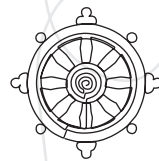


KARMA

CHAPTER 3



Karma

Karma means doing some action
Karma also means consequence
or result of the action.

Our living universe:

Now, we have an universe; whether, evolved or devolved or created; and we feel it as real. All living beings including humans have become part of this planet.

God defined rules for the cosmic universal game and developed a great software to operate it. He has planted a subtle chip with memory in human brain called, 'Mind', in all living beings. Due to this mind, living beings are able to have individual experience in the universe. The mind is said to have wireless connection with to God's server, and all the activities are recorded and monitored.

Many people believe that a Soul or Spirit resides in a body, which is said to reach God after death.

People also believe that there are places called 'Heaven' and 'Hell', where people enjoy and suffer respectively. This is established by all scriptures and believed by all religions.

Let us see these comments which are commonly used by all irrespective of caste, creed or religion, instinctively:

- 'I don't know in which life I had committed sins, I am now suffering on account of that.'
- 'Please do this help for me, I will be born as your kin in next life'.
- 'For all these sins, you will rot in Hell'
- 'It's my karma; I have to experience this suffering.'
- 'We are associated with each other, from different past lives.'
- 'Leave him, he shall suffer as per his karma.'
- '(S)He is my soul mate'
- 'I shall do good deeds and go to heaven.'
- 'Your grand father/mother has taken birth again' (when a new baby is born).

In Hindi people say - '**Woh Maragaya**' (He is dead and gone) - or in Telugu '**Chachhipoyadu**' - meaning - he died and went.

Went where? How can a person go when his body is here? Then who went and where he has gone?

When a person says 'you will go to heaven or hell' - who goes?

Ancient people, when their dear ones died and lying in front of them, everything was the same as before, but person was not breathing or moving.

They started questioning

- 'What went out'?
- 'Who went out'?
- 'Who is the real person then'?

So they discovered that body is not the real person.

So the subject of soul/ spirit inside a body is well accepted by faith or ignorance around the world.

When a person dies- everyone says- '**May his soul rest in peace**'. They are afraid that the Soul can become restless and haunt people by becoming an evil spirit.

So prayers and purificatory rituals are performed after the death to direct the Soul to Heaven.

So most of the people and all religions believe the concept of Soul/spirit, and even when the body is destroyed, the memories and tendencies accompany the 'Soul' leading to its next birth.

So apart from physical body, we are having one more body inside our body called 'Soul'.

Of course a lot of people dismiss these theories as unbelievable or as childish tales. The atheists and science argue that our earth planet was formed due to the formation of Sun. All living beings have evolved on Earth as it is the habitable planet. It is believed that we are born by chance and once we die, it is the end.

But in science, there is no definitive answer for "Why that Sun was formed and how we are conscious of things and others?". Primarily because, the existence of The Cosmic God can't be proved by the scientists.

But there are many people who are neutral as they are unable to believe the scriptures or totally disbelieve like atheists. They accept the 'God' theory with fear and agree that there is something supernatural, but do not know what it is?

But all have doubts like “if God is creator and supreme power,”

Why God has created so many differences in nature, in colour, in physical bodies?
Why some people are rich, while some are poor or in middle income group?
Why some people are healthy, while some suffer illness?
Why some people are born physically and mentally challenged?
Why some people who are rich become paupers?
Why some poor people become big business tycoons?
Why a particular person is winning an election, game, lottery etc
Why some healthy people suddenly get stroke, cancer, paralysis etc?
Why innocent people are killed in terrorism?
Why countries are fighting wars?
Why people are suffering?
Why there is evil etc?”

The list will be unending. There are lot more questions like these and none has perfect answer.

These questions are very relevant today as our parents, teachers, scientists, priests or as a matter of fact no one is able to give any satisfactory answer. We see under privileged families living in small dungeon type houses in unhygienic localities. On the other hand we see rich families living in palatial houses.

- We see poor people go long distances travelling for work by tractors, buses etc.
- We see middle class people travelling by cycles, motor cycles etc for work.
- We see rich people travelling in luxurious cars and flights for work and pleasure.

The money spent by a rich person for birthdays, weddings can take care of daily food for entire villagers. While upper class never think of how the lower class is surviving, the lower and middle class always think of becoming rich and enjoy similar life style.

Parents and teachers use this as an opportunity to inspire kids and students to study hard to make money after they become elders and can enjoy comfortable and luxurious life. While some people really work hard to climb

the ladder, but many of them remain in lower and middle class only. They finally concede that they are unlucky and blame their fate.

Some people try to take short cuts of earning money by cheating, fraud etc., and suffer after they get caught by the law enforcing agencies.

So who can really answer these questions?

The subject of 'Karma' answers these questions in detail- which is discussed in this chapter.

Meanwhile let us look at this:

We go to a movie for entertainment. Suppose, you see the same movie every day, it will be boring. Or, if all the movies have just one theme, it looks stale. When we go to a sober movie, we say 'It is boring, there is no- story, drama, fighting, comedy, suspense, and sentiment etc'. All want to see some action, some excitement, comedy for fun, songs and dance for entertainment. When there is a villain, only then, the greatness of a hero is highlighted. And we need variety in each movie and TV serial.

Hence, directors, story writers and all movie artists are working hard to create something new, every time. They create entertainment as well as emotional movies, which reflect our real life stories and people enjoy watching their own experiences.

So God, Director of this Cosmic Movie created a software, which gave Free Will to all humans. This Free Will Power is given to choose living between righteous and unrighteous means and take full responsibility of the repercussions arising in the aftermath. Whosoever follows a good way of living, will get happiness and those who violate, get sorrow; based on 'Cause and Effect theory'.

As human beings are driven by materialistic desires, and actions are done by Free Will - people now experience drama, emotions, success, failure, happiness, tragedy, sentiment etc., in real life.

What is this 'KARMA'?

In Sanskrit, a mental or physical act is called, Karma.

In the doctrine of Karma, it is not the act; but, the intention and motive behind it that justifies its merit or demerit.

