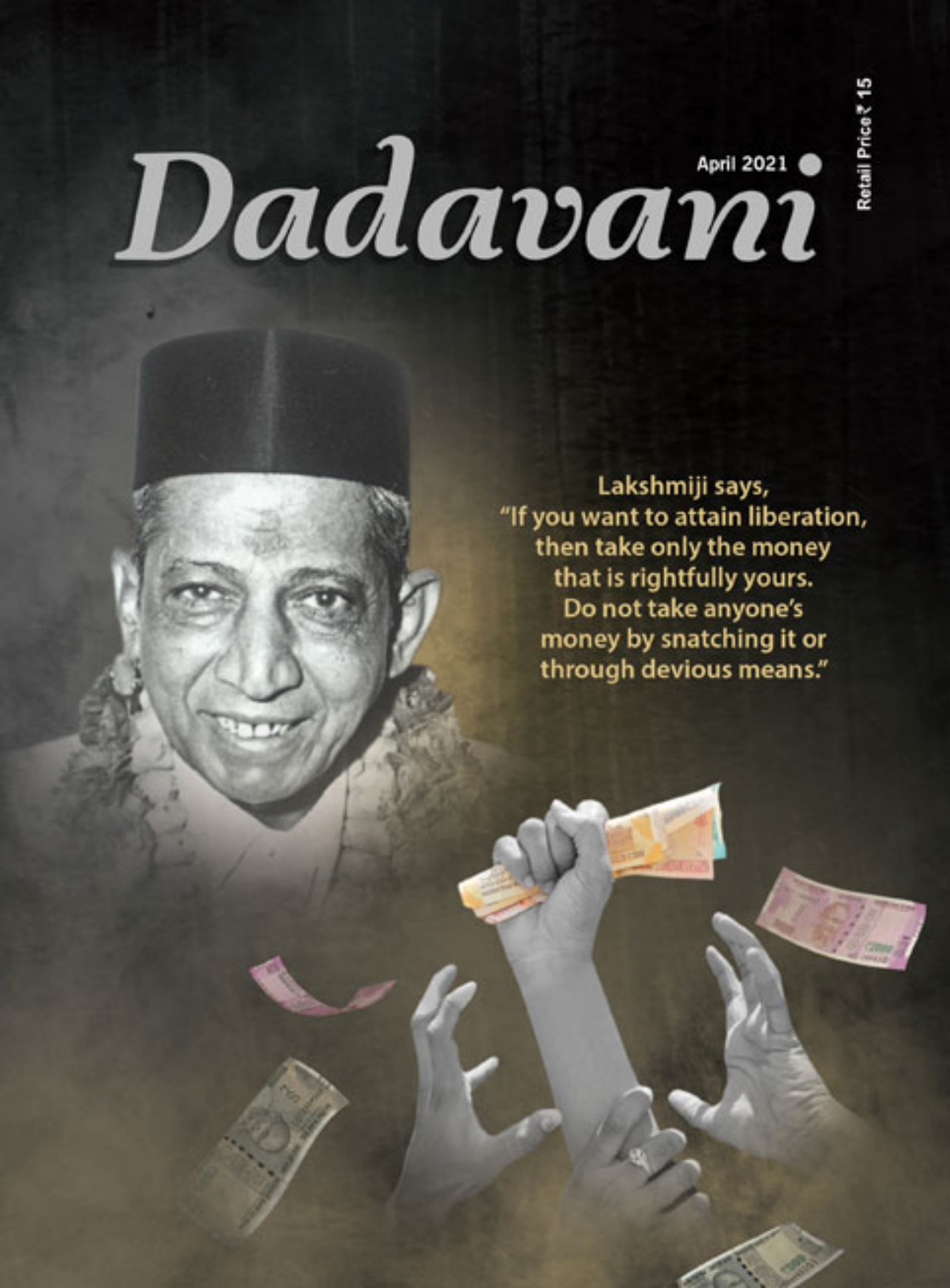


Dadavani

April 2021

Retail Price ₹ 15



Lakshmiiji says,
"If you want to attain liberation,
then take only the money
that is rightfully yours.
Do not take anyone's
money by snatching it or
through devious means."

5 to 7
March

Adalaj: Celebration of Pujya Deepakbhal's 50th Gnan Day

Sharing Sweet Memories



Parade



Cultural Program



A Drama on Pujyashree's Life Incidences



Logo Formation



10 to 14
March

Celibacy Retreat for Unmarried Brothers

Drama



Gnani Purush Dadashri's Aptasutras Related to Money

EDITORIAL

Through *Gnani Purush Dadashri* [and the absolutely manifest *Dada Bhagwan* within Him], all the explanations of the apex of the religion of the Self have been given through the speech that does not hurt the ego of any living being in the slightest extent. Not only that, but the highest explanations of the dharma of worldly interaction have been given. This is so that one can progress on the path to *moksha* (liberation) with the wings of the Real and relative moving in parallel. In this era of the time cycle, if there is one thing that has the greatest predominance, then it is money! In society, the most importance is given to money. Money is said to be the eleventh life force. In worldly life, it is essential to earn money for a living, but as long as those monetary dealings are not ideal, they are not considered pure. And for the one whose worldly interactions have spoiled, the Self and its realm will not refrain from spoiling.

Various explanations regarding money have been given in absolutely revered Dadashri's Knowledge-laden speech which set forth the art of worldly interaction, such as does one attain money through effort or intelligence? How do demerit karma and merit karma (*paap-punya*) get bound? When is one graced with money? How much money does one need? Who is it that receives profit and loss? What is the expiry date of money? Truly speaking, is it money or pain sensations that bring suffering? What does the natural law say about money? Does money change every eleven years? How much money should one have? There should be neither a shortage of money nor a surplus of money! What should one focus on earning at the time a loss is incurred?

When the financial situation is not good, instead of becoming restless, one should maintain patience. When unfavorable circumstances are encountered in the business, one should regard this as a favorable circumstance and progress in the Real. A favorable circumstance is 'food' while an unfavorable circumstance is a 'vitamin'. One should not take the support of money and feel comfort! There is no telling when that support will slip away. Pleasure derived from money is temporary, so you should not take comfort from it. Money is a 'by-production' of life! The 'main production' is to attain *moksha*.

In the current edition, Dadashri's speech has been compiled in a new approach to break the belief that there is pleasure in money. From the vast ocean of Dadashri's knowledge of worldly interactions, some of the 'pearls' of aphorisms (*aptasutra*) have been taken here as the sum and substance of His own experiences with money. What does *Apta* mean? It is that which is trustworthy in every way, in worldly life and all the way to *moksha*! Every sentence of the *Gnani* is a scripture. And *sutra* means 'a lot encompassed in a little'; it is filled with nothing but 'gold'. The ardent prayer is that *mahatmas* (those who have received Self-realization through *Gnan Vidhi*), upon churning these aphorisms on monetary dealings, break the belief that there is pleasure in money; in the ups and downs of life, in the face of fear and externally-induced problems, they use the keys of *Gnan* (Knowledge of the Self) to solve problems of worldly interactions with understanding, and in turn experience the eternal bliss of the Self.

~ Jai Sat Chit Anand

Gnani Purush Dadashri's Aptasutras Related to Money

Dadashri has given detailed explanations for this Science in the Gujarati language and He has urged those who want to understand its depth fully, to learn the Gujarati language.

While reading these translations of the Gujarati Dadavani magazine, if you feel there is any sort of contradiction, then it is the mistake of the translators and the understanding of the matter should be clarified with the living Gnani.

In order to enhance the reading experience of the English Dadavani, a glossary with the translations of the Gujarati words used in the matter is available on <https://www.dadabhagwan.org/books-media/glossary/> on the internet for readers. Please share your feedback about this change and the overall reading experience of the English Dadavani on engvani@dadabhagwan.org.

Please note that 'S' Self denotes the awakened Self, separate from the 's' worldly self or non-Self complex. The Self is the Soul within all living beings. The term pure Soul is used by the Gnani Purush for the awakened Self, after the Gnan Vidhi. The absolute Soul is the fully enlightened Self. The worldly soul is the self. In the same manner, 'Y' You refers to the awakened Soul or Self, and the 'y' you refers to the worldly self. Also note that round brackets are for translation purposes and square brackets are for clarity that has been added in English which is not originally present in Gujarati.

Sutra - 1

What is *punya* (merit karma effect) and *paap* (demerit karma effect)? There is no one who runs this world. Nevertheless, the circumstances of *paap* and *punya* run this world.

Questioner: What is *paap* and *punya*?

Dadashri: The fact is, there is no one who runs this world. If there were someone who was running the world, then there would be no need for *paap* and *punya*. What is the meaning of *paap* and *punya*? What can we do that binds *punya* [for an effect in the next life]? The people of this world, every single living being, is indeed in the form of God. There is life even in this tree. Now, people do openly state this [that there is God in everyone], but it is not actually in their conviction. So they cut down trees, break them down, they do all such things. They keep unnecessarily chopping them down; they cause so much damage. Demerit karma is bound (*paap*) by causing any harm to any living being, and merit karma is bound (*punya*) by giving any pleasure to any living being. When you sprinkle water in

the garden, do living beings [the plants] feel pleasure or pain? By giving them that pleasure, *punya* is bound. By giving any living being even the slightest distress, *paap* is bound. Just this much should be understood.

If the slightest pleasure or pain is given to any living being, then we get the effect of merit karma (*punya*) or demerit karma (*paap*), and we will have to suffer that effect later.

Questioner: If a person follows the path of *punya*, then why does *paap* come?

Dadashri: The rule is always that no matter what deed you do, if that deed is of *punya*, then a hundred rupees get deposited for you [in the account of *punya*]. And if it is a deed of *paap*, then even if it is a small thing, even if it is worth only one rupee, it still gets deposited in your account [of *paap*], and it does not get subtracted from that hundred. If it did get subtracted in that way, then no demerit karma would ever be taken on. So both remain separate, and the result of both also comes separately. When the result of *paap* comes, it tastes bitter.

