

# WHAT IS LIFE?

## Chapter 1

How many of us pause to understand the true meaning of life? We all live, but soon we die. The purpose of life is discovered by very few. Why did we come to planet earth?

Why were we given this human birth? What is life all about?

We breathe, but what makes us breathe? What is the Power that makes us walk and talk? How did this amazing creation of the human body come about? How many of us pause to ask questions? Do we investigate to Realize the Truth?

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

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

The journey of life is commonly understood as the journey that begins at the moment of birth and ends at death. But what

# WHAT IS KARMA?

## Chapter 2

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

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

## HOW DOES THE LAW OF KARMA WORK?

### Chapter 3

The Law of Karma is a Universal Law. Nobody can escape it.

You may belong to any nationality, follow any religion, but you cannot escape Karma. It is the law of the earth, and it starts at birth. Until you have breath, it controls everything that happens in your life, including your death. Whatever you do, good or bad, every action performed will come back to you.

People wonder who controls the Law and how it operates.

Karma is one of the many Universal Laws that seem to be instituted by the Creator to keep the world going. If there is no Karma, then this amazing show that is unfolding on our planet would come to a standstill. Every day, we human beings wake up and we have to perform Karma or actions.

They may be inspired by our desires and passions, just as they may be influenced by our morals and ethics. Nobody can escape from action. We have been created in a manner that we have to wake up, eat and drink, walk and talk, live and die.

However, what controls our actions? We human beings have been given a free will, a power to choose. We have been blessed with an intellect that discriminates thoughts. We have been given a mind, the subtle part of our existence that triggers thoughts from our senses. These thoughts become feelings, that ultimately become actions. These actions are recorded, and they become the reactions that unfold as the circumstances in our life.

To understand how Karma works, we must question why things are happening around us the way they are happening.

What causes everything to happen. Many of us think it is luck, fate, chance or serendipity. Some people think it is the Will of

## WHAT IS THE CONNECTION BETWEEN KARMA AND LIFE?

### Chapter 4

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

So often, we see people cry. They look up at the sky and question 'Why?' Why do bad things happen to good people?

Somebody lost their job. 'Why me?' they question. Another is diagnosed with cancer. 'Why is God unfair?' is the question.

Still, another loses a dear one. Why did death have to choose my life partner?' that person asks. We human beings have questions after questions, as we watch the drama of life unfold. We don't have answers. We don't realize that everything that is happening in this world, is unfolding as per the Divine Law of Karma. Life does not unfold as per the wish of a God who is sitting in a distant heaven and passing orders as to what should happen in our life. It would be impossible to govern the world like this. Our life is the result of Karma.

If everything depends on Karma, then are we mere puppets?

If everything is pre-destined as per our previous actions, then what is the point of this life? Those who understand the Law of Karma, realize that just as there is a past Karma that

## DO WE CONTROL OUR LIFE?

### Chapter 5

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

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

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

Just like Shyam and Raju, we all experience life with what seems like good luck and bad luck. We don't realize that there is nothing like luck. It is our own actions that control our life.

## WHY DO WE CRY WHEN SOMETHING BAD HAPPENS?

### Chapter 6

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

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

Then, our life can change.

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

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

## IS IT KARMA OR LUCK?

### Chapter 7

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

Many people believe in astrology and palmistry. They go to fortune-tellers and believe in the mysticism of a crystal ball.

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

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

## DO THOUGHTS CREATE KARMA?

### Chapter 8

Many people wonder about evil thoughts becoming sins.

There is no doubt that thoughts are very powerful. Thoughts create feelings and feelings can become actions. But thoughts by themselves do not create bad Karma. They are not capable of interfering with the Karmic Law.

While many in the world believe that bad thoughts are equal to bad Karma, let us understand the simple logic. We get thousands of thoughts every day. Thoughts are beyond our control. If we permit these thoughts to become actions, they become Karma, both good and bad. However, we have been given the gift of intellect. The intellect is that domain which discriminates thoughts. It is that aspect of our life that permits us to choose what to do and what not to do. It is only a human being that has been given this free will, this choice and intellect. If we do not use this gift and we become a slave of our mind, then we are sure to let our evil thoughts become bad deeds which will plant the seeds to a miserable destiny.

Kamala had a crooked mind. She would not only become jealous about her friend's success, but she would take revenge at the slightest opportunity to get even. Her mind motivated her to do these evil deeds and Kamala suffered. Every evil deed, every sin, became a Karma that was recorded in her Karmic account. The Law of Karma makes no mistake. She had to pay back for every bad deed.

Everybody could see Kamala suffer. But Shamala, her friend, had learned the art of not letting her evil thoughts become sins.

Whenever a bad thought appeared, she would shoot it down with her intellect. Because there were no bad actions in Shamala's life, there was no bad Karma recorded. She lived a happy and peaceful life.