'Karma' also means 'fruits of action' in general sense, though the word 'karma-phala' is the correct term or 'consequence of the act'.

So in Sanskrit, Karma means not only action, but also the result of action- as the consequence of an action is not a separate thing.

Every effect has a cause behind it and without a cause there can be no effect.

The effect is nothing but the cause represented in another way; but appears totally different from the cause. Also an effect can become the cause for another effect

So when word Karma is used- do not get confused, but understand it, in its context of use.

So Karma means doing some work or action- good or bad.
Karma also means consequence or result of that action -good or bad.

Every action is bound to have a result; by default. The result of that action generates Good or Bad “karma”, which has to be experienced by those concerned.

In this chapter, from now on, word 'Karma' will be used for the 'result of action' - which can be good or bad.

How Karma is generated?

Karma is produced in two ways:

1. Through actions from thoughts and words,
2. Through actions others perform under a person's instructions.

So, for Karma to be generated, first there should be an action.

Why do we perform an action?

In His creation, for continuity of this cosmic drama, God has made two provisions, for all living beings.

1. Sexual urge - for continuity of species by reproduction.
2. Hunger- which makes all beings to act and do some kind of work for food.

All human beings are bound to work. If you are born, you have to perform action, it is not optional. Action is the reason for our earthly existence. It is impossible for one to remain inactive even for a moment or escape from action altogether. By desisting from action, it is not possible to maintain even one's body.

The main reason for any action is 'Desire' which arises through senses and the objects which a person likes. This leads to mental contemplations and pushes the body to act. A desire is the 'seed' from which thoughts 'sprout', propelling people to make actions, resulting in deeds.

Ex: A person after getting stabilised in a job, wishes to buy a house. Then action starts to search for good locality to buy a house within the budget.

People do not have choice of not making actions; but they have the only choice to do action with- good or bad intention.

What are the main desires that make us work?

The basic desires are to fulfil basic needs like food, clothes and house. After these needs are taken care of, then humans desire to own other luxuries like TVs, cars, phones and all types of gadgets. It is never ending, as the attachments increase, the desires also increase, making people to do more action.

For initiating any act, it is said that there are two types of reasons, which come from the thought of mind.

1. Knowledge
2. Desire.

Knowledge to desire:

Knowledge first starts with direct experience. Suppose I have gone to visit a friend, who offered a new fruit 'X', which is imported which I have not tasted earlier. After eating, I realise it tastes very good, and this experience will be stored in the mind, as new knowledge. That memory of good taste brings desire in me and makes me 'act' to go to the market to purchase it for the family.

So action starts.

Desire for knowledge leads to desire:

Desire to gain knowledge, may again lead to desire for the item. Say, I search in internet for different types of cars to gain knowledge. After gaining knowledge, one car is having very interesting features and also available within my budget. From here desire takes over and my 'action' starts to buy the car.

How these desires are generated ?

Obsessive entanglement in sensory objects lead to attachment, which gives birth to desires, forming impressions and tendencies in the Mind when we experience those objects. So when the actions are prompted by desires generated from sensuous thoughts, they in turn, create more and more impressions in the subconscious mind.

How Impressions are created ?

All conscious actions performed physically and mentally, result in enjoyment or sorrowful experiences. These experiences leave behind a subtle impression of its essence, like the etchings on a DVD, in our subconscious memory, to be recalled and used in the future, when a similar situation arises.

An experience we have in life sinks into the depths of the subconscious mind, where it becomes an impression. The impressions of a person's past actions, tendencies and aptitudes, though lost to memory, are deeply rooted in the subconscious in the form of Samskaras (propensities).

That very experience from the 'result of action' forms some impression—good, bad, or neutral. There is no gap between the experience and the formation of an impression in the sub-conscious mind.

Ex: Like when I ate a pizza for the first time, I liked the taste, so it left a 'good' impression about pizza, while eating itself. I didn't like vegetables as a kid, so 'not good' impression was rooted in my mind.

The memory continuously creates impressions from the experience of all sense- objects, gross or subtle, without exception. The memory updates all the modifications according to the latent impressions of the past. These impressions are called Samskaras.

Suppose you are hearing the trumpeting of an elephant for the first time, without seeing it - your mind stores the sound but with a question mark (?). Later, when you see an elephant and hear the sound again, it now updates the file that the sound is related to an elephant.

Similarly, you heard from someone that Mr. X is acting against you, you form an impression that Mr. X is an enemy. Later, when you came to know that in-fact, he was trying to help you, you delete the earlier file as an enemy and update him as a friend.

These impressions form the conditioning of mind for a person which make up a part of his character. For ex: someone's attitude is always negative or a person has short temper. Then we say it is his nature, meaning he is displaying the results of his impressions formed earlier.

How tendencies are formed?:

Mind wants repetition of a pleasure enjoyed once. From impressions, you form tendencies due to repeated actions. From old tendencies, the thoughts create a desire. Then the person is forced to do action to fulfil the desire. Through repetition attachment arises, a habit is formed.

This cyclic process goes on in the mind.

Tendencies are latent impressions deeply imprinted in the mind from this life or earlier past lives due to strong habits. Tendency is also known as the 'potential mind', like seed bombs thrown on dry hills, which has the potentiality to sprout whenever rain falls. So these tendencies are formed, which are still latent and assume a potential and hidden form; and can crop up anytime in a person's life.

When I was studying Engineering second year, I started smoking with a desire to form circles with the smoke exhaled. Whenever the desire arose, I repeated. Gradually, it became a habit and became an addict.

I stopped smoking after 25 years. But after 6 months, when I went to USA and met my old friends after long time, I was tempted due to my past tendency and smoked along with them. Thereafter I continued it for another four years, before I gave it up altogether.

The difference between tendency and desire is that the tendency is subtle and hidden in the subconscious mind,

whereas the desire is gross. The pleasure derived from the enjoyment of the object is stored in mind's memory.

