

## WHAT IS LIFE?

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

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

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

The journey of life is commonly understood as the journey that begins at the moment of birth and ends at death. But what is life and where does it come from, remains a mystery for most of humanity. Very few people go in the quest to Realize the Truth.

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

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

What if Life?

It's a journey from Birth to Death,

But it's our Karma that controls every Breath

## WHAT IS KARMA?

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

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

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

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

Karma means action, but in fact. It's a Law...

It settles every Deed; it works without a Flaw.

### HOW DOES THE LAW OF KARMA WORKS?

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

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

To understand how Karma works, we must question why things are happening around us the way they are happening. What causes everything to happen. Many of us think it is luck, fate, chance, or serendipity. Some people think it is the Will of God. We even pray for God to change our sorrows into joy. We don't realize that God is not micromanaging the millions of actions of the 8 billion people on earth. Everything is controlled by Karma. Once we perform an action, an inner mechanism within each one of us records the deed. It may be good or bad. But we have to pay for it. The Law of Karma ensures that if it does not return to us during this lifetime on earth, then, it carried forward into our rebirth.

An elderly carpenter was ready to retire. He had built many houses for his boss. His Boss requested him to build one last house. The carpenter resorted to shoddy workmanship and used inferior materials. When his boss came to inspect the house, he handed the key to the carpenter, 'This is your house' he said 'my gift to you. Therefore, everything that happens in life, happens because of our Karma. While Karma by itself means action, the term Karma denotes the Law which nobody can circumvent. Based on the principle – As you sow, so shall you reap, this Law makes no mistake.

Just like it is in any game, our Karma seems to earn us a positive and negative score, which then has to be settled. If we have sinned, then, we have to redeem our sins, not on a distant hell but right here on earth. If our time is over, then we have to settle it by taking a rebirth. Therefore, we find some people being born in fortunate and some in unfortunate circumstances. This is neither luck nor God's Will. It is the Law of Karma unfolding. It makes us come back to the earth stage and the drama of life continues to unfold day after day due to Karma.

Karma controls everything that happens on Earth.

Whatever is not settled continues after Rebirth

## WHAT IS THE CONNECTION BETWEEN KARMA AND LIFE?

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

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

If everything depends on Karma, then are we mere puppets? If everything is pre-destined as per our previous actions, then what is the point of this life? Those who understand the Law of Karma, realize just as there is a past Karma that controls our present circumstances, our present Karma or actions will control our future destiny. But our past Karma is recorded in the diary of our life, and it causes our life circumstances, good or bad to appear. One day the body will die, but our Karma is not over. Karma does not belong to the body. The body is an instrument that performs actions and even experiences the results of our Karma. But the ME, the Mind and Ego, carries the Karma forward into new life. It is Karma that controls the continuous cycle of birth, life, death and rebirth. Everything in the cycle of life is controlled by Karma. The Karma may be our past Karma which is recorded and unfolds in our life, or it may be our present Karma, which is a result of our thoughts, our free will, and our actions. Together, our past Karma and present Karma, become the deeds that act as the seeds that will result in our destiny. We control our own life.

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

Life is Karma ... Everything depends on Action

Whatever is happening is just a Reaction.

## DO WE CONTROL OUR LIFE?

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

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

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

Just like Shyam and Raju, we all experience life with what seems like good luck and bad luck. We don't realize that there is nothing like luck. It is our own actions that control our life. While we know we are in command of our deeds, we don't realize that our life itself is unfolding as per our Karma, our past actions. If only we realized that we were the masters of our life, we would control every action, so that we could control every aspect, every circumstance of life that is unfolding.

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

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

Life is like a road....as per our pas Karma, it is paved,

But the present is like the car which can be swaye

## WHY DO WE CRY WHEN SOMETHING BAD HAPPENS?

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

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

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

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

Sheela used to constantly cry and complain. 'I am doomed with bad luck', she could scream. 'God is so unjust, so unfair! Why should all the misfortune come in my life only?' She did not understand the Law of Karma. Sheela lived with the myth and would have died with it for the future.' Sheela learned from Mary that one should not cry when something bad happens. Instead, it should be celebrated because our past Karic score has been settled. We have redeemed some of our negative Karma. Hopefully, now our positive Karma will unfold.

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

When something bad happens, we cry and question, 'Why?'

Because of ignorance, we blame the Power in the sky!

## IS IT KARMA OR LUCK

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

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

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

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

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

Many people believe whatever happens is luck,

They don't realize the seed they plant is the fruit they will plu

## DO THOUGHTS CREATE KARMA?

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

While many in the world believe that bad thoughts are equal to bad Karma, let us understand the simple logic. We get thousands of thoughts every day. Thoughts are beyond our control. If we permit these thoughts to become actions, they become Karma, both good and bad.