## CAN WE CHOOSE OUR ACTIONS?

### Chapter 9

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

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

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

## DID WE CHOOSE OUR BIRTH?

### Chapter 10

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

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

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

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

## IS EVERYTHING PREDESTINED?

### Chapter 11

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

There is no doubt that some aspects of our lives are predestined. This is not magic. It is logic. We are destined to experience certain circumstances, but not because of chance.

It was our choice of deeds, that became our Karma that will appear as our life. It is not luck! We pluck our destiny depending on the deeds we plant, just as we pluck a fruit on the tree, depending on the seeds we plant.

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

Suppose you are driving a car. Is your destination predetermined?

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

## CAN APPLES GROW ON MANGO TREES?

### Chapter 12

Have you ever seen apples growing on a mango tree? You will read the question again and wonder if you have made a mistake in understanding it. How can apples grow on mango trees? It is just not possible! Whether it is in India or Africa, in Europe or America, only apples will grow on apple trees!

Why? Because there is a Universal Law that states, 'As you sow, so shall you reap. If you plant potatoes, you can't get tomatoes. While it seems common sense and we all understand the law of the seed and the fruit on the tree, it seems we don't understand the law of the deed and our destiny.

How often do you hear people lament - 'Why do bad things happen to good people? It is so common to hear people cry when they see a sudden death, a disease or a disaster befall somebody near and dear. Sam was a very kind and gentle man. One night, he slept and never woke up. He was just 40 and he left his wife and 3 children without any corpus or support system. His sister Pamela cried to the Lord, and she questioned, 'Why?' This family was made of such good people. They would go to church every week.

Not only would they pray, but they would take care of the blind, the orphaned, and the destitute from their modest earnings. Then, why did God choose them to face the tragedy of sudden death? Now, they would suffer poverty, insecurity and face the world with problems.

What we don't understand is that 'bad things don't happen to good people. The Law does not permit it. If something bad is happening in somebody's life, it is because of a past deed. It may be a deed of the distant past, a deed done long ago beyond the recollection of our memory. It may also be a deed

## DOES THE LAW OF ATTRACTION ACTUALLY WORK?

### Chapter 13

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

Suppose you are sitting in your car on a highway, and you manifest coffee, you imagine coffee, you think of coffee, and you even pray for coffee. Do you think a truck selling coffee will pass by and bring you the coffee of your manifestation?

Absolutely not! If a coffee vendor does pass by, which is one chance out of a million, and you do get your coffee, it is not the Law of Attraction that is working, it is just the rare possibility or chance, or the low probability that is unfolding.

A law is different. A law will work every time for everybody.

And therefore, to call the theory of attraction a law is wrong.

What does attraction do? It creates a thought. It goes a step further and puts passion and power behind the thought.

There are good chances that this will become a feeling and translate into an action. If we perform the right action, then the Law of Action kicks into play. Therefore, it is action and not attraction, that is a law. If you sit in a casino and keep on manifesting a jackpot, you will empty all your coffers and will lose all your money at the end of the day. The Law of Attraction does not work. The casinos of this world make big money by making us foolishly believe in the concept of good luck. They promote the concept of manifestation and make people hope that what they manifest will come true.

If you look carefully at the word 'Attraction', you will find the word 'Action' embedded in it. From AttraCTION, if you

## DOES KARMA BELONG TO THE BODY?

### Chapter 14

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

Those who have studied the Law of Karma, tend to believe that Karma belongs to the body because it is the body that suffers. A deeper look into this, questions the observation. Is it the body that suffers or the mind that also becomes miserable? To Realize the Truth, all this makes us delve deeper into Karma, the Law of Action. No doubt, Karma means action. Without action, there is no Karma. But the action is only performed by the body. It is conceived and directed by the mind. Along with the mind, there is T, the ego. When T want something, T create a thought in my mind. The thought of the Mind and Ego, ME, translates into an action through the body. While it seems like the body is doing the action, we should not be deceived by what appears on the outside. Let us learn that Karma belongs to ME, the Mind and Ego. Not to the body.

How can we understand this Truth that Karma belongs not to the body, but rather to the mind and ego? The body acts and practically Karma should belong to the body as it also suffers

## HOW DOES LIFE UNFOLD EVERY DAY?

### Chapter 15

Have you ever wondered how actors perform in a theatre? Do they appear whenever they want, wearing whatever they want and speaking anything they want? Of course not!

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

The Divine Law of Karma unfolds in our life, day after day.

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

## DOES EVERYTHING DEPEND ON OUR PAST KARMA?

### Chapter 16

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

Does it mean that past Karma is not important? Of course not!

Our past Karma is very important. It decides our birth, just as it decides our death. But the concept of Karma itself is based on free will and choice. We have been given a mind to think and an intellect to discriminate. Thereafter, our thoughts and feelings crystalize into action. These actions are recorded in our Karmic account.

