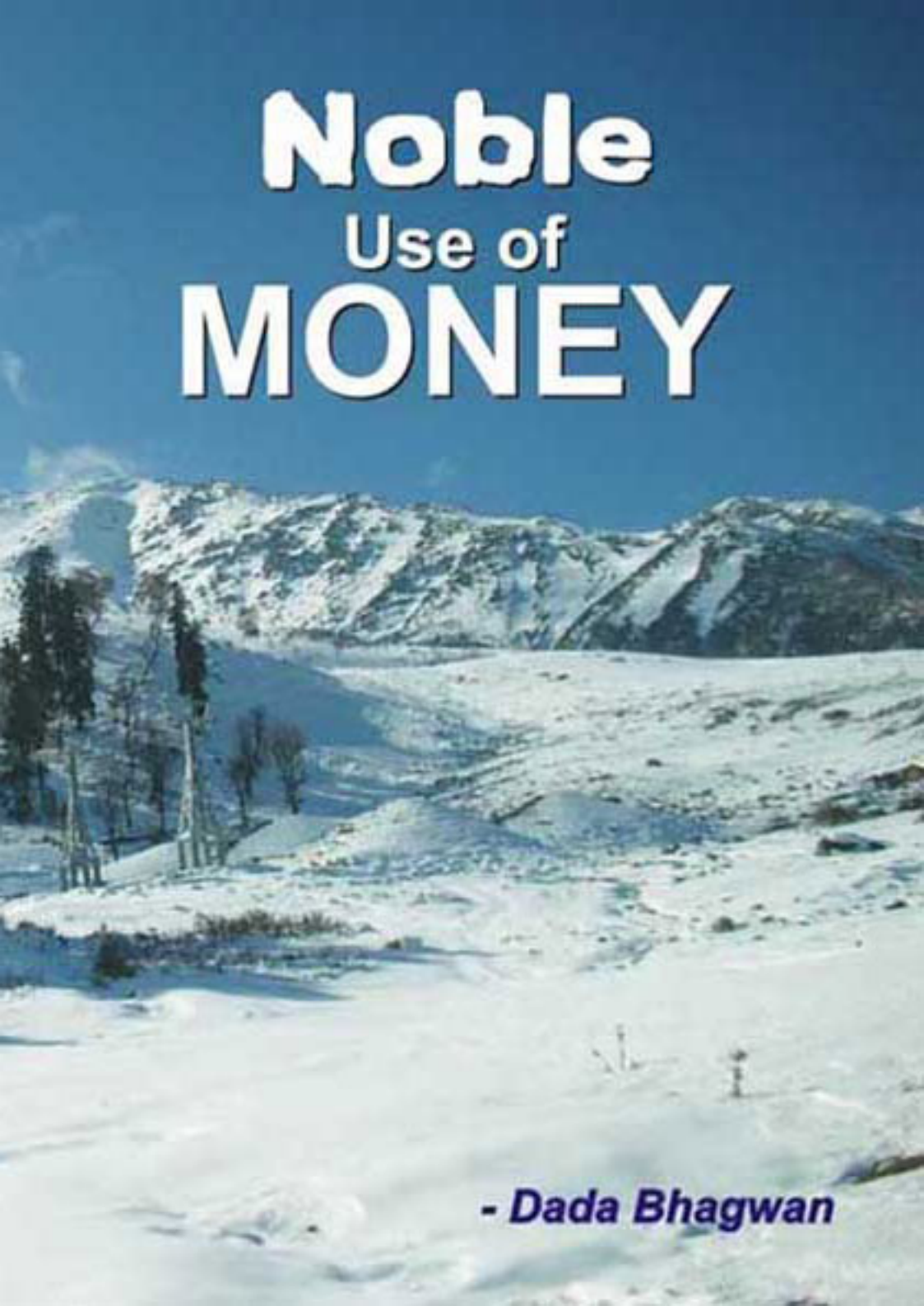
Noble Use of MONEY



- Dada Bhagwan

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Trimantra

(The Three Mantras)

Namo Arihantanam

I bow to the Lord who has annihilated all the inner enemies of anger, pride, attachment and greed.

Namo Siddhanam

I bow to all the Lord who have attained final liberation.

Namo Aayariyanam

I bow to all the Self-realized masters who unfold the path of liberation.

Namo Uvazzayanam

I bow to the Self-realized teachers of the path of liberation.

Namo Loye Savva Saahunam

I bow to all who have attained the Self and are progressing in this path in the universe.

Eso Pancha Namukkaro

These five salutations.

Saava Paavappanasano

Destroy all the sins.

Mangalanam cha Saavesim

Of all that is auspicious mantras.

Padhamam Havai Mangalam

This is the highest.

ॐ Namo Bhagavate Vasudevaya

I bow to the One who has become the Supreme Lord from a human being.

ॐ Namah Shivaaya

I bow to all auspicious beings of this universe who are the instruments of salvation of the world.

Jai Sat Chit Anand

The Awareness Of The Eternal Is Bliss

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Note About This Translation

Gnani Purush Ambalal M. Patel, popularly known as Dadashri or Dada or Dadaji, used to say that it is not possible to exactly translate his satsang on the Science of Self-Realization and the art of worldly interaction, into English. Some of the depth and intent of meaning to be conveyed to the seeker, would be lost. He stressed the importance of learning Gujarati to precisely understand all his teachings.

Dadashri did however grant his blessings to convey his original words to the world through translations in English and other languages. It was his deepest desire and fervor that the suffering human beings of the world attain the living freedom of the wonderful Akram Vignan that expressed within him. He further stated that a day would come when the world would be in awe of the phenomenal powers of this science.

This is an humble attempt to present to the world the essence of the teachings of Dadashri, the Gnani Purush. A lot of care has been taken to preserve the tone and message of his words. This is not a literal translation of his words. Many individuals have worked diligently for this product and we remain deeply thankful to them all.

This is an elementary introduction to the vast new treasure of his teachings. Please note that any errors committed in the translation are entirely those of the translators and for those we request your pardon.

Jai Sat Chit Anand

Introduction to The 'Gnani Purush'

On a June evening in 1958 at around six o'clock, Ambalal Muljibhai Patel, a family man, a contractor by profession, was sitting on a bench on the busy platform number 3 of Surat's train station. Surat is a city in south Gujarat, a western state in India. What happened within the next forty-eight minutes was phenomenal. Spontaneous Self-realization occurred within Ambalal M. Patel. During this event his ego completely melted and from that moment onwards he became completely detached from all Ambalal's thoughts, speech and acts. He became the Lord's living instrument for the salvation of mankind, through the path of knowledge. He called this Lord, Dada Bhagwan. To everyone he met, he would say, "This Lord, Dada Bhagwan is fully manifest within me. He also resides within all living beings. The difference is that within me He is completely expressed and in you, he is yet to manifest."

Who are we? What is God? Who runs this world? What is karma? What is liberation? Etc. All the world's spiritual questions were answered during this event. Thus nature offered absolute vision to the world through the medium of Shree Ambalal Muljibhai Patel.

Ambalal was born in Tarsali, a suburb of the city of Baroda and raised in Bhadran, Gujarat. His wife's name was Hiraba. Although he was a contractor by profession, his life at home and his interaction with everyone around him was exemplary even prior to his Self-realization. After becoming Self-realized and attaining the state of a Gnani, (The Awakened One), his body became a 'public charitable trust.'

Throughout his whole life he lived by the principle that there should not be any commerce in religion, and in all

commerce there must be religion. He also never took money from anyone for his own use. He used the profits from his business to take his devotees for pilgrimages to various parts of India.

His words became the foundation for the new, direct and step-less path to Self-realization called Akram Vignan. Through his divine original scientific experiment (The Gnan Vidhi), he imparted this knowledge to others within two hours. Thousands have received his grace through this process and thousands continue to do so even now. 'Akram' means without steps; an elevator path or a short cut, whereas 'Kram' means an orderly step-by-step spiritual path. Akram is now recognized as a direct shortcut to the bliss of the Self.

Who is Dada Bhagwan ?

When he explained to others who 'Dada Bhagwan' is, he would say:

"What you see here is not 'Dada Bhagwan.' What you see is 'A.M.Patel.' I am a Gnani Purush and He that is manifest within me, is 'Dada Bhagwan'. He is the Lord within. He is within you and everyone else. He has not yet manifest within you, whereas within me he is fully manifest. I myself am not a Bhagwan. I too bow down to Dada Bhagwan within me."

Current link for attaining the knowledge of Self-Realization (Atmagnan)

"I am personally going to impart siddhis (special spiritual powers) to a few people. After I leave, will there not be a need for them? People of future generations will need this path, won't they?"

~ Dadashri

Param Pujya Dadashri used to go from town to town and country-to-country to give satsang and impart the knowledge of

the Self as well as knowledge of harmonious worldly interaction to all who came to see him. In his final days in late 1987, he graced Dr. Niruben Amin with the siddhis to continue his Work.

After Param Pujya Dadashri left his mortal body on January 2, 1988, Dr. Niruben continued his Work, traveling within India to cities and villages; and going abroad visiting all continents of the world. She was Dadashri's representative of Akram Vignan, until March 19, 2006, when she left her mortal body entrusting all further care of the Work to Shri Deepakbhai Desai. She was instrumental in expanding the key role of Akram Vignan as the simple and direct path to Self-realization for modern times. Hundreds of thousands of spiritual seekers had taken advantage of this opportunity and are established in the experience of pure Soul while carrying out their worldly duties. They experience freedom, here and now while living their daily life.

Shri Deepakbhai Desai had been given the siddhi to conduct satsang of Akram Vignan by Gnani Purush Dadashri in presence of Pujya Niruben Amin. Between 1988 and 2006, he has given satsang nationally and internationally as directed by Dadashri under the guidance of Dr. Niruben Amin. Now these satsangs and Gnan Vidhis of Akram Vignan continue in full force through the medium of Atmagnani Shri Deepakbhai Desai.

Powerful words in scriptures help the seeker in increasing their desire for liberation and thus they represent the path. The knowledge of the Self is the final goal of all seekers. Without the knowledge of the Self there is no liberation. This knowledge does not exist in books. It exists in the heart of a Gnani. Hence, the knowledge of the Self can only be acquired by meeting a Gnani. Through the scientific approach of the Akram Vignan, even today one can attain Atmagnan, by meeting a living Atmagnani. Only a lit candle can light another candle!