Sutra - 2

Money is dependent upon *punya* and *paap*.

Who sends those good and bad circumstances? It is on the basis of your own *punya* and *paap* that circumstances come together.

You will have to understand the facts, won't you? How long can this insincerity go on? And moreover, there is a dislike towards externally-induced problems. This human body is meant for becoming free from externally-induced problems, it is not just for earning money. What is the means through which a person earns money? Is it earned through hard work or through the intellect?

Questioner: Through both.

Dadashri: If money were to be earned through hard work, then these laborers would have a lot of money. This is because it is indeed these laborers who are working the hardest! And if money were earned through the intellect, then all these scholars exist, don't they! Yet the back of their sandals are half worn out. Money is earned neither through the intellect nor is it the result of hard work. You attain it as a result of the *punya* you bound in the past life. And you incur a loss as a result of *paap* that was bound. Money is dependent upon merit and demerit karma. So if you want money, then you should be attentive towards merit and demerit karma effects.

This businessman may have come with 2.5 million for the course of his entire life. Then he may decrease the 2.5 million

to 2.2 million, but he does not increase it. When would it increase? If he constantly remains in religion. However, if he goes out and creates interference, then it gets ruined. If he sticks his hand in nature, then it gets ruined. Of the money that comes, he believes that the money comes from within the sand. So, he keeps grinding the sand, but he does not get anything. Money is only the result of *punya*. If it were the result of hard work, then it would all have gone to the laborers. And if it were the result of intelligence, then there is no one smarter than the iron-mongers, so all the money would have gone there. But it is not like that; money is actually the result of *punya*.

Money actually comes through *punya*. It does not come even through the use of the intellect. These mill owners and wealthy businessmen do not have even a drop of intellect and yet they have piles of money coming in, and their chief accountant is constantly using his intellect. When he goes to the income tax office, even then it is only the chief accountant who takes the abuse from the officer, whereas the wealthy businessman sleeps at leisure.

Money only trails after those who are *punyashali* [with unfolding *punya* effects], whereas hardworking people trail after money. Therefore, you should realize that money will trail after you only if you have *punya*. Otherwise, through hard work, you will get enough to eat and drink and if you have a daughter or two, you will have enough money to pay for their weddings. But without *punya*, money would not be acquired.

Therefore, the truth is that if you have a lot of *punya*, then why are you making vain efforts? And even if you do not have a lot of *punya*, why are you making vain efforts?

So if you do not have a lot of *punya*, even if you go around begging all night long, are you likely to get fifty rupees by morning? Therefore, do not make efforts in vain, and make do with whatever you have gotten.

Questioner: Everyone is running after money. So that leads to more charging, doesn't it; so they should get more money in the next life, shouldn't they?

Dadashri: If it has been charged with [the intent] 'I want to spend money on the path of religion,' then more money will come to one.

Questioner: But if he keeps maintaining the intent (*bhaav*) internally that, 'May I attain money,' then he charges by maintaining this intent, so will nature not provide him with money in his next life?

Dadashri: No, no, wealth is not acquired through that. If a person maintains the intent to acquire money, then on the contrary, he will not even receive whatever money he was meant to receive. On the contrary, obstacles get created. Wealth is not acquired by thinking about it; it is acquired through *punya*.

'Charge' means that one must charge *punya* in order to acquire wealth. In that too, one will not receive money alone. While charging *punya*, if he wishes for

money because he feels he has a big need for it, then he will acquire money. Someone else may say [charge], "I only want religion," then he will receive religion alone. And he may even not have any money. So one fills the tender of *punya* that, 'I want this.' In acquiring that, *punya* gets used.

Someone may say, "I want bungalows, I want cars, I want this, I want that." So *punya* gets used in that. So he will have nothing left over for religion. And someone else may say, "I only want religion. I do not want cars. Even if I have two rooms of this size, it will do, but I primarily want religion." Then he will have more of religion and less of other things. So based on that *punya*, he fills the tender once again.

Sutra - 3

Whatever objects each individual comes across is indeed in accordance with that person's design of the intellect (*buddhi no ashaya*). If one has brought forth in his design of the intellect that 'I will only be comfortable in a shack,' then even if he has a million rupees, he will not be comfortable without a shack. This is because he has done the instillation (*pratishtha*) for that.

Each person feels happy in his or her own home. A person who has a shack does not feel happy in a bungalow, whereas a person who has a bungalow does not feel happy in a shack. The reason behind this is the person's design of the intellect. Whatever one has come filled with in his design of the intellect, that is exactly what he will get. Whatever is filled in his design

of the intellect, two photos of that become evident: (1) *paap* effect, and (2) *punya* effect. Everyone has it divided up in the design of the intellect, so [for example,] out of one hundred percent, the majority of the percentage goes toward cars and bungalows, sons and daughters, and a wife; it has been filled for all of that. So in order to attain all of that, *punya* has been spent on that, and barely a percent or two of the design of the intellect has been allotted for religion.

There are two thieves who are stealing; one gets caught, whereas the other gets away stark free. What does that say? Both the thieves had brought 'stealing' in their design of the intellect. However, for the one who got caught, his *paap* effect unfolded and was used up. Whereas for the one who got away, his *punya* got used up. Similarly, whatever there is in each person's design of the intellect, *paap* and *punya* are at work. If one has filled in his design of the intellect that he wants to obtain money, then if his *punya* is operating, then heaps and piles of money accumulate. In the other instance, one may have filled in his design of the intellect that he wants to obtain money, but instead of *punya* being at work, *paap* effect has come forth. So he will never obtain any money. Oh, this is such a clear-cut account, that no one has any influence over it. Yet these unfortunate people believe, "I earned a million rupees." Hey, it was actually *punya* that was spent, and that too, for the wrong things. Instead, change what's in your design of the intellect. It is only worth formulating the design of the intellect for the purpose of religion.

It is not worth 'worshipping' material things such as cars, bungalows, radios, and so on and formulating the design of the intellect for these things. Only for the purpose of religion; formulate the design of the intellect only for the religion of the Self (*Atma dharma*). Whatever you have acquired up until now, let it be, but now simply change the design of the intellect and maintain it one hundred percent only for religion.

In the design of the intellect 'we' have brought forward, a hundred percent of it has been for religion and the intention of the salvation of the world. 'Our' *punya* has not been spent anywhere else. Not for money, a car, a bungalow, a son, a daughter, or anything else.

Those who have met 'us' and have taken *Gnan* (Knowledge of the Self) have put in two to five percent for religion, for liberation. That is why they have met 'us'. 'We' have allocated all one hundred percent towards religion; that is why 'we' have received a 'no objection certificate' for the purpose of religion.

Questioner: Whether the money arising from *punya* will come to us or not, shouldn't there be some natural effort for it?

Dadashri: What should the natural effort for the money of *punya* be like? It is actually effort that is straightforward and smooth. Instead, we make that which is straightforward and smooth very difficult due to a lack of understanding.

Questioner: If I feel that it is not straightforward and smooth, rather, it is

difficult, then should I abandon it? If I feel that I don't have so much *punya* that money will come through straightforward means, then should I become natural there?

Dadashri: No, no. If you maintain patience, then everything turns out to be straightforward on its own! However, as it is, patience does not remain and one hustles and bustles and everything becomes spoiled.

Questioner: Patience does not remain and I think, 'I will do this and I will do that.'

Dadashri: Yes, and by thinking, 'I will do this and I will do that,' one creates entanglements. Even when he has to catch a train, he does not have any patience. In that situation, does he drink a cup of tea in peace? No. He is focused only on, 'The train will come now, the train will come now.' If you tell him, "Dear fellow, come here, I want to talk to you." Even then he does not listen. Out of impatience, he thinks, 'I will do this, I will do that.' Consequently, he experiences clashes and exhaustion.

Questioner: It is such that, in business there is generally a 'sword' hanging over my head, such as the income tax has to be paid, the sales tax has to be paid, the salaries have to be increased, so as a result of these pressures, I make efforts in vain, [thinking,] 'Let me do this and do that!'

Dadashri: Even then, nothing is gained out of that; those who make efforts in vain will be left with nothing but making efforts in vain.

Questioner: So if one maintains patience as you said, then will the arrangements happen on their own?

Dadashri: Everything gets done only through patience. Everything comes through peace. It will come calling after you when you are at home. Furthermore, it is not as though you have to go looking for it in the market. Otherwise, one may work himself to death, one may work his intellect to death, but even then, he won't earn even four anna [a former Indian currency unit that is equivalent to 1/16th of a rupee]. And is it as though you alone have held onto this? The entire world is running solely after money!

Sutra - 4

**When will one not acquire wealth?
It is when he gets involved in gossiping
and backbiting others. One acquires
wealth when there is purity of the mind,
purity of the body, and purity of speech!**

Where there is scornful rejection (*tiraskaar*) and backbiting, wealth will not remain.

When does one not acquire wealth? It is when he gets involved in backbiting and gossiping about others. In such a case, wealth stops coming in. One will receive wealth when there is purity of the mind, purity of the body, and purity of speech.

This speech is Saraswati devi (Goddess of knowledge and speech). If you misuse it, then Lakshmi (Goddess of wealth) will become displeased. Therefore, you should not backbite. Here, in this village, no one backbites, do they? So it is good.

When will our country become wealthy? When will it become rich and happy? It is when backbiting and scornful rejection both stop. When these two stop, there will be an abundance of money and wealth in our country!

Questioner: When will backbiting and scornful rejection stop?

Dadashri: When greed increases, backbiting and scornful rejection both stop.

Questioner: When greed increases, deceit also increases, doesn't it?

Dadashri: Yes, but people will stop engaging in scornful rejection and backbiting, won't they! A greedy person never becomes idle, does he! A greedy person is absorbed in that [in the greed], so then for him, no obstacles towards money get created. Who has obstacles towards money? The one for whom it arises that, 'Himalal is like this, that other person is like that'; where such backbiting takes place, there is no wealth.

