



Empower India Movement



# Simple Lessons for Great Living

*Dr Sir Cliff Saldanha*



A Positive Publication of  
**Empower India Movement**





**Empower India Movement**



Simple Lessons  
for  
Great Living

A Postive Publication of

**Empower India Movement**

## Simple Lessons for Great Living

By **Dr Sir Cliff Saldanha**

Compiled by 'Empower' Editorial Team

**An Empower India Movement Publication**

1, March, 2003

---

Published by:

**Empower India Movement**

85, First Main Road

Gandhi Nagar, Adyar

Chennai - 600 020

Ph. : 2440 4937, 2490 8781

Fax : 2490 8703

E-mail : [business@empowerindia.net](mailto:business@empowerindia.net)

Website : [www.empowerindia.net](http://www.empowerindia.net)

Printed at:

**Reliance Printers**

15, Sardar Patel Road

Adyar, Chennai - 600 020

Ph. : 2491 4141, 2442 0672

Fax : 2491 4986

All rights reserved with the publishers. No part of this publication may be reproduced, stored in a retrieval system, hosted on the Internet, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the publishers.

# Contents

1. What is Spirituality ? .....	1
2. Goose Sense Makes Good Sense .....	4
3. Secrets of Success .....	5
4. Failures & Misfortunes .....	7
5. Understanding Karma Today .....	11
6. The Art of Reaping Karmic Rewards .....	14
7. How to Attain Medium Term Karmic Gains ? .....	17
8. The Secrets of Attaining Long Term Karmic Gains (Part 1) .....	20
9. The Secrets of Attaining Long Term Karmic Gains (Part 2) .....	24
10. Karma -in Nutshell .....	27

# 1 What is Spirituality ?

It is very stylish in today's world to talk of Spiritual Pursuits and many are those among your friends and associates who will discuss the virtues of this or that form of Spiritual practice, but the question that I would like to ask here and I invite you to ask too is, "What is the Purpose of all this?" Is it only a hype or fashion or is there some deeper meaning to this quest? Is it only inquisitiveness or is there really a higher purpose to all of this?. In the many years of my Spiritual learning's this is what I could really conclude and this concurs with the impressions many serious and senior Practitioners have extolled.

Spiritual Practices are exercises resorted to by aspirants, to look into the deeper meanings of Life and Existence on earth and to do this one has to search within rather than without for the unfoldment of the knowledge that holds the answers. Unfortunately, many aspirants have an erroneous impression that the practice of Spiritual exercises endows the practitioner with qualities of the material kind that make them superior to their fellow beings. That is far from the truth. It actually only allows the practitioners to understand the mysteries of Life and Existence on earth in an experiential manner raising in them the virtue of Love and Compassion, of Goodwill and the Will to do good. This in turn enthuses the aspirants to live their lives for the upliftment of society and in service of their fellow beings.

No learning is possible without the Teachings and Guidance of a Teacher and on the spiritual path. These teachers are referred to as the Masters of the Wisdom. Throughout time, the idea of a group of wise and enlightened beings working behind the scenes to guide our planet has been conveyed in spiritual teachings, in literature and myth. This group, known by various names such as the spiritual Hierarchy, the Masters of the Wisdom, and the Elder Brothers has ever come forth in times of crisis and today will be no different. Great teachers such as Socrates, Shri Krishna, Mohammed, the Buddha and the Christ have all been members of the Hierarchy.

As we move through this difficult transition period, our future



stands in the balance. It is up to the humanity to accept responsibility for instituting the necessary changes so that we will begin to realise our higher spiritual possibilities. The way will then be cleared for these great teachers to return to outer physical plane activity. It is important, therefore, that more people know about the fact of the Hierarchy and about what sort of individuals the Masters of the Wisdom really are.

In ageless wisdom teachings were told that the Masters have been described as the rare efflorescence of a generation of enquirers. They work primarily behind the scenes, protected in the remote areas of Earth, and it is futile, therefore, to seek them out upon the physical plane. They are individuals of extraordinary capacities. Through the repeated experience of life in form, under the Law of Rebirth, they eventually achieved self-mastery and freed themselves from the confines of normal human existence and entered into a higher state of consciousness. Because of their relative freedom they possess a tremendous ability to wield spiritual energy — thus their power to serve, to love and to heal.

The Hierarchy works ceaselessly and could be compared to a great army working for world upliftment. They are the inspiration for the major changes being implemented in the world yet they take no credit for the work that they do. Through the process of spiritual impression they influence those leaders and progressive thinkers whose minds and hearts are receptive to the new and forward looking, incoming ideas. Their work extends to all aspects of our planetary life — politics, education, religion, art, science, psychology and economics.

The Masters work with deliberation, free from any sense of speed, toward their objectives but they do have a time limit based on the law of cycles. There are periods of major opportunity of which the Hierarchy takes advantage and this present period is one of major opportunity. In the coming decades members of the Hierarchy will begin the process of externalisation, moving outward onto the physical plane. They will again walk among humanity to help usher in the new age and prepare human consciousness for the reappearance of the World Teacher.

This externalisation process will cause tremendous changes. Because of the Hierarchy's enlightened leadership, the course of human



affairs will be irrevocably turned towards the light and towards the realisation of the divine Plan. This will work out most noticeably through the establishment of right human relations and goodwill among the peoples of the world.

In preparation for the externalization, humanity as a whole and those who envisage interest in Spirituality in particular, have an important part to play. One way that we can help is through the daily use and distribution of the Great Invocation,(The prayer of the Triangles) one of the oldest and most powerful prayers ever given to humanity. All who use it, produce powerful changes both within themselves and within their environment. Since 1945 this prayer has been used by millions and is now translated into almost 70 languages. It is the most potent tool available to us for planetary transformation during this time of expectancy.

It is my recommendation that all of us should recite this Prayer of the Triangles or the Great Invocation as it is also called, everyday and in so doing play our Spiritual role in ushering the Golden era of the coming of the World Teacher, who the Hindus call Kalki, the Muslims call The Imam, the Christians refer to as the Christ and the Jews the Messiah.