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PREFACE

Scriptures and religious leaders have described many ways of creating merit karmas *(punya)*. One way is through charity *(daan)*. The purpose of charity is to give happiness to others, by giving something that belongs to you.

Giving is taught at an early age. When a child visits a temple with his mother, he is taught to give money or food to the poor sitting outside. The parents give the child money to put in the collection box. This is how children are taught to give.

Gnani Purush, Dadashri, has explained the subtleties of how one can incur a tremendous loss if while making a donation, the proper understanding and internal awareness is not present. What kind of awareness and intention should one have when making a donation? What are the most valuable types of donations? How many kinds are there? To whom can you give? Dadashri has given us extensive information about giving charity, which you, the reader will find invaluable. This small publication will become the ultimate guide, providing the best understanding in matters relating to charity.

-Dr. Niruben Amin

Books of Akram Vignan of Dada Bhagwan

1. Who Am I ?
2. Generation Gap
3. The Essence Of All Religion
4. Science of Karma
5. Anger
6. Worries
7. Adjust Everywhere
8. Avoid Clashes
9. Whatever Happened is Justice
10. The Fault Is Of the Sufferer
11. Pratikraman
12. Non-Violence : Ahimsa
13. Pure Love
14. Harmony In Marriage
15. The Flawless Vision
16. Aptavani - 1
17. Aptavani - 2
18. Brahmacharya : Celibacy Attained With Understanding
19. Autobiography of Gnani Purush A.M.Patel
20. Death : Before, during & After...
21. Money
22. The Current Living Tirthankara : Shree Simandhar Swami
23. Noble Use of Money
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25. Spirituality in Speech
26. Tri Mantra

'Dadavani' Magazine is published Every month

Noble Use of Money

What Is The Purpose Of Charity?

Questioner: Why do people give to charity?

Dadashri: One gives because he wants something in return. A person gives happiness in order to receive happiness in return. People do not give for the purpose of liberation. When you give happiness to others, you will receive happiness. Whatever you give, you will get back. That is the rule. We receive by giving to others and we lose by taking away from others.

Questioner: Which is better, fasting or giving charity?

Dadashri: Giving charity is like sowing a field. When you sow something, you will reap its fruit. Fasting increases one's internal awareness. However, the Lord has said that one should fast only to his body's point of toleration.

The Very Meaning Of Charity Is To Give Happiness!

Charity means to give happiness to other living beings, humans, or animals. When you give happiness to others, the result of that will be happiness for you in return. When you give happiness to others, happiness immediately comes to you.

Whenever you give charity you feel good inside. Despite giving away your own money, you feel good because you have done something good. When you do something good, you feel

good and when you do something bad, you feel bad. Based on this can you not tell what is good and what is not ?

Solutions For Happiness !

Questioner: Should we give to the poor and needy or should we worship God for peace of mind?

Dadashri: If you want peace of mind, then you should give what is yours to others. Tomorrow buy a carton of ice cream, feed some people, and see how much joy you get from doing that. As such people do not care for ice cream on a cold, rainy day, but try it all the same for your peace of mind. Feed the birds and animals some grains and watch them jump with joy as they eat. You too, will feel joy within. These pigeons get excited even before you throw the grains! So when you give someone something that belongs to you, you will experience joy within.

Say for example, someone is badly hurt and in order to stop the bleeding you have to tear your expensive shirt to use as a bandage, even then you will feel good inside.

Where (To Whom) Should Charity Be Given?

Questioner: Some religions say that people should donate a percentage of their earnings. What is that for?

Dadashri: There is nothing wrong with donating to religion, but the money from the donation must be put to good use. If the money is likely to be abused, then you should not give anything; give elsewhere.

Make sure that your money goes towards a good cause. Otherwise too much money squandered in worldly pleasures can take you to a lower life form. Give your money towards a good cause. Religious leaders however should not take the money for themselves.

Divert Your Money Towards Religion

It is very difficult to manage money! Therefore, it is better to earn less money instead. If a person earns ten thousand a year and gives one thousand as charity, he does not have to worry. Regardless of whether one person gives a million and another gives a thousand, it is all the same. However little it may be, it is still best to give. At least you will have diverted your money towards a good cause; otherwise managing of money is very difficult. It carries a great risk and involves a lot of suffering. It is easier to care for animals than to care for money. With animals all you have to do is tie them on a leash and you know they will still be there the next morning. Money however, is very difficult to manage. It creates problems and worries.

Does Money Not Last With *Gnan*?

Questioner: I earn ten thousand rupees every month, but why does it not last?

Dadashri: Money that has been earned after the year 1942 does not last. All of the money that has been earned from 1942 onwards is associated with demerit karma *(paap)* from past lives, and that is why it does not last. This however, will change in a few years. I am a *Gnani Purush* and still the money that comes to me does not last. As long as you have enough money to take care of your obligations, that is all you need.

Questioner: What should we do when money starts to run low?

Dadashri: Money is not something that lasts. You have to change the way it is being used. Divert it towards a good cause. Whatever is spent towards a good cause is considered ‘real money.’ Money will last in a religious household because there will not be any conflicts there. In a household where there is only money and no piety, there will only be conflicts. People

earn enormous amounts of money, but that money goes to waste. It is only at the hands of those with a lot of merit karma, that money will be spent towards a good cause. It is great merit karma *(punya)* indeed when money is spent for a good cause.

After 1942, money has not been of any quality. Nowadays money is not used for the right cause. It would be very good if it were.

Money Would Last For Seven Generations

Questioner: In India money lasts for several generations, whereas here in America it lasts at the most, six to eight years and then is depleted. Often a person who has the money will lose it and the one who has none will gain some. What is the reason behind this?

Dadashri: The merit karmas of people in India are so sticky that no matter how hard a person tries to get rid of his money, he will not succeed. Similarly, the demerit karmas are also very sticky, therefore making prosperity very hard to come by. Whether a person is a *Vaishnav* or a *Jain*, his merit karmas are so tightly bound that he cannot get rid of money even if he wants to.

There was a very wealthy and famous man from Petlad, named Ramanlal. Wealth had been passed down through his family for seven generations. The family was extremely generous and regularly donated large amounts of money, yet they never ran short. He had bound very tight merit karmas. People can also bind demerit karmas *(paap)* in the same way and consequently suffer intense poverty for generations to come. They suffer endless miseries. Therefore, the karmas that one binds can also vary in intensity.

In America, wealth fluctuates rapidly, whereas in India the cycle of fluctuation is slower and wealth lasts for several generations. Nowadays however, people do not have such

punyas. A person can only be born into a wealthy family if he or she has the same amount of *punyas* as the head of the family. It is not the *punyas* of the head of a family but the *punyas* of the proceeding generation that keeps the family wealth intact. Who can be born into the famous household of Kasturbhai? It is only the one with same kind of *punyas* as his. Where can one find such fortunate people with such merit karmas, nowadays? There have been few with such *punyas* in the last twenty-five years.

Otherwise It Runs Down The Drain

In the past, money would last for at least three to five generations. Nowadays it does not even last for one generation. It comes and goes in a person's lifetime. What kind of money is this? It is money which comes as a result of past *merit* karma but creates new *demerit* karma *(paapanubandhi punya)*. There is still some money which comes as a result of merit karma and also causes new merit karmas *(punyanubandhi punya)*. Such money inspires you to come here to satsang. It brings you here and makes you spend that money for spiritual and other worthy causes. That money will go to a worthy cause; otherwise everything will be lost without any gain. Everything will go down the drain.

Your children are enjoying *your* money but if you were to tell them this, they will tell you that they are enjoying *their* money, so how can it be considered *yours*? When they tell you this, it means that everything has gone down the drain!

Invest All Excess Money In Charity

People perpetuate the worldly ways by doing what the world is doing. A Gnani would ask, "Why are you jumping in this hole (life after life of misery) that wastes your hard earned money?" People climb out of a hole full of misery and fall into a hole full of money. Donate whatever excess money you have,

towards a charitable cause because money that is sitting in the bank will be of no benefit to you. If you donate your money you will not encounter any obstacles; if you give it to charity, it will be credited to your account (karmic account).

Change the Flow Of Your Money

In fact, in the most crucial time of life, only religion will help you. Therefore it is important to let your money flow towards religion, the benefit of others. During *Satyug* (era of true value and use of money), one could afford to be attached to money, as it benefited all. Such wealth does not exist in this era. Why do wealthy businessmen of today suffer from high blood pressure and heart attacks? The culprit is the money of this era.

What is the nature of money? Money is mobile by nature. It will come and go, so use it for the benefit of others. When hard times fall upon you, the only thing that will help you is what you have given to others. Be aware of this from the start and put your money to good use.

When your worldly interaction becomes pure, when you have no desire to take that, which is not rightfully yours, the world will be yours. It will not matter then if you enjoy life, because you are also sharing with others. What else is there to do? Are you able to take your money with you when you die? Whatever you spend for others is yours. That balance will be at hand for you in your next life. So, if you want a balance for your *next* life, you should spend your money for others in *this* life. This sharing is for all living beings; even if a crow takes a bite out of your food, it will be credited to your account. But anything you spend on yourself or your children goes down the drain. Nevertheless, that is inevitable. You have no choice in the matter.

If you only feed birds, animals, and not people, it is still considered feeding others, but because it costs less to feed

animals and birds, a lesser amount will be credited to your account.

Keep Your Mind Noble

Questioner: I used to donate thirty percent of my earnings to charities, but now I have stopped. I am not able to do that anymore.

Dadashri: Since your intention and desire is to give, you will be able to at a later time, because there is plenty of money where it came from. But what can anyone do when the mind becomes spoilt?

Does Wealth Come Because One Gives, Or Does One Give Because It Comes?

One day I was visiting someone. We were sitting in his living room and there was a bad storm. The doors and windows started banging in the wind. The man asked me whether he should close the doors. I told him not to close all the doors. Fresh air can only flow in if the trapped air is allowed to flow out. Otherwise no matter how strong the force of the wind, it cannot enter.

This same analogy can be applied to the flow of money. If you do not obstruct it and let it flow out from one end, it will flow in from the other and will continue to flow in. But if you obstruct it, no more will come in. That is how it works. Now, it is up to you to decide the path in which it will flow. Whether you use it on your wife and children, for fame, for *Gnandaan*, the charity that liberates others, or to feed the hungry, it is up to you. Only when you let it flow, it will come to you.