Can these present actions undo sins of the past? Yes, they possibly can. The Creator has given us an opportunity to undo our deeds by doing good deeds.

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

Charlie lived a miserable life. He learned all about Karma and tried to do as much good as he could to as many people in as many ways.



## CAN WE CHANGE OUR DESTINY?

### Chapter 17

Can we change our past? Don't we know the answer? We can't! Nobody can. The past is over, it's gone! But what about the future? Have you ever stopped to wonder how does the future unfold? Do we have control over the future? Is our destiny a matter of luck, of chance? Is the Divine, our Lord in heaven deciding the future, the destiny, of each of us 8 billion people? We know the answer, don't we? Therefore, is there something like destiny, and if there is, can we change it? Those who understand the Law of Karma are very clear that their destiny is in their hands. They realize that this world is in the hands of a GOD - Governor Of Destiny. But how does this God govern our destiny? In fact, how does the Creator of this universe manage everything that is happening? The sunrise and the sunset, the earth's rotation and revolution, seasons that constantly change, life and death. Have you stopped and pondered, 'How does God govern life on earth?' Everything in this universe is governed by Universal Laws and one such principal law is the Law of Karma. Those who Realize the Truth about Karma, do not wonder about their destiny. They just surrender. They know that whatever will be, will be. They know that things don't happen by chance. Whatever is their so-called destiny, the future that will unfold depends on their past Karma. Their past deeds and actions become the seeds that will form roots and shoots and the fruit of their destiny will depend on their seeds. At best, they take care of their deeds so that they do not plant any sins which will sprout as suffering in the future. What about those who don't understand the Law of Karma?

## HOW IS KARMA SETTLED?

### Chapter 18

Karma is the Law of Action and Reaction. It is very simple. If there is an action, there will be a reaction! The reaction may happen immediately or in the near future. It may also happen many years later when we have forgotten about our action!

Or it can happen in our next life when it is impossible for us to relate to what action is this reaction happening for. For one to understand this, one must realize that Karma has 3 accounts.

The First Account is a corpus, a carried forward account that continues even after our death, life after life. It is from this account that our birth happens. We bring some Karma from our corpus or warehouse and we start to live. Whatever is happening, is happening because of this Karma we bring to the earth. This is the Second Account. Then, we create new Karma. We perform several actions in this life, and these actions are recorded and merged with what we brought to earth. This is the Third Account.

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

We can't escape from Karma. Whatever actions we do, will continue to be recorded in the book of Karma. Whatever is happening in our life, is nothing but Karma. One day, we will die. But only the body dies. Don't people say that we passed away? The one who was directing actions, ME, the mind and ego, carries its Karma and is reborn in a new body. Why does

## WILL WE BE BORN AGAIN AND AGAIN?

### Chapter 19

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

Does anybody deny birth? We all know how we were born.

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

The Law of Karma is such that we cannot escape from rebirth.

We have to come back to earth to settle our Karma. When we die, death is abrupt and sudden, and we don't settle all Karma. Therefore, our deeds, good and bad, need to be redeemed. How will we settle our Karma once we are dead?

Those who Realize the Truth understand that only the body dies. The one who was alive departs. Don't we say, 'He passed away'? In fact, we are so sure that the one who died passed away leaving the body behind, that we cremate the body.

Would we burn somebody who was sleeping in their bed?

Never! Unless the doctor pronounces somebody dead, we will not burn the body.

But once we depart from the body, the body is destroyed. Where do we go and what about our Karma that is not settled?

Those who probe the Law of Karma, clearly see that the one

## CAN WE ESCAPE FROM REBIRTH?

### Chapter 20

While this world is an amazing place and most of us are grateful for life, there is one Divine Truth that we cannot escape from. This world is full of suffering. Buddha, the Enlightened One, made this Realization when he renounced his palace, his family and went in quest of the Truth. His quest was based on the fact that this world is Dukkha, or suffering.

Ultimately, everybody in this world suffers physical pain of the body. We all experience misery in our mind, just as we are anguished with anger, hate, revenge, and jealousy caused by the ego. Therefore, the Enlightened One, the Buddha as he came to be known, prescribed Nirvana to be the ultimate goal of life. 5000 years ago, Sanatana Dharma, the ancient Hindu faith called it Moksha. The Western world calls it Enlightenment, Liberation, and Salvation. In essence, most religions advocate that the ultimate goal of man is to become one with God. For this, we have to escape from taking birth on earth. How can we escape from rebirth?