So 'Desires' prompt us to action, which automatically result in some reaction. Both action and reaction create these 'Impressions'. They are recalled from the memory of the mind and the desire to enjoy, spring forth and cause more actions-again and again, forming a 'habit'. Though the 'habit' can be over powered through 'Will Power', it will still be in the subconscious mind in the form of 'Vasana' (an urge in subtle form), which is called the 'Tendency'.

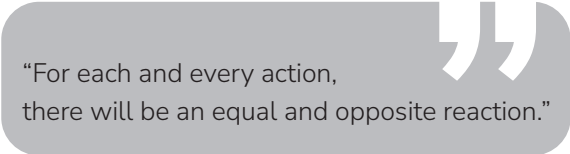
The laws of Karma and its operation:

The Creator of this Universe is a wonderful chess player; He makes the first move and then sits back to see how people react to it.

Karma is one of the key spiritual laws that govern our life experiences based on the law and principle that 'what you sow, you will reap'.

So for every action we make, reaction will be in the proportion of the intention and motive with which action was performed. It can be explained in terms of cause and affect. The cause is your actions and the affect is consequences of those actions - 'Karma'.

It is similar to Newton's third law:



“For each and every action,
there will be an equal and opposite reaction.”

Karma 'the chain of cause and effect':

- The causes are generated through ignorance, egoism, desires and attachment.
- The effects of these causes are the experiences of pleasure and of pain.

Actions performed consciously weigh more heavily than those done unconsciously.

Ex: Supposing

1. I break a window glass intentionally by throwing a stone.
2. I am playing with a ball and unintentionally window glass breaks.

Damage cannot be undone, and I have to pay for it, but the Karma affect of breaking the glass is lower for actions done unintentionally.

Ex: if a person is killed in an accident unintentionally; or, killed intentionally; the law of court gives more weightage for an act done intentionally.

If I perform actions with desires and attachment, with an intention to enjoy the fruit of those actions; then I have to assume full responsibility for all my actions. Also face the consequences of all the actions thereafter; accepting either pleasure and happiness or sorrow and suffering.

The result of an action can be immediate or may become fruitful, later; perhaps in another place and future time. However the loop will be completed only with the reaction to an action is initiated. Till then this endless chain continues.

Thus, “cause” becomes an “effect” and this reaction to the effect will become the next cause.

Just as the whole tree lies dormant in a seed, waiting to manifest itself at the appropriate time, if proper environment is favourable; so too, each 'result' is a seed waiting to manifest itself to unfold when circumstances are favourable.

One must enjoy or suffer from the fruits of one's good actions as well as bad actions; emanating from those actions. In both cases none has any real freedom from God's software to escape, but to experience the resultant pleasure or suffering. This law is applicable universally to all the living beings.

In a story, a fox takes loan from Mother Earth and tries to run without repaying the loan. Is it possible to escape from Mother Earth? Similarly, there is no escape from karma to anyone.

There are two types of karma: Good and Bad

The humans perform actions prompted by desires; and desires are basis of actions. Each individual seeks only those objects which are rooted in mind and which give a feeling of joy. We notice that some people like- business, politics, pets, adventure etc., and they want to achieve their ambitions or possess objects with which they are attached, by all available means, as they feel absence of them brings sorrow.

Thus in this creation of God- humans have before them both, the noble and the ignoble paths to fulfil their desires, both physically and mentally. In such life journeys, some humans do not always choose the path of wisdom. They succumb to temptation, ignoring the noble path and do all unrighteousness acts.

The deeds of a noble path attract 'Merit' or 'Virtue' or 'Good karma';
and deeds done following wrong paths will attract 'Demerit' or 'Sin' or 'Bad Karma'.
The consequences of those Merit and Demerit are the experiences of joy and sorrow respectively.

Good karma will bring in wealth, name & fame, health, happiness etc because of doing good deeds. Those who have accumulated good karma in past lives will be born in a rich family with health, wisdom and enjoy specific advantages right from the beginning, in their present lives. Others think that such people are lucky, but it is the reward of good deeds.

Bad karma accumulated due to bad deeds will bring in suffering by- loss of wealth, illness, court litigations, family disputes, loss of fame/business, face jail terms etc.

In my opinion, we need not go to 'hell' to experience suffering from bad deeds; we can see from our experiences or of others, here on earth itself.

Once a Guru said, imagine the fate of a lady who happens to be the eldest 'daughter in law' into a middle class family, whose husband already has eight other siblings and has their responsibilities also on his head. That lady has to make so many sacrifices.

Qualities like anger, pride, doubt, jealousy, revenge etc, lead to bad deeds resulting in loss of peace in mind. Most people think, the bad deeds are -using tobacco, alcohol, drugs, sex for pleasure, etc; but a person's weakness for earning money or power by wrong means, are also harmful bad deeds.


Ex: Some people try to earn money by fraud or cheating and some people try to get political power at any cost and abuse it. But, on the other side, they will be cheated by some others in a different way.

You reap what you sow:

First a person has to understand that the reasons behind the problems being faced today- are the results of the past bad deeds. Similarly, if the person is experiencing Happiness, it is because of Good Karma. The past is the initiator of the present. In the same way, future depends on the acts done in the present. Therefore, the situations we are experiencing do not arise accidentally or coincidentally; they are affects caused by our past actions.

You cannot plant orange seeds and expect to harvest apples!

We may be able to cheat or hide our wrong doings from society, Government, friends etc, but we cannot hide anything from God. The Cosmic Consciousness, is always aware of all our doings; because, everything we do, is in our sub- conscious memory, which is connected to God's central server.



It is because of 'we' alone, the mind thinks and we alone are responsible for the actions of our mind.

Once we set them in motion, we have to take full responsibility and face the consequences of them.

It is not God who punishes us or rewards us without any reason.

If we understand this, we can no longer blame anybody for what happens to us. The experience of sorrow is not to be treated as injustice, but simply a result of our past acts. So if we want to experience peaceful future, we have to do only good deeds by all means, in the present.

It is our own game, but we have to play by the rules.

This is the law of Karma.