In so doing, we will be taking positive steps in the right direction of our Spiritual progress and to help you in this endeavor, we at PowerBiss have the poster of this prayer in our Family store called "Triangles" which you may order out, frame it, hang it in your room and recite it everyday with reverence for the progress of the World and your own development.

## 2 Goose Sense — Makes Good Sense

In the fall when you see geese heading south for the winter, flying along in the “V” formation you might be interested in knowing what science has discovered about why fly that way. It has been learned that as each bird flaps its wings, it creates uplift for the bird immediately following. By flying in a “V” formation, the whole flock adds at least 71% greater flying range than if each bird flew on its own.

People who are a part of a team and share a common direction get where they are going quicker and easier, because they are travelling on the trust of one another.

Whenever a goose falls out of formation, it suddenly feels the drag and resistance of trying to go through it alone and quickly gets back into formation to take advantage of the power of the flock.

If we have as much sense as a goose, we will share information with those who are heading the same way we are going.

When the lead goose gets tired, he rotates back in the wing and another goose takes over.

It pays to share leadership and take turns doing hard jobs.

The geese honk from behind to encourage those up front to keep their speed.

Words of support and inspiration help energize those out in the front line, helping them to keep pace in spite of the day-to-day pressures and fatigue.

Finally when a goose gets sick or is wounded by a gun shot and falls out, two geese fall out of the formation and follow the injured one down to help and protect him. They stay with him until he is fit again and then together launch out with another formation to catch up with their group.

If we have the sense of a Goose, we will stand by each other when things get rough.

The next time you see a formation of geese, remember..... It is a reward, a challenge and a privilege to be a contributing member of a Team. Its so true..... If we all have the same sense of commitment to team work and realise that our success really lies in the progress of the team..... It would be so easy for all of us to work together.

## 3 Secrets of Success

In this chapter, let us look at one of the most important spiritual truths of life: “Like begets Like” and study how we can use this lesson for our own Material and Spiritual progress.

If you look around you in the world, you will find that, rich people get richer and happy people get happier and the successful people get more and more successful by the day, You will also find that the poor get poorer and the sad get more sad and those who fail find failure multiplying in their life day by day ! Have you noticed this? Ask yourself why does this happen?

The answer is very simple, it is the effect of this Spiritual Truth in operation.

Most people think it is the hard work and the application of the right work strategy that brings riches, happiness and success, but in reality we find that those who achieve, are the most relaxed and are having a good time, much more than those who are non achievers. All our education and training has been in this area of working out the means of doing the right thing at the right time and at the right place, but despite all this training and the many books and texts on this subject and the millions of copies of them in circulation, not much progress has been achieved. Why? Why? Why?

Only because we have not understood the simple sequence of events that have to be followed for success to happen. Let me unravel here that simple secret:

Human Beings have been programmed to work as follows:

Thought, Emotion and Action

If this is so, it necessarily follows that every Thought gives rise to a certain Emotion and every Emotion evokes a certain type of Action and when done in this sequence, every action of yours will be rewarded with a result that justifies the Thought you began with. “This is the Operating System for all of us”.

No action is possible without an emotion it is always a result of an emotion, but however an emotion can be brought about by various stimuli, only one of which is your conscious thought, and most people have not trained themselves to think consciously, so often times they find themselves operating from Emotion to Action and then thinking up Thoughts to justify their actions. More as an excuse than the real motivating factor to make things happen in life. When we think of riches, we are actually operating from our thoughts of scarcity.



When we think of happiness we are operating from our thoughts of dissatisfaction and when it is success we are thinking of, actually we are coming from thoughts of all the failures we have encountered in our lives.

We are not really thinking consciously, we are only letting our Emotions of scarcity, unhappiness and failure dominate our actions and that is why the results we achieve are commensurate with them.

Animals won't live in this fashion and since we have evolved from the animal kingdom, this attribute is parent to our behaviour, but being humans - a higher state of evolution, we need to retrain ourselves to use the faculty of Thinking that comes as an added attribute to us as a function of our development.

Actually, we do not need to learn too much of any of the skills, we waste our lives training ourselves in. What we really need to do is to train ourselves to Think and once we truly learn to think consciously we will have the wherewithal to pick up the required skills and achieve the results we want to in life.

Every Thought gives rise to an appropriate Emotion and every Emotion will propel the being to act in a manner that will fulfil the requirement of that Emotion, resulting in us reaching that goal we Think ourselves worthy of. It may happen that despite our conscious thinking we may not hit success the very first time we give it a try, but since we come from the Thought that we are worthy of Success, we just have to recommit ourselves to the Thought despite all temporary setbacks and in so doing we will understand all those factors we have overlooked the first time and do the needful the next time. Sometimes we may need several attempts to success, but our commitment helps us look at every setback as a lesson to learn from instead as a failure and in so doing the accomplishment of one task teaches us many a lesson that will help us not only achieve success this time, but will also form the foundation for repeated successes to happen in all future projects as well.

So the primary operating principle of this Spiritual Truth is that we need to first and foremost Think rich, happy and successful thoughts and Prosperity, Joy and Achievements will be ours, for "Like begets Like" and all we require is a Commitment to success and the willingness to commit and recommit ourselves to the achievement of our goals.

Now that you know this truth, pull up your socks and begin right away to work your Thinking towards your avowed goal.

# 4

## Failures & Misfortunes

Many a times we wonder, how come despite the best of our efforts and whole hearted participation in the work and vocation we are engaged in, we face repeated failures and misfortunes and also even when we employ the so called time tested and much acclaimed methodologies which many claim to have brought them success, we have to stare this misery in the face!

At such times we find ourselves pondering on what is it that we have done wrong or is there something we have missed out on. Yes, of course, there is something missing, but not as if we have missed out on the right approach or methodology to deal with the situation, but something other than the situation that needed to have been considered. Let us see what that could be.