This point is really worth understanding. I have discovered why people were unhappy, and at present, why are villagers unhappy? [It is because] They are still involved in this business of backbiting. Whereas for the people of this [younger] generation, they remain primarily absorbed in radios and TV. These people do not get involved in backbiting anyone. They watch TV or watch something else, spoiling their eyes in the process. Is it as though they are spoiling the eyes of others? It is their own responsibility, isn't it! Our entire country had become ruined because of severe

backbiting. The writers of the scriptures had stated the rule, "Definitely give criticism. If you do not give criticism, then human beings will not turn back." What happened is that those criticisms became exaggerated and turned into backbiting! What was a vitamin is indeed what got destroyed!

Sutra - 5

No one has been successful in this 'race course'. They simply puff and pant to the point of extreme exhaustion! 'We' never take part in this race. 'We' say only one thing, "'We' are not suited for this."

Who doesn't think about money in the city of Mumbai night and day? There are very few ascetics who are clad in white or orange robes and don't accept money, they do not touch money.

Questioner: The one who has acquired [money] wants to acquire even more, and for the one who hasn't acquired any, why is he preoccupied with acquiring it?

Dadashri: People want to enter in the 'racecourse'. In a racecourse, horses run in the race; of these, which horse gets the prize?

Questioner: The horse that finishes first.

Dadashri: So which horse finishes first in your town? In the racecourse, who has finished first? So, all the horses keep running, they puff and pant to the point of extreme exhaustion, but nobody comes in first place. Nobody in this world has ever come in first place. As a matter of fact,

they have entered this race unnecessarily! So everyone puffs and pants to the point of extreme exhaustion, and the prize is given to only one person. So, it is not worth entering this race. You should continue doing your work peacefully on your own. You should fulfill all your duties, but it is not worth entering this 'racecourse'. Do you want to enter this 'racecourse'?

Questioner: Upon having entered this life, we will have to enter the 'racecourse', won't we?

Dadashri: Then run, who is telling you not to? Run as much as you can. But we simply tell you to fulfill your duties properly and to do so peacefully. At 11 o'clock at night, you should check around, whether people are sleeping or not. Then you will know that people are sleeping. So you should also cover yourself with a blanket and go to sleep and stop running around. If everyone else is asleep and you're the only one who is needlessly running around, how will that do? What is this? It is the attribute of greed that is harassing you.

When our business was recognized as being number one, a kind of power entered in the mind that, 'My brain is working with great prowess!' However, even that was not intelligence, on the contrary, it was foolishness, it was a collection of inviting *upadhi* (externally-induced problems and their resultant suffering). That which reduces *upadhi* is referred to as intelligence! Yes, the *upadhi* coming your way gets diverted and ends up going to someone else! The *upadhi* goes to him.

These people's methods are all wrong, their practices are entirely wrong! We run around according to these people's methods and practices, and then even after coming in first place, we later came in last place; so I subsequently understood that this is a betrayal! I had run even in that [racecourse], I had run very hard, but after coming first, I later came in last place. Then I felt, 'What kind of madness is this? This is actually a trap!' You never know when some unscrupulous person will destroy you. Would a person do that or not? After coming in first place, the very next day, such a person would come and make you puff and pant! So 'we' understood that a person comes in first place and then he comes in last place, so one should not enter such competitions.

'We' have actually lived in peace and ease. Before, the roads used to be crooked, so calculations would take place within, 'This path is turning this way and then going that other way!' I would consider the whole circle [route] and if it turned out to be three times as long, then half the circle would be one and half times as long. So, instead of walking on the path that was one and half times as long, I would walk down the straight [path]. I never walked down the path that others did, from the beginning. I had no business with the path of other people. My business was different! The method was also different and the practice was also different. Everything was different from other people. And I would never get the walls in my house painted. If the wall were to get the paint on its own, then so be it!

So, 'we' just say one thing, "There

is no competency left in ‘us’ now.” ‘We’ have actually seen competence! ‘We’ ran a lot, ‘we’ ran a whole lot! ‘We’ are saying this after having derived the final conclusion based on these experiences. ‘We’ have been running for infinite lifetimes and that has all gone to waste. ‘We’ have run hard enough to be sitting on the top, but a beating has been taken everywhere. Instead, why not run away from this! Discover Your true domain, it is...gigantic!

So, if a celestial being were to come down and tell you, “We are giving you the first place in this horse race.” Even then, you should tell them, “No, Dada has been there and done that, and I believe what he has to say about that. I do not want [to enter] such a horse race at all.”

While talking about money with a relative of mine, he tells me, “You have made quite an earning.” I told him, “I really do not have any such thing. And as far as making money is concerned, you have made money. Hey...you have mills and all that. Where do you stand and where do I stand! I do not have the skills you have; you have been able to accumulate so much wealth. I did not know how to go about in this matter. I only knew how to go about in that other matter [of spirituality].” Upon saying this, there was nothing left for us to discuss any further! The ‘racecourse’ got eliminated, didn’t it! Yes, there was nothing to do with it at all! Why would I want to enter into a competition with him?

People are always competing in this way, but why would I run along with

them? Let them win the prize! We should just observe them. What would happen if you compete against them? The knees would get grazed. So that is not for us.

Sutra - 6

Even if you run in this ‘racecourse’ for infinite lives, you will still get cheated in the end; this is how the world is! Everything will go to waste! And on top of that, you have to suffer endless beatings! Instead, run away from here; find Your true domain! That which is Your original form!

I have analyzed [the nature of] money. I said, “If one keeps accumulating money, then to what extent will one accumulate it?” Then I came to the conclusion that no one has come in first place in this world. People say, “Ford comes in first place [as the world’s richest person].” But four years later, we hear that someone else [is the world’s richest person]. So, no one’s rank lasts. What is the point of running around needlessly? The horse that comes in first place gets a prize, the second one gets a prize of a little lower value, and the third one gets a prize. And does the horse that came in fourth place have to foam at the mouth with extreme exhaustion? I said, “Why would I enter this racecourse?” People give you the rank of fourth place, fifth place, twelfth place, or hundredth place! So why should we foam at the mouth? Wouldn’t there be foaming at the mouth in such a case? One enters this race to come in first place, but he comes in twelfth place, and then no one serves him even tea. What do you think?

Questioner: That is correct.

Dadashri: So I had done all the math. Dada's math! It is wonderful math. This mathematics is so wonderful. That professor was actually saying, "It is worth knowing Dada's mathematics."

One keeps on running, but for what? If you are going to win, then let's go! Whatever is going to happen to the body, let it be, but in this case, there is not even any ranking, nor is there any prize, there is nothing at all and there is endless foaming at the mouth! There is no interest in women, there is no interest in anything else, and one keeps on running only after this! Moreover, he has lost interest in everything, there is no interest even in eating food; there is interest only in [earning] dollars!

Don't you feel this mathematics is worth learning?

Questioner: And the way you are putting it, there is no point in describing it. The current scenario has indeed become this way.

Dadashri: So I am speaking from experience, aren't I! It is indeed the experience that I have undergone!

Sutra - 7

What is the balance sheet of worldly life? Is it a profit or a loss? There is a loss even for the one who has a twelve-bedroom house, and there is a loss even for the one who has a two-bedroom house. The loss is not in the rooms; it is only within you. Why don't you figure that out!

I, moreover, derived the final conclusion based on all the experiences.

Besides, I never worried about money even in the business. There is no one more foolish than the one who worries about money. Money is already written in your destiny, mind you! Even losses are written in your destiny. Don't losses take place even without thinking about them?

Questioner: They do come.

Dadashri: And profit?

Questioner: Profit also comes.

Dadashri: So it is written in your destiny, mind you! I understood right from my childhood that this is written in one's destiny.

As it is, one keeps unnecessarily grinding that which has been already ground. As a matter of fact, one has already brought everything along with him. Does this hair keep growing or not? Even if you do not worry, it still does grow, doesn't it?

Questioner: It does grow.

Dadashri: The ability to see; if you had been told that in order to see, you need to make an effort, then within three days, one would have become blind. This is actually subject to nature, isn't it! The energy that maintains vision transmits across so many microscopic nerve fibers; that is what gives rise to eyesight; these nerve fibers are even thinner than a strand of hair. And if this responsibility were to be given to a doctor, then he would make you blind within three days. This nature is so remarkable! We should be very grateful to nature.

And why worry about money for

no reason? Hey, loss comes without you thinking about it, so do you think you will get a profit by thinking about it? On the contrary, it [the profit] will decrease by thinking about it!

You should continue doing your work. If everyone opens their shop at 8 o'clock in the morning, then you should also open your shop at 8 o'clock. If everyone opens their shop at 9 o'clock, then you should open your shop at 9 o'clock. If everyone opens their shop at 9 o'clock, then you should not go and sit there at 5 o'clock. And if everyone goes to sleep at ten-thirty at night, then you should know that everyone has gone off to sleep, so you should also go to sleep. After this, you should not think or do anything else. You should not think today about what will happen tomorrow. If everyone has gone off to sleep, then what kind of a foolish person are you that you are still awake? Wouldn't you understand this if you were to step outside?

Questioner: I would understand, but the mind becomes excited and it wants to complete tomorrow's work today.

Dadashri: Yes, the mind will become excited. But you should tell the mind, 'See, everybody has gone to sleep. If you become restless without any reason, then you are not going to get anything out of it. Everyone has gone to sleep and you are the only wise one keeping me awake without any reason.' As it is, one stays up late, but even then he doesn't accomplish anything and on the contrary, he gets up late in the morning.

Yes, I have taken all these things on

trial! I have fully made trials all my life. I have placed everything on trial and then progressed, I have not progressed just like that. And for so many lifetimes, I have progressed through these trials. That is why I am able to talk to you about all of these experiences. And it is only then that clarity is attained, isn't it! If clarity is not attained, then a person becomes perplexed.

Sutra - 8

Our law [of nature] states that your intent should not spoil towards returning money, then you will definitely earn money someday, and you will be able to pay off your debt! To make an effort is not in your hands, but to have the inner intent (*bhaav*) is in your hands. To make an effort is under the control of something else. You will receive the result of your intent. In reality, even having the intent is not under your control, but you will receive the result of the intent you have.