Types Of Charity

There are four forms of charity: food *(ahara-daan)*, medical care *(aushadha-daan)*, spiritual knowledge *(Gnan-daan)* and The State Of Absolute Non-Violence (*abhaya-daan* - conduct that raises no fear in any living being).

Charity Of Food

First, comes the charity of food. When someone comes to your door at noon and says, “Brother, please give me something, I am hungry,” you should reply by saying, “Please sit down right here, and I will serve you food.” This is charity of food. Someone may interfere by telling you, ‘if you feed lunch this robust man, what about his dinner? God has said for one not to interfere in such matters. Because of your charity, that man will live at least one more day. Tomorrow he will find someone else to help him live. You do not have to worry about what will become of him tomorrow or in the future. When someone comes to your home, give whatever you can. At least he will live today, and that is what matters! Something else may be in store for him tomorrow. There is no need for you to worry.

Questioner: Is charity of food considered the most valuable?

Dadashri: It is considered good, but how much can you give? People will not keep giving forever. It is enough to feed someone just once. He will find his second meal somewhere else, but today he lives because of that one meal! Nevertheless when people give food, do they give fresh food or leftovers?

Questioner: They get rid of their leftovers. What can they do if they cooked too much?

Dadashri: At least they are making good use of it! When one gives freshly prepared food, then I will accept that it is correct. Surely there must be some rules of the science of the Enlightened Ones *(vitarag)*; it cannot be haphazard. Any other time you can get away with it, but not here.

Charity of Medical Help

Charity of medicine (donation of medicine, doctor’s bills

or other medical help) is considered more valuable than charity of food. If a poor man falls ill and cannot afford to buy medicine, you should either give him the money to do so or go and buy the medicine for him. He may live a few more years because of your charity. Charity of medicine is more beneficial than charity of food. Do you understand which is better?

Questioner: Charity of medicine.

Dadashri: Charity of medicine is considered more valuable than charity of food because it keeps a person alive longer and gives him relief from pain and suffering. Many of our women and children regularly give charity of food and medicine. It does not cost too much, but it should be done all the same. If a poor man comes to your doorstep give him whatever is ready at the time.

Gnandaan Is More Valuable

Gnandaan is even more valuable. Money donated towards books that guide people on the right path towards their salvation is all *'gnandaan.'* By *gnandaan* one can progress to a better life form in his next life or can even attain liberation.

God has said that *gnandaan* is the most valuable and highest *daan* (that can be carried out by ordinary people*)*. Where money is not involved, He has talked about *abhayadaan*. As far as money is concerned, he has said to give *gnandaan* and those of ordinary means should give charity of medicine and food.

Questioner: But if people have a surplus of money, should they not make donations?

Dadashri: Giving of donations is the best. Give to reduce people's misery and suffering and use the rest on a constructive path of charity. *Gnandaan* is the charity that leads people to the right path. That is the highest form of charity in this world!

You benefit so much from this *gnan* (knowledge) by understanding just this one sentence, so imagine how much more can be gained if people were to read a whole book?

Questioner: Now I understand exactly.

Dadashri: Yes, those who have more money should primarily do *gnandaan.*

But what kind of *gnan* (knowledge) should it be? It should be the kind that will help people of the world. The products of such charity are for the salvation of the world, not for entertainment. People enjoy reading books and fictions but it does not benefit them; on the contrary they regress in their spirituality.

Abhayadaan Is The Ultimate

Abhayadaan is where one's conducts is such that he will not raise fear in any living being.

Questioner: Can you explain *abhayadaan* some more?

Dadashri: *Abhayadaan* means that you do not hurt any living being in the slightest degree. Let me give you an example. When I was in my twenties, I used to go to the movies. It would be midnight by the time I would come home. Walking home, I would startle sleeping dogs with my footsteps because I had metal studs on the soles of my shoes. It occurred to me then, what kind of person I was to startle the poor, sleeping dogs. After that I would remove my shoes each time I walked past them. This is what I used to do even at that young age. Don't you think the noise would startle the dogs?

Questioner: Yes and it would interrupt their sleep.

Dadashri: They used to get startled and naturally they would bark. Would it not have been better to let them sleep so that they would not disturb others as well ?

So, for *abhayadaan*, one should first have the inner intention *(bhaav)* of not hurting any living being, even in the slightest degree. Only then will this come into practice. The Lord has called this the ultimate of all charities. No money is involved in this charity. This is the ultimate form of charity, yet people do not have the capacity for it. Even those who have money cannot give this charity. Therefore they should perform their charity with money.

The Lord has said there are no other forms of charity aside from these four. People talk about other forms of charities, but they are all imaginary. There are only these four. As much as possible, your intention should be towards practicing *abhayadaan.*

Questioner: If we do *abhayadaan*, does that automatically include the other three?

Dadashri: No. *Abhaydaan* is possible for only extraordinary people and therefore even those who do not have the financial means can practice it. At one time the wealthy used to do *abhayadaan*, but nowadays they lack the qualities because they have acquired and accumulated their wealth by depriving and threatening others.

Questioner: So, have they done *bhayadaan* (charity of threats/fear)?

Dadashri: No, you cannot say that. Despite having done this, they give towards *gnandaan.* Regardless of what they do, at least they are using their money for *gnandaan.* At least they are doing something good.

Only Gnanis Can Give Abhayadaan

Abhayadaan is the best. The Lord has praised *abhayadaan.* First and foremost give *abhayadaan*, so that no being will fear you; then comes charity of knowledge, medicine, and finally food.

Abhayadaan is higher than *gnandaan*, but ordinary people cannot give *abhayadaan*! Only the Gnanis and his followers of enlightened beings can give *abhayadaan*. The Gnani's followers too, can give abhayadaan. They live in such a way that no being fears them. They will not disturb even a dog. This is because for an enlightened being, even the slightest degree of hurt to another reaches within, and hurts his self. Therefore we should live in such a way that no living being suffers through the medium of our thoughts, speech and actions.

Money Involved In All Three

Questioner: So is there no place for the charity of money in these four major categories?

Dadashri: The charity of money is included in *gnandaan.* When money is used to print books that impart knowledge, it is *gnandaan.*

Questioner: Isn't everything being done through money anyway? We need money even to give donation of food.

Dadashri: Yes, money is needed even to donate medicine. Money is needed for everything, but a donation of money for *gnandaan* is the highest.

How Can Money Be Given?

Questioner: For any of the donations we should not give cash, is that right?

Dadashri: Correct, money should not be given in cash. For *gnandaan* you should give in the form of printed books, but if you want to make a donation of food, feed people cooked meals. Nowhere, has it been written that donations should be in the form of money.

Donation Of Gold Coins

Questioner: It is said in the scriptures that in the past,

people used to donate gold coins, isn't that considered a form of money?

Dadashri: Yes donations of gold coins were given to only the *Shraman Brahmins* (*Jain* ascetics). They cannot ask anyone for anything so people would give them charity of gold coins for their daily sustenance and for the marriage of their daughters. Back in those days the money-coins were used for a good cause. Nowadays it is different, today even the *derasars* (*Jain* temples) are built from illicit money. Such is the influence of this time cycle!

The *Gnani's* Viewpoint…

Questioner: There is often a dilemma about this, but in your view, which is higher, donation for knowledge *(vidyadaan)* or education or donation of money?

Dadashri: Charity of education is higher. Those who have money should give towards education and *gnan* (spiritual knowledge). For *gnan* you should have books printed and give in other ways to propagate it. How is *gnan* propagated? The money should be spent only for *gnan.* Those with and without money, should focus on *abayadaan.* They should live in such a way that no one fears them. It is not proper for people to donate money for prestige and fame. Monuments have been constructed for fame and prestige, but none of these monuments have survived. When are you able to carry forward credits of what you do in this life? It is when you give for the propagation of *gnan* and education.

The Book That Helps Is Worth It!

Questioner: Thousands of religious books are printed but no one reads them.

Dadashri: That is true, nobody reads them, and they just collect dust. You are right when you say that a book is worth

something only if a person reads it. Nowadays, hardly any of the books are being read. Countless books on religion continue to be published. Many people publish religious books for recognition and fame. A book on religion is of value if there is *gnan* in it that helps one in practical terms. If such a book exists then it is worthwhile. Printing and publishing such a book for the masses is a worthwhile charity, otherwise what is the point? A person is only able to print such books if he has the merit karma to do so. Otherwise the circumstances will not arise. Money will always come and go; credits will always turn into debits. What is your experience, do you only have credit or do you also have debits?

Questioner: Both are there.

Dadashri: So the debit-credit cycle continues relentlessly.

Questioner: It should be like that.

Dadashri: But there are two paths. The debit either goes towards a worthy cause or down the drain; it can only go towards one. The entire wealth of Bombay today is going down the drain.

Bombay - A Fairground Of People with Merit Karmas

Questioner: Many people of Bombay give large donations; they donate millions of rupees.

Dadashri: Yes, but those donations are given for prestige. Nevertheless that money is going towards a good cause, such as hospitals and medical care.

Questioner: Do those people receive any benefits or not ?

Dadashri: Yes, they get a lot of benefits; benefits are inevitable. The city of Bombay has so much wealth and because of this wealth there are so many hospitals. Bombay has an

enormous amount of wealth, as big as the ocean, and it also goes into the ocean.

Questioner: Wealth only accumulates in Bombay. What is the reason behind this?

Dadashri: Only in Bombay does wealth accumulate. That is just the way things work. The highest of everything is pulled towards Bombay.

Questioner: Is it because of the nature of the location?

Dadashri: Of course, it is the quality of that land! The highest of all things are pulled towards Bombay. Even the green chilies in Bombay are of the best quality. The greatest of people are to be found in Bombay and even the lowest and the most worthless are to be found there too. Both the qualities are there. You would not find such people in the villages.

Questioner: There are many balanced and tolerant people in Bombay, are there not?

Dadashri: The whole city is a fairground of people with tremendous merit karmas; people with such karmas are all pulled together. People of Bombay tolerate everything; if someone steps on their toes, they apologize in return, but a villager on the other hand, would slap that person instead! The people of Bombay can be called 'developed people.'

Wealth Going In The Gutter

People's wealth is going down the drain. Only occasionally does a person's wealth flow on the right path, if he has the merit karma. Can wealth not go into the gutter?

Questioner: It is obviously going there!

Dadashri: An enormous amount of wealth is being poured down the drains of Bombay. Bombay is the *bazaar* (market) of attachment *(moha).* A person's wealth will sweep away very

quickly. It is all bad wealth. If it were good, it would be spent towards a worthwhile cause.