However, we have been given the gift of intellect. The intellect is that domain which discriminates thoughts. It is that aspect of our life that permits us to choose what to do and what not to do. It is only human being that has been given this free will, this choice and intellect. If we do not use this gift and we become a slave of our mind, then we are sure to let our evil thoughts become bad deeds which will plant the seeds to a miserable destiny.

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

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

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

The Mind is like a monkey,

jumping from thought to thought ....

But Karma depends on action, not thought, you forgot?



## CAN WE CHOOSE OUR ACTION?

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

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

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

In the Law of Karma, living creatures are of two types – the doer and the receiver. All living creatures are receiving their past Karma. Nothing in this world is happening by chance. But what is causing whatever is happening is neither luck nor chance, neither serendipity nor destiny. It is not an authoritarian God sitting somewhere far in heaven, controlling everything by a Divine Bluetooth or wireless. Whatever is unfolding in the life of 8 billion people and in fact, trillions of other creatures is a result of their own actions. The Law seems to be designed in such a manner

that it is only conscious actions that become Karma. Any action that is not done purposely or consciously, doesn't come under the Law of Karma. Therefore, man is the only doer of an action, not other living species. Further, a man who is mentally challenged and does not have the ability to discriminate thoughts becomes only the receiver of Karma. He doesn't do any Karma, because he is not choosing his actions.

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

Man is not bound to the ground like a tree....

He has the willpower to choose to be free!

## DID WE CHOOSE OUR BIRTH?

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

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

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

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

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

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

Who decided your parents and the date you were born?

Indian, American, Hindu, Christian....

Or that you are Sheela or John?

## IS EVERYTHING PREDESTINED?

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

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

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

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

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

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

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

Is everything in our life predestined?

Are we just robots that live?

Or can we choose our actions and our Karma,

So that we can give and forgive?

## CAN APPLES GROW ON MANGO TREE?

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

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

What we don't understand is that 'bad things don't happen to good people.' The Law does not permit it. If something bad is happening in somebody's life, it is because of a past deed. It may be a deed of the distant past, a deed done long ago beyond the recollection of our memory. It may also be a deed done in our previous life. The account of Karma does not finish at death. We carry our Karma forward, life after life and we have to pay the price for the deeds not settled.

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

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

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

Is there any place on earth

Where apples grow on a mango tree?

Impossible! The Universal Law won't permit it  
and this we can see.

## DOES THE LAW OF ATTRACTION ACUALLY WORK?

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

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

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

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

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

The Law of Attraction says,

You can make any dream come True....

But without Action, Can there be attraction ... don't you get the clue?

## DOES KARMA BELONG TO THE BODY?

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

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

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

How can we understand this Truth that Karma belongs not to the body, but rather to the mind and ego? The body acts and practically Karma should belong to the body as it also suffers its sins. There is no doubt that the body is part of the 'Karma story' Without the body, the mind and ego cannot exist. But to believe that Karma belongs to the body is wrong. The hand may use a gun to kill. Does the Karma belong to the hand or the gun? The gun is only an instrument. The deed is directed by ME, the Mind and Ego. One day, the body will die. But the account of Karma doesn't end. The mind and ego carry forward into a new birth, in a new body. That is why we see some children born in deep suffering and some in the new lap of luxury and joy. Is this luck or fate? No, it is the Law of Karma unfolding. The newborn baby will grow into a new body of the same mind and ego that lived in the previous body that created Karma.

This Karma is carried forward, life after life, by the same Mind and Ego. ME. It appears in a different body and uses the body as an instrument to do Karma and to experience the fruit of Karma. However, let us know beyond doubt that Karma does not belong to the body. It belongs to ME, the Mind and Ego that directs all actions. As long as we are ignorant and we believe that Karma belongs to the body, we will never discover the Truth about rebirth. We will never realize how profound Karma is. It is Karma that is responsible for deciding our new birth on earth. The body only experiences the result of Karma, just as it follows instructions to act. It does not own any Karma.

If Karma belongs to the body,

What will happen after we die?

Who will be rewarded and punished

When there is no 'I'?

## HOW DOES UNFOLD EVERYDAY?

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

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

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

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

Have you ever wondered

Whether life unfolds by chance...

No! It is Karma that makes us cry or dance.

## DOES EVERYTHING DEPEND ON OUR PAST KARMA?

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

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

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

Charlie lived a miserable life. He learned a Karma and tried to do as much good as he could to as many people in as many ways. But all he received in his life was misery and suffering. Charlie did not realize what was happening. He would pray to God every day, follow rituals and superstitions, go on pilgrimages, but his prayers didn't seem to work. One day, Charlie met a sage, who explained to him the Law of Karma. He made Charlie understand that God is good, not evil. God does not want us to suffer. However, God is operating this universe through the Universal Law of Karma. We can't escape the Law.

