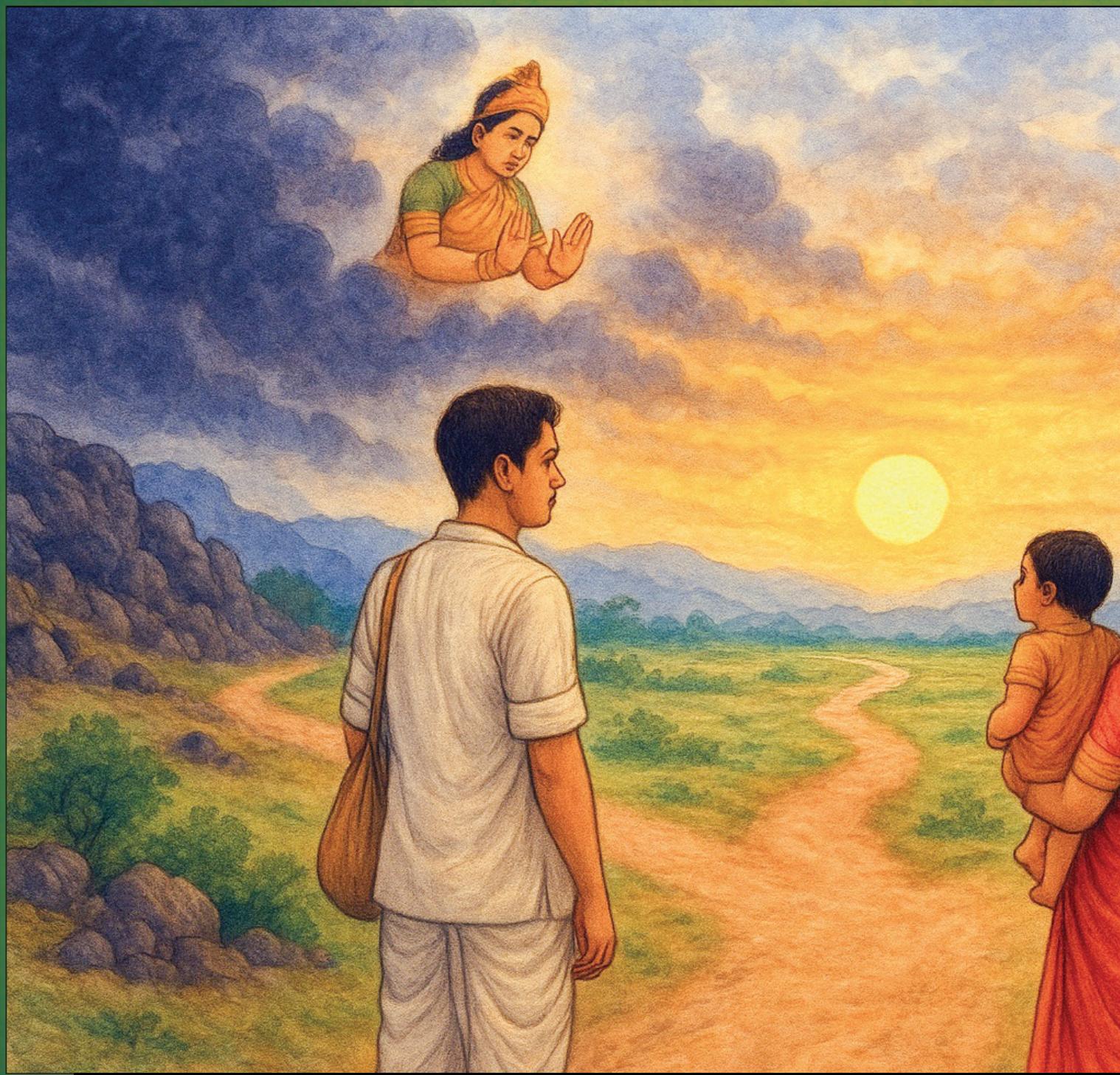




MANAGING YOUR KARMA



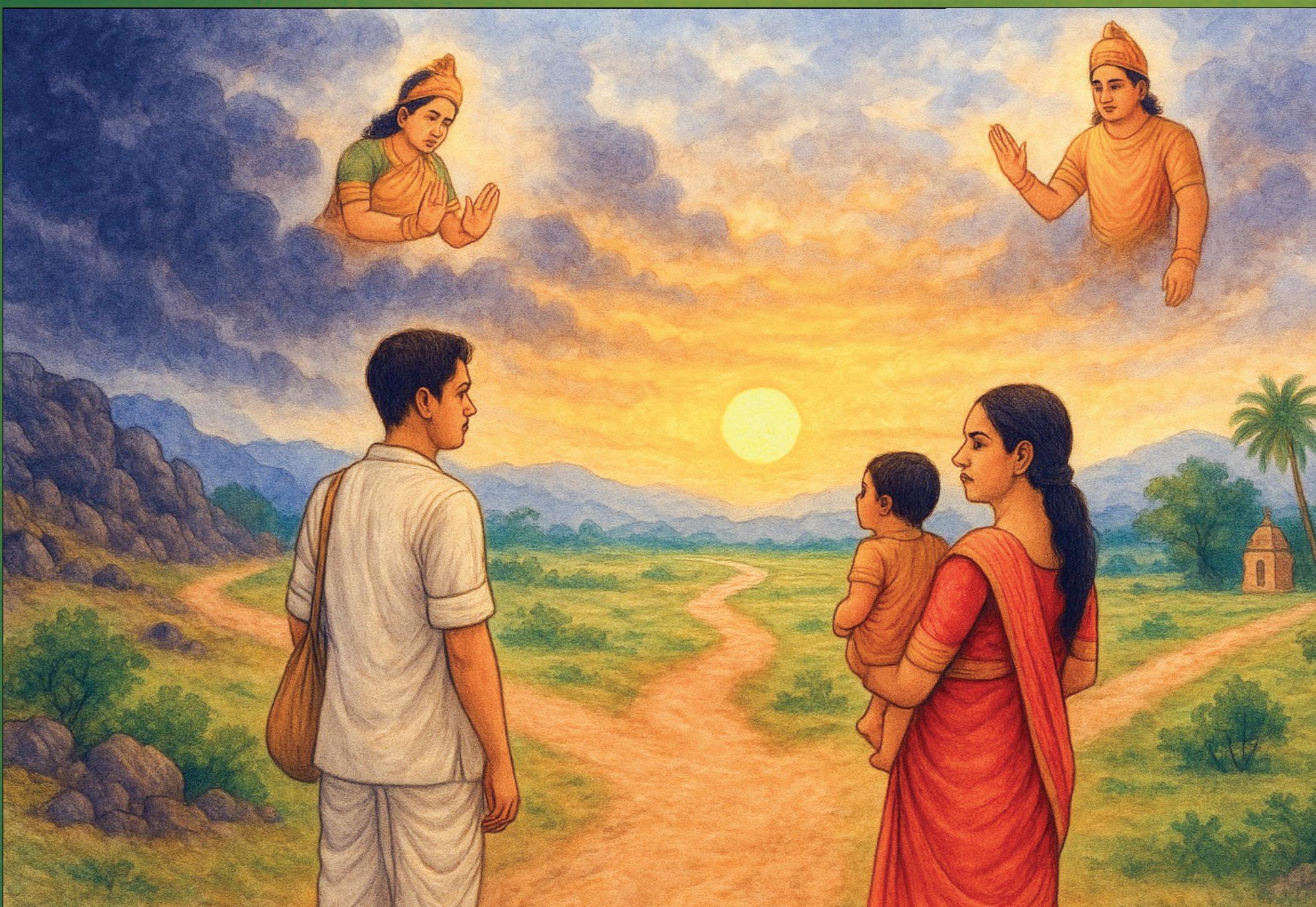


MANAGING YOUR KARMA



EDUCATIONAL INSIGHT

Wisdom tools for understanding and effectively coping with karma



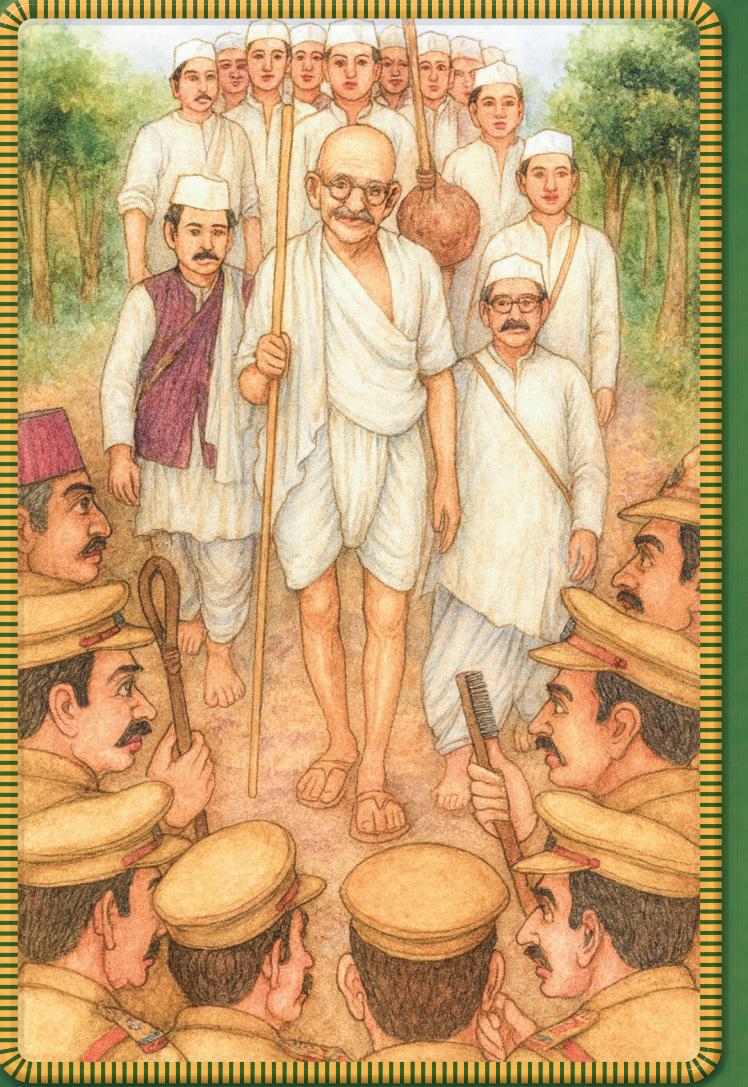
BY SATGURU BODHINATHA VEYLANSWAMI

THE CONCEPT OF KARMA HAS SPREAD BEYOND THE CON-fines of the Asian religions that revealed it to become a core concept of today's media, yoga and New Age movements. It is referenced regularly on American mainstream television programs and in the movies. Last year, in discussing the concept with a junior college class in Hawaii, a student expressed contemporary culture's astute definition of karma as "What goes around comes around." Unfortunately, most individuals understand karma as an abstract principle but do not apply it to their own life. This is like a student learning and understanding the laws of nutrition, being able to get an "A" on any test on the subject, but following a personal diet of junk food three times a day. What he learned is not influencing how he lives.

In this Educational Insight, the study of karma is approached in three steps: 1) dispelling common misconceptions; 2) acquiring a correct intellectual understanding of key concepts; and 3) managing your own karma by utilizing the correct understanding of this unerring law to refine your actions and reactions in life. You've heard of stress management workshops? Well, this a karma management program in which we will learn ten principles for effective karma management, drawn from the teachings of Satguru Sivaya Subramuniyaswami, who observed: "It is easy to study the law of karma and to appreciate it philosophically, but to realize it, to apply it to everything that happens to you, to understand the workings of it as the day goes by, requires an ability to which you must awaken."

Gurudeva was adamant that karma does not dictate our destiny. Our future is shaped by what we do now—by our actions and by how we respond to the karmas already set in motion. We may not control what comes to us, but we always control how we meet it. That power, Gurudeva said, rests in the palm of our hand.

The choices are ours: A family stands at a crossroad. To the left is a dark and rocky future which the deva in the clouds is advising against. To the right is a brighter path with a rural temple. A small decision here will have lifelong impact.