At the moment the wealth of this world is going down the drain. All of people's earnings are going down the drain because they spend it for their own amusement. Not a single rupee is being spent on the right path. And when a person donates money to colleges or schools, it is to boost his or her ego. If money is spent without egoism, then it is good. But the charity people give, supports their ego only through the recognition and prestige they receive. However, this fame and prestige has its consequences. What happens when that recognition turns into slander and defamation? They suffer in agony. Instead it is better not to have any expectation of fame. Fame leads to defamation. The one who has no expectations of recognition will not have to face defamation.

Use It On The Right Path

Money comes and goes. At certain time you will have a lot of it and at other times it will be depleted, so do not wait in supporting a good cause. Spend it on a good cause; otherwise it will go down the drain. People waste millions of rupees for their own comfort. They now regret this and they agree with me that their money has gone down the drain. They should have been cautious from the start. From now on they should be cautious. Money is bound to come their way again. It will come and go; there will be a period of good times and bad times. If you spend the money for a good cause, it will be to your benefit. That is the only thing that will come with you.

You earn so much but where does it all go? Down the drain!!! Have you made any donations? You might say in your defense that you cannot give because you have none to give. So where did your money go? Who ploughs the land and who reaps the crops? Money does not belong to those who earn it, it belongs to those who to those who spend it. So whatever new

'overdrafts' (donations) you send (to the next life), that much will be yours.

Charity Means To Reap What You Have Sown

Questioner: When there is no connection between charity and the Soul, is it then necessary to give charity?

Dadashri: Charity means to give and then receive. This world is in the form of an echo. There will be echoes of whatever you do and it will return to you with interest. Therefore if you give, you will receive. In this life you are reaping the benefits of whatever you gave towards a good cause in your past life. If you do not do the same in this life, it will all be wasted. What happens if you use up all the wheat you harvest and do not sow anymore?

Questioner: There would be no more crops.

Dadashri: That is precisely how everything is. Give to charity. It will create an echo, which will return to you amplified. It is because you gave in your past life, that you are able to come to America, to a better life. Otherwise do you think it is easy to come to America? It is because you have a lot of merit karmas that you are even able to fly in a plane. There are a lot of people who have never even seen a plane!

Wealth Returns to the Same Place

Dadashri: Was your household not wealthy once?

Questioner: Such were the merits *(punyas)* of the past karmas!

Dadashri: Wealth comes to those who have helped others in their past life. It does not come to those who desire to take away from others, and if it does come, it will not stay. Wealth will only come to those who wish to give to others, to those who go out of their way to help others, to those who let others

take advantage of them, and to those who are noble. It may appear to have gone away, but it will return to them.

Greed Makes You Forget Charity

You can only give when you have the means to do so. If a person does not have any money to give, he tells himself that he would give charity if he had the money. And yet, when the ability to fulfill the desire for charity is arises, he pushes it aside. The nature of the human mind is to delay. He will say, "I only have a million and a half right now, but when I reach two million, I will give to charity." However, that never happens, that day never comes. In such charities, it is best to give without thinking and planning. That is true wealth.

Questioner: What if a person was to die before he accumulates two million?

Dadashri: He goes away and his wealth gets left behind. Things remain unresolved and he gains nothing. That is the nature of a human being. When he does not have the money, he says he wants to give and when he has the money, his greed will blind him.

People make all kinds of excuses when it comes to giving. On the other hand, if someone owes them money and does not pay it back, they become resigned and claim that they were not lucky enough to get the money back. They will let go of their money in those situations, yet they cannot let it go towards a charity. Such is the inner *kashaya* of greed for money. It completely deludes them. You have to become strong and bold, because only then will you be able to give. That is why I tell you to at least do something so that your attachment to greed does not control you. If you cannot give a flower, give at least a petal, but do something. All you have to do is to give your support, even if that support is very little. Everyone should give in whatever way he or she can afford. Even a sick person can give a little support.

A True Donor

True wealth never runs short. There will be no shortage of it even if you donated buckets full. It is not considered true wealth when a person gives for only two days out of a whole year.

There was an extremely wealthy man, who was known for his generosity because his family, for seven generations had been giving to charity very generously. He would give money to anyone that came to him asking for help. He was a very charitable person. As he continued to give, his wealth kept increasing. I witnessed this myself!

What is the nature of wealth? Wealth will increase tremendously if it is used for a good cause, but if a person cheats and steals from others, he will never be wealthy. If you ask businessmen how their businesses are running, they will tell you that the profits are substantial, but for some reason they are not able to save any of it. We have a saying, "A thief's mother puts her head in the *kothi* (large clay pots used to store grains) and cries." Naturally she would cry, because the *kothi* is empty!

Charity is the flow of money and a true donor by nature, is an expert in giving. He has the ability to instantly recognize a person in need and offer to help in anyway that he can. He would offer to help a needy man whose daughter is getting married. He would tell the man that he is not able to give money, but that he could make arrangements to provide for his daughter's wedding costs and even her jewelry. He would even arrange to fulfill the man's customary obligations of sending gifts to all his relatives. He would take care of all the man's social obligations, while simultaneously recognizing that the man could not be trusted with cash money. True donors are experts.

Investigate Carefully

If you give money to a poor person, upon closer

inspection you will find that he is not really poor but in actuality, plenty of money. This happens because people have not learnt to collect money in the name of poverty. It has become a business. Where should you give charity? It should be given to the common man who does not ask for it, but despite living frugally suffers a lot from within. They are the ones in difficulty, so give to them, the middle class.

Know Where Your Money Goes

One person had a flash of *gnan.* What *gnan*? He thought that people would die of severe cold exposure. Winter had arrived and it got cold in the home. Then what about those people sleeping on the footpaths? This is a type of a *gnan.* He had money. He went and bought a hundred new, inexpensive woolen blankets of poor quality. The next morning at 4:00 AM he went around covering whomever he came across sleeping on the footpath. When he went back a week later, none of the blankets were to be found. They had sold the new blankets for money.

He should not have given new blankets, instead he should have bought old, used ones from a flea market, so that they could not be sold. If his budget was seventy rupees per blanket, he could have bought three used blankets for the price of one new blanket. Then he could have given all three to just one person who would use it for the purpose intended since no one would want to buy them.

So in the current time cycle, if you are making a donation, do so only after giving it a lot of thought. By nature, money of this era is wrong, because it hardly flows towards good use. Even when you give to charity, you will only be able to give after you have given it a lot of consideration. In the past money was pure and so regardless of where one made a donation, it went to a good cause.

Nowadays you cannot give cash. If you want to give food, buy some food and distribute it. You should not give packaged food because they will try to sell it for even half the price. What can one do in a world like this? If you buy them fritters, break them up into smaller pieces. You can also give some yogurt to go with the fritters. If they ask you why the fritters are in pieces you can point to the yogurt that you are giving them also. In this manner, they will not be suspicious that you think that they will sell the whole fritters. And thus you have ensured that they will consume the food.

It is not possible for you to take care of everything. However, if someone comes to you and asks for help, you should help him, but do not give him money, otherwise it will be misused. That happens here in India. Nobody in this world can solve this Indian puzzle! If you were to investigate the whereabouts of the donated blankets, you would not have to look very far. Just go to one of the shops nearby! Such is the Indian puzzle!

When will money be worthy again? Surely there should be some principles or ethics where money is concerned. This is a peculiar time cycle, so should there not be at least some kind of principles? How can things work without ethics?

People will sell off everything. When it comes to money, they will even sell their daughters. Things have gone to such extremes. One simply cannot behave in this way!

You can help a person with his livelihood, but do not give cash. Help him start a business. Money given to anyone who is violent through his thoughts, speech and actions will only perpetuate violence.

Charity With Awareness Of The Next Life

Worrying that your money will be used up cannot preoccupy you. Whatever money is spent is fine. The spending

of money is encouraged because it destroys your greed and allows you to keep giving.

Upyoga is awareness. When you do something auspicious or give to charity, give with the awareness and intent that others will benefit from your donation. Give anonymously in order to avoid fame. That is called giving with awareness! That is called *upyoga*. There are some people who refuse give again if they did not receive any recognition or publicity for their donation.

Even when you do good deeds, you must maintain awareness. This awareness must be focused on what will be beneficial to you in this life and the life to come. That is called awareness. If this awareness is not there, then despite giving charity or service to others, everything you do will be done in sleep (ignorance). All of your deeds will go to waste. If you give with the desire of being recognized for your benevolence, then that too goes to waste. Awareness is when you have an understanding of what is beneficial and what is detrimental for you. How can one claim to have awareness if he continues to give charity and yet has no idea what his next life entails?

This Is How Obstacles Are Created

If one man is giving charity to a poor man and another man interferes with his intellect *(buddhi)* and asks him, "Why are you giving to this man?" he creates an obstacle for himself by interfering. This obstacle will prevent him from getting any help from others when he comes across hard times himself. In whatever situation a person creates an obstacle, that obstacle will surface and hinder him under the same situation.

Questioner: What if the obstacle was created through the mind and not through speech?

Dadashri: The obstacles created through the mind have an even greater effect. These effects will be experienced in the life to come whereas the effects of obstacles created through

speech will give visible results and will be experienced in *this* life.

This Is How Obstacles Are Destroyed

Questioner: So should we make sure that we do not have any negative thoughts?

Dadashri: That is not possible. You cannot help having such thoughts. However, your job is to erase them. The decision not to have such thoughts is called *nischaya.* You cannot stop your thoughts; they will continue to come. You must however, erase them before they create a new karma for your next life. If you were to have a thought that a person should not be given any help, because of this knowledge that you received about creating obstructions, you will have the awareness and you will erase that thought. This is similar to erasing the contents of a letter before you mail it. Then the problem is solved. But without *gnan* you cannot erase anything! A worldly person (who has not taken *Gnan*) will never erase his mistakes in this way! On the contrary he will say, "Such thoughts are necessary, you don't understand." Thus he only complicates his life further. By saying and maintaining this, he doubles his faults and reinforces them. The ego does the wrong thing; it causes harm to the owner. It is like slashing your own legs with an axe. It is self-destructive.

From now on you can erase everything through repentance. If you hurt someone through your speech, first make a decision that you should not speak that way again and then ask for forgiveness. This will erase your bad deeds. This is similar to changing the contents of a letter before you mail it. Your initial negative thought of, "Charity is not necessary for him," is now changed to, "It is good to give charity." In this way your initial thought gets erased.