Questioner: Dada, if I have borrowed money from someone and I do not have the means to return it, then what should I do in that situation?

Dadashri: Suppose I have borrowed a hundred thousand from someone, and when he comes to collect it, I do not have the means to return it for six to twelve months, then I should tell him, "It will take some time." Yet, if he speaks rudely, then I would tell him, "Sir, be patient. I will eventually return everything." I would want to return each and every rupee of his from the bottom of my heart. So I would tell him, "I have a debt of twenty hundred thousand. I will return it when I get it. I definitely want to return it."

So, we can tell anyone, “Regardless of how much business you do, there is no problem even if you incur a loss, but decide on one intent in your mind, ‘I want to return the money to everyone.’” This is because, who does not love money, tell me? Who does not hold it dear? This is the case for everyone. In fact, one does not even buy cheap snacks for his own son, and he lends five thousand rupees to another person. So, everyone cherishes money. So, the intent to default on a payment to someone should never arise. You should make the decision from the very start, ‘I want to return the money in any way possible.’ This is the most important thing. If you become insolvent in other matters, then it is fine, but you should not become insolvent where money is concerned. This is because money causes pain. Money is said to be the eleventh life force. Therefore, you cannot withhold anyone’s money; that is the greatest thing.

Suppose a retired businessman goes to Mumbai and he makes a big trade. The intense greed of making money would certainly be there, wouldn’t it? And in that case, if he incurs a loss of two to three hundred thousand rupees, then should he give up? If he rents a small room [to reduce his living expenses], and decides, “I definitely want to regain that money,” then within a year or two, things will fall into place. The Self has infinite energies.

Nowadays, people conceal ten to twenty hundred thousand rupees and then declare bankruptcy. That is considered very wrong. One ruins infinite lifetimes of his own. No one’s payment should be defaulted.

The rule is that at the time of borrowing money, one should decide, ‘I want to return his money’; one should decide on this and then take the money.

If you have some [financial] difficulty, then you should simply check whether or not your intent [of returning the money] is clean. Then you will certainly be able to return it, there is no need to worry subsequently.

If you have borrowed money from someone and if your intent remains clean, then know that you will be able to return the money. Then you should not worry over it. All you have to see is whether or not the intent is clean. This is its ‘level’ [indicator].

The intent should definitely be clean. [Clean] Intent; meaning, what would you do if it were under your control? If one replies, “If I had all the money today, then I would return it on this very day!” That is called a clean intent. His intent is indeed to return it as soon as possible!

Sutra - 9

Isn’t it necessary to eat? Isn’t it necessary to go to the toilet? It is necessary; likewise, money is also necessary. Just as one goes to the toilet without having to remember to do so, money also comes without having to remember it.

That which is currently there cannot be considered wealth at all. This is simply the money of *punya* that binds new *paap*! It is *punya* bound through doing penance in a state of ignorance; it is *punya* that was bound because of that. The result of that has

come, money has come as a result of it. This money makes a person crazy and foolish. How can this be considered happiness at all? Happiness is that in which not a thought about money arises. For 'us', the thought of whether or not there is any money in the pocket arises about once a year!

Questioner: Does it feel burdensome?

Dadashri: No, 'we' never have any burden. But 'we' do not have such thoughts at all! Why have these thoughts? Everything is ready and waiting. Food and drink appear on your dining table, don't they? Or do you sit around thinking about it since morning time? Do you keep turning the rosary beads? For whether or not the food will get prepared, whether or not you will get a meal to eat; do you keep doing this? Don't you have to keep chanting for the sake of getting food; do you get up early in the morning and chant?

Questioner: Some people may actually be chanting.

Dadashri: Why are you bothering about some people? Have you ever done it?

Questioner: No.

Dadashri: Say you keep thinking from nighttime until morning, 'Will I get hot water to take a bath or not, will I get it or not?' Is there a need to chant that? Even then, do you get hot water in the morning to take a bath or not?

Questioner: I do.

Dadashri: The fact is, all the necessities indeed come in due time. There is no need to delve into that. That is why it has been said that money is like dirt

on the hand. Just as sweat doesn't stop coming, money doesn't stop coming. Some people sweat more, some people sweat less, in the same way, some people get more money and some people get less money. You will have to understand this, won't you?

Money is dirt on the hand. It will come naturally. If you are to earn fifty thousand seven hundred five rupees and three annas this year, then you will never earn anything other than that. And if it appears that you are earning more, then it may burst like a bubble. But however much is in your karmic account will remain. If there is half a pot of milk, and if you light a fire and put the pot on top of it, then when it boils over the milk overflows, but does the pot remain filled to the top? The milk that has boiled over does not remain filled to the top. So however much money there is in your karmic account, only that much money will remain. Therefore, money keeps coming on its own. I have become a *Gnani* (One who has realized the Self and is able to do the same for others), I do not have even a single thought related to worldly life, and even then money continues to flow in! It comes on its own for you too, but you are bound towards working. What is mandatory for you? It is work.

Do you think day and night about whether your arms or legs will remain functional? No; why is that? Do we not need our hands and legs? We do, but we don't have to think about them. Similarly, you don't need to think about money. If your arm is hurting, then you have to think about getting some easy treatment for it.

Sometimes you have to think about that, just temporarily, then you don't need to think about it at all. You should not get involved in any other complications. How can you ever allow yourself to descend in the exclusive meditation (*dhyan*) of money? If, on the one hand, you meditate on money, then on the other hand, you lose your persistent attention (*dhyan*) to other matters. In terms of being involved exclusively on one thing, it pertains not just towards money, but you should not meditate [involve your attention] on women [sex and sexuality] either. If you meditate on women, then you will become like a woman! If you meditate [let your active attention get involved in] money, then you will become restless. The money will roam and you will roam too! Money is the greatest *raudradhyan* (adverse internal meditation that hurts the self and others). It is not *artadhyan* (adverse internal state of meditation that hurts the self), it is *raudradhyan*. This is because although a person has food and everything else in his home, he still has the desire for more money. So other people will be deprived of it. You should not break the proportion of distribution of money in a way that will cause shortage for others; otherwise, you will be liable for it. You are not liable for money that comes to you naturally and spontaneously! You may get five hundred thousand rupees or fifty hundred thousand rupees naturally and spontaneously. But once it comes to you, you should not obstruct it from leaving. What does money say? "You should not obstruct me. Give away however much comes your way."

Sutra - 10

Once one's viewpoint changes, such as, 'I do not have a sofa in my home,' then he will purchase a sofa on credit and pay one and half percent interest [per month] on it! First and foremost, he should make a note of how much of a necessity it is.

As it is, people nevertheless worry upon observing their neighbors. [They think,] 'The neighbors have a car and we don't have one.' Hey, how much is actually required to sustain your livelihood? Go ahead and decide once and for all that, 'I have these many requirements.' For example, there should be adequate food and water in the home, a house to live in, enough money to run the household. So you will definitely get that much. However, if your neighbor has deposited ten thousand in the bank, then that will continue to prick you internally. It is because of this that pain arises. The mortal one invites the pain himself!

Once a landlord had come to me and he started asking me, "How much does a person need to sustain a livelihood? I have about four hundred acres of land, a bungalow, two cars and a significant bank balance as well. So how much should I keep?" I replied, "Sir, the assessment of how much each person needs to sustain his livelihood should be estimated based on the amount of wealth that existed at the time of his birth. Now you decide your standard [of living] based on that." That is actually the genuine rule. Everything else is in excess, and that which is in excess is poison, you will die!"

Sutra - 11

Just as medicine has an expiration date, similarly, money has an expiration date of eleven years.

The law of money is such that it lingers for some time and then it leaves no matter what. The [amount of] money definitely changes; whether it brings profit, loss, or interest, but it definitely moves. It does not remain in one place; it is unsteady [mobile] by nature. So, the one rises to the top, but when he gets there, he feels it is an entanglement. At the time of descent, he is not able to descend. At the time of ascent, he actually is able to do so with a lot of enthusiasm. When he climbs, he grabs and goes up enthusiastically, but while coming down his predicament is like a cat that forcefully sticks its head into a pot. What happens to it when it wants to come out? This is a similar predicament.

These grains become lifeless in three to five years; subsequently, they will not sprout.

Money changes every eleven years. A person may have two hundred and fifty million, but if he has no income for eleven years, then it will become depleted. Just as medicine has an expiration date, money has an expiration date of eleven years.

Questioner: But people retain their wealth for the duration of their lives, don't they?

Dadashri: The year is currently 1977, so you do not have the money you had before 1966.

Questioner: Is the rule limited to only eleven years?

Dadashri: Just as medicines have an expiration date of two years or six months, and grains have an expiration period of three years, similarly, money has an expiration date of eleven years.

Questioner: You have said to set aside money in four places, so what are these four places?

Dadashri: First of all, what would you need to carry out banking transactions, to maintain [the bank account]? Cash! Secondly, [money should be invested] in a house, in fixed property! Thirdly, in liquid assets, meaning in gold, and fourthly, in business.

Questioner: Please explain this in more detail!

Dadashri: What is the nature of money? It is moving. So you should make good use of it so that it is not misused. You should not keep it stagnant. This is because the rule is such that, how many different kinds of wealth are there? One kind is liquid assets! Liquid assets means dollars and the like. And fixed assets, meaning a house and the like. Even amongst these two, fixed assets last longer. The fixed assets sustain, whereas cash and the like are bound to get used up! So what is the nature of cash? It does not last more than ten years. The nature of gold is such that it will last forty to fifty years, whereas the nature of fixed assets is that they will last for a hundred years. Therefore, the fixed period is different for each of them. But ultimately, everything will certainly deplete. So you should proceed after understanding all of this. What did these *Vanik* (member of the merchant caste in

the traditional Indian caste system) used to do in the past? They would invest twenty-five percent of their wealth in their business, twenty-five percent for cash on hand, twenty-five percent in gold and twenty-five percent in property. This is how they would distribute their wealth. They are very shrewd people! These days, the children are not even taught this! This is because there is no money left, so what would they possibly teach?