If Charlie has many sins stacked in his past Karmic account, they will germinate like seeds, one by one, and the thorns will continue to prick him, till all his bad deeds are settled and redeemed. Charlie cried and asked the sage, 'What is the way out of it?'

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

Whatever we did in the past,

It has unfolded till now.

But what will happen from now, Will depend on what we Sow.



## CAN WE CHANGE OUR DESTINY?

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

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

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

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

If we change the seeds we plant,

We can change the fruit on the tree...

So also, by changing our deeds,

We can change our destiny.

## HOW IS KARMA SETTLED?

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

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

We can't escape from Karma. Whatever actions we do, will continue to be recorded in the book of Karma. Whatever is happening in our life, is nothing but Karma. One day, we will die. Not only the body dies. Don't people say that we passed away? The one who was direction actions, ME, the mind and ego, carries its Karma and is reborn in a new body. Why does this happen? This is the only way for our Karma to be settled. Some people believe we go to a distant heaven or hell, but how is this possible? When the body dies and returns to dust, who will go to heaven or hell? We need a body to suffer or to be rewarded and the only way to get a body is to return to earth. To settle Karma, the Law causes our rebirth in such a manner that it matches our past actions. A birth on earth is not luck. Some new born are fortunate, some unfortunate. What does this depend on? Karma! Karma is settled not only as we live on earth, but also as we take rebirth. If only man ponders on this Truth, he will realize that God has created life, death, and rebirth for the continuation of this world, this Samsaar.

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

Karma is a Law,

What you do will come back to you.

We can't escape it,  
What we give is what we will get

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## CHAPTER

### WILL WE BE BORN AGAIN AND AGAIN?

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

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

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

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

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

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

Karma is the way that the

Creator makes this world go on and on.

Because we have to settle our pending Karma, We are reborn.

## CAN WE ESCAPE FROM REBIRTH?

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

There is a way to escape from this constant cycle of death and rebirth. Rebirth is caused because we carry Karma or unsettled deeds. Therefore, if we want to escape from being born again and again, we have to make our Karma zero. It is not possible to make Karma zero as long as we live as the body, mind and ego. If we want to be free from all Karma, it can Happen only with the Realization of the Truth that we are not the owners of our Karma. We are not even the doers of action. We are not the body, nor are we the Mind and Ego, ME. When this Realization dawns upon us and we are enlightened that we are the Divine Soul, in that very moment we are liberated from all Karma. Not only are we liberated from the Karma of this lifetime, but all our carried forward Karma of all previous lives that stands in the account of the Mind and Ego, ME, is wiped out in a flash. This happens because we realize that we are not the body nor are we the Mind and Ego, ME. When this Realization happens, where is the question of carrying Karma and being reborn again? We are free from Karma, and attain that state of Moksha, Enlightenment or Nirvana.

While it is possible to escape rebirth, very few people are blessed to be enlightened with the Truth that we are not the body, mind and ego. We are the Divine Soul. Only such realized souls escape from rebirth, once they experience death in the body in which they dwell. Since they have realized that they are not the doer of actions, nor are they the mind and ego that is carrying past Karma, this Realization liberates them from returning to earth in a rebirth.

While this is possible, is it easy? It is the most difficult goal for a human being to achieve. We human beings believe that we are the body, mind and ego. We live and die with this ignorance. Unless there is Self-realization and we realize that we are not this body that is constantly changing and that ultimately dies, nor are we the subtle mind that we cannot find, only then can we transcend the ego that keeps on saying 'I' till we die. When we realize we are nothing, but a manifestation of the Divine, we are a dot of Divine Energy manifesting as a body of 30 trillion cells, it is this Realization that can lead to Liberation from all suffering on earth and can liberate us from rebirth and unite us with God. While we can escape from rebirth, still most of us return to earth because we don't Realize the Truth.

Is it necessary for us to come back

And suffer on earth?

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

## DOES KARMA CONTROL OUR DEATH?

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

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

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

Every living creature must die. While the mountains and oceans are eternal and they do not have a Soul that arrives at birth and departs at death, we human beings are amongst those living organisms who live and die. Even dogs and cats, butterflies and bees, birds and trees, must live and die. Each has a different lifespan. For instance, human beings can live up to 100 years, and dogs between 10 to 15 years only. Some trees live for 500 years while some, for 5000 years only. The Creator has created a lifespan, after which, a living organism must die. For a mayfly, the Creator has given just 24 hours, but a butterfly has two weeks to live.

We human beings know that we can live up to 100 years. Some even cross a century. On an average, the life expectancy of man is about 75 years. Some may die a little earlier, and some may die a little later. We don't understand how, but the moment of our death is controlled by Karma.