It is important to remember here that Failures & Misfortunes are sometimes, simply a physical manifestation of some Inner Lessons that our Soul has not yet fully learnt and also the resultant effect of Karma generated. Hence the extent to which people can experience Success and Progress is directly proportional to the degree to which they learn their Inner Lessons.

To understand the Inner Lessons that need to be learnt, one has only to reflect upon their own lives and see what pattern of events have been repeating themselves, maybe in different forms and with different people every time that have brought misery. This will give one the Idea of what has not yet been learnt, for if it had been, then that pattern would not reappear but give way to something new.

The purpose of the Soul is to gain purposeful experiences of the Mysteries of this existence and hence every thing that happens in life is simply a means for the Soul to understand it. How it happens, what are its antecedents, where from and how come it gets its validation, how should it be dealt with and how should it not be approached. The Soul is not concerned with the success and fortune you earn in your material life, beyond the fact that it offers it an opportunity to enable you experience the Lesson you have to from them.

We make the mistake of labelling if good and bad and pronouncing our judgements on it, trying to intellectually analyse all the events that happen instead of experiencing them and hence land up in trouble



with having them reoccur in our lives, causing anxiety and stress, leading to Failures & Misfortunes.

Let's take an example. All of us are aware that if we touch with our bare hands a Frying pan that is in use, it will burn us and how come did we learn this lesson? When we were children, our parents cautioned us from touching it but did we listen? No! We have at sometime or the other touched it and felt for ourselves what exactly happens and thus drew our conclusions.

Of Course, some of the lessons we have learnt from the experiences we had to undergo as a result of the actions of our near and dear ones, which in more than one way have affected us. For an example, if a parent has been a habitual gambler and squandered off all the family fortune, the misery of this act is experienced by all the members of the family and thus the lesson is learnt by them too. The lessons are not always painful ones, and also encompass ones of pleasure and contentment.

Take an example of Generosity. When you will exercise this virtue wisely and so bring Joy and Happiness in the lives of others, you will experience tremendous satisfaction in your life. This will then become ingrained on your consciousness and given every subsequent opportunity you will, even without a conscious thought exercise that virtue again and again.

This lesson of generosity may also be learnt from the lives of our near and dear ones who have exercised the Virtue. For the gratitude and love that the recipients of their generosity would shower, would be an experience of happiness for every member of the family. However, one should understand the important operational principle underlining it and that is, whatever be the way, whether direct and personal or indirectly through the actions of our near and dear ones, the experience should be felt and experienced for the lessons to be learnt.

No amount of reading about it or listening to powerful preachers extolling its merits or demerits will help in any substantial way to learn the lesson. It could only be a guide to what could possibly be and at the most, might help us intellectually appreciate a particular viewpoint. The taste of the pudding, they say, is in the eating!

One of the easiest and surest way to understand the lessons that the Soul is presently intending to learn, is to see what sort of events have been repeatedly happening in our lives that cause us failures and

misfortunes. It is so because the Soul has no idea of how to deal with it and intends for us to go through those experiences, so that it may pick up the wherewithal to handle them. Once identified and experienced, the Soul will learn its lessons and the very next time those situations are confronted, surprisingly, we will deal with them in a very successful and contributory manner.

It is just like learning mathematics, to begin with, the elementary equations of algebra seem so very difficult to solve and we stumble over ourselves many times, making all the mistakes possible till we become adept at solving them. After that, they all seem so very simple and we then go ahead with using them in solving all further complex mathematical problems. That is exactly how Life works and how the Soul learns and uses the Lessons of this lifetime.

Another way to identify the lessons to be learnt is to look into our lives and see what is it that we most yearn for and feel dejected because life does not somehow offer it to us. The truth is that we have not yet learnt to deal with them or have not yet earned the credits to enjoy them. The Law of Karma states - "It is in giving that you receive"

So the best way, is to identify what are those experiences that we so eagerly long for but are deprived of and consciously make them available to others who need them. The Joy we will bring in their lives will allow us the opportunity to experience its glory ourselves and the credits we so generate will enable us experience them in our lives too.

Let us take the example of Love. All of humankind yearns for its experience and most always feel, that the experience in their life is very little or even totally missing. The common methodology used by people is to try and compel others to love them, by offering favours, by deceit, by scheming, or even by compelling through emotional or physical blackmail. The net result? No Love Experience! Once again dejection and sorrow and now added on, is the feeling of so much effort gone waste.

The experience of Love can only be attained by actually, truly loving others with no motive of gain or favour. With total freedom to the others to do and behave exactly how they feel and want to, with giving all your Love for just the pleasure of giving and with no ulterior motive at all. This way the recipients will bloom into wonderful people and what do wonderful people do back to you? Be wonderful and respond with Love. The purpose of the Soul is now fulfilled.



Neither the giver nor the receiver is bound by any obligation, but yet they keep on contributing to the lives of each other in immeasurable ways. Only when the exercise of this is limited by the desire for reciprocation that all the problems begin, for then we shift our focus from the giving to the receiving and begin to look at it as a bargain. This shifts the orientation from Love to a business like transaction of gain and profit, bringing ruin to what was promising to becoming a blooming and contributory relationship.

In what measure you measure it out to others, in the same measure will it be measured back unto you, or something like this the saying goes, “only Love begets Love”. So it is with every thing in life; You receive back only what you put in, so remember to put in what you want and rest assured you will receive it back in full measure. However, remember to give it in full measure in the first place. It is the same with Money, Fame, Fortune and Success.

Learning lessons of the Soul is not really difficult ! Now I hope, having understood the methodology, the only way you are going to learn anything is by putting all of this to practice in your everyday life. Yes, it needs constant effort and commitment and re-commitment in the area of Giving, but unfortunately our training has been more in the area of gain & loss and not in the area of giving just for the Joy of doing so.