The operation of money is such that it comes to an end in the eleventh year. It lasts for ten years. This applies to money earned through honest means! It is a different matter for money earned through dishonest means! Money earned through honest means comes to an end in the eleventh year!

Questioner: Does that mean it goes away, Dada?

Dadashri: That is indeed its nature, its unsteady nature. And what do people say to that? “No, we don’t get rid of it!” So currently, it is the year 1985, so what year was it eleven years ago?

Questioner: 1974.

Dadashri: So you do not have any wealth that you had prior to 1974! Whatever was earned after 1974, if that much is not earned over the next ten years, then it gets finished off!

The wealth goes away after ten years, yet these people say, “My money has been in the bank for the past eighteen years. It has certainly lasted, hasn’t it?” To which ‘we’ reply, “No, what money do you have right now? You only have that

which dates back to 1975. If you do the math, then you will find out.” Anything prior to 1975 would have indeed been used up somewhere or another. Whatever is there, it is of the ten years following 1975. When you do the math, would you find that out or not? Now, when it is the year 1986, then money will be that of post 1976. If a person goes through a bad period for just one decade, then he becomes ruined, he is finished! Now, there is no need to imagine any further. Everything is scientific circumstantial evidence (*vyavasthit*). Go to sleep peacefully and leisurely! These are all just problems for those who worry! They need all these problems! Besides, how would they be comfortable sleeping the entire night? So, they need a little bit of this.

Questioner: But Dada, we have to engage in speculation in the business, don’t we? When we speculate in the business, it means that money will indeed come and go, it is bound to increase and decrease. So in what way do you account for the time?

Dadashri: What I am saying is that if money came in 1974, it would all be depleted by now.

Questioner: So what is invested as cash, not a house or anything like that?

Dadashri: The rule is that for cash, it is ten to eleven years. Then comes the liquid assets. That is the gold. It has a certain number of years. Now, if you wish to sell the gold, it brings instant cash. That is why it is called a liquid asset. Is it like cash? The answer is no. Then the wife will keep nagging, “He doesn’t even allow me to wear the gold.” So in this

way, it may take some time; and with the house? What will people say? What will the friends say? So that also takes time, and what about cash? He will immediately make a down payment! He will make a down payment of sixty thousand, won't he! Whatever cash he has, he will go and make a down payment! This is how I explain the rules of all of this. Does this happen or not?

Questioner: Accept it in whichever form it comes in, as per God's wish.

Dadashri: Yes, that is the best. But is it as though it is God's wish? This is actually the effect of your past karma. It is indeed your own reaction that comes. God doesn't interfere in this at all. This is indeed the effect of your past karma, that is all! So remain in accordance with that.

Sutra - 12

Until what point will you have obstacles for money? It is as long as you have the desire to earn it. When you become inattentive to money, it will come to you in abundance.

Questioner: The money that I earn, to what degree should it be earned?

Dadashri: There is no such thing. Don't you have to take a bath every morning? Yet, does anyone wonder, 'What would I do if I were to only get one tumbler of water'? Similarly, the thought of money should not arise. It has already been decided whether you will get one and a half buckets of water, or whether you will get two tumblers of water. No one can increase or decrease anything in that. Therefore, through the mind, speech,

and body, make an effort to earn money, but do not have any desire for it.

Money is a 'bank balance'. So if it is deposited in the bank, then you will get it, won't you? If one were to desire money, then Lakshmiiji [the Goddess of wealth] would say, "You were going to get money this July, but now you will get it the following July." And if one were to say, "I don't want money," that too is a great offense. One should have neither contempt nor desire for money. Lakshmiiji should actually be respected. Humility should be maintained towards her. This is because she is in the 'head office'.

Lakshmiiji says, "Whenever I am meant to be present at a particular locality, I should only be present at the time, and I indeed send it to you accordingly on time." Each of your drafts and everything else will certainly come on time, but at the same time, do not harbor any desire for it. This is because that which is warrantable, I send it with interest. I send it on time to those who do not harbor a desire for it." Secondly, Lakshmiiji says, "If you want to go to *moksha* (liberation), then take only the money that is rightfully yours. Do not take anyone's money by snatching it or through devious means."

A man had come here. The poor man incurred a loss in his business every month; he kept worrying about money. I told him, "Why are you talking about money? Stop thinking about money." From that point, his money started increasing. Every month, he started making a profit of thirty thousand rupees. Otherwise, before, he used to incur a loss of twenty

thousand rupees. Should one be thinking about money? Lakshmi is considered God's wife. Should you even be thinking about her?

Sutra - 13

The happiness of worldly life lies in normality. When there is neither scarcity nor surplus, that is considered happiness.

What is money like? There is pain while earning it, there is pain while saving it, there is pain while safeguarding it, and there is pain even while spending it. If one earns a hundred thousand rupees, then keeping it safe becomes a difficulty. He has to find a bank where it will be kept safe, and moreover, if his relatives find out about it, then they will immediately come asking for it. All his friends will also approach him and say, "Dear friend! Don't you trust me even a little? I only need ten thousand." So then he has no choice but to give it to him. The fact is, there is pain even when the money comes in abundance and there is pain even when it is scarce. It is best when it is within normal limits, otherwise there will be pain even while spending money.

The Lord had said that if water fills up in Narmada river, it will only be as per the width of the river bed. But what if the water fills up more than its capacity? It will breach the banks and everything else and flood the nearby villages. It is indeed the same for money. As long as it is within normal limits, it is fine. If the money flows in below the normal requirements, even then it is a fever, and if it is above normal, even then it is a

fever. If it's above normal, then it actually increases the fever. But in both of these stages, money is in the form of a fever.

I have neither ever experienced a shortage of money, nor has there been any surplus money. Before receiving a hundred thousand rupees, some expense or another comes up and it gets used up. So there has never been any surplus money nor has there been any shortage. We were fine with no surplus or shortage of money. If there is surplus money, then a lot of problems would arise. It then has to be deposited in the bank, which leads to problems. Moreover, your brother-in-law will approach you [and say], "You have a lot of money, so give me ten to twenty thousand." Then your cousin will approach you, your son-in-law will approach you [and say], "Give me a hundred thousand rupees." They will ask for it if you have surplus money, won't they? But what if you simply do not have any surplus money? It is when there is surplus money that people have quarrels.

People come and tell me, "Just look, my son-in-law has come and is asking for a hundred thousand rupees. He is impinging on me for this reason. But if I keep giving [money] to everybody, then what will I be left with?" His point is valid, isn't it? If he keeps giving [money] to everybody, then he won't be left with anything, will he! So it is because there is a surplus of money that everybody has come to grab some, isn't it! Now, the son-in-law starts fighting with him, hurls abuses at him! Ultimately, he will say, "I don't have extra money. Here, take twenty thousand and don't come back again."

Hey, you ended up giving it to him, but instead of giving it after quarreling with him, you should have given it to him after explaining to him! Otherwise, just once, you can tell a lie, “All these people say that I have gotten a million rupees, but you can’t imagine what I’m going through, only I know that!” Somehow or another, even by telling a lie, make your son-in-law understand so that there are no confrontations! Nor should there be any fighting, but one doesn’t know how to do this, does he! In that case, the son-in-law clings to him for the hundred thousand; he won’t make do with the twenty thousand. So, when money is earned in surplus, one will have quarrels with his brother, with his brother-in-law, with his son-in-law. If one earns more money, then there will be more quarrels. When there is less money, everyone sits together and eats, drinks, and enjoys. This is what money does! So, if there is surplus money, even then it creates problems, and as long as there is no shortage, it is more than enough.

One woman was saying, “It has been raining so much this year, then what will happen next year? Then there will be a shortage [of water]!” Even when there is a shortage of money, people maintain hopes that, ‘It would be good if I make two to three hundred thousand rupees this year.’ Hey, from this point forward, there will be a famine every year! So do not maintain expectations. You earned a lot of money all at once, now there will be a shortage of money for the next five years. Instead, let it come in installments, that is correct. Otherwise, if the entire sum comes at once, then it will all get spent. So the fixed

installments are appropriate. You should do what satisfies the other person. You should accept however much money scientific circumstantial evidence (*vyavasthit*) sends you. If less money comes in and you fall short by two to three hundred rupees on *Diwali* [biggest Hindu festival of the year], then during the following *Diwali*, you will earn more money. So you should not worry about this.

This in fact fills and empties (*puran-galan*) by its inherent nature. However much has filled, that much is then going to empty, and if it were to not empty, then too, there would be a problem. It is because it empties that you are able to eat once again. When you inhale, that is *puran*, and when you exhale, that is *galan*. The inherent nature of everything is to fill and empty. That is why ‘we’ have made the discovery that there should be neither excess nor scarcity! For me, there was never a surplus of money nor scarcity! Surplus means that the money will not ‘move’ for two to three years. It is better to have wealth that flows; otherwise, it ends up bringing pain.

Therefore, it is best that there is no surplus money, and there is no *punyanubandhi punya* (karmic effect of *punya* in this life, which binds *punya* for the next life) like that. It is if more money is accumulated that one will have to go through the trouble of counting it, isn’t it! If one has ten thousand rupees, and if he sets out to count each and every rupee, then when will he finish counting it? And if he makes a mistake of one or two rupees, then he counts it again. Once he finishes counting it accurately, he goes off to sleep.