Precept 1: Forego Retaliation

The protest march led by Gandhi on May 21, 1930, was attacked by police as it approached the Dharasana Salt Factory. The protestors did not retaliate or defend themselves, but allowed the injustice of the attack against them to recoil against the administration that ordered it. The march transformed a simple act—making salt—into a moral and spiritual protest against injustice. Gandhi deliberately chose salt, an everyday necessity, to dramatize how deeply colonial laws penetrated daily life and burdened the poorest. His 240-mile march drew worldwide attention, galvanized millions of Indians to join his nonviolent resistance, and exposed the British Raj's lack of moral authority. The march shifted the struggle from elite political debate to a people's movement grounded in conscience, courage and self-discipline—an example of karma management through righteous action.

Misconceptions To Correct

YOU HAVE NO DOUBT HEARD THE MOST COMMON FALSE concept about karma. It goes like this: "Nothing but bad things happen to me. It's my karma, and even when I strive to do better, my striving has no effect upon it. So why should I even try to make my life amount to anything? It's hopeless."

This misconception must be rejected for two important reasons. The first is that you can actually change your karma through the principles of effective karma management. The second is that how you live in this life creates the karma you will face in your future lives. So why not consciously use the law of karma to create a future that is filled with pleasant experiences rather than painful ones?

A second common false concept about karma, which you have probably also heard, blames one's karma on Saturn: "My life is in a state of chaos. Everything is going wrong, and it all started three months ago when Saturn entered Taurus and my karma changed. I have been advised that if I can successfully appease Saturn through having a priest do regular *Sani puja*, my problems will go away. So, that has become the entire focus of my religious life at this time." The fallacy of this is that, yes, karmic difficulties indicated by your astrology can be mitigated, but not by just paying a priest to do *Sani puja*. If that is all you are doing to work with your situation, it's not enough. In working through the trying times of life, your primary powers are willpower, devotion and understanding. Difficult karmas are best mitigated through traditional strategies, such as those outlined below, not by merely giving over such duties to others.

A second problem with this misconception is that it attributes the cause of our problems to the planet Saturn rather than to our own actions in the past. It is like begging the jailer to release you because being incarcerated is unpleasant, having forgotten about the crime you committed that put you in prison. Planets don't determine your karma, and neither do the actions of others. Karma is self-created, and you are the source of it all—good, bad and mixed.

Concepts to Grasp

1: Karma means act or deed.

Let's begin with the word *karma* itself. What does it mean? *Karma* means "action" or "deed," such as in the common phrase *karma yoga*, "union through action."

2: Karma is the law of cause and effect.

When we say "the law of karma," we refer to the law of action and reaction, also called the law of cause and effect. This law states that what we sow we shall reap, in this or future lives. Benevolent actions (*punyakarma* or *sukarma*) bring loving reactions. Selfish, hateful acts (*papakarma* or *kukarma*) bring suffering. Every action that we perform in life, every word we speak, even every thought that we think, has its reaction.

3: Karma is just and self-governing.

The law of karma is a divine, self-governing system of justice that automatically creates the appropriate future experience in response to the current action. However, unlike the justice systems of a country, which only punish the misdeeds of those who are caught, tried and found guilty, karma punishes misdeeds and rewards good deeds whether they are known or not. For example, if a man robs a bank and is never caught, no punishment is received through man's law. However, he will inevitably face the consequences of his crime through the unfailing law of karma. Similarly, the good deed of giving money anonymously to a charity will be rewarded, even though no one knows the giver's name.

4: Karma is our teacher.

Through understanding the consequences of their actions, individuals sooner or later learn to refrain from committing a particular misdeed. Any good system of justice does not want repeat offenders. It wants individuals to understand the error of their ways and reform their behavior. You've heard Alexander Pope's famous phrase that to err is human, to forgive is divine. Well, we can adapt his adage and say to err is human but to err only once is divine, meaning those who are striving to live a religious life are self-reflective and learn quickly from their mistakes. This is what we mean by saying "Karma is our teacher." It teaches us to refine our behavior—hopefully sooner rather than later. One way to tell a young soul from an old soul is to observe how quickly he learns karma's lessons and adjusts his life.

5: We each have a unique storehouse of karma.