So, go right ahead now all of you, PowerBissers, and make all those opportunities available to your downline leaders that you so much desire for yourselves, bring them prospects, bring them business, help them convert prospects into orders, make available for them opportunities to earn their millions and what do you think will happen ? The more people you help, the faster will your Tree grow and this is the Law of Nature, that when a tree grows to a mature level of development, it will bear fruit and even though the tree bears the fruit, it does not feed on it, it is the one who nurtures it who has the opportunity of owning all of it.

So you see, many a times we face Failures and Misfortunes simply because we have tried to draw out the fruit straight from the seed and have not understood the fact that the seed needs to be sown, the sapling needs to be nurtured into a tree, the tree needs to be taken care of to reach it level of maturity, but once it does, on its own it will then bear fruit and all of it will be yours to do what you want to with it. That is the Truth and that is the Trick to Success.

***Bye Bye Failures & Misfortunes.***

## 5

# Understanding K a r m a T o d a y !

*All of us have sometime or other heard religious postulations on this fundamental operational principle of life, but unfortunately have been left with more questions unanswered than any clarity, and that is so, not because the ones who have extolled the postulation do not know what they are talking about, but more so because they have addressed us only in the context of **their** interests.*

*My intention then here is not to give you one more confusing postulation, but to lay bare the scientific and spiritual laws, rules & principles that govern it, so once you get your fundamentals clear, then you can decide how to use it in your everyday life, to bring that quality in it that you so much aspire to and begin to enjoy the effect you create with every thought, word and deed of yours.*

**The Law of karma is simply the law of cause and effect.**

“What you cause to happen, in effect will”. If you throw a pebble in the water, it will cause ripples, if you throw a stone, it will also cause ripples and if you throw a rock, it too will cause ripples. Even if you throw a grain of dust, the water will ripple, the only difference being, that the ripples of the rock will be greater than that of the stone and pebble and those of the grain of dust will be the most feeble. However, they will all start from the point of contact and end only at the shore.

That’s what is meant when they say, “**What you sow, so shall you reap**”. If you sow Rice you will reap Rice, if Wheat, then Wheat, if Corn, it is Corn that you will reap. If you sow Mango, you cannot expect to reap Oranges, not only can you not expect Oranges, but you will reap only that variety of Mango the type of which seed you have sown.

**Hence the Golden Rule of Karma !**

“Do unto others what you want others to do unto you”. If you want others to Love & Respect you, show Love & Respect to others, if you



want others to be Generous & Tolerant towards you, show Generosity & Tolerance in your dealings with others and if you want others to be Kind & Merciful to you, become an embodiment of Kindness and Mercy in all your thoughts and actions.

### **The Silver Rule !**

“Do not do unto others what you do not want others to do unto you” If you do not want others to Cheat and Harm you, do not Cheat and Harm others yourself, if you do not want others to speak ill of you, do not speak ill of others even at their back and if you do not want others to slur your Name and Reputation, do not even associate with people who slur the Name and Reputation of others.

This way you will ensure great credits in your favour and your life will begin taking on a turn for the better. However, like in the case of the Ripples, the effect is not always instantaneous in the case of Karma. It is more like sowing a seed and waiting for the harvest, you do not get to immediately harvest what you sow, but have to wait till the seed germinates into a plant, the plant into a tree and then the Tree gets mature enough to bear fruit. This time is called **Lag Time**. During this time one has to protect the sapling from external forces of destruction and nurture it till it gets strong to take care of itself.

Likewise too, we have to keep at our Good Deeds and the practice of the Golden & Silver Rule without let up, protecting our good intentions from destructive thoughts that may want to divert us from doing so and constantly living with the awareness, that sooner or later the Good Karma would mature and begin to yield the desired fruits.

At this stage you may begin to think **if this is true or not?** If so, then how come so many people who do no good to their fellows, those who cheat, rob, indulge in unfair practices and cause pain and trouble to others, enjoy a good life? The answer is really simple. In the first place all their gain is only materialistic, which though important, brings along with their comforts a host of their own peculiar problems. Look deeply into their lives and you will see how unhappy they actually are, their children go astray, their relationships are only opportunistic and the fame they claim to enjoy needs only one whiff of reality to blow away.

**Is this really a good life ?** Just think, is there any greater pain to a parent than to see their own child go astray? How does one feel when one realises, that all those who associate with them are only doing

so for gain and profit and do not really care one bit for them? What a sense of insecurity must be gripping their hearts to know that all their fame can be washed off with just one expose of their misdeeds? They may have practised well to hide all of this behind a mask of apparent arrogance and indifference, but just see how they suffer inside, chronic ailments, like Diabetes, Asthma, Hypertension, Insomnia, Psoriasis, Depression, Paranoia, Gastric Ulcers and the like are their constant companions.

However despite all of this, they do enjoy some degree of pleasure and comfort beyond what people most commonly do and that is because of good Karmic credits they would have earned in the early part of their life, or even they carry forward from their past lives. The Karmic balance is just like a financial Balance Sheet, we carry forward from one life to another the Karmic balances, Good or Bad, Credits or Rewards and Debits or Dues.

Not only is the Karmic Balance related to **Personal Karma** of this present life of the subject and the balance of **Past Life Karma** brought forward, it is also a function of **Family Karma**. The Karma of the family we are born in also affects us, Good & Bad. After all we do inherit the Name, Fame, Fortune and Honour of the family, so why not the Karma? Of-course like the family fortune, not all is inherited by a single one, but only a portion of it. Apart from the Family Karma, **Social Karma** too adds on its Rewards & Dues. The Society we are born and brought up in too contributes likewise in its endowments to us. The **National Karma** too plays an important role in our lives. If we are born in a developing or underdeveloped country, the merits & demerits of it are ours to deal with and so it is, if we are born in a developed or in an advanced country. Got It ?

Of Course, not much can be done about National, Social, Family and Past Life Karma brought forward because they are all history, but we can rectify the resultant effect of all of them, by correcting our deeds and actions in this life time of ours and thus build up sufficient **Karmic Rewards** or Credits to wipe off the Karmic Dues or Debits and tilt the balance to Credits from Debits and thus enjoy much Well Being here and now.