In fact, everything is. God has created an automatic universe and thus we infer that He is not controlling the death of 8 billion people. Don't we know that about 4, 000, 000 people are born everyday and about 1,50,000 people die every day? All this is not controlled by a God sitting in heaven. All this is controlled by Karma, the Universal Law of life and birth, of death and rebirth.

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

Two things in life we don't control –

our Birth and our Death,

Karma decides how we were born and when we will lose our Breath.

## WILL WE GO TO HEAVEN OR HELL?

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

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

Once we die, what happens in reality? The body returns to dust. We cremate our dear ones and even immerse their left-over ashes in the river. Thereafter, we imagine that they have gone to heaven. But how could they go? Who would go? Where would they go? Heaven and hell are fairy tale. They are a figment of man's imagination. Does it mean that we will no go to heaven or hell?

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

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

Those who understand the Law of Karma, realize that heaven and hell are a result of Karma. If your life is experiencing hell now, it only means that your past Karma is unfolding in a manner to redeem your past sins. Suffering doesn't happen randomly. Every outcome of our life is a result of our Karma. Therefore, whatever actions we perform, get recorded in our Karmic account. Ultimately, when we die, our Karma, both our current account and corpus that remain to be redeemed,

jointly cause our birth. If there is good Karma, we will be born in a heaven on earth. There will be luxury and love, joy and good fortune. But if our cumulative Karma is negative, and we have sinned either in our present life or our past lives, our negative Karma will cause us to be born in a hell and we will suffer. Therefore, both heaven and hell are experienced right here on earth. We don't 'go there'. They do not exist, except in our imagination. When we transcend Karma, then we escape from rebirth, from heaven and hell on earth, and become one with God.

Because we believe in the fairy tales

that our scriptures tell,

Though the body returns to dust,

we believe we go to heaven or hell.

## WHO IS REBORN?

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

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

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

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

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

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

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

The body dies but do we know

where the deceased has gone?

The Mind and Ego, ME

gets into a new body as it is reborn.

## ULTIMATELY WHOM DOES KARMA BELONG TO?

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

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

Those who are in the preliminary study of Karma understand very clearly that the body does not have any Karma. It does Karma for the Mind and Ego, ME, just as it suffers along with ME. The Karma belongs to ME, not to the body. Those who go into an in-depth study, also realize that Karma does not belong to the Soul. They are enlightened with this realization. As long as we live with ignorance, we create Karma through the body and the Karma belongs to the Mind and Ego, ME and we suffer again and again for our Karma. Of course, we will also on earth, we will experience the triple suffering of the body, mind and ego. Even though we may do good Karma, there is no way of escaping suffering on earth.

The only way to escape from suffering is the Realization that we are not even the Mind and Ego, ME that is directing action. The moment we Realize the Truth of 'Who am I?' we are liberated from Karma and all suffering, just as we are liberated from rebirth.

When we realize that we are not the body nor are we the mind and ego that is creating Karma, we are the Devine Soul, then there is no Karma in our account. We become a Karma Yogi, an instrument of God, our actions. In this case, we are liberated from Karma, from suffering and from rebirth.

Karma does not belong to the Body,

at Death, the body is Free...

Karma belongs to the Mind and Ego

that says, 'it's me!'



## WHY DOES A NEWBORN CHILD SUFFER?

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

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

Therefore, those who understand Karma properly, know that the only way to escape from suffering is to escape from being born as a child who will suffer. They know that they will experience the triple suffering of the body, mind and ego and therefore, they try to be liberated from Karma and from the constant cycle of death and rebirth.

Not only does the newborn child suffer, but the parents also suffer great misery. 'Why are the parents suffering for the child's past Karma?' people wonder. The parents are not suffering the child's Karma. If the parents are suffering, it must be because of their Karma. Suffering doesn't appear without a corresponding Karma. When we see a newborn child suffer due to the circumstances of its birth, we should realize how Karma controls everything. It makes no mistake. If our Karma is not settled now, we cannot escape from our Karma, and this may last for several lifetimes.

There is only one solution – if we realize we are not the body that suffers, we are not even the mind and ego that is reborn, we are the Divine Soul, in that very moment of Realization, all our past Karma gets dissolved. It may be the carried forward Karma of many lifetimes, but the moment we realize the Truth of who we are, we are free from Karma. Such is the Law. Unfortunately, every tiny fraction of humanity goes deep into understanding Karma. When those who don't understand Karma see a newborn child suffer, they look up at the sky and with anger, question, 'Why?' They will not Realize the Truth till they get the real answer to the question – 'Who am I?'

Why does a newborn child suffer?

Why is it born blind?

Is it because God is cruel or

Incompetent or just unkind?