Karma also refers to the legacy of past actions, a portion of which manifests in the present life, with the remainder left to unfold in future lives. To understand this more clearly, let us again reflect on the criminal justice system. Justice is known to move slowly. It can take years before a convicted criminal receives punishment. The law of karma moves even more slowly. The consequences, or fruits of actions, known as *karmaphala*, may not appear for many lifetimes. Thus, the karma we are born with consists of rewards and punishments from past lives that have yet to manifest and be resolved.

6: There are three types of individual karma.

Our individual karma is of three types: *sanchita*, *prarabda* and *kriyamana*. *Sanchita* is the sum total of past karmas yet to be resolved. *Prarabda* is that portion of *sanchita* karma scheduled to be experienced in the present life, shaping its events and conditions, including the nature of our body, personal tendencies and associations. *Kriyamana* is the karma we are presently creating. While some *kriyamana* karmas bear fruit in the current life, others are stored for future births.

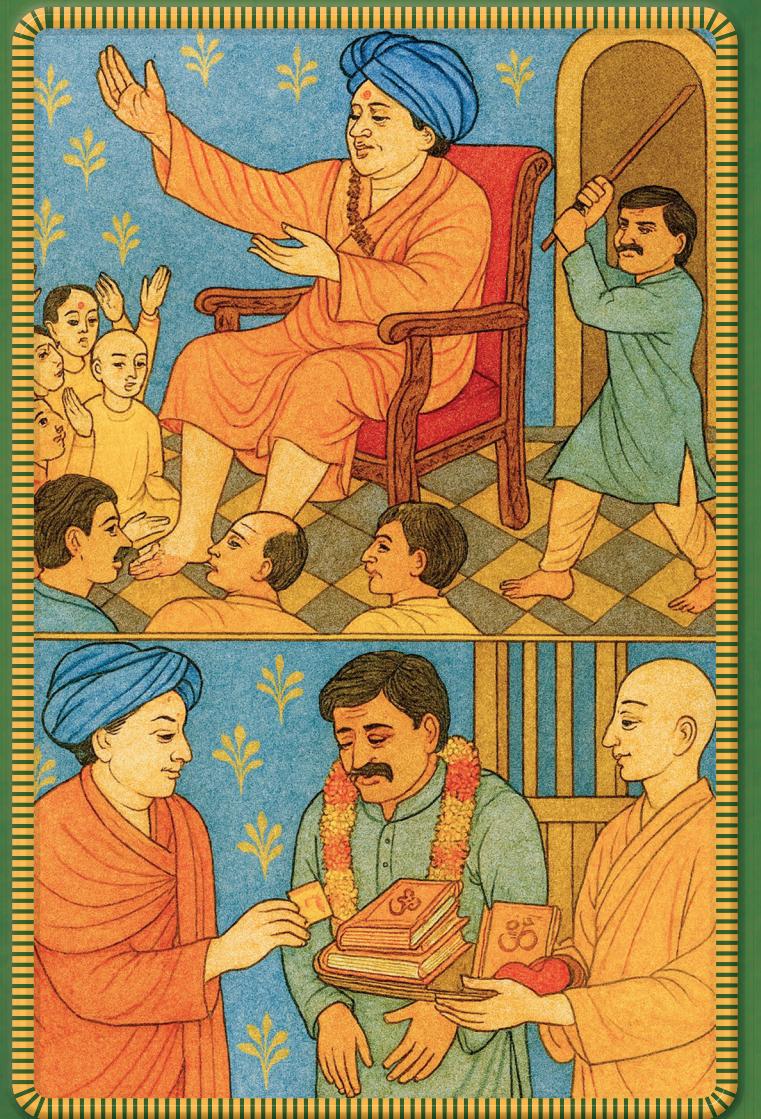
7: Astrology indicates the patterns of karma.

Prarabda karma determines one's time of birth, which sets the framework for one's astrology and delineates the life pattern by influencing the release of these karmas. Thus, an individual will experience certain astrological periods as difficult and others as auspicious and positive. Astrology does not dictate our karma; rather, our karma determines our astrology. Understanding our horoscope, therefore, helps



Precept 2: Accept Responsibility

The lady is recovering from having her purse stolen by a fleeing robber. While she reflects, she recalls a time when she herself slipped a valuable necklace from another woman's purse. Now, with deep remorse, she realizes that the karma of that past theft has come back to her in this moment. In the same way, we can accept all that happens in life as the just and balanced working of the great cosmic law of karma. To recognize this truth is to free ourselves from resentment and blame. Great gurus urge their shishyas to respond even to life's painful events with appreciation, seeing them as lessons for the soul. My guru declared, "We must be grateful to others for playing back to us our previous actions so that we can see our mistakes and experience the same feelings we must have caused in others."