# The Art of Reaping Karmic REWARDS

*How to build up sufficient Karmic Rewards to wipe off the Karmic Dues to enjoy much wellbeing here and now?*

Our life is like a farm and let us study how a successful farmer manages his farm. He would sow a portion of it with quick yielding crop, another portion with crop of medium term yield and then the remaining portion with long term yielding crop.

Thereby he ensures a regular inflow of revenue from the quick yields, backed with good periodic windfalls of income from the medium term yields and all of this is solidly supported by the long term revenue benefits, accruing from the yields that take long to begin, but in turn keep on yielding for a substantially long period of time.

Well we too need to build our Karmic returns likewise. To begin with we can reap **Short term** benefits by doing simple good deeds, hundreds of which can be done in a day. Let us try waking up every morning and genuinely wishing a Good Morning to our family members, it will gladden their hearts and in turn they will treat us well. Wear a genuine Smile on your face almost all the time, it will make the people who interact with you happy and they in turn would behave in a polite manner with you. You may go a little out of the way and prepare Bed Tea/Coffee for people at home, with the genuine intention of being of some service to them and see what a difference you will make in their lives, will they not in turn be good to you?

Likewise when travelling in a public transport, you may offer a seat to someone who needs it badly, irrespective of the inconvenience it may cause you and see, the joy you bring to them will make your Heart swell with happiness making your day a beautiful one. Help someone who is finding it difficult, cross the road at the Zebra Crossing, if someone is finding it difficult to carry their luggage, try helping them and see how satisfied you will feel that you were of some service to them. My teacher once said to me. "Smile while you pick the phone, the person on the other end can hear it in your voice" and guess what? Every time I do it, the person I speak to really feels good. These small good deeds that do not take much of your time and effort are all part of your own daily routine and they have the capacity of bringing you many quick Good karmic rewards. The results are almost instantaneous

to realise and they will fill your day with so much happiness and all the people around you too will become happy, in turn spreading joy all around.

**Let me tell you a small story that illustrates all that we have talked about until now.**

Late one evening while Sundar was cycling home, he noticed an old lady stranded on the side of the road and even in the dim light at that time of the day, he could see that she needed help. Being a good soul, he pulled his old cycle up in front of her Mercedes Benz to offer her whatever assistance was possible for him to. Though he was smiling, he noticed a worried look on her face and could almost read her thoughts, “Was he going to hurt her, he looked poor and hungry”.

Well, she was standing there for over an hour or so with a flat tyre and none of those who passed her by cared to stop, not even those occasional ones she waved out to, whom she thought would oblige. And here from the blue comes this guy in a old and dilapidated bicycle, looking poor and hungry.

He could see that she was frightened standing out there in the cold, added to it the chill that only fear can put into you, so he said to her in a straight voice, “I am here to help you ma’am, why don’t you wait in the car where it is warm? By the way my name is Sundar”.

Having said this he crawled under the car looking for a place to put the jack and got about his work, skinning his knuckles a time or two and in a short time was able to change the tyre. As he got up to tightening the lug nuts, now all the more dirty and with his hands hurting, she rolled down the window and began to talk to him.

She told him she was from Mumbai and was only passing through when her tyre went flat and landed her in her present predicament. She also mentioned that she couldn’t thank him enough for coming to her aid and asked how much she owed him. Any amount would have been all right with her. She had already imagined all the awful things that could have happened had he not stopped.

Sundar smiled back at her, the best he could and told her that she owed him nothing. He was just lending a helping hand to someone in need and God knows, there were plenty of those who had given him a helping hand in the past whenever things seemed impossible for him and so it never occurred to him to act in any other way than he had done.

However he suggested that if she really felt the need to pay him back, this is what she could do. ***“The next time you see someone who***



***is in need of help, give that person all the assistance you can and then think of me – Thank you ma'am***".

The lady was really perplexed and profoundly thanking him started her car. Sundar waited for her to drive off and then started cycling home. It had been a long, cold and depressing day for him, but as he rode into the twilight he felt good having been of some service to a needy person.

A few kilometers down the road the lady saw a small hotel and decided to grab a bite and rest a little to take off the chill before she made the last leg of her trip home. It was a dingy looking restaurant with old worn out furniture, an ancient cash register, the likes very unfamiliar to her, coming from the upper crust of society. However she decided to make the best of it and in less than a moment the waitress came over to her and with a sweet smile on her face handed her a clean towel to wipe her wet hair before she could order her meal.

The lady noticed that the waitress was nearly eight months pregnant and terribly tired, obviously having worked hard throughout the day, but she never let the strain and aches show in her attitude, which was so very caring and warm. The lady wondered how someone who had so little could be so giving to a stranger and then she remembered Sundar.

After she finished her meal and the waitress had gone to get change for her hundred rupee note, the lady slipped right out of the door and was gone by the time the waitress came back. The waitress wondered where the lady could be and then she noticed something written on the napkin under which were five 'thousand rupees' notes. There were tears in her eyes when she read what the lady had written. "You don't owe me anything, I have been there too. Somebody once helped me out the way I am helping you. If you really want to pay me back, here is what you do. Do not let this chain of Love end with you". The waitress was very happy and also pensive.

That night when she got home from work and climbed into bed, she was thinking about the money and what the lady had written. How could the lady have known how much she and her husband needed it? With the baby due next month it was going to be really hard she also knew how worried her husband was and as he lay sleeping next to her, she gave him a tender kiss and whispered soft and low, "Everything is going to be alright; I Love You, Sundar".

There is an old saying that goes something like this. **"What goes around comes around"**.

**Reap your Karmic Rewards**

## 7

# How to attain Medium Term Karmic Gains ?

**O**ne of the methods of attaining Medium Term Karmic Gains is **Tithing!** -To give a tenth of your income in charity. One tenth of all that you earn should be given in Charity to the genuinely needy, may be to a Home for the Lepers, or Home for the Aged, an Orphanage, a Home for the Destitute or a Hospice for the Terminally ill and the like. You may also think of sending your donations to an institution that deals in making education and employment opportunities available to the under-privileged. This way they become capable of looking after themselves and their self respect is also maintained. While Tithing, you must make sure that the recipients are really needy and that your money will be put to proper use. This must be done every month regularly for life if you are really interested to gain Good Karma. And what a return it will bring you... Once you begin will you realise the magnitude of its power!

