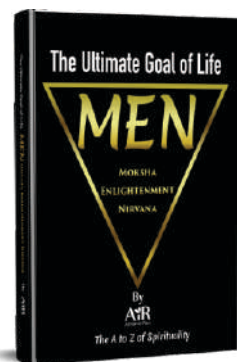
## 20. True Meaning of Yoga

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

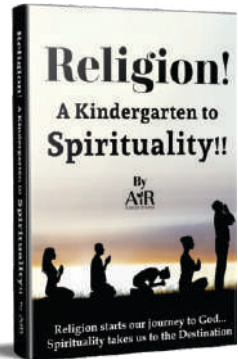
The three most tenable concepts – Moksha, Enlightenment, Nirvana are discussed in this book that can help us reach our Ultimate Goal of Liberation and then Unification with the Divine.





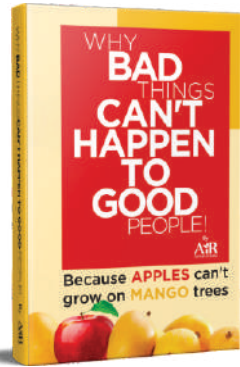
## 22. Religion! A Kindergarten to Spirituality!!

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.



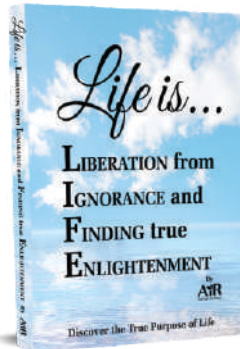
## 23. Why Bad Things Can't Happen to Good People!

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.



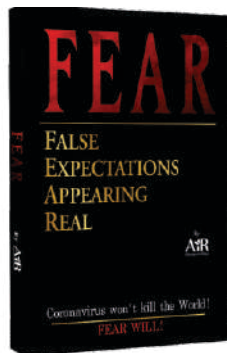
## 25. The Ladder to Heaven

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.



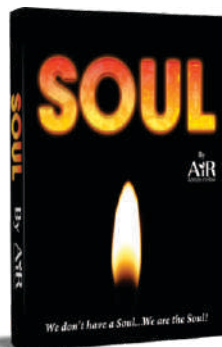
## 26. FEAR- False Expectations Appearing Real

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.



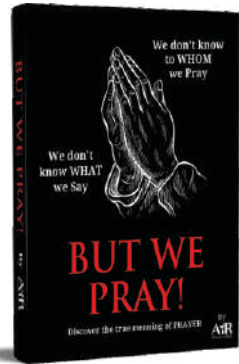
## 27. Soul – We don't have a Soul... we are the Soul!

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!



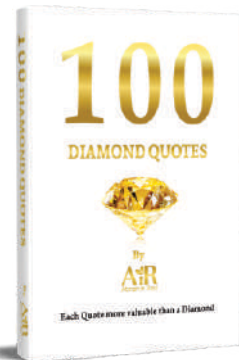
## 28. But We Pray!

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.



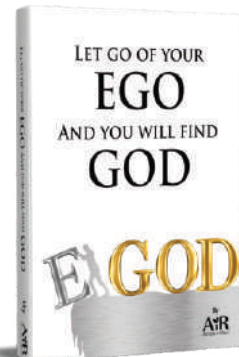
## 29. 100 Diamond Quotes

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.



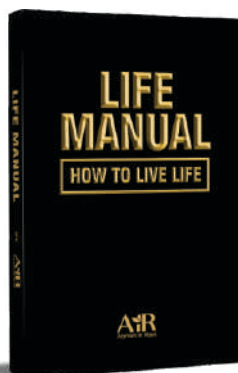
## 30. Let go of your Ego and you will find God

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.



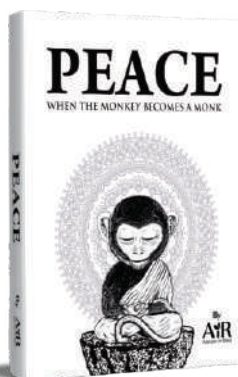
### 31. Life Manual - How to live life?

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.



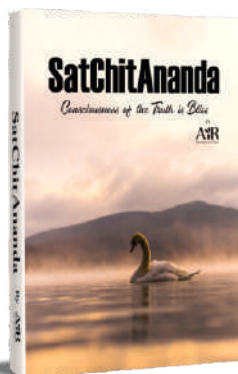
### 32. PEACE... When the Monkey becomes a Monk!

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.



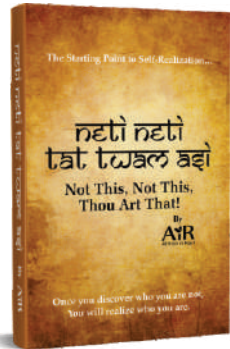
### 33. SatChitAnanda - Consciousness of the Truth is Bliss

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.



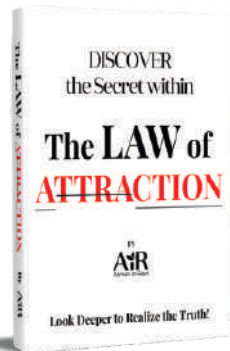
### 34. Neti Neti, Tat Twam Asi - Not This, Not This, Thou Art That

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'.