To give charity, to help others, to have an obliging nature,

and to care for others, is considered relative *dharma*. One binds merit karmas by doing this. And by stealing, fighting, and hurting people, one binds demerit karma. Wherever there are either merit or demerit karmas, there is no real *dharma* (the religion of the Soul). Real religion goes beyond both these dualities.

A Fifth Portion is For Others!

Questioner: What should we do in *this* life to earn merit karmas for the *next* life?

Dadashri: Donate a fifth of your earnings to the temples or spend one fifth of your wealth for the happiness of others. At least this much of an 'overdraft' will carry forward into your next life! In this life, you are enjoying the 'overdrafts' from your past life! Merit karmas of this life will carry forward to your next life. Whatever you earn as merit karmas in this life will help you in your next life.

Customary To Give To God

The *Marvadi* people are businessmen and they have found the key to profits in their business. They have a custom of donating twenty-five percent of their income to the *darasars* and temples every year. Do they need to be told to do anything? You can only harvest what you sow! How can you expect fruits without planting a seed? The *Marvadis* customarily give towards religion, *gnandaan*, and other charitable causes. They do not give to schools or individuals.

Should One Donate To Temples Or To The Poor?

Questioner: We had visited a temple where millions of rupees were spent on a stone idol of God. The Lord has said that the pure Soul resides within *all* living beings. But here people abuse and hurt living beings, within whom God resides and yet they go around spending millions of rupees for a stone they carve into an image of God. Why is that so?

Dadashri: Yes they hurt and abuse each other, but they do so out of ignorance! They do so because of their inherent weaknesses of anger, pride, deceit, and greed.

People go out to earn more money even when their household is running comfortably. Is it not clear that they are trying to acquire more than their allocated quota? Everyone in the world is allocated the same quota but those with greed take more than their share, depriving others of their share. Nevertheless what they do acquire is not by stroke of luck, they acquire it because of their merit karma.

You acquire wealth because of your merit karmas but you should also spend it. It will begin to accumulate and it will only be deducted if you spend it. It accumulates because of your merit karma but should you not also know how to deduct it?

So even by building temples, people are doing the right thing. They are looking for a key to their dilemma. They want to have a place where they can pray or do *darshan* without any inhibitions. They are embarrassed to do so in front of the living Gods, but here in front of God's idol, they will even dance. They will jump and dance around because they are alone, and no one is there to point out their obvious errors! However they cannot do so in the presence of a living God. If they were to do all this in front of a living God, they would acquire salvation without doubt. They would be liberated. But they lack this inner energy. They do not have such merit karma.

When people make an offering to God, it is with the expectation of a reward. "Dear God! Please give my son, a son of his own! Help my son pass his exams! Help my old husband recover from paralysis!" Then he leaves 201 rupees. But who does that here in front of me? (The *Gnani Purush* with the fully awakened Lord within)? Do we have such transactions here? Besides who will even leave or accept anything here?

Violence In Business Practices

Questioner: Is it considered violence *(hinsa)* if a businessman makes a lot of profit but does not give adequate compensation to his workers, or if he himself makes money without working?

Dadashri: That is all a practice of violence.

Questioner: If a person accumulates wealth in this way and spends it towards religion, what kind of violence is that?

Dadashri: Whatever he gives towards religion, whatever he sacrifices, will lessen his liability by that much. If he were to make one hundred thousand rupees and give eighty thousand towards the construction of a hospital, then he would no longer be responsible for that amount. He would only be liable for twenty thousand rupees.

Questioner: Is it violence when one hoards money?

Dadashri: That is considered violence. To hoard is violence because others are deprived of their share.

It Goes, The Way It Came…

Everything carries on in the name of God and religion!

Questioner: When a person gives charity, he gives in good faith, but how does he know whether the person in charge is carrying out his responsibility?

Dadashri: If your money is not good, then it will go towards a bad cause. Honest money will go towards a good cause and dishonest money will go towards a bad cause!

Stealing Large Amounts and Making Token Donations

Questioner: Many people say that by giving charity, one becomes a *deva* (celestial being). Is that true?

Dadashri: There are people who, despite giving charity, go to hell. That is because they give under pressure, they do not give willingly. In this current time cycle, people do not have the kind of money needed to make a true donation. The wealth of the current time cycle is from dreadful deeds, and so donations made with this money, on the contrary, causes more harm. Nevertheless it is still better to give to a needy person than give just for the sake of giving. What is the use of giving for fame and prestige? Feed and clothe the people in need. In this time cycle, where will you find honest money for donations? Here it would be better to improve your thoughts than to give charity. Where can one acquire honest wealth when there is none? Whatever honest wealth there is, does not last. Today, large donations are made with 'black' money. Nevertheless, even though the money is illicit, it is not considered wrong because, although the donor acquired it through illicit means, he is donating it towards a good cause. This frees him from his sins. Whatever he sows he will reap! At least he will reap some fruits for the seeds he sows!

Questioner: There is a verse in a spiritual song, "A smuggler tries to free himself through a token donation given as a cover up." On the one hand he smuggles goods and on the other, he gives to charity. Will he gain any benefits?

Dadashri: No, he will not gain anything and in fact that is a sign of going to hell. Those are considered thieving tendencies. It would be better for a smuggler to live an honest life and give nothing to charity, than to smuggle and give a token donation. What is the point in taking a prisoner out to a park just for one day when he is serving a life long sentence?

The smugglers and the black-marketers give large donations to protect their reputation. This is called 'token donation.'

Questioner: So are there no virtuous people today?

Dadashri: You cannot expect to find a completely virtuous person! Those who make millions of rupees and give a donation of a hundred thousand rupees, do so to preserve their reputation. Token donations only take place in this time cycle. It is very important to understand this. Others who give charity are simple family people with moderate incomes. There is nothing wrong with such people making donations. But those who give such token donations do so to protect their name. They give for their false image.

Besides, are the donations nowadays, given or are they taken away? And what is more, the money that is donated is money acquired through smuggling.

That Money Binds Punyas

Questioner: Is it not acceptable to give donations of black money?

Dadashri: No, it is not acceptable. But if that black money is used to feed the hungry, then at least someone gets to eat. With such money, there will be certain legal implications, but not in any other circumstances. If that money were used to pay a bill at a restaurant, would it not be accepted?

Questioner: Yes it would.

Dadashri: Yes, that is how everything starts.

Questioner: Can people earn merit karma if they donate black money towards religion nowadays?

Dadashri: Definitely! At least they are giving up that much of their money! Their *punya* will depend on their intentions behind their donation! It is not just the donation that is taken into consideration. There is no question about their sacrifice of the money, but it is where that money came from and what their intentions are behind giving it, that is taken into consideration and calculated accordingly. Their intention may be that they

might as well give to charity rather than have the government take it from them.

Give Without Expectations

Questioner: Does it matter if one donates undeclared money or money that is taken under the table?

Dadashri: No, it is a good thing provided it is used towards a charitable or religious cause. There is not a heavy liability in using undeclared money. It is money that people do not show on their books to avoid paying taxes they consider to be excessive.

Questioner: It is not forbidden in the scriptures to make donations with the expectation of something in return. It is not criticized.

Dadashri: It is best if there are no expectations. Donations made with expectations are rendered futile. They are considered worthless. What I am saying is, give only five rupees but give without any expectations.

That Is Camouflaged Money

Questioner: Does black money not cause a problem wherever it goes?

Dadashri: It will not help completely. Black money also comes my way but only about ten to fifteen percent.

Questioner: Does it help towards religion and elsewhere, wherever it is used?

Dadashri: It does not help. It appears to help but it does not take long for its effects to fade. It is like the war quality structures that used to be created but they did not last long. Have you ever seen those? They were mere camouflage. What is the point of delighting in such a camouflage?

Shreshthi: Sheth:Shutha

In the past era there used to be very generous philanthropists. Such donors only come about when their mind, speech, and body are in unison. God calls them '*shreshthi'* (the best). In Madras the word has changed to '*shetti.'* In Gujarat this word is '*sheth'* (wealthy businessman).

I went to visit a wealthy businessman who happened to be out of town. His secretary said that he would be gone for a few days and then commented that his boss should be called a '*shutha'* (rogue) rather than '*sheth.'* I told him he should not say such things since he was on this man's payroll. Still one should not use hurtful words. Alas this is what the world has come to. In the past the *sheths* were respectable philanthropists, but this is no longer so.

The Inner Intent Is Paramount

Someone may have no inner intent to give. Yet for the world he talks a lot about giving and also ends up giving. This will not bring meaningful results, because he did not have the inner intent to give.

Questioner: Why is that so Dada?

Dadashri: When a person has the intention to give, even when he has no means, that person will bind *punya* and reap the fruit of this intent in the next life, because his intention to give is considered as good as giving. His intention is accepted by God the same as he gave. He has profited by fifty percent simply with the intent to give.

One man goes to the *derasar* (Jain temple) and puts only one rupee in the donation box, whereas another businessman puts in a few notes of a thousand rupees each. Watching him do this makes this man wish he too could do the same, even though he does not have it. This wish is credited as his donation for

next life. Here, the importance is being placed on the inner intent (*bhaav*, cause) and not on the action (effect) of giving. This is the science of the *vitarag* Lords.

When a donor gives with this unity of his mind, speech and conduct, he will receive tremendous benefits. The result of this is beyond imagination. But people nowadays give because they are pressured into giving, they do not give willingly and so the benefits they receive are not as good. It is better to give willingly and happily. Do people not give under pressure?

Questioner: Yes.

Dadashri: Some give for their own glory. They give because they want to maintain their reputation. They give for the sake of appearances, even though their heart is against giving and consequently the benefits they reap from giving unwillingly will be trivial. The reward one receives is based on what he 'paints on the inner screen' (inner intent). What will be the reward for the one whose *bhaav* is to give even when he cannot?

Invisible *Karma*, Cause: Visible *Karma*, Effect

A businessman donates fifty thousand rupees. When a friend comments on his generosity, he tells him that he only gave the money because the mayor pressured him into doing so, otherwise he would not have donated even a single rupee. Now what kind of a reward can he expect? The donation of fifty thousand rupees is his visible *(sthool)* karma, which is visible to all and for that he will be rewarded with praise and fame here in this life. However, his underlying intention of not wanting to give, is his invisible *(sookshma)* karma, which cannot be discerned by others including himself. This karma is the cause for the next life's effect. The effect of this cause will be that in his next life, he will not be able to give anything. Now who can understand such a subtle fact?