Why Me?

Lot of people question “**why me?**”

when something bad happens; or, they face continuous problems in life. When there is sudden loss in family, when a farmer loses his harvest due to cyclone, when business suffers, when a person gets cancer, diabetes; when a person misses a flight or train etc etc.

All question-why it is happening to me? Or, why am I, in this situation?

In my experience, I have seen friends, family, relations, business acquaintances who have suddenly died at young age pushing their family into problems. Sometimes, I saw their death brought money into the family due to insurance, benefits and their family life style improved.

I saw friends who suddenly got bed ridden due to paralysis; some people went into depression. Some relatives, who were poor, became rich and famous due to their children jobs and business.

I have seen my rich friends who became addicted to alcohol and their kids to drugs.

I am sure everyone will come across such incidents to known persons in their lives, and wonder why it has happened to them. Since there is no specific reason, it is always treated as 'Bad luck' or 'Fate'.

It is very hard to pinpoint or relate the suffering to a specific reason or incident, as Karmic affect is very complicated, involving lot of people and parameters, situations in present and / or different lives. It can be due to co-ordination of impressions, thoughts, and actions of different people at different times. Only God's software can calculate and allocate the share of pleasure or pain for different persons.

Karma is not fate:

Many people confuse karma with what they call fate. The idea of fate comes due to ignorance of the real causes that were behind causing an event. The effect of an action for which a person is responsible may not come immediately, but may bear fruits later and the action might have been forgotten. Not being able to correlate its cause, it is assumed that the person is a victim of fate.

I shall narrate a real time incident mentioned by Sri Ramachandra Murthy, a monk, whom I met in Dwarahat, now settled in Varanasi. He had been doing rice business with his partner for many years. One fine day, his partner swindled money about Rs. 40 lakhs from business and absconded. Sri Murthy, who was preparing for his daughter's marriage, was shocked with this incident and got paralysed. After suffering a lot, he recovered but got vexed up with life and left for Himalayas without informing any family members. After roaming around and finding no solace, he decided to commit suicide, and walked into deep forest to die.

There Sri Murthy saw a Sage and was attracted to him and fell on his feet, and begged for help. Sri Murthy was asked to sit and relax for some time with the Sage and Sri Murthy could feel the energy filling in his body. Later, when Sri Murthy opened his eyes after long duration, the Sage mentioned, "In your previous life, you have cheated on your partner doing Gold business, and the same amount has been collected by him in this life. Then why you have to cry"?

Murphy's law states- 'anything that can go wrong- will go wrong'

Ex: A person used to go in wrong route instead of taking long legal route, to cut short distance to reach home. One day an accident took place, and the person had to pay fine and compensate for the medical expenses of the injured. Instead of repenting for going in the wrong way, the person thinks 'why it has happened today like this, when every day I was able to go smoothly?'

Most of the people would have heard about Volkswagen emission scandal- where the manufacturer used a device or software to hoodwink emissions tests, which was later exposed by US EPA; and U.S. authorities have extracted \$25 billion in fines, penalties and restitution. Apart from the financial loss, the company suffered additional loss of its reputation and business.

Similarly, lot of frauds are exposed by audits or based on a whistle blower complaint in Private companies and Government departments in different countries. As regards my own business, I took advantage of a government rule which was ambiguous, but later I had to pay back with penalties, when Government audit pointed it out.

When we go to hospitals, we see people suffering trauma from accidents, cancer, stroke or paralysis- who experience unbearable pain physically; and also have to bear the negligence from family and friends, mentally. People should ensure that they don't end up in that type of situation, by following Dharma, doing good deeds and not going against the purpose, behind Nature's creation. If you play games with Nature; Nature will play them back.

The understanding of 'Laws of Karma', is actually very useful to all human beings; because, as long as we are enjoying and do not face any problems, normally we are not bothered. But when we notice adverse affects in business or life, then people ponder over 'why it is happening like this, to me?' or blame on God.

The belief in 'Laws of Karma' alone gives people a solace to accept the present situation and develop faith in God.

Are marriages made in heaven?

Karma philosophy points out that “marriages are made in Heaven”. Generally, the selection of spouse is very difficult, and marriage is uncertain until the wedding knot is tied. Most of the marriages are successful, but some end up in suffering, and result in divorces. Please note that the results of the past actions; of both partners creates a mutual attraction or repulsion; that, either brings them together; or tears them apart, in this life.

Similarly, a person is drawn towards specific parents, children and friends, according to the mental tendencies accumulated during their relationships of present and past lives. Actually no one is sure about the temperament of the spouse, nor have any control on what type of kids will be born to them, but people think that they are the deciding factors of children, friends, life partners etc.

We can compare this to people meeting on a train journey, getting down at their respective stations- the husband, wife, children, friends, relations meet in their life journey forming a relationship which ends in each departing when their respective time arrives.

How Karma is measured?

The Karma is like our bank account, carrying credits and debits in the ledger. A credit is for a good deed and debit is for a bad deed.

Therefore, karma is like a credit to enjoy benefit and a debit for us to pay.

Can a good deed's credit cancel a bad deed's debit?

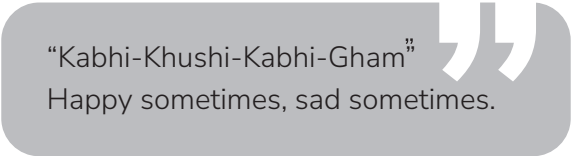
The persons having equal good and evil, have to experience both. So they have to experience both the pleasure and the suffering. In bank software, adjustments are made for credits and debits; and give your balance in bank

statements at the end of the month. But in God's software the two do not adjust against each other.

So for good deeds, people have to enjoy and for bad deeds, people have to suffer. We can never wipe off karma by adjustments. So, two accounts are maintained in two different ledgers.

So God's software allocates some good deeds and benefits along with some bad deeds and suffering; when a person takes birth, to experience enjoyments and sufferings in the present life.

In Hindi, we have a movie named



“Kabhi-Khushi-Kabhi-Gham”
Happy sometimes, sad sometimes.