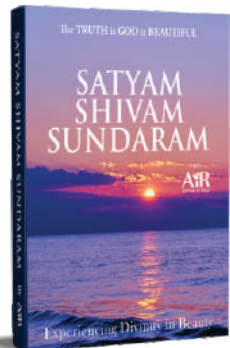
### 35. Discover the SECRET within The LAW of AttraCTION

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.



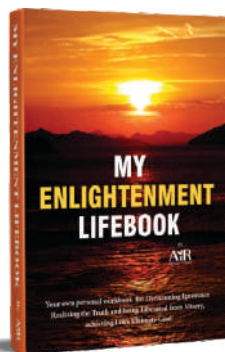
### 36. Satyam Shivam Sundaram - Experiencing Divinity in Beauty

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 crystalized 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.



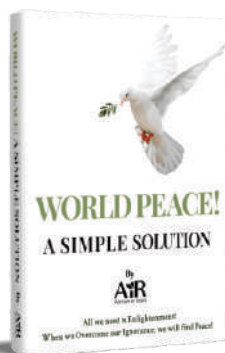
### 38. When you overcome the FEAR of DEATH, You start to LIVE

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.





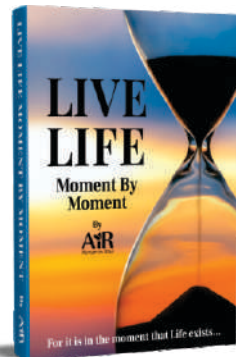
## 40. Many Problems, One Solution

Everybody has problems. Some people have money related problems, some face challenges due to health. There are people who live with fear, worry, jealousy, stress, anxiety, depression, even with the thought of suicide. The list is endless! Is there a way out of this suffering? This book has the secret!



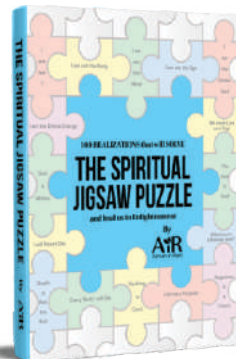
## 41. LIVE LIFE... Moment by Moment

Neither is life a journey from birth to death, nor is it the number of years we live on earth. Life is about 'now', this moment. If we lose this moment, we lose life. Unfortunately, most of us don't live, we just exist! This book will inspire you to Live life in the now, moment by moment!



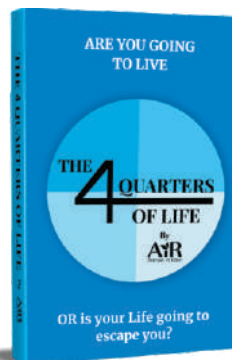
## 42. The Spiritual Jigsaw Puzzle

Are you seeking eternal happiness or searching for the ultimate purpose of life? Then this is the perfect book for you. The 100 Realizations in this book are the 100 pieces of the Spiritual Jigsaw Puzzle, that, once put together, will lead you to be enlightened with the Truth, and liberate you from all suffering to experience a spiritual ecstasy unknown to common man.



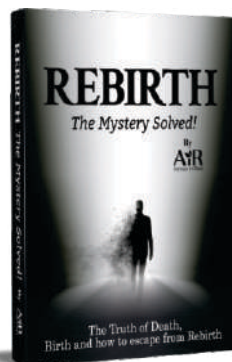
### 43. The 4 Quarters of Life

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. This book will inspire you to live a complete life, Quarter by Quarter, so that you can live with bliss and everlasting happiness.



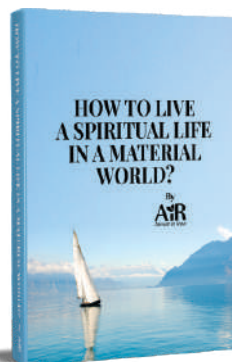
### 44. REBIRTH ... The Mystery Solved!

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. Some people do take the road less travelled, the Spiritual





path, and go on a quest to Realize the Truth. But is it even possible to live a Spiritual life in this material world, surrounded by worldly pleasures? Of course, it is! Spirituality is not really about renunciation, but Realization. This book shows the way to that inner voyage of eternal happiness.

## **And Now**

### **46. Life is Karma**

**Next in pipeline...**

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

### **48. Enlightenment - The Myth and The Truth**

If you have any questions on happiness, suffering, life, death, rebirth, karma, liberation, enlightenment or anything related to spirituality, **you can ask your questions directly every day on Zoom at 8 p.m.!**

**Ask AiR**

at **8 pm** every day  
on  **zoom**

**Zoom Meeting ID: 85021104431**



# LIFE IS KARMA

Haven't you heard about Karma? Maybe you believe in it, or you are one of those fans who chant the mantra 'Karma' every time something happens in life. We know beyond doubt, don't we, that nothing in this world is happening by chance? Everything is happening as per Karma.

Karma is a Law, and nobody can escape it. That is why we don't find apples growing on mango trees. Just like the seeds we plant decide the fruits on the tree, the deeds we plant will decide our destiny. Whatever you do will come back to you.

Karma also decides our birth on earth. Our Karmic score continues life after life. But we don't understand many things that happen in life and how Karma really works. Will Karma cause our rebirth? Will we actually return to earth? Can we be reborn as an animal? Is God controlling everything that happens? Can we actually escape from Karma? Is there a way to transcend Karma and realize God? Every question you have about Karma and about Life, has answers. This book has all the questions and the answers that will make you Realize the Truth about Karma and about Life, how Karma is Life!

By  
**AiR**  
Atman in Ravi

**A.i.R.**

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