The same people approach a poor man for a donation and he replies that he only has five rupees, which he readily donates, and also states that if instead of five, he had five hundred thousand rupees, he would have gladly given them all. He states this with his heart. His donation of five rupees is the fruit of his past karmas coming into effect in this life, the visible karma. But the invisible karma he creates within, will allow him to donate five hundred thousand rupees in his next life when that karma comes into effect (visible). The invisible karma is charge karma and the visible karma is discharge karma.

A man keeps giving donations; he gives to the temples, to charities, and does many other good deeds all day long. He is well respected in the community. Internally however, he has negative thoughts and is preoccupied with trying to accumulate wealth and ways to enjoy it. He has a strong desire to cheat others out of their money and he covets illicit sex. He will not get credit for even a single rupee of his donations because his donations are all effect karma, visible karma for which he is rewarded here in this life. People think visible karmas are the cause karmas that bind karma for the next life, but the visible karmas are realized in this life. It is the invisible karma, which will come into fruition (effect) and become visible in the next life.

When a person steals, the act of stealing is his visible effect karma. The consequence of this is called an effect of effect karma, that he may be disgraced and incarcerated.

Use And Abuse Of Merit Karma

Questioner: Everyone is running after money, therefore they create a heavy karma for money in the next life. Does that mean they will get a lot of wealth in their next life?

Dadashri: They will receive more if they charge with the intention that they want to use their wealth towards a good cause.

Questioner: But if in his mind, he continues to have the intention for more wealth, and because charging of karma is done through one's inner intent, would nature then not fulfill his wishes?

Dadashri: No, he does not receive wealth that way. In fact, by having intentions for more wealth for himself, he will not receive any wealth. He will even lose the wealth he may otherwise receive. He causes an obstacle for himself. A person receives wealth through his merit karma and not by making such *bhaavs*.

Wealth is only acquired if one has charged merit karmas. However, merit karmas are charged for various other things, not just wealth. Whilst charging merit karmas, if a person has a strong desire for wealth, then he will get wealth. Therefore along with the charging of merit karma, if a person asks for specific things, then he will use up his merit karma to acquire just that. If one charges for religion, he will be rewarded with religion and may well be poor otherwise. Another will charge with the desire, "I want a big home, big cars, big boats etc." Then his merit karma will be spent for this and he will have nothing left for religion. Another will say, "I want only religion, I want no worldly pleasures, a small room will do for me." This person will then receive that in the next life. So from his stock of merit karma he charges his account anew.

Lack Of Right Intellect Leads To Ruins

Don't you think that this science of the *vitragas* is wonderful and liberating? How beautiful it is! If you understand this, then you should take the opportunity to meet the *Gnani Purush*, and there attain the right understanding. This is *samyak* intellect. People come to me for help even regarding their worldly dealings. Even if a person, who has not taken *Gnan*, was to spend some time with me, his intellect would be enlightened and his work will proceed. What predicament would he be in if he

did not have this *samyak* intellect? If one understood just this much, it would be of tremendous benefit to him.

Questioner: Without this change in the intellect, towards the right understanding, there is no end to suffering.

Dadashri: Indeed there would be no end to it. We cannot even begin to talk about it. Even when a person is donating fifty thousand rupees, he tells you that he is only doing so under pressure from the mayor otherwise he would not give anything. It is not enough for him to keep this to himself but he has to brag about his shrewdness to others. His entire donation goes to waste. You see this happening don't you? Only those who remain in this *satsang* are shielded from the hassles and complications of the world.

Donate Anonymously

Questioner: The one who has the Self as the goal, has no value for pride and fame.

Dadashri: Fame is very destructive. As a person progresses along the spiritual path, fame is inevitable, but a true aspirant has no desire for it. Although people admire the brilliance and the beauty of a diamond, the diamond remains unaffected. Despite the fact that fame is detrimental, in the worldly life fame is what people covet and it is to fulfill this very desire that they donate to schools and hospitals. Once they receive recognition, they are satisfied. Some will even say, for appearance sake, they want the donation to be kept anonymous, while their inner intent is fame.

Only a very few people truly donate anonymously, other than that everyone is hungry for fame. People praise and speak very highly of those who donate money. This public adoration is the donor's reward. The donor reaps the reward of his action in this very life, whereas the one who gives anonymously will reap his reward in his next life. The reward is inevitable whether

one accepts it or not.

You should give according to your own wishes. All these are merely worldly interactions. It starts with pressure from those who are out to collect donations. This is followed by the ceremony of appreciation by garlands, speeches etc. Then the person writes a big check.

Donations, however, should be made anonymously and secretly. Do the *Marvadis* not give anonymously? Without anyone knowing, they secretly deposit it near the Lord, and reap vast harvests in their next life.

Social Interactions

Questioner: From a worldly perspective, what is the significance of the donations you made in Hiraba's name (Dadashri's wife)?

Dadashri: In the worldly perspective, it is considered a good thing.

Questioner: We have to remain within the boundaries of social dealings.

Dadashri: It is a social custom, but it also looks good. However, I did not carry it out to look good. I did it because it was Hiraba's wish. I do not care whether it looks good or bad. Nevertheless I still conduct myself in a manner that does not look bad.

Questioner: We're talking about you, but what about us?

Dadashri: You have to do at least some of it. You do not have to go out of your way, but you have to do a little.

Effect of Merit Karma Is Spent Here Only

Questioner: If the laws of karma are as you say they

are, then you have bound merit karma for whatever you spent for Hiraba.

Dadashri: Why would I gain anything? I have nothing to do with it. No merit karma is formed or charged in this. In such a situation, the merit karma is expended when people give you praise for your deeds.

And when you do something wrong, people will criticize you and you have to suffer the consequences, here and now. Everything takes place in this life. When one builds a high school, he is praised for it here in this life. He receives nothing for his next life.

Questioner: But the school is built for the benefit of the children, for their education and for the improvement of their minds.

Dadashri: That is a different matter. But when people sing your praise, all benefits for you are spent here only.

Can One Person Benefit Through Another?

Questioner: The benefit of your donation goes to the person in whose name you are making the donation. You do not get the benefit of it.

Dadashri: Have you ever heard of such an incident where one person does the deed and the other reaps the benefits?

Questioner: But did you not make the donation in someone else's name? You are merely an instrument *(nimit)* in the process.

Dadashri: If that is the case, then what is wrong in eating for him as his *nimit*? No, it is not like that, this is just a ploy people use to deceive others and lead them down the wrong path. How does a hungry person benefit if you eat on his behalf? In reality the whole world is regulated under very precise rules.

Charity For The Self

Only that which you put aside for the Soul, will be carried forward in your next life. You will not gain any benefits for your next life if you receive recognition and fame for what you do, in this life.

Questioner: What will carry forward?

Dadashri: Whatever you do for the Soul, will increase your spiritual energies and that is what carries forward to your next life.

Questioner: And by receiving praise and fame, we use up our reward *(punya)* in this life, correct?

Dadashri: Yes, you will get the praise and it is all over. None will carry forward.

Feast Of Praises

Questioner: When I give donations, my intentions are that the money be used for religious and other good causes. But if people praise me for my deeds, are the benefits not lost?

Dadashri: When large donations are made, they inevitably become publicized and the donor receives praise. Anonymous donations do not receive any recognition and so the rewards remain intact, but you should not involve yourself in the matter of future profits. You should not have any expectations for fame. Even Lord Mahavir received praise from people, but he never accepted it. Dada too gets a lot of praise but he does not accept any of it either. Worldly people (not self-realised), on the other hand, are quick to accept any praise because they have a hunger for it. Donations are bound to be exposed and people cannot refrain from singing your praise, but as long as you do not accept them, what is the problem? The problem begins when you accept the praise. The one who does not accept any praise remains unaffected and therefore does not incur any loss.

Also, those who give praise earn merit karma. Such a person binds merit karma by supporting a good cause even if they do not donate money. Everything works on a very subtle level. These are all laws of nature.

The one, who praises a charitable action, benefits himself and others because when other people hear him, and in turn, they too will think that giving donations is a worthy cause. These people then charge merit karmas with their good intentions.

Questioner: What should we do when we devote our mind, body, and wealth towards a good cause and someone continues to speak ill of us?

Dadashri: The person that discredits you will bind tremendous demerit karma. Your karma of the past with the insult is being washed away at the hands of the one who is discrediting you. He is simply a *nimit*.

The Hunger Of The Pride

I analyze my own nature! I used to visit Srimad Rajchandraji's *ashram* in Agas, when I was a contractor. At that time, money was not a problem for me. In those days, a hundred rupee note had a lot of value. When I gave a donation, I would make sure that it was recorded. I would give a hundred-rupee note and ask them to return seventy-five rupees. I could have easily given the whole amount, but my mind at the time was stingy and beggarly and so I used to take the money back.

Questioner: Dada, even back then you made very subtle observations.

Dadashri: Yes, but what I am saying that this nature of one's *prakruti* (the body complex with ego) does not go away. People used to tell me that I was a very noble man. I asked myself how I could be regarded as noble, when I was being miserly with my donations. Upon further investigation, I discovered that I would spend thousands of rupees where I

received praise from people, but otherwise I was not willing to spend even a single rupee! It was not that my *prakruti* was stingy, but if I did not receive any recognition, then I would not give anything, regardless of what the cause may be. Where I received praise, I would give away all my earnings. I would even incur a debt in order to give! Now for how long can such praise last? A few days or so, and then it is all gone.

See how my past incidents come to mind? I still remember very clearly that I gave hundred rupees and took back seventy-five. I can even visualize that office. I asked myself, "Is this what you are all about? Just look at the nobleness of all others!" I understood my behavior. I had a generous mind, but I needed people to praise me. All they needed to do was to sing my praise, and I was at their disposal.

Questioner: Dada, such is the nature of man.

Dadashri: Yes, that is all *prakruti*.

Banias (business caste) are very shrewd people. They do not get sold on praise. They are great thinkers. They will assess whether their reward will be used up in this life or whether it will be carried forward for their next life. A person uses up all his rewards when he receives praise, all his benefits will be expended in this life; he will taste the fruits here and now. We *Kshatriyas* (warrior caste) are very decisive. We believe in taking action at all costs. Even all the *Tirthankaras* (the enlightened ones) were *Kshatriyas*. The *sadhus* (*Jain* ascetics) themselves say that they cannot become *Tirthankaras*, because when they take the vow to become ascetics, they renounce everything, but still keep a little money aside, just in case. That is their basic internal trait, whereas the *Kshatriyas* will renounce everything on the spot. To a *Kshatriya*, the promise to pay is a promise for everything, at all costs! They are not capable of anything else; they do not understand anything else. They are not thinkers! Nevertheless liberation comes faster to them.