So one person asked me, “What would you do?” I told him, “You are talking about ten thousand rupees, but if I have to take back change of a hundred rupees from some shop, then the shopkeeper will say, ‘Sir, please count it.’ I tell him, ‘I trust you a whole lot.’ If it ends up being the case that there are ninety-nine rupees, then I would lose out on one rupee in exchange for not putting in the effort of counting the money, but in the other case, so much of my time would be spent in counting it, wouldn’t it!” So what if I get shortchanged by one rupee, but there is no hassle, is there! So I never count money. A hundred rupee note is equivalent to a hundred rupees change, whereas to count [all that change] would take ten minutes. Moreover, one keeps licking his thumb [to count the money]! Instead, it’s fine if it is short by two rupees. And if there are one or two rupees short, then a person will fight with the one who is giving the change, “You gave me a hundred, but it is not completely [one hundred]. It is two rupees short.” Then the other person will say, “Count it again. Don’t quarrel for no reason. Don’t bother me anymore, or else give me my money back.” Then he will not give the money back and he will start counting it again! Hey, you are bickering at the time of taking money, you are bickering at the time of giving someone money too! One is born crying and at the time of leaving this world, he cries, “Doctor, please save me, please save me.” When have you lived your life without making a fuss! You have not spent even a day in joy! Nevertheless, He is the absolute Self. He makes a fuss, but we have to do *darshan* (devotional viewing)

of him, don’t we! This is how the world is. So it is best to have neither a surplus nor a shortage of money.

Sutra - 14

When you earn money, you should feel remorse that, ‘Where will I spend it?’ And when you have to pay expenses, you should be resilient that, ‘The circumstance is such that I can pay off my debt.’

A person should not be in a hurry to earn money. He should be lazy when it comes to earning money, he should not be in a hurry. This is because if you are in a hurry to earn money, then what you were going to earn by 1988, that will come to you right now [in 1978]; there will be premature fruition of *punya*. Then what will you do in 1988? Therefore, do not go through too much trouble over making money. Keep running your business in a peaceful manner with a determined intent. In this era of the time cycle, maintain ethics as much as you can; keep doing things with this intent. Who expresses worry? Someone who has a shortage of food expresses worry. You will not have to face a time when you have a shortage of food, will you? Do you have days in which you have a shortage of clothes?

When you earn money, you should feel remorse that, ‘Where will I spend it?’ And when you have to pay expenses, you should be resilient that, ‘The circumstances are such that I can pay off my debt.’ To earn money is a responsibility, whereas to pay expenses is the means to get rid of your responsibility. It is not worth carrying around the burden of money. When it gets

deposited in the bank, one gives the sigh of relief, and when it leaves, one feels unhappy. It is not worth having a ‘sigh of relief’ over anything whatsoever in this world, because it is all temporary!

Sutra - 15

If there is an essence to worldly interaction, then it is morality. If you have morality, then even if you have less wealth, you will still be at peace. And if you do not have morality and have plenty of wealth, even then, you will feel unrest.

Questioner: What are the rules of Lakshmi?

Dadashri: You should not take money dishonestly, that is the rule. If you violate this rule, then how would Lakshmi be pleased with you?

The day you end up taking anything that is not rightfully yours, from that day onwards, your business will not prosper. God does not interfere in this at all. In business, only two things will be of use: your expertise and your ethical standards. Through unethical standards, you may get a good return for a year or two, but after that, you will incur a loss. If you eventually feel remorse after doing wrong, even then you will become free [from bondage of karma]. If there is an essence to worldly interaction, then it is morality. If you have morality, then even if you have less wealth, you will still be at peace. And if you do not have morality and have plenty of wealth, even then, you will feel unrest. Without morality and ethics, there is no religion. The very foundation of religion is morality and ethics!

Questioner: Why is there a shortage of money?

Dadashri: It is because of stealing. Where there is no stealing through the mind, speech, and body, Lakshmi shows her compassion. Obstacles towards [acquiring] money are because of stealing. There is enmity between trickery and money. When one stops stealing overtly, he takes birth in a family with a higher level of development. However, subtle stealing, meaning to use trickery, is actually ‘hard’ [hardcore] *raudradhyan* (adverse internal meditation that hurts the self and others). There should be no trickery at all. What is considered as having engaged in trickery? One says, “These goods are pure,” and then takes pleasure in selling adulterated goods. And if you were to say, “How can you do this?” Then he would say, “That is indeed the way it should be done.” However, the person who has a desire to proceed with honesty should say, “My wish is to sell only pure goods, but this is what my goods are like so take them [if you want them].” Even if merely this much is stated, then the liability does not lie on him.

When one steals through the mind, speech, or body even in the slightest extent, then even if he puts in plenty of hard work, he will barely make any money. Stealing is the biggest obstacle towards [earning] money. What happens is that all the special powers (*siddhi*) inherent in humans that one has brought forth; those powers are squandered and one becomes bankrupt. So, today, people are not able to acquire any money despite working hard and working honestly. This means that in

their past lives they had squandered their human powers and this is the result of it. What is the highest power of all? It is that of the human birth. Moreover, it is to take birth in a family with a higher level of development, and that too, in India. This is considered the highest power of all; this is because it is possible to attain *moksha* through the human life-form.

Questioner: Nowadays, if one tries to run the business with honesty, then more problems arise; why is that?

Dadashri: If you work with honesty, then only one difficulty will arise, but if you work with dishonesty, then two types of difficulties will arise. You will be able to become free from the difficulties arising from honesty, but it is very difficult to become free from dishonesty. Honesty is a significant 'license' of God. No one raises an objection to that. Do you have thoughts about destroying that 'license'?

Sutra - 16

If the money accumulates naturally and spontaneously, then let it be, but do not rely on it. You might take its support and feel comfort, but there is no telling when that support will slip away. Therefore, proceed with caution from the beginning, so that you don't get shaken up during [the unfolding of] pain-producing karma (*ashata vedaniya*).

What does nature say? How much money a person spends is not taken into consideration. Rather, it is about what kind of feeling (*vedaniya*) did he suffer? Pleasure or pain; that is all that is taken into consideration. If one does not have

money, even then he will enjoy pleasure, and if one has money, even then he will have pain. So, the fact that the feeling of pleasure and pain (*shata-ashata vedaniya*) is suffered is not dependent upon money. Suppose you have some income right now, there is complete peace, there is no problem at all. So you say, "Come on, let's go and do *darshan* (devotional viewing) of the Lord!" Whereas, when one stays back to earn money, it's not a problem that he earns 1.1 million rupees, but if there were a loss of 50 thousand rupees right now, then the feeling of pain (*ashata vedaniya*) would arise! "Hey, just deduct 50,000 rupees from the 1.1 million!" To which he will reply, "No, that would reduce the capital, wouldn't it!" But hey, what do you refer to as capital? Where did this capital come from? It was capital that came with a liability, so do not complain when it declines. As a matter of fact, when the capital increases you become pleased, and what about when it declines? Hey, the 'capital' is sitting within you, why would you want heart failure and wash away the entire 'capital'? If there is heart failure, then will the entire capital be destroyed or not?

Questioner: It will.

Dadashri: So then what is all this for? Yet that fellow says, "But for me, the capital in the form of money is precious!" Hey, but don't you need inner wealth?

If a father gives his son a million rupees and tells him, "From now on, I intend to live a spiritual life!" Now, the son takes that money and squanders it away in alcohol, eating meat, and the

stock market. This happens because money that is acquired through unethical means does not remain with a person for long. In the current times, even money acquired through honest means, through true hard work, does not last, so how will money acquired unethically last? Therefore, money that comes as a result of *punya* will be needed. That in which there is no dishonesty, money in which there are pure intentions, will give happiness. Otherwise, the money of the current era of the time cycle is also considered the result of *punya*, but it is *punya* that binds new *paap*. That binds nothing but *paap*! Rather than that, it is better you make a request to the wealth, 'Do not come to me at all. Maintain this much of a distance. This way, I will maintain my dignity and your dignity will also increase.' All these bungalows that are being built, that is all overt evidence of *punya* that binds new *paap*. Of these people, there may only be a few, one person out of a thousand, who has wealth that is a result of *punya* that binds new *punya*. Otherwise, the rest have *punya* that binds new *paap*. Would it ever be suitable for a person to have so much wealth? It binds nothing but *paap*. People don't enjoy anything and they bind nothing but *paap*. These people have come with a return ticket to an animal life-form.

Worldly life is such that it is not worth living in it for even a minute! Even when a person has tremendous *punya*, the internal burning does not cease, the internal burning continues to scorch! A person may be surrounded by wonderful circumstances, yet the internal burning continues on. Now how can it

be remedied? Even one's *punya* will eventually be expended. It is a law of this world that *punya* will get finished off. So then what happens? The unfolding of *paap* takes place. This internal burning is already there, but during the unfolding of *paap*, external burning will also arise. What will be your state at that time? Therefore, be wary; this is what the Lord says.

To live for the Self is *punya*, and to live for worldly life is nothing but *paap*.

Sutra - 17

Profit is a vitamin for the body and loss is a vitamin for the Self. So then where is there a loss at all?

If you build a big bungalow here, then you will become a beggar of the world. If you have a small home, then you are the king of the world! This is because this is the *pudgal*. If the *pudgal* increases, then the [relative] self becomes 'light', whereas if the *pudgal* decreases, then the self becomes 'heavy'. So, all pain in the world is a 'vitamin' for the Self. Pain is a 'vitamin' for the Self, whereas pleasure is a 'vitamin' for the body. The pleasure that is there, what is it a 'vitamin' for?

Questioner: For the body.

Dadashri: And the pain that is there?

Questioner: For the Self.

Dadashri: Yet you don't 'eat' the 'vitamin' for the Self, the pain, and you try to get rid of the pain! You don't take the vitamin for the Self, do you? I have in fact taken so many vitamins for the

Self and look how I have become! Right now, if fifty thousand has been taken from me without the intent to return it, then I would peacefully swallow the vitamin! 'It's good that this happened!' And by quarreling, it would bring back the fifty thousand, wouldn't it?

Questioner: It wouldn't.

Dadashri: Quarrelling will not bring back that which has gone.

Questioner: I understood that. It hasn't come back!

Dadashri: Do you know all the causes, as to why all this has happened?

Questioner: When I lost fifty thousand, I quarreled, but it didn't come back. So I understood that it is not going to come back [through quarreling].

Dadashri: You understand that, didn't you! Yes! The fifty thousand did not come back! So even now, there must still be a link, isn't it? Does no link remain?

Questioner: The link remains, but what happens by recalling it?

Dadashri: As long as a link remains, some of it may even 'ripen' [come back]. You shouldn't say that it is 'dead' [lost] money.