Almost all spiritual texts extol the virtue of feeding the hungry, but come to think of it, that is not enough. They must wherever necessary, be given an opportunity and the wherewithal to make a respectable living for themselves, or else they will land up becoming parasites on society. There is an old Chinese saying I would like to share with you here. *“Give a man a fish and he eats for a day. Teach a man to fish and he eats for a lifetime”* How true is it not? Not only he eats for a lifetime, but is now capable of providing for his family and becoming a responsible member of society.

Just think of it! If you were responsible for this happening in the life of someone, how would God reward you? That is the lesson of this part of the operation of the Law of Karma.

The second method is **Service!** – To give your time and effort in the service of others, at least three hours every week. You may do so by calling on a Home for the Aged, and spend some time just being with the inmates, listening to them, sharing some jokes, telling them of how your week went, some highlights and some not so good things that



happened. This will give them an opportunity to enact their part as elders, which they so much miss by not having a family to share their lives with. They will also feel wanted, loved and respected and who does not want to feel these emotions? Don't we all need to be wanted, loved and respected? The Home provides them all their material needs of food, clothing and shelter but cannot satisfy their emotional needs. This is what you, by your visit, to some extent fulfil, bringing joy and happiness in their otherwise mundane life.

You may also visit a Home for the Lepers, Destitutes or an Orphanage where you may bring them some medicines, clothes, books or games that they may use to fulfil their needs that may not be fully met. You may also get together a few friends and go there in a group and share a meal that you may host for them, remember to make it special, with an uncommon menu. If possible take along a guitar or some musical instrument and spend a happy hour or two with them and you will see for yourself how much joy and happiness you will have brought into their lives.

You may also opt to serve, by making available to the less fortunate the opportunity of availing your professional expertise, like legal advice, medical check ups, business advice and awareness, educational opportunities, rehabilitation programmes, tips on how and what they can do in their environment to give them the feeling of self worth and the like, depending upon your own profession and status in life. If you are a paranormal healer, you may offer your healing services to all those who need it.

Some times the costs involved in such activity may become a hindrance, and in such cases you may charge a fee, but will have to make sure that it is nominal and affordable by those who you want to serve. *The main thrust should be on Service and not Financial Gain.*

Here is a Beautiful Story of how one can serve a fellow human being totally and selflessly :

One night while on duty, an overworked nurse was requested by her dying patient to let in his son who was sitting out, so that he may die holding his hand. The nurse walked out of the ward and seeing a tired man sitting there escorted him to the patient's bedside. Leaning over and speaking loudly to the elderly patient, she said, "Your son is here."

With great effort his unfocused eyes opened then flickered shut again. The young man squeezed the aged hand and sat beside the bed. Throughout the night he sat there, holding the old man's hand and whispering words of comfort.

By morning's light the old man passed away peacefully holding his hand and listening to his comforting voice. In a few moments the hospital staff swarmed into the room to turn off the machines and remove all the needles. While all this was happening, the nurse stepped over to the young man's side and began to offer her sympathy, but he interrupted her.

"Who was that man?" he asked.

The nurse replied, "I thought he was your father!" "No he was not my father", he answered. "I never saw him before in all my life". "Then why didn't you say something when I took you to him?"

"I realised he needed his son and his son wasn't here," the man explained. "And since he was too sick to recognise that I was not his son, I knew he needed me. So I sat all night by his side comforting him, like he would have wanted his son to do and I am happy he died feeling Loved and Cared for".

That is the type of service I am talking about! Got it?

In the very own words of Mother Teresa:

*"Nobody should have to die alone. Likewise, nobody should have to grieve alone or cry alone either, nor should anyone have to laugh alone or celebrate alone. We are made to travel life's journey hand in hand. There is someone ready to grasp your hand today and someone hoping you will take theirs. Remember to Hang On To One Another."*

Start using these two powerful methods of tithing and offering service.

## 8

# The Secrets of Attaining Long Term Karmic Gains

Part 1

For **Long term** Karmic gains, one has to practice the Three Primary Virtues.

They are

- 1. Loving Kindness & Non Injury.**
- 2. Generosity & Non Stealing and**
- 3. Honesty & Non Lying**

Let's take the first To be Loving and Kind to others and not to be injurious to anyone.

Of course most of us practice it, but it is limited to the members of our family and those we like and whose opinion we value. "I am loving and kind to the members of my family and my friends and near ones, but injurious to my neighbours especially to those who are a pain in my neck" What do you think ? Am I practising the Virtue ? No ! "I am loving and kind to the members of my community, but injurious to those of other communities, especially those who do not conform to our way of life and worship". Am I practising the Virtue ? No ! "I am loving and kind to my countrymen but injurious to those in my neighbouring country". Am I practising the virtue ? No !

Either you practise Loving Kindness & Non Injury with everybody or you are not practising the Virtue at all. It is the improper understanding of this that leads to Family fights, Communal disharmony, Extremism and Religious intolerance. **The bane of our present day society.**

You must have Love in your Heart for all your fellow beings and this means that you allow them the liberty to exercise their freedom of thought, action and expression however at variance it may be with your own. Of course you need to protect your interest from harm, but with Love and not Hate, with Forgiveness and not Injury & Revenge. Remember the Great Master Jesus Christ ? Hanging there on the Cross, hands and feet nailed to it by the soldiers of the Roman Empire, his side pierced with a spear and given Gal to quench his thirst. What

did he do ? He proclaimed: “Father forgive them for they know not what they do”.

Two thousand years down the line, the great Roman Empire is history, almost forgotten and consigned to academic records. But Jesus still lives in the hearts and lives of many.