But if a person's balance is in total debit, he has to undergo sufferings all through his life.

Bankers give monthly statement and accordingly, we use our funds. But unfortunately, we do not get monthly statements from God's software; it is shown only after death in the astral world, which defines a person's next life. So people have to assess themselves, and change their nature, understanding the law of karma.

However, if the accumulated karmas are not exhausted before death, they have to return back to the earth plane, in another form, to experience the past karma. It is said the bad karma is experienced at a faster rate on the earth plane, than in any other plane. The earth plane of existence is the only chance for a person to tread the path of Self realisation.

Classification of Karmas:

All karmas are classified as,

- 
1. **Sanchita karmas** : Which are stored.
 2. **Prarabdha karmas** : Which are predestined to be experienced, in this life.
 3. **Agaami karmas** : Which we generate in this life to experience in future.

Sanchita karma:

In earthly life, one gains good and bad Samskaras or impressions through actions, that remain in the sub-consciousness mind in this life. These will be carried over and added to those that are already stored in God's server, in Cosmic-Consciousness; and remain in seed stage. So Sanchita karmas are those which have already been created and stored, accumulated over different lives, so that they will bear fruit in some future life.

Ex: These can be explained as arrows kept in a quiver.

Prarabdha karma:

Every person is born with his inherent impressions which are embedded or preloaded are called Prarabdha Karma. God's software allocates, some portion of the good and bad effects, to experience enjoyment and suffering in one's particular lifetime, after rebirth. So out of total karmas available in Sanchita karmas ledger, some good and bad deed effects are shifted to the present life (current account) to be experienced. So our script for the present life is predefined and we have to enjoy the experience bestowed for this life.

Ex: These can be explained as arrows which have been released from the bow. We have no control over them.

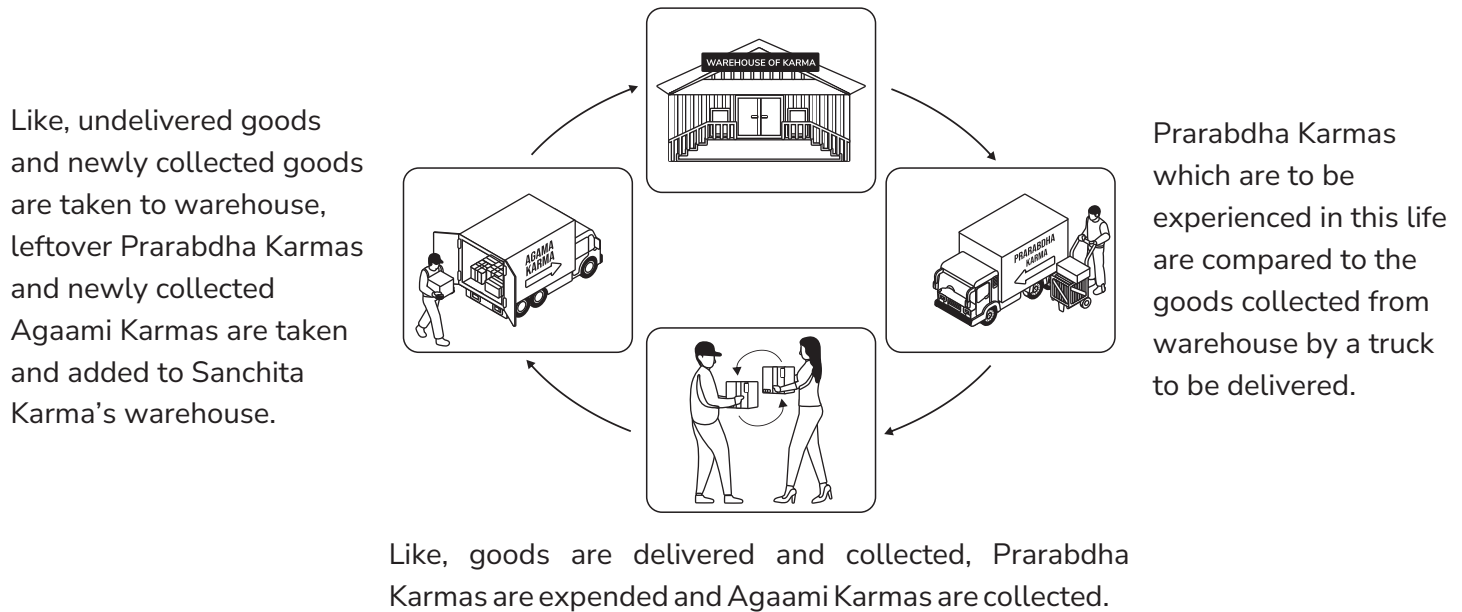
Agaami karma:

These karmas are made or going to be made in this present life, which may be enjoyed or suffered in this life itself; or, which will be added to Sanchita karma ledger at the end of present life. Due to ignorance, we continue to do

new good and bad deeds, afresh which will be added to our current (Prarabdha) account, and unspent balance will be carried forward and added to Sanchita storage after death. So agaami karma is that which we are now in the process of creating by our thoughts and acts.

Ex: These can be explained as arrows kept in a bow ready to be released.

Different Karmas explained using 'Warehouse' example



Mata Amritanandamayi says:

Sanchita karmas are like fixed deposits (good deeds) and loans (bad deeds).

Prarabdha karma is like current account with cash balances and liabilities.

Agaami karmas are like using credit card which will reflect in future repayments.

Of these, Sanchita and Prarabdha, which are already existing karmas, are beyond our control; we can only wait until they have worked themselves out, and accept their fruits with courage and patience.

But, the Agaami karmas, actions which we are now going to create and "the result of which is yet to come".

Why success rate is different ?

We notice, when people participating in elections, sports, academic exams only one party/team/person wins at the end. In spite of putting best strategy and efforts by all persons, only one wins.

People on both the sides pray to God to help them win.