Questioner: I don't say that.

Dadashri: You should not say that it is 'dead' money. Someone might say, "Dada, eighty thousand has been kept, what will happen now?" Then I would say, "Now whatever happened has happened! Now see to it that it doesn't become dead money!"

Besides, your sixty thousand has not yet become dead money. But if you are on a steamer and your pocket is filled with sixty thousand and you come out to stroll on the deck and it all falls into the ocean, then it is considered dead money. Whereas this is not considered dead money. It will come back. For each rupee, two annas (a former Indian currency unit that is equivalent to 1/16th of a rupee) or four annas will come back.

Sutra - 18

When the circumstances are not favorable, people go out to make an earning. They should actually do worship [that leads to the Self] at that time.

Say you work hard and constantly keep a close eye on all aspects of your work, yet if you get nothing in return, then you should understand that your circumstances are not favorable. Now under such circumstances, if you were to work harder, then on the contrary, you would incur an even greater loss. Instead, you should concentrate on doing something for the Self. You have not done this in your past life, that is why you are facing such difficulties. It is a different matter for those people who have been given our *Gnan*, but even those people who do not have our *Gnan* leave everything up to God, don't they! What do they do? They say, "Whatever God does is correct," don't they! And if one were to assess the situation through the intellect, then he would never be able to rationalize it!

When the circumstances are not

favorable, people go out to make an earning. They should actually do worship (*bhakti*) at that time. What should be done when the circumstances are not favorable? One should do that which is for one's own Self, *satsang* and all that, all day long. If you do not have vegetables, then don't buy any, but you can at least make do with lentils and rice! You will earn only if your circumstances are right, otherwise people incur loss in a lucrative business and make a profit in an unproductive one. It all depends upon your circumstances!

Profit and loss is not under your control; therefore, go along with all these natural adjustments. What happens if you make a profit of one million and immediately incur a loss of half a million? As such, people cannot even tolerate a loss of one hundred thousand! They cry and worry the entire day! Oh, they even go mad! I have seen many such people who have gone mad!

Should you do *purusharth* (spiritual effort) even at twelve o'clock or one o'clock at night, at two o'clock?

Questioner: Then people would go mad!

Dadashri: They have indeed gone mad, so how are they going to go mad any further? The entire world has indeed become a mental hospital, hasn't it! So you shouldn't go mad any further, because is there something as being doubly mad? Therefore, profit and loss are not in our hands. You should do your work, and carry out whatever duty you have to perform.

Sutra - 19

What else is there besides *puran* (input; filling) and *galan* (output; emptying)? What is the *pudgal*? *Puran* and *galan*, credit and debit. And if you Know the Self, then *moksha* will happen.

The law of the world is indeed that whatever gets filled will not refrain from getting emptied. If everyone were to keep accumulating money, then anybody in Mumbai would be able to claim, "I am the richest man of all." But nobody is satisfied enough to say that. This is because the law itself is not like that!

What I am saying is, have patience, have composure. This is because people are running around and 'multiplying' and 'dividing' (*gunakaar-bhaagakaar*) for that which is actually influx and outflux (*puran-galan*), they are ruining their future lives and it makes no difference in their bank balance because that is all natural. What is one going to do in the face of what is natural? So I alleviate your fears by disclosing to you everything as it is, that profit and loss is not in anyone's hands, it is in the hands of nature. Any increase of money in the bank is in the hands of nature, and any decrease of money in the bank is also in the hands of nature. Otherwise, the banker would have only kept one account. He would have only kept credit. He would have only credit and no debit. However, he knows that debit is bound to happen. Many people decide, 'Now this time I have deposited one hundred thousand rupees in the bank. I never want to withdraw that. It is if I withdraw it that problems will

arise, isn't it!' But hey, why have people kept an account for debit? The bankers know that these people cannot refrain from withdrawing money at some point or another. Ultimately, one is inevitably going to die.

So all this is happening naturally. Why are you worrying about this? Don't worry! And stop 'multiplying' and 'dividing'! But even then, our people do the 'multiplying' and 'dividing' under the bedcovers, 'Now the construction of this mill is about to be finished. Now let's plan for another factory.' Hey, put that aside! These kids are saying, "Father, go to sleep." Everyone is saying, "It is eleven o'clock. Your health is not good. Your blood pressure has increased so why don't you go to sleep peacefully now!" But under the bedcovers, he starts planning again. He puts the bedcovers over himself so that no one sees his restlessness. So, the 'adding' and 'subtracting' is happening naturally, but he continues to do the 'multiplying' and 'dividing' under the bedcovers!

If he understands only this statement, then would there be any problem with the bankers? If you ask him, "You are depositing one hundred thousand rupees, so when do you plan to withdraw it?" He does not know that, but it is definite that he will withdraw it! Then he will say, "It is not my desire to do so." Now, he may not have the desire to withdraw the money, but there is no telling when it will be withdrawn. Hey, even what you have decided is wavering! But what he says is, "It is not my desire." He has decided, 'I definitely don't want to withdraw it, I definitely want to save this much now.'

Hey, when you are not going to be saved [from death] yourself, then how is this going to be saved! Hey, what type of policy have you taken up? Instead, why don't you eat, drink, and use it! Fresh vegetables are available, so eat them leisurely! Buy fruit and eat it leisurely. And gift your wife two to four jewelry sets. The poor lady nags every day, but you still don't buy them for her!

What is all this? It is input and output (*puran-galan*). 'We' are saying this after Seeing this in 'our' *Gnan*! Now is there any fear that remains? On one side, 'we' say it is *vyavasthit*, and on the other side, 'we' say that additions and subtractions by the bank, or additions and subtractions in the accounting books, or the money taken by the income tax officer are all natural. The other person doesn't have any power in his hands, the poor fellow is just a *nimit* (an evidence). However, the 'multiplying' and 'dividing' is in your hands. You have attained this *Gnan* so now You [as the Self] are not the one who does this 'multiplying' and 'dividing'. This is because You have become the form as the Self (*Atma Swaroop*). Up to what point were you doing the 'multiplying' and 'dividing'? Up to what point were you making plans? As long as there was ignorance of the Self (*agnanta*). And now if you are making plans under the bedcovers, then that is an effect. That planning is not for the next life, it is a discharging plan. There are two types of planning, one is planning that is charging, and the second one is planning that is discharging. With the plan that is charging, there is botheration internally.

The discharging plan continues to happen peacefully. Whatever planning you have done, you will have to clear it, won't you? And the intent that this is discharging remains for you the entire day, doesn't it?

So today, one may say that he has money, and two years later, there may not be anything. So what is the nature of money? It is transient. You should not assume it is reliable. So do not expect that much support from it. You should only believe in the support of the Self. Everything else is transient.

Sutra - 20

There is a purpose to each and every work. If the purpose is that of serving others (*sevabhaav*), then you will definitely receive wealth as a by-product. Whatever knowledge and skill you have should be used to serve others; that should be your only intention.

All work has a purpose, as to why that work is being done! If a noble intention is decided upon, which means for example, if one wants to build a hospital with the intention that how can patients attain good health, how can they become happy, how can they experience joy, how can their vitality power increase; if you have decided upon such a noble intention and if that work is carried out with the sole intent to serve, then what is the by-production of that? Money (*lakshmi*)! Therefore, money is a by-product; do not consider it the 'main production'. The entire world has made just money its main 'production', and that is why people do not get the benefit of the by-production. So, if you decide solely on

the intent to serve, then as a by-production, even more money will come. Therefore, if you keep money as a by-product only, then more money will come. Instead, people are doing this work with the intention to earn money; that is why money does not come. That is why I am telling you to set this intention, 'the constant intent to serve,' then the by-product will keep coming on its own. Just as a by-product does not require any effort at all, it does not require any expenses, it is free of cost, similarly this money is attained free of cost! Therefore, decide upon the intent to serve; to serve all human beings. Since you opened up a clinic, whatever knowledge and skill you have should be used with the intent to serve others; that should be your only intention. As a result of that, you will continue to receive other things free of cost, and you will never be short of money, whereas those who did it just to earn money incurred a loss. Yes, of course, since the 'factory' was established just to produce money, then there would be no by-product at all, would there! This is because money is itself the by-product; the by-production! Therefore, you should decide on the [main] 'production' so that you continue to receive the by-production free of cost.

Sutra - 21

'I' maintain only one kind of 'production' for myself! May the entire world attain absolute peace and may some people attain liberation! Do 'I' not get the by-product free-of-cost? I indeed keep receiving it!

Whatever is done in order to attain the Self is the 'main production', and

because of that, the by-product is gained and all the necessities for worldly life are fulfilled. 'I' maintain only one kind of 'production' for myself! May the entire world attain absolute peace and may some people attain liberation! This is my 'production', and I keep on receiving its by-production. Compared to you, 'we' receive different [better] kind of tea and snacks; what is the reason for that? It is because my 'production' is of a higher kind than yours! Similarly, if your 'production' were to be of a high quality, then your by-production would also be of a higher kind.

All other 'production' is nothing but a by-product, [whereas] in this all the things that you want are continuously received; moreover, they come easily. Just look, because people made money their [main] 'production', so it does not come to them easily these days. They run around in a restless state and they go about wearing frowns on their faces! They have wonderful home-cooked food to eat and drink, and so much convenience. The roads are so nice; when one walks on the roads his feet do not become dusty! Therefore, serve mankind because God resides within them. God is seated right within. If you go search for God outside, then He is not such that you will find Him out there. You are a doctor so I am telling you to serve humans. If someone were a veterinarian, I would tell him to serve animals. God also resides within animals; however, in humans, God has manifested particularly.

Money will remain as long as you do not enter in deceptive business tactics. Deceptive business practice is the cause of money leaving your home.