Remember to practise it in Thoughts, Words and Deeds.

Think lovingly and kindly of others and bear no grudge in your mind for them. Speak loving and kind words to others and ensure that you do not hurt them with your speech, let every Action of yours be an expression of love and kindness and cause no injury to them. This is the only way the Virtue can be practised.

The second virtue is the virtue of being Generous and not Stealing from others. How many of us are really generous ? Being generous simply because someone else will benefit from it and not for what we will get in return, being generous to the extent the other person needs our generosity and not limiting it to the little extra that we could easily dispense with, how many of us practice generosity without the recipient ever knowing who gave whatever they needed ? That is generosity. **“Let not the left hand know what the Right hand does”** so it is said in the Holy Bible.

If your generosity is one that every body can see and appreciate and talk about, it will bring you great reward in terms of worldly acknowledgement and people will call you great names and bestow titles on you. Your reward you have already received ! Many of us are satisfied with this type of reward, which is based on the opinion of people, but come to think of it, How solid is it ? People’s opinions change more frequently than the weather and if some talk good of you, you can be sure there will be many more who talk otherwise too.

When you practice Generosity truly from your heart and with simply the intention to give them what and how much they need, with no intention of return or even acknowledgement the Karmic Rewards are manifold and will stand you in good stead all your life.

Let me tell you a small story on Generosity that brings to light what we have been talking about – To be generous without expecting anything in return, to be generous to the extent that we may have to deprive ourselves of some goodies, to be generous even in the face of the fact that the recipient may not be expecting it from us.

A 10 year old boy entered a ice cream shop and sat at a table. A waiter put a glass of water in front of him. “How much is an ice cream with



fruit salad ?” he asked “Two twenty rupees,” replied the waiter. The little boy pulled his hand out of his pocket and studied the coins in it. “Well, how much is a plain dish of ice cream ?” he inquired. By now more people were waiting for a table and the waitress was growing impatient “twenty rupees ,” she brusquely replied. “ The little boy again counted his coins. “I’ll have the plain Ice cream”, he said. The waitress brought the ice cream, put the bill on the table and walked away. The boy finished the ice cream, paid the cashier and left. When the waitress came back, she began to cry as she wiped down the table. There, placed neatly beside the empty dish, were two one rupee coins. You see, he couldn’t have the fruit salad, because he had to have enough left to leave her a tip.

That’s true Generosity !

Be generous in your thoughts and words too. When you see someone progressing even more than you are doing and sometimes at detriment to your interest, do not get bitter and say nasty things to or about them. Bless them instead, wish them well with lots of progress and just see how your own progress is accelerated through the Karmic rewards you gain. It is surprising but true and only when you really practice it will you appreciate what I am saying here.

Try this out. We are always ready and swift with reprimands whenever a subordinate commits a mistake but how often have we appreciated them when they do their job well ? We think if we do so they will take undue advantage of it, but do we really know ? Try it out. Whenever a subordinate does an assignment well call them and tell them how you appreciate their job and thank them for doing it that way. In my experience, they will put their entire self behind every job you give them thereafter and try their utmost to keep you happy so that they can be privileged by your praise once again.

Have we ever thought of how much our parents, our children our spouses have contributed to our lives ? Have we ever been generous with our praise and appreciation for all that they have done ? Or have we taken all that for granted, remembering only the things that have hurt us and not been in our interest, for which we would have several times said and done unkind things to them.

Take a piece of paper and jot down all the contribution that each of them you think have made in your life, use the very next opportunity you get, or better still create one to tell them how you appreciate one or more of the contributions they have made and just see what it does



to you and your relationship. Forget about what happens to them, look at what it will do to you. It will fill you with positive and generous thoughts and so every time you open your mouth to say something, good expressions will flow out, making you and your environment a happy and comfortable place to live in and you will soon find that life is not really all that tiresome and dreary as you had thought it to always be. Generous thoughts and words have a tremendous positive impact on the psyche of human beings.

## 9

# The Secrets of Attaining Long Term Karmic Gains

Part 2

Let's get to Non Stealing. This is equally important.

Not to steal others Money, earn your own when you need it and if it is less, work harder and intelligently. Also look at, if what you need the money for is important or is it just frivolous and wasteful not worth all the efforts you need to put in. In any case, stealing will not help, it will bring along many miseries, much more than those that lack of money would.

Do not steal another's possessions, create your own and to the extent you can, enjoy the pleasure it affords. Stolen possessions do not last and however exciting the prospect may appear, they are bound to sour soon and then only sorrow will follow. Moreover, stolen possessions not only decay themselves but also tend to decay the possessions we have rightfully created and in the final analysis leave you a complete loser.

No ! Do not steal the Name, Reputation and Credits of another person it will just not fit. Many are those who scheme to make others strive hard and sweat it out and in the end, steal from them the Name, Reputation and Credits those acts rightfully should have bestowed, but to what good ? All the fame and reputation that accrue from the good and successful acts and deeds of others, may bring honour and goodwill and may raise you in the esteem of the unsuspecting onlooker, but sooner or later you will be called to deliver on it and then !!!!! You will find yourself at the wrong end. Without the Commitment, Training and the Wherewithal required to perform the job expected of one with such an achievement, you will fall flat on your face and what a disgrace it would be!

In fact great honour and respect awaits them who acknowledge and appreciate the wonderful acts and deeds of others. The person who praises the good deeds of the deserving and truly acknowledges their genius and makes his effort to bring to the knowledge of the masses the wonderful work done by others receives many more accolades than false claim to their achievements would have brought.

Take the case of Alfred Noble a genius in his own rights, but about half a century after his discovery of Dynamite, almost nobody knows him for what he did. What do people know him for ? The Noble Prize that he instituted, to acknowledge and bring up in front of the people of the world the genius of others who have excelled in their field of work.