A story from the Upanishads 'once in a jungle, a deer was being chased by a lion; and, both were praying to the same God; the deer was asking to be saved from the lion and the lion was requesting God to provide its daily meal. Whom, do you think God would listen to'?

There are some elements which play in favour of the winner -Why?

We blame others for the failure- but remember that some unknown force is playing a role in putting some obstacles for the loser and giving advantage to winner, we call it as luck, but it is just the Karmic effect of the winner; because of his earlier strong desire and good karma and vice versa for the loser.

How Karma leads to rebirth?

How we live this life determines what we are in the next life:

The cycle of birth and death on earth is applicable for all the 8.4 million species of life existing on this planet; out of which, a human form is the last rung on the ladder of evolution. Humans are subject to the laws of birth and death because of Karma. The unfulfilled desires of a person is the main reason for rebirth.

Humans not only exhaust pending results of action in their life, through their respective experiences, but also add new ones with different thoughts and action. The balance 'consequences of actions' whether good or bad of this present life which are not exhausted, remain in the sub-consciousness, in seed form. They are carried over with the subtle body, which is the repository of all the desires and impressions at death as explained in "Inner Engineering of my body" chapter (available in website www.lifeforcecode.com).

The karmic affects stored as seed forms in the subtle body will be the inputs for the design of a person's future life in new body, to fulfil the pending desires of past life.

Therefore in this creation itself God has provided paths of achieving sensual happiness, without being unrighteous. The sin along with its consequential suffering can be avoided by following the path of merit and thus achieve rightful happiness by all humans during their journey of life, on Earth.

If a person has observed the laws of healthy living in present life, that person will possess a healthy body in next incarnation.

After rebirth, the new body forgets about its previous birth, and experiences as per karma and desires. This leads to new body experiencing pleasure or suffering, until death. So the birth cycle repeats itself.

Only as humans, we are in a position to realise God and come out of cyclic births. But it is also in the human form that we are most likely to create karma, thus throwing ourselves into birth and rebirth cycle.

Whether you believe it or not, this is true.

Effect of earlier past birth tendencies:

A person doesn't not merge with God, soon after his/her death. That person comes back with a new body. Whatever our character is today, will continue to be there in next birth. Your nature like kindness, temper will be the same after rebirth also.

Impressions or Tendencies formed from a person's past actions and strong habits will bear fruits, both in this life and in lives to come. So as long as those tendencies exist, it will keep bearing fruits.

The law of karma explains the seeming injustices that occur from the very birth in a person's life. The parents, whose role is restricted only to ensure procreation, are not responsible for child's birth deficiencies. It is just because of the bad actions, that person performed in past life, and gets attracted to sinful, physically weak parents in this life.

Parents may also be responsible for some sinful activities done in the past, which could be the reason for the birth of their child with mental or physical deformations. Medical science can say that the reason of a kid having mental affliction, is due to mentally unstable parents; but the 'doctrine of Karma' is the main reason for their health deficiencies. Since, many people do not believe the theory of reincarnation; death- rebirth-death, the blame is thrown over parents or God.

We reap what we sow; hence all the appearances of ills are due to our sins in this life or of past lives; but not due to some hereditary fault passed on by our parents or our grandparents of this life.

Diseases should be looked upon as the results of going against the laws of Nature, causing disharmony amongst them. Since diseases are the result of one's own ignorant or willful wrong actions, the results have to be suffered. Only by following moral laws and taking positive actions, we can avoid future problems.

I shall narrate a small incident that happened in my life. I was suffering severely from spondylosis, for six months, and after consulting Dr. Krishna Raman in Chennai, who is also a specialist in Yoga, I practiced few yoga exercises recommended by him, and got relief from the pain just in a matter of three days.

Later, I went with my friends on 'Spirits and Spiritual' trip to Mussoorie and at a five star hotel, there was a young astrologer, who was sitting near the reception. He gave information on two points about us. He said to me "You were suffering from pain above shoulders from past six months and now you are relieved of it. Though it may come again in future, you know how to handle it". I do get pain once in a while, but I am able to overcome it with exercises suggested by the doctor.

So I thought, if astrologer was able to say about my problem, it means I was destined to suffer. Then it should be true for others too, who are suffering with different diseases and problems. We notice when there is viral fever in a city, only few will be affected. I have once visited a friend and noticed that his wife and two kids were affected with dengue fever; but, not him; or maids in their house. There is no clear reason for it.

How some people turn towards spirituality?

Across incarnations, as we repay negative karma through suffering, and spend positive karma through enjoyment, our "balance sheet" turns towards "positive balance", which will show the way towards Self realisation.

A person's life is determined by the balance of karmas left. If that balance is very favourable, the person is born in a rich family, where desires gets fulfilled; and with dispassion, will turn towards spiritual life. Or, be born in a spiritual family to get knowledge about God and tread towards realisation. The person may still have some bad karma which would produce bad experiences, but they will be absorbed patiently with knowledge.

How about Karma of a person getting body for the first time?

The living beings that took up a human form in the beginning of 'creation'; had no karma, because they were still pure, and untainted Consciousness. The soul getting human body for the first time, will not contain any impurities. So impressions and subsequent karmas will be formed in its first human life, depending on how a person responds to external worldly objects and stimuli.

How about young children?

In the case of very young children, new karma is not added because their actions are innocent and without any motives. They are not capable of differentiating between right and wrong.

But for children, already-existing tendencies can manifest themselves in later life, only. Like a seed ball planted in forests, will start sprouting once required environmental conditions favour.

What happens to Karma of children who die young?

A child who dies at young age has no time to experience the past karma. Sometimes, children die to make parents suffer because of their past deeds; and, will be born again to same parents or in another womb, to experience their past karma.

What about other species in life?

All other forms of creation except human beings are only for exhaustion of negative Karma that they have accumulated in human form.

An animal, being under the complete control of nature and its influences, is therefore regarded as being unable to create any latent impressions in memory, which produces resultant memories. Unlike human beings, animals do never deviate from their natural instincts and they live entirely in conformity with the natural laws.