Questioner: Liberation comes faster.

Dadashri: Yes, these people go to *moksha*. They will achieve absolute knowledge *(Keval Gnan).* Only the *Kshatriyas* can become *Tirthankaras.* The *Banias* admit to me that we are indeed *Kshatriyas.* This is a very deep science. The *Banias* are thinkers; they only act after thoroughly thinking things through. The *Kshatriyas* tend to act before they think through, and they regret their actions also. The regrets are less for the *Banias.*

Rewards Used Up In A Commemorative Plaque

A person donates one hundred thousand rupees and has his name engraved on a commemorative plaque. Another person gives only one rupee, but he does so anonymously. The anonymous donation is far more valuable, because he has not received any recognition in return, whereas the other man used up all his rewards by having his name displayed for all to see. In his case he gave and he immediately received in return, whereas the anonymous person's reward is still pending. If you give me a hundred-rupee note, and I give you back in change, then I do not need to give you anything more, nor is there anything left for you to receive. The transaction is complete.

I have visited many temples and other places, where the walls are covered with such plaques! What is the value of such plaques? Their only purpose is fame for the individual donor. And where countless such plaques are to be found, there no one bothers to read them! If there was only one such plaque in a temple, people will have time to read, but what happens when there are walls and walls of such plaques? Despite this, people insist on having a plaque in their name. That is all they care about.

Buying Their Name For Fame

Questioner: There is no point in giving without any understanding.

Dadashri: No, people would not give without the understanding. They are very shrewd. They will only do what is good for them.

Questioner: People give without understanding religion; they give to have their name on the wall, they give for fame.

Dadashri: This was never the case before. It is only because of the current time cycle of *Kaliyug* (a time cycle of destruction) that people have begun to buy fame by selling their name; they make donations for fame. In the past there was no such thing. In the past, people would just keep giving. God called them *shresti*. They used to be called *shresti*, but today they are called *sheth*.

Keep Having Pure *Bhaav*!

Questioner: I have a desire to donate everything, but it does not materialize.

Dadashri: You cannot just give. It is not easy to give! It is difficult to make a donation, but nevertheless you should at least have the intention to give. It is not under your control to donate money towards a good cause. You can have the intention to give, but you will not be able to give. The reward of your intention, however, will come in the next life. How can these 'tops' (Dada's term for humans. The winding of the string around the top is the charging of karmas in the previous life and as the top is released, the spinning represents the discharge of karmas in the current life) give donation? Furthermore, when they do give, it is because *vyavasthit* (scientific circumstantial evidences that come together to give effect of past karma) makes them. They would not be able to give if *vyavasthit* did not make them. The *vitragas* are not concerned with giving or taking of anything. They remain the pure knower and seer.

When a person makes a donation or does any other good deeds, his internal belief of, "I am making the donation,"

attracts atoms of merit karma and while doing bad deeds, atoms of demerit karma are pulled to the self. When these karmas discharge as an effect, they will either bring happiness or misery. As long as one has not attained Self-realization, he will be subject to experiencing either happiness or suffering, whereas a Self-realized person is impervious to the effects of any karma. He does not suffer the effects, but remains the knower of it all.

Good Use Of Money

Questioner: If a person makes a million dollars because of his merit karmas, should he give to the poor or should he spend it on himself?

Dadashri: The money should be spent in such a way that it does not hurt anyone in his family. First he should ask his family members whether they have any financial difficulties, and if they tell him no, then he has fulfilled his duty. If they have financial problems, then he has to take care of that first. He should do at least this much.

Questioner: But he should spend it towards a good cause, surely?

Dadashri: Yes, he should spend all the rest towards a good cause. Whatever he uses for his own home goes to waste and the money he donates will create a safe-side for his next life. He cannot take the money with him, but at least he can use it to secure a safe-side for himself.

Questioner: But in a way it is the same as taking it with him!

Dadashri: Yes, but only that which creates a safe-side for you is worth taking with you. So use the money in such a way that it makes others happy. That is your safe-side.

Questioner: What is the proper use of money?

Dadashri: When it is used for the benefit of humanity, or for God, it is good use of money.

My Intention For Money

If I had the money, I would give it to charity, but as such, money has not come my way. If it ever does, I will readily give it. What am I going to take with me? Give at least something to others. Even more importantly than giving money to others, show them a way to be happy. Give them knowledge of how to live life. If you were to give a lot of money to a person, he would stop working the next day. Therefore you cannot give money, giving money in this way, is a crime. It will make a person lazy. This is also why a father should not give his children too much money, because they will abuse it. An idle person will get on the wrong path.

Inheritance & Charity

Questioner: What if we get more money than we need, because of our merit karma?

Dadashri: Then spend it. Do not leave too much for your children. Educate them and prepare them completely, so that they are gainfully employed. Once they start earning for themselves, you should not keep too much money aside for them. Set aside some money for them in case they encounter difficulties. Do not tell them that you have money set aside for them or else they are bound to run into difficulties.

Someone once asked me whether he should give anything to his children. I told him that he could give to his children, whatever he himself received from his father. The rest can be given to whatever charity he wishes to give to.

Questioner: Whereas a father is free to distribute the wealth he creates on his own, the law says that property inherited from one's forefathers must be passed down to the children.

Dadashri: Yes, the father is free to do whatever he wants with his money. He should do that while he is alive! Our path instructs us to keep separate whatever wealth we create from what we inherited. We are free to spend what we created, so that we can reap the rewards in our next life. After this *Gnan*, you still have one or two more lives and you will need merit karmas! Do we not take food with us when we go on a long trip?

Questioner: If you remain a trustee, a 'knower-seer', then is there a limit for carrying forward?

Dadashri: It is best to remain a trustee. But not everyone can do that. To be a trustee means to remain a knower and observer. A person cannot remain as a trustee completely, but he can, up to a point, if that is his intention.

Dadashri: How much should one leave behind for the children? A father should give to his children what his own father gave to him. If he received nothing from his father, he should give at least something to his children.

If the children have too much luxury, can they not become decadent?

Questioner: Yes, they can. Should we give them just enough so they use it constructively and not waste it away?

Dadashri: Yes you should give only that much.

Questioner: Too much luxury will ruin them.

Dadashri: Yes, it will ruin their liberation for sure. It is best to keep within the limits. To give excessively, is a crime. All foreigners understand this. How smart they are! Indians on the other hand, have a tendency towards greed that lasts seven generations! They have expectations of what children of the seventh generation should have! Our obligation towards our children should only extend as far as helping them settle in their

profession and getting our daughters married. We should give something to the daughters too. Nowadays even the girls get part of the family inheritance. You give to your daughters anyway; there is considerable expense in getting them married. You give them gold and jewelry, don't you? However in addition to this, you should also give them something else. But whatever wealth you have created on your own, you should spend for yourself, for your next life.

Questioner: Should we provide a home and a business for our children but make them responsible for the loan?

Dadashri: Whether you have half a million or one million, give your son a house and help him start a business of his interest. Then secure a loan for him and let him make the payments. Give him half the amount he needs and let the rest come as a loan from the bank for which he will be responsible. He needs to have that much pressure so that he does not waste the money elsewhere. When he cannot make his payments, tell him that you will borrow money on his behalf, but it will need to be paid back quickly. In due time, you should remind him that you had promised to pay back your lender as soon as possible. If your son responds by telling you not to keep bothering him, that is a good sign, be assured that he will not come to you for money again!

You should keep a safe-side for yourself, but at the same time you should not appear bad to your son. Conduct yourself in such a way that your son will say, "My father is a good man and I am the one who is awkward for speaking to him the way I did. My father is a very good man." You should escape the world in this manner.

The Ideal Will

Give your sons and daughters a certain amount. You must keep at least half your wealth confidential. Disclose the other

half, but also let your children know that you and your wife will need it for your sustenance. You should deal with things methodically and with understanding.

Questioner: But what kind of a will should we have?

Dadashri: No, you should not leave any money behind, whatever little money you have left, you should spend it before you die. Use as much money as you can towards charitable causes; give to hospitals, *gnandaan*, etc. Donate as much of it as you can and if there is any money left over, give it to your children. Give them a little extra to meet their expectations. You will need to bind *punyas* that will carry forward in your next life. In this life you are enjoying the fruits of the *punyas* from your past life, so will you not need some for your next life? People have regretted giving exclusively to their children. You should know what is in your children's best interest. Come and discuss this with me.

I am telling you not to waste your money, but rather, spend it on a worthwhile cause. It will benefit you in your next life. If you have any surplus money, use it on a constructive path; use it to make others happy. Only that amount is yours, the rest goes down the drain! For your funeral, your son may even try to save money by buying coconuts without water because they are cheaper!

I should not be saying such things, but I am.

This Is How You Pay Off Your Dues

Questioner: What is the difference between giving five hundred rupees to a charity and lending it to someone who cannot pay it back?

Dadashri: Giving to charity is a different thing, in that the recipient is not indebted to you. When you give to a charity, you are repaid in a different way. The recipient of the donation is not

the one who is repaying you, whereas in the other situation, the money owed to you will have to come only from that individual. If not, the repayment ultimately will come in your next life, perhaps in the form of a dowry. Have you not heard people say that the boy is poor but comes from a very reputable family, so give him a dowry of fifty thousand rupees! Now what is that dowry for? It is really a repayment of a pending account. These are the kind of accounts there are. Not only does the father have to give away his daughter but he also has to give a dowry! This is how dues are paid off.

Only The Direction Of The One Who Does Not Need Anything

What would you do if someone were to snatch five thousand rupees from your hands?

Questioner: I have lost a lot of money this way. A lot of my wealth has disappeared.

Dadashri: Then what do you do? Do you not feel anything?

Questioner: Nothing.

Dadashri: That is good, that means you are wise. Wealth comes to you to be snatched away. If it does not go one way, it will go another. Therefore use it for a good cause; otherwise it will end up in the wrong place for sure. That is the nature of money. It will end up in the wrong place if it is not used for a good cause. Only a little goes towards a good cause, but most of it goes the wrong way.