The third Virtue is that of Honesty and Non Lying – To be honest and not to tell a lie. We are honest most of the times, but tell lies sometimes, are

we practicing the virtue? No ! We are honest with some but dishonest with others, are we practicing the virtue? No ! **Either you practice Honesty and Non Lying, or you are not practicing the virtue at all. That is the Law.**

I understand that sometimes due to our circumstances or also due to our unpreparedness to deal with the consequences, we may feel compelled to tell lies. That is OK, that is understandable, it is an accepted part of social behaviour, but just because one has an acceptable excuse, does not qualify them to the practice of the virtue. You still are not practicing the virtue of Honesty and Non Lying and can hence lay no claim to the benefits that the practice of it would bring you.

This is a tough one – I know ! **However all of us must strive hard to practice the virtue in Thoughts Words and Deeds.**

Honesty brings with it many worldly rewards, but greater still are the rewards it brings to our soul, to our beingness. Honest people you will notice are fearless and the society they live in revere and respect them very much, they may have to encounter many difficulties as a result of their being that way, but that is very small compared to what has to be endured as a result of not being honest. They hold their head high and live a fruitful, contributory life of contentment and achievements and the people who associate with them love and respect them. Only the honest can aspire to Spiritual progress and Inner peace.

Just imagine how much mental torture one has to endure; just so as to stay undiscovered behind lies that one weaves to hide the real self. What a blow to the reckoning of their own self worth ! What more misery can one be put through, than to rise in the eyes of others but fall in their own esteem ! How much money, how much fame how much of the accolades of others is sufficient to stifle the inner voice and the constant fear that someday the real self would be exposed. Surely physical, mental and emotional illness will be their constant companion. Is all this worth it? Ask yourself.

Of course when this virtue is to be practiced, one must make sure that their Honest and Non Lying expressions and opinions do not bring unnecessary pain and misery to their fellow beings, one has to be judicious in its use.

The virtues have to be practiced in their chronological order. First Loving Kindness and Non Injury, next Generosity and Non Stealing and only then Honesty and Non Lying. That does not mean that one has to tell lies to ensure that they do not harm the feelings and emotions of others, in fact they have to make sure that they practice the virtue of Loving Kindness and Non Injury too. Sometimes it is more prudent to keep mum or to avoid a direct answer, than to be blunt and honest and cause hurt.

Let me illustrate what is meant by this: If a mother takes her dying baby to a doctor for help and the doctor after his examination finds that the baby is beyond help, he may practice the virtue of Honesty and Non Lying by saying to the mother, “ Lady your child is very sick and beyond help so you



may take it home and await the inevitable to happen.” Really nothing wrong in it by itself, only that the doctor would have deeply hurt the mother’s sentiments. He could have on the other hand said, “Lady your child is really sick, but let me try my best and you please pray to God for His blessings” the doctor may then proceed to do what best he could for the ailing child and even then if the child would die, the mother would have been left with a feeling that she and the doctor did whatever was possible and though the loss of her child would greatly sadden her heart, she would have some consolation in the fact, that another human being shared those painful moments with her in empathy. The doctor did not have to lie, he did tell the truth, but also ensured the practice of Loving Kindness and Non Injury. Sometimes the situation may not be as serious as this, but still warrants the use of loving words and non-injurious expression. Let me tell you something that happened to my friend.

This friend of mine was to go out one Saturday night on a date with his girlfriend. It was her birthday too, so she decided to visit the hairdressers and have a new hairdo for that evening. At her request, he drove her to the parlour and waited in the parking lot for her, expecting it to be over in about an hour. Poor guy had to wait for over two hours and was really upset by the time she came out grinning, with a hairdo that he found atrocious. The worst was yet to come when she came right up to him and without even a mention about having made him wait so long, asked him how she looked in the new hairdo. You guessed right, he really wanted to tell her what was on his mind..... but this guy is a wise one and in a split second gathered himself together and said, “My dear, you look like you’ve never looked before” That did it. She was so very happy presuming it to be a compliment and he had said exactly what he wanted to, but without hurting her sentiments. Of course they had a wonderful evening thereafter. That’s it. Honesty and Non Lying coupled with Loving Kindness and Non Injury.

The practice of the Three Primary Virtues brings much Karmic Rewards, the magnitude of which is so very great that its benefits can be experienced for years on end.

# 10 Karma

## - in Nutshell

Let us now review this entire subject of Karma that we have gone through in such details in the previous chapters.

The Law of Karma is simply the Law of Cause and Effect – What you sow, so shall you reap. It hence becomes imperative for us to then practice the Golden and Silver rules, “Do unto others what you want others to do unto you” and “Don’t do unto others what you don’t want others to do unto you”.

Nurture this attitude of goodness throughout the Lag time in the faith that when it will come to Fruition, you will reap the Harvest of Karmic Rewards with a multiplier effect. Remember to continue building your Karmic Reward balance by those little Good Deeds that you can do a hundred of them everyday, replenish them with the practice of Tithing and Service to fellow beings and then to top them all up with the practice of the three Primary Virtues of Loving Kindness & Non Injury, Generosity & Non Stealing and Honesty & Non Lying to be practiced in Thoughts, Words and Deeds.

Once you practice living a life on these lines for a couple of years, it will become very much a part of you and every Thought, Word and Deed of yours will then automatically be governed by them and effortlessly your Karmic Reward balance would begin to multiply manifold.

The Karmic Reward is just like money, you can do whatever you want with it, use it yourself or bequeath it to others, it is yours to do what you want to with it. The not so wise, thinking of only using it for themselves, will use it for their near and dear ones. The wiser know the Law: “In what so ever measure you measure it out to others, in the same measure will it be measured out unto you” so what do you think do they do? They bequeath it out to all those who seek their help, to all those whom they think need it, to all situations that could be impacted with the good that accrues from the benefits of the Karmic Rewards bequeathed to it.

And what do you think happens? “It is in giving that you receive” remember it? So whenever they give they receive more of it and the more they receive the more they have to give, so they give more and in return they receive yet more of it and so on and so forth, their Karmic Reward balance goes on increasing infinitely. – Got it! That is what the Law of Karma and its proper use is all about.