A lion kills a deer, but it does not generate karma, because it does not have 'I' factor or doer ship. Like 'I' killed it or 'I' ate it. It kills to satisfy its hunger. When its hunger is satisfied, it leaves the rest. It neither over eats nor stores for the next day. It will not kill another animal even if it is passing nearby. But humans, kill deers indiscriminately, and

stuff them in theirs and friends, deep freezers.

On this basis, it is believed that only human beings who can distinguish right from wrong can attract karma. Therefore animals and young children are considered incapable of adding new karma to memory store.

But for the souls which have gone down the sequence of evolution to any non-human body; like, a plant, animal, insect etc., they are solely meant to expend their individual account of karma.

Can we stop the chain, by not doing action?

It is clear that we cannot stop performing actions, as long as desires are there. Desires can stop only when all the impressions, are spent up. The mind doesn't cooperate to stop making impressions. Thus the chain goes on.

Alternatively it is suggested to stop doing all bad actions and do only good actions. Good and bad, both Karmas will bind us, keeping us in bondage. Like, it doesn't matter if the chain is made of iron or gold, it binds us in the same way. Of course negative Karma is harder, and good Karmas are softer.

But this cycle of birth and death will not stop because as per law of Karma, all the results of the actions have to be experienced. So if people continue to do only good actions, they will have to be reborn to experience the good results of their positive actions. But in next life, there might be chances of making bad deeds through ignorance. So, the law of karma continues.

So maintaining the goal of 'Zero Karma balance' is almost impossible

How to stop this Karma chain ?

A thought in the mind will make us act producing its result with unfailing certainty. A thought is inert by nature; but, springs into life when attention is focused onto it.

So we have to watch the thoughts. If you let go a thought without reacting to it; it just passes by like a floating cloud, without causing any effect.

With the power of this knowledge, a person has to work within the 'Karmic law'.

None has control over destiny, but they have full control over their present actions in the present, which in turn will decide their destiny and one can become master of his own destiny.

Desire is the prime cause for forcing us to act and form impressions. Fulfilment of desires is to get happiness. First, a person has to understand that the object, which is being presumed to give happiness, is of temporary nature.. When object is not permanent, then our happiness is also not permanent.

When the person realises the temporariness of all objects like vehicles, house, family, body, pets etc, then dispassion towards these objects will begin. Thus, avoid desires, which is the reason for formation of impressions and tendencies.

If it is we, who are responsible for our present predicament, then it is we, who can change it as well. We should change with knowledge, since we have free will to decide and act on all future karma. Never lose an opportunity to stop and confess the wrong deeds you have committed in the past and correct yourself. It is wise to resolve past issues in this life itself.

Like a caterpillar sheds its ugly cocoon to change into a beautiful butterfly- people have to leave their old life of running after the impermanent objects and move towards sustainable happiness, and eventually reach our point of origin.

Some people who get frustrated with this worldly life or after sublating desires with contentment, develop a vacuum and search for sustainable happiness.

In order to overcome suffering, the only escape from karmic law is to realise the 'Self' within.

We can compare the game of 'snakes and ladders' to our life game. When we throw the dice we get a number (Result of action) and accordingly, we move the coin (game piece) to the block as per count in the chart. If the block contains 'ladder', we move up the chart (Result of Good deeds) and if it contains 'snake' we slide down the chart (Result of Bad deeds). The game can be neverending as we keep going up and down the chart, until we cross the final snake (Ego through Self realisation).

Similarly, the only way to break the cycle of law of karma is by Self realisation by crossing the 'ego'(final snake). Basically, karma is rooted in ignorance of not realising God, the truth behind this phenomenal world. When it is realised beyond doubt about the reality of Brahman, overcoming the body and mind, karma is wiped out.

Summary of Karma philosophy:

If you notice everything sensitively, you will find that nothing in the universe is in your control or command; except your own thoughts, when you empower them leads into action, and the result of action forms karma. Basing on Karma-the results respectively of Good and Bad actions we enjoy and suffer.

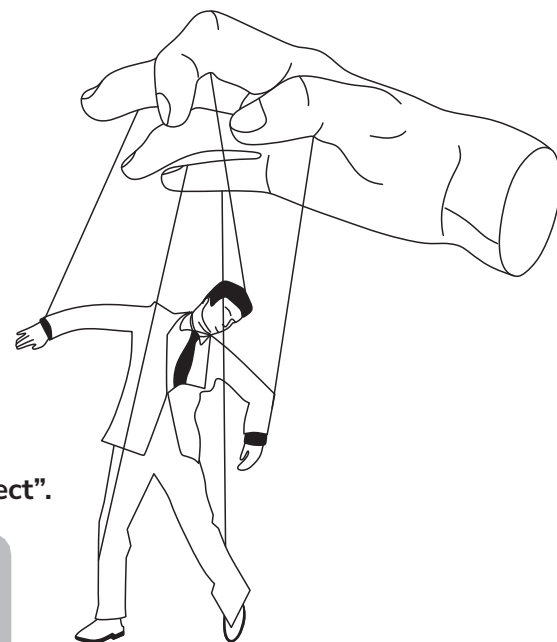
Hence, it is very important to entertain only positive thoughts, irrespective of the external circumstances, at all times. A positive thought within, has the potentiality to change the negative circumstances outside.

Results of Karma can be of two types:

- A. That which shows its effect in this life itself, and
- B. That which will bear fruit in some future life.

Karma philosophy answers many questions which is based on - “**cause and effect**”.

“What you sow is what you reap”
 “For every action, there will be equal
 and opposite reaction”



Karma is basically based on causality. This is also a scientific answer, because science believes in 'cause and effect' theory too.

Of course some faith has to be considered, as sometimes, the relationship of “cause and effect” of this karma philosophy cannot be proved, as some may be related to past lives.

Discussions on Karma :

A person asks Guru “How can all these be believed- where is the proof that the happiness and sorrowfulness of a person is related to Good or Bad deeds respectively. I see a lot of people in politics, business, profession who do lot of bad deeds, but they are enjoying glory, riches and luxury.”