Questioner: Show us a good cause. How do we know which is a good cause and which is a bad cause?

Dadashri: The good cause is… I do not accept a single penny from anyone. I wear my own clothes; I am not the owner of this body! I have not been the owner of this body for the last

twenty-six years. I am not the owner of this speech. When you are convinced of that and begin to have some faith in me, I will then tell you how to spend your money so that it benefits you. If you have some faith in me, will there be a problem if I tell you?

Questioner: No, Dada.

Dadashri: Then that is the good way, there is no other way. You should have someone trustworthy to guide you. Someone who has nothing to gain for himself! One can only be called trustworthy if he has absolutely nothing to gain for himself. I did not find such a person in my life; I only came across people who would take their commission every step of the way.

Questioner: Dada, please keep showing us the way.

Dadashri: Wherever there is commission involved, the money is going in the wrong direction. To this day, no money of this association (formed by the followers of Dada) has been used for even a clerical or any other account. This association is so pure, that everyone uses his or her personal money for the work that is done. So this is the right cause. If you have money and you want to give it, give it to this association. If you do not have any money, then you don't have to give. If someone were to ask me if he should give more than once, I would say, "No," and tell that he should concentrate on his business instead. He has already given once and there is no need for him to give again. One should do as much as he can, within his capacity. If you can support the weight of ten pounds, then lift eight pounds, not eighteen. You do not need to go overboard and suffer in the process. To ensure that your surplus money does not go in the wrong direction, I am showing you this path. Otherwise the *chit* is such that it will be preoccupied with greed only. That is why the *Gnani Purush* shows you where to give money.

Donate Money To Simandhar Swami's Temples

There is no better place to donate your money than to

Simandhar Swami's temple. If you do not have too much money, there is nothing better than feeding the *mahatmas* (people who have acquired *Gnan*). If you have even less then that, then it is better to give to someone in misery, but do not give cash. Give them food and other necessities. Is it not possible to make donations even with a small amount?

Current Living Tirthankara Lord Simandhar Swami

You must have heard of Simandhar Swami? He is the current living *Tirthankara* in *Mahavideh Kshetra*.

Simandhar Swami is one hundred and seventy-five thousand years old. He is going to live for another one hundred and twenty-five thousand years. I am making a connection with him for you because you have to go to Him. There will be at least one more life for you (those who have attained the Self). There is no liberation directly from this planet in this life for anyone. You have to spend some time with Him and that is why I am making a connection for you.

This Lord is the salvation for the world. The whole world will be blessed through Him, because He is still living! Other *tirthankara*s have already attained liberation, so they cannot do anything for you. You do however bind merit karmas through their worship.

For *Moksha* : Give For Lord Simandhar

You will need enough merit karmas to go to *moksha*. In that, whatever you do for Simandhar Swami, will be enough; it will be more than enough. Do whatever you want to do for Simandhar Swami. Your charity, whatever amount given with devotion will be enough. You do not need to do anything else. If you were to build hospitals or give for other causes, all that will go towards a different path. That too is *punya*, but it will not lead to *moksha*. Whereas whatever you do for Simandhar Swami, it is *punya* of the highest order and this liberates you.

Mahatmas Are Like God

How can you make the best use of your money right now? By giving to charities or educational institutions? No, the best way to use it is to serve the *mahatmas.* Take care of them or invite them for a meal or tea and snacks. You will not find people like the *mahatmas* anywhere in this world. In their company you will experience *satyug* (The first of the four time cycle characterized by virtue, wisdom, happiness and morality). Their only concern is your salvation.

If you do not have the money, eat and live at a *mahatma's* home, it is just like our home. There is mutual reciprocity in a *mahatma's* home. Whoever has extra money, use it. If you have more, use it to make other human beings happy, spend it for the welfare of all living beings.

If you give to schools and colleges, you will receive fame, but this is real. I guarantee you that these *mahatmas* are absolutely real. No matter what they are like, they may not even have enough money, but their intentions are pure even though their *prakrutis* are different. These *mahatmas* are living divinities within whom the pure Soul has been manifested. They do not forget the Soul even for a moment.

Questioner: Do we not also reap benefits by feeding other people?

Dadashri: Yes you do, but only in the form of praises here in this life, that is all. For feeding them you are rewarded here in this life, whereas the one whose praise is not sung will be rewarded in the next life.

Questioner: So one has to take it along with him?

Dadashri: You have to take it with you. Whatever you give, you have to take with you. If you receive any praise for what you give, then your benefits get used up here.

Questioner: So we will have to stop feeding people from tomorrow.

Dadashri: The feeding that you are doing is mandatory (effect). Whatever is mandatory has to be carried out; there is no way out of that.

There is a difference between feeding the *mahatmas* and feeding others. Feeding others will earn you praise. Here, no one has come to sing your praise. You will never find such people like our *mahatmas*, not even amongst the *Brahmins*. The *mahatmas* do not have any desire or intentions to take anything from you. These *mahatmas* do not take advantage of anybody. Where would you find such *mahatmas*? These *mahatmas* are true people. There cannot be such people anywhere in this world! This world is opportunistic.

If a person meets a doctor, he thinks to himself it is good to know a doctor, because he will come in handy someday. Such foolishness! Is this all the world is good for, for free medicine? He is healthy and yet he is wishing for free medicine? This is not the case with the *mahatmas*. They do not harbor such thoughts. Such thoughts would not occur to them.

If only one can understand a word of what I say about these *mahatmas*. The *mahatmas* are like God, but they are not aware of it. Any service to *mahatmas* is considered the epitome of all *yagnas* (ceremonial sacrifices of the highest kind). Even if you have to sell your jewelry to feed them, it would be a good deed. Your jewelry will not give you peace. Sit with the *mahatmas*; they never have any negative intentions. So as much as you can, take care of the *mahatmas* and feed them. Even serving them a cup of tea would be enough.

Explain It This Way !

A man wanted to donate money and he came to me for advice. I realized that this man had no idea about how to give donations. He was sincere and good at heart and had the money.

People still need advice.

He had just built a bungalow and a movie theatre. He had also donated about one hundred and twenty-five thousand rupees to his hometown. I told him that if he had the money, he should give towards the printing of one *Aptavani* (Dadashri's books on *Akram Vignan,* which will eventually have 14 volumes). He said that he had no idea about giving this way and that no one had explained it to him before. He became very enthusiastic about it and made a commitment to have the books printed that very month. I told him there was no rush.

There are many such people who want to donate money but do not know how. They often ask me for advice. I do not say anything to those who already know how and where to give to charity because it would upset them. As such we are not desperate for money. Give only if you have extra to give, because there is no charity like *gnandaan* in this world! When a person reads a book about *Gnan,* it will bring about tremendous changes from within. So if you have the money, you should give towards *gnandaan.* If you don't have the money, that is fine too, because we don't really need the money.

Donate Only The Surplus

Questioner: What do you mean by 'surplus?'

Dadashri: A 'surplus' is when you give and you do not have to worry about it the next day. Only give if you think that you will not encounter any financial difficulties for the following six months or so, otherwise do not give.

In fact if you do give here, you will not face any difficulties. Everything will be taken care of. This work is for God. Everything falls into place for whoever does this work. Despite this, I still have to caution you! Why would I tell you to do something that is futile? I warn you for your own good. What you are enjoying in this life is a result of what you gave in your past life. Whatever you give in this life, you will receive back in your next life. All

this is your own overdraft (*punyas* for next life); I have nothing to do with it. All I am doing is helping you put it to good use. In this life you are reaping the benefits of what you gave in your past life. It is not because of your intelligence, it is because of your *punya.* You can only reap you have sown!

Charity For *Gnandaan*

Here we are only printing books and we are certain that we will acquire financing for it. There are *nimits* for this and they will show up in due time. We do not have to call on people and ask for money, besides if we ask them for money they will feel bad and may even be taken aback if we tell them how much money is needed. In our path, the cardinal rule is that we hurt no one, and if that happens, then we have overstepped our boundaries. We cannot ask for anything from anybody. We can only take their money if they give willingly. We can only accept a person's money if he understands *gnandaan.* So those who have given thus far have all given with the understanding of *gnandaan.* They give of their own volition. We have never asked anyone for it.

Your money will shine if it is used to print these books of *Gnan,* but this will only happen if you have the *punya.* The books only get printed if the money is good money. If it is not, the circumstances for printing them will never arise and the books will never be printed.

There Is No Competition Here

There is no need to compete either. There is no competition here as to who makes the highest pledge. There is no such competition where the enlightened Lords, the *vitaragas* are concerned. It is only because of the current time cycle that people have brought the competition in charity. Competition is a dangerous disease. People engage in keen rivalry. We do not have such characteristics here. Money is not solicited here.

From Dada's Heart !

I have received an overwhelming number of letters from people and it is difficult to address them all. There will be others who will take care of the printing. For the time being we will distribute these books of *Akram Vignan,* for free the first time around. Then other people will take care of printing additional ones. Right now it is important to keep this *Gnan* alive, which is why it is critical to get all this information out so at least someone will benefit. That is why it must be put in print. Later on someone will come along and take on the responsibility of additional printing. There is nothing mandatory here. Here we do not have any laws. 'No law' is the Law here.

Bliss Is To Let Go Of That Which You Love The Most

When will you experience unending bliss? It will happen when you let go of the one thing in this world, which you love the most. In worldly matters, what is that? Money. People have excessive affection for money. Just let it go and let it flow. Only then will you find that the more you let go of it, the more it will come to you. Then I say, "Let it flow even more." Bliss remains when you let go of that which you love the most.

The Path of Liberation

A man was giving away his everything. He asked me where the path of liberation was. I told him, "This is the path! What else can be the path of *moksha*? Whatever one has, to give it all up for *moksha*, is the path. That is the path of liberation." Ultimately you will have to give up everything, will you not? Is there anyone who has been able to get by without doing so? What do you think?

Whatever you have, give it all away. Give it towards a higher cause; towards Moksha. Or give towards a cause that grants Knowledge (real) to those seeking liberation. To give towards these causes, is the path to liberation.

Jai Sat Chit Anand

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Money comes and goes. At certain time you will have a lot of it and at other you will not. Therefore, do not wait in supporting a good cause. Spend it on a good cause; otherwise it will go down the drain. People waste millions of rupees for their own comfort. If you spend the money for a good cause, it will be to your benefit. That is the only thing that will come with you for your next life.

-Dadashri