There is a way to escape from this constant cycle of death and rebirth. Rebirth is caused because we carry Karma or unsettled deeds. Therefore, if we want to escape from being born again and again, we have to make our Karma zero. It is not possible to make Karma zero as long as we live as the body, mind and ego. If we want to be free from all Karma, it can happen only with the Realization of the Truth that we are not the owners of our Karma. We are not even the doers of action. We are not the body, nor are we the Mind and Ego, ME. When this Realization dawns upon us and we are enlightened that we are the Divine Soul, in that very moment we are liberated from all Karma. Not only are we liberated

## DOES KARMA CONTROL OUR DEATH?

### Chapter 21

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

Those who think that they can commit suicide, do not realize that this is the biggest mistake we can make in our life.

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

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

Every living creature must die. While the mountains and oceans are eternal and they do not have a Soul that arrives at birth and departs at death, we human beings are amongst

## WILL WE GO TO HEAVEN OR HELL?

### Chapter 22

Isn't this question on top of our mind many a time? What will happen after we die? Our life has been a mix of good and bad deeds. We all sin sometimes, living in this material world. We seek answers to these questions - Will we go to a heaven or hell? Does God love me? Will God be kind to me? Will He forgive me for my sins? If I pay a part of my earnings to a temple, or a church, or in charity, will I be forgiven? These are the complimentary questions that haunt us when we contemplate death. However, we don't investigate the Truth about heaven and hell. Where are heaven and hell? Have you seen a picture of any of the two? Has anybody been there? Has anybody given us a first-hand account of it? Never! There is no place like heaven or hell. These are not physical locations. Of course, we imagine that they exist and for sure our religion advocates that after we die, we will go there. But what does this actually mean?

Once we die, what happens in reality? The body returns to dust. We cremate our dear ones and even immerse their leftover ashes in the river. Thereafter, we imagine that they have gone to heaven. But how could they go? Who would go? Where would they go? Heaven and hell are a fairy tale. They are a figment of man's imagination. Does it mean that we will not go to heaven or hell?

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

Unfortunately, when we are kids and we ask our parents

## WHO IS REBORN?

### Chapter 23

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

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

As long as we live as the body and mind in this material world, we will create Karma. Nobody can escape from action.

Every action, good or bad is recorded as our Karma.

Ultimately, one day, we will die. But who dies? Don't we say that the deceased passed away? This is only the body, the mortal remains of the one who is dead.

While the dead body lies on the bed, we are sure that the one who was alive has left.

That is why we destroy the body.

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

Therefore, the pending Karma is carried forward by the one who leaves the body at death.

So, who leaves the body at death? It is ME, the Mind and Ego.

## ULTIMATELY, WHOM DOES KARMA BELONG TO?

### Chapter 24

To understand the A to Z of Karma, one must be very clear, therefore, as to whom the Karma actually belongs to. The doer of Karma is the body. Does Karma belong to the body? The director of an action is the Mind and Ego, ME. Is it ME who owns the Karma? Some people even believe that Karma belongs to the Soul. They think there are good souls and bad souls, that our Soul will go to heaven or hell based on its Karma.

They don't realize that the Soul is a particle of God Energy. It does not do Karma, accumulate Karma or is reborn based on Karma. The Soul is birthless and deathless. It gives power to the one who takes birth and gives breath and life till they are alive on earth. The moment the Soul departs, there is death.

While we are clear about birth and death, and we are now clear that Karma does not belong to the Soul, who does Karma ultimately belong to? It seems like Karma belongs to the body, because Karma is action, and it is the body that is doing an action. But in reality, does Karma belong to the body?

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



## WHY DOES A NEWBORN CHILD SUFFER?

### Chapter 25

Have you ever wondered why there is so much suffering in some newborn babies who have done no Karma? They are just born. Then why are they blind, deaf, dumb, physically handicapped or even born in utter poverty? What has this little child done? Many people ask this question and wonder.

Those who understand Karma, they don't. They accept and they surrender.

Those who are ignorant about the Law of Karma even blame God for being cruel, unjust or unfair. They don't Realize the Truth about Karma. They don't realize that this little child is not the one who has done Karma. But the Mind and Ego, ME that was conceived 9 months ago in the womb of this child's mother, carried unsettled Karma that had to be redeemed.

Therefore, it is not fair to blame God. If we have a Karma that must be settled, we have to pay for it. If we do not pay for our Karma in this life, there is no other option but to carry the Karma forward and take a new birth in the circumstance of a real hell right here on earth. It seems to us that the newborn child is suffering. No doubt it is. But suffering of the body is a part of this drama called 'life'. Every 'body' that is born will suffer all kinds of aches and pains. From the time we grow up, we fall as we grow tall, and we experience diseases as part of living in a body. Ultimately the body will decay and die.

Suffering is a part of human life. Although suffering is interspersed with happiness and life is a yoyo of joy and sorrow, nobody can escape from suffering.

Therefore, those who understand Karma properly, know that the only way to escape from suffering is to escape from being