What is the current era of the time cycle like? People of the current era of the time cycle are preoccupied with how they can acquire goods, how they can cheat others, how they can sell people adulterated goods, they get involved in illicit sexual relationships and if they get have free time after this, then they will look for something else, won't they? This has not increased happiness. When is it considered happiness? If the 'main production' is generated. This worldly life is a 'by-product'; you have acquired this body because of something you did in the past [life]. You acquire worldly things, a wife, bungalows. If all of these were attainable through hard work, then even the laborers would attain them, but that is not the case. People today have misunderstood this, and that is why they have opened up factories for the 'by-production'. One should not open up a factory for the 'by-production'. The 'main production' is the means for [attaining] *moksha*, and you should attain that from the *Gnani Purush*. Then the 'by-production' of worldly life will certainly come to you automatically, free of cost. Infinite lifetimes have been wasted over this 'by-product', through adverse meditation! Just once attain *moksha*, so the turmoil comes to an end!

Sutra - 22

People live for two reasons; only a few people live for the Self. Everyone else lives for money. All day long, they obsess over money! Where indeed is there happiness here [in going after money]? These are actually illusory beliefs. That is why 'we' openly say, "The happiness that you seek cannot

be found in this [acquiring money]. Happiness is in the Self.” ‘We’ have tasted that happiness, ‘we’ have experienced it. That is why ‘we’ tell everyone, “Come on ‘this side’ [of the Self], there is no happiness on the ‘other side’ [in running after money]!”

The entire world is crazy for money, yet there is never any happiness in it! Their bungalows remain empty and the owner is in the factory in the afternoon. They have all the material comforts, but no time to enjoy them! Therefore, realize the Knowledge of the Self! How long should one wander around blindly?

Even if there is money, there is still pain; even if there is no money, there is still pain. Even if one is a prominent minister, there is still pain; even if one is a beggar, there is still pain. The one who is a widower has pain and the one who is married has pain. Even a person with seven wives has pain! There is nothing but pain (*dukh*)! Even the businessmen of Ahmedabad have pain! What must be the reason for this?

Questioner: They do not have satisfaction.

Dadashri: Where was the pleasure in it in the first place? There is indeed no pleasure in this. It appears to be there because of illusion (*bhranti*). Just as with a man who is drunk, if one of his hands lies in the gutter, then he will say, “Yes, I feel coolness in it. It’s very nice,” It feels that way because of the alcohol. Otherwise, how can there ever be pleasure in this? All this is nothing but refuse!

There is no pleasure whatsoever in

this worldly life. There is no happiness whatsoever, and if there were pleasure, then Mumbai would not be like this. This is not happiness at all. This is in fact an illusory pleasure and it is just a temporary adjustment.

Happiness is not attained through association with people, it is attained through association with the *Gnani*. What people believe to be pleasure is not pleasure. People are only preoccupied with earning money, ‘Where can I get money from, where can I get money from!’ Hey, why are you looking for money in a cemetery? This worldly life has become like a cemetery! Nothing like pure love is visible. The means through which money is going to be procured, those means are natural. It is scientific circumstantial evidence. What is the point of running after it? If this very thing liberates us, then it’s very good, isn’t it! This worldly life is an ocean of pain. It is just beyond comprehension how people have found pleasure in it. Just as a man who is drunk sticks his hand in the gutter and says, “This feels very cool to me, it’s very cooling,” similarly, people simply believe that there is pleasure in it!

Sutra - 23

These people do not place any value on the efforts to search for God. They have not delved into this at all. They have only delved into earning money. They look at the geography of a place and scrutinize, ‘On which port should we get off? Will there be a place where we can get something to eat?’ However, God is cheap (!) [to them]; there is no value for Him! Should

one not search for Him? Pleasure is that which once it is experienced, it is not followed by pain. Secondly, what people in the world refer to as pleasure, that is worldly pleasure, it is not true pleasure.

Rather than worldly pleasure, there should be happiness that is beyond what is worldly, the happiness in which one gets absolute contentment (*trupti*). On the contrary, this worldly pleasure increases restlessness! On the day one makes a sale of fifty thousand rupees, he loses his mind just counting [the cash]. His mind becomes so discomposed that he would not like to eat or drink. This is because I too used to make sales, so I had seen everything, how it affected the mind! This is not something that is beyond my experience, is it! I have swum across this ocean [of worldly life] and have come out, so I know what must be happening to you. When more money is racked up, one becomes more agitated, the mind becomes dull and one does not remember anything; internal disturbance and restlessness prevails. As it is, people keep counting the notes, but those notes have remained here, whereas those who did the counting have departed! The notes say, ‘Understand this if you want to; we will remain here and you will depart!’ Therefore, you should become a little cautious, shouldn’t you! There is nothing else; we do not want to create any enmity towards it. You should tell the money, ‘Come on over.’ There is a need for it! There is a need for everything, isn’t there? However, people certainly remain engrossed only in that! So those counting the money have departed and the money

remained. Nevertheless, one has to count it. There is no option but to do that, is there! It is only the rare businessman who tells his accountant, “Dear fellow, do not disturb me while I am eating. You should go ahead and count the money and put it away in the safe, and take it out when you need to.” There is a rare businessman who would not interfere in that! There may be two to five such businessmen in India who remain unaffected in this way! They are like me! I would never count money! Why the unnecessary interference? I have not handled money for the past twenty years or so, that is certainly why so much bliss remains!

As long as worldly interaction persists, there is a need for money too. There is no objection to that, but one should not get engrossed (*tanmayakaar*) in it. Become engrossed in God (*Narayan*). If you only chase after money (*Lakshmi*), then God (*Narayan*) will become upset. There is a temple of Lakshmi-Narayan [referring to the temple of Lord Vishnu, and his consort, Lakshmiji, who symbolizes wealth], isn’t there! Is Lakshmiji any ordinary thing? Did you like any of this discussion?

If you like happiness, then worship that in which there is happiness. Happiness is in God. God is the abode of infinite bliss and if you worship the inanimate (*jada*), then misery will arise. This is because there is nothing but pain in the inanimate.

If one simply learns this much, ‘What should I do to become happy?’ Then he will have learned the entire Science.

~ **Jai Sat Chit Anand**

Worldly Prosperity Comes as a By-Production!

Questioner: Are the desire and efforts to acquire worldly prosperity actually detrimental to spiritual progress and if they are, then in what way? If they are not, then in what way?

Dadashri: If you want to acquire worldly prosperity, then you have to go in one direction, and if you want to acquire spiritual prosperity, then you should go in this other direction. So instead of going in this direction, if you are going in the other direction, then is it actually detrimental or not?

Questioner: Yes, that is considered detrimental!

Dadashri: Meaning, it is completely detrimental. If spirituality is in this direction, then worldly [prosperity] is in the opposite direction.

Questioner: But how can one do without worldly prosperity?

Dadashri: Has anyone ever truly attained prosperity in this world? Everyone is chasing after worldly prosperity. Has anyone ever really achieved it?

Questioner: Some, only a rare person has it, everyone does not have it.

Dadashri: It is not something that a person has any control (*satta*) over. Where there is no control, what is the point in unnecessarily making a lot of noise about it? It is meaningless!

Questioner: As long as a person has any desire for it, how can he go towards spirituality?

Dadashri: Yes, it is fine that there is a desire. The desire may be there, but the control is not in your hands.

Questioner: How can that desire come to an end?

Dadashri: All the circumstances to bring the desire to an end will also come. You should not fret too much over it. Just keep pursuing spirituality. This worldly prosperity is simply a by-product. As you begin the 'production' of spirituality; as you go in this direction and begin spiritual 'production', then worldly prosperity will come to you as a by-product, free of cost.

Questioner: What do you mean to say if one wants to pursue spirituality? How are we supposed to do that?

Dadashri: No, but first, do you understand that when the 'production' is spiritual, then worldly prosperity will be the by-product; has that come into your understanding?

Questioner: I believe what you are saying, but I do not understand it.

Dadashri: So even if you believe it, then too, all this is a by-product. By-product means that it is free of cost. All the temporary pleasures of this world have been acquired free of cost. In trying to obtain spiritual happiness, this has been gained along the way as a by-production.

Questioner: I have seen many people who are not spiritually inclined, but they are very prosperous in the world and they are happy in that.

Dadashri: Yes, they do not appear to be spiritually inclined, but they have practiced spirituality [in their past life] and this is the result of that.

Questioner: Does that mean that the spiritual endeavors of this life will pay off in material pleasures in the next life?

Dadashri: Yes, you will reap its benefits in the next life. The results may be evident in this life though that person may not be spiritually inclined in this life.

(From Param Pujya Dadashri's Gnanvani)

Pujya Deepakbhai's Online Satsang Programs

- 9 May - Special program on occasion of Pujyashree's Birthday
14 to 16 May - Shibir with German Mahatmas (In English)
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25 to 28 June - Shibir with North America Mahatmas

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Due to the Coronavirus pandemic, in the current circumstances, satsang with Pujyashree in his live presence have been again put on hold. They will be rescheduled once normalcy returns.

Please note - Keeping the above in mind, it will not be possible to conduct Pujyashree's Birthday and Hindi Shibir in Adalaj in the live public presence of mahatmas. Satsangs as well as event celebrations will continue online as per the current norm.

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- **Rishtey**, Every day 8 to 8:30 AM & 1:30 to 2 PM (**Hindi**)

Fiji - NZ - Singapore - SA - UAE

- **Rishtey-Asia**, Every day 6 to 6:30 AM & 7:30 to 8 AM (**Hindi**)

USA - UK - Africa - Australia

- **Aastha Global**, Monday to Friday, 10 to 10:30 PM IST
(Dish TV Channel UK-849, USA-719) (**Gujarati and Hindi**)

Where Does True Happiness Lie?

There is not a single living being who is not searching for happiness! And that too, they are searching for permanent happiness. They believe that there is happiness in money. However, internal burning arises in that too. To have internal burning and to attain eternal bliss, that can never happen. The two are contradictory. This is not the fault of money; it is one's own fault. The fear of getting robbed and actually getting robbed; there is no happiness in that at all. Everything in the world will end up becoming unpleasant and the Self is one's Real form; there is no pain at all there. For people of the world, even if someone gives them money, it ends up becoming unpleasant. Where to keep the money secure becomes a problem !

- Dadashri