Guru: May be they have done a lot of good deeds earlier and by strong desire they have come to those positions reaping the past benefit. Once the balance of Good deeds is over, they have to suffer the results of their bad deeds either in this or the next life.

We keep seeing those rich and political people getting severe health problems. They or their kids die in accidents or get bedridden, lose power or money in business, kids becoming drug addicts etc which are reflecting in this life. Balance will be carried forward.

It is not that other middle and lower income groups of people, will not get health problems or not die in accidents. First of all their birth in lower or middle income group itself is the result of past bad deeds. Now they suffer more due to inadequate -medical attention, financial resources or denial of personal support.

Person: But there are good people who have not done anything wrong to others. Moreover they have been helping a lot to the needy- why are they suffering?

Guru: If they have not done anything wrong in this life, it might be of their past life. They are just working out their Karma. And, if they are doing good deeds in this life, they shall reap the benefits in the ongoing life or next life.

Person: If something is going wrong- you are saying, 'it is due to bad deeds', and when someone is enjoying, 'it is because of his / her Good deeds' either in this life or past life. How do I know, a person has done bad deeds in the past life or if a person shall be rewarded in next life?

Guru: I cannot give you any proof, because God's software is incomprehensible – except, to tell you that there is past and rebirths to all. If you want to know the exact cause, we may have to visit the past to assess the different incidents in this/past lives which are beyond the scope of the human mind.

However, are you seeing people who are having more wealth and are more beautiful than you?



Person: yes, there are a lot of people in this country and in other parts of the world too.

Guru: Are there people, who are less beautiful and poorer than you?



Person: Yes, I noticed everywhere.

Guru: You should have seen kids born blind, with deformities in body, physically or mentally challenged in rich/poor families?



Person: Yes



Guru: Can you tell me, were they born to their families by choice or by default.

Person: I am sure; no one in this world has the choice of selecting by themselves.

Guru: Yes, there is no one who has that choice. But, there is some law which works in some peculiar manner on account of which, we are compelled to follow this course known as 'Karmic law'.

Guru: Some rich people adopt children from different orphanages and other countries.

For example: Brad Pitt couple adopted three kids from orphanages in Cambodia, Ethiopia and Vietnam. It's a well known fact that former Miss Universe Sushmita Sen is a proud mother to two adopted beautiful daughters. Certainly it was not the choice of those kids.

So, this is happening only based on their Karma (result of past actions).




If we do not accept reincarnation based on past karma, and claim that this birth is our first and last, we are, in fact, disclaiming responsibility for our present condition. Hence, people who have been born with physical deformities; or are economically underprivileged, they are struck in their bodies with that disadvantage for life for no reason.

It is very clear as per science without any cause there will not be any effect. So without cause, people will not be subjected to disadvantages in this life. So there should be some cause initiated in past life, which makes a person to be born healthy, rich and be able to enjoy life or otherwise.

Why should people suffer, when they didn't choose their parents? Why people should be born in the poorest countries and suffer?

If even this answer is not satisfactory, then we have to put blame on heredity, making parents responsible.

If heredity is the reason, how do we explain children of the same biological parents, from whom they acquired their bodies,

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1. Behave differently
 2. Perform differently
 3. Have different likes and dislikes
 4. Choose different careers
 5. Have different success rates
 6. Get different painful and joyful experiences.
 7. One kid is born with mental/physical deformations.
 8. One kid gets eye sight, while the other kid gets diabetes at young age.
 9. Colour of eyes of one kid is black and another brown.

These are some common factors, we see among children born to same biological parents. Hereditary features whether good or bad, are not only due to parents, but is the result of their own past actions. The fact that some people are born healthy and some sick, or some wealthy and some poor, is not because of God's partiality, but by causes initiated by the respective individuals in the past life.

It is not that heredity doesn't play a role, where we can see kids born to parents acquire their features, characteristics etc of parents, but we can discount that also, as sometimes uncles characteristics are displayed. Kids born to parents who are related, have health problems in some cases and not in others.

Everyone is provided with the same material and equipment in nature.

But certain times the advantages or disadvantages a person faces are beyond logic and human assessments.

Ex: Mukesh Ambani's and Anil Ambani's life stories show, how their fate changed, inspite of having equal resources since childhood and during partition.



This makes us think that there should be some other theory behind this. This brings universal acceptance to 'Karma philosophy'.

No God or external force is controlling one's life. It is our own creation of karma. We are bound by Karma in this and other life times until we understand the complete consequences of all our actions. Every person is responsible for their acts and thoughts, so is each person's karma.

Sage Vasistha says to Lord Rama in 'Yoga Vasistham', "There really is no such force as 'fate or luck', our lives are governed by our past actions and it is only you that experience the results of your past actions but none else."

Our destiny in this life is predetermined by our karma. But when or how they will come into play is inexplicable.

Tulsidas, a Hindu saint, said:

"Our destiny was shaped
long before the body came into being."

If the present has evolved from the past, then the future shall evolve from the present. Hence, the present is the golden opportunity in which the seeds of the future can be sown, instead of dreaming of the past or guessing the future.

By using the 'free will' to make only righteous actions, practising the moral and ethical values in life, we can decide our future, ourselves.

Swami Vivekananda says 'You are the architect of your destiny'

Where can we find these guidelines to do righteous actions?

In simple terms, we are taught morals since childhood, by parents and teachers.

In exhaustive manner, they are well described in scriptures of all religions and in clearer terms as Yama, Niyamas, by Patanjali in his yoga sutras.

The rules and regulations framed by the Governments to have a peaceful society are also parts of this.

A good summary of this 'karma philosophy' is expressed by the following examples:

“God does not make one suffer without reason nor does God make one happy without a reason. God is very fair and gives you exactly what you deserve.”

God doesn't take sides; nor plays dice:

In the movie, 'Avatar'; Jake prays to the 'Mother tree' to support him in winning the war. Then, Jake's girl friend says about their deity -

“Our mother doesn't take sides Jake;
She protects the balance of life.”

[illegible]