Precept 3: Forgive the Offender

In this true story, Swami Sivananda was once attacked during a lecture at his ashram in Rishikesh. A man came up behind him and struck him with a metal pipe. Devotees quickly restrained the attacker and locked him in a room, outraged at this violence. Though injured, Swami came to the room, looked kindly upon the man, garlanded him and forgave him completely. To forgive one who has harmed us is among life's hardest tests, for the instinct is to strike back or hold resentment. Yet, when we rise above anger and choose forgiveness, we free not only the offender but also ourselves. Such maturity of the soul lifts the burden of hatred and opens the heart to peace, demonstrating the highest form of karma management.

us manage our karma more knowledgeably as it arises to be faced.

8: Karmas are either active or inactive.

Sanchita, prarabdha and kriyamana karmas can each be divided into two categories: *arabdha*, "begun" or "undertaken" karma that is sprouting; and *anarabdha*, "not commenced," or dormant seed karma. An analogy can be drawn to a garden in which many seeds have been planted. Some sprout within days, others take weeks, and still others remain dormant for months. In the same way, some karmas manifest within a few years, some toward the end of life, and others only in a future birth.

9: We create our own future.

Our actions in the present are shaping what we will experience in the future, even in future lives. When we think of karma, we usually look to the past—reflecting on the rewards and punishments now manifesting and what we must have done to cause them. But we must also look ahead, to this life and those yet to come. Our present actions are influencing that future, making it either pleasant or painful. Therefore, before acting, a wise person reflects on the karmic consequences and thereby consciously molds the future.

10: Life is all about resolving karma.

The ultimate future to consider is liberation from the cycle of birth and death, samsara. As long as karmas remain unresolved, we will be reborn on Earth. Therefore, those intent on spiritual progress take the creation and resolution of karma very seriously. They not only strive to act wisely in the present but also perform additional religious practices to rid themselves, in this life, of karmas that would otherwise manifest in future births. This profound discipline is embraced especially by sagacious *sanyasins*.

Rules of the Road

First Precept: Forego Retaliation

There is no need for you to be the instrument to return a karmic reaction to someone else. For example, an individual is really nasty to you and you feel the impulse to retaliate by being nasty to him. If you follow that tack, you will create a new unseemly karma to face in the future. Better to let the law of karma take its own course without your intervention, which will generally happen through another person with less self-control who does not understand this law of life.

Let us take another example: a classic cowboy movie plot. Someone shoots and kills the hero's brother during a robbery, and the rest of the film is devoted to his chasing down the outlaw and shooting him in revenge. What, then, happens in the next life, the sequel? There is definitely a karma to be faced for killing in revenge. Perhaps another robbery will take place and the hero will be killed. Wisdom tells us that it is better to let the sheriff apprehend the outlaw and bring him to justice. The sheriff has taken an oath and is authorized to uphold the law and therefore creates no negative karma in capturing the outlaw, even if he has no choice but to kill him in the process.

Gurudeva said, "Retaliation is a terrible, negative force. When we retaliate against others, we build up a bank account of negative karma that will come back on us full force when we least expect it."

From the Tirukural: "Forget anger toward all who have offended you, for it gives rise to teeming troubles."

Second Precept: Accept Responsibility

Karma generally manifests through other people, and thus it is easy to see the other person as totally responsible for what happens to us. For example, you are attacked by a mugger who strikes you and steals your valuables. You are deeply upset with the malicious thief. However, the mystical perspective is to see yourself as responsible for whatever happens to you. You are, through your actions in the past, the creator of all that you experience in the present. You caused your loss; the thief is just the instrument for returning your karma to you.

Of course, it is easy to apply this principle when the effect is an enjoyable one (we know intuitively when we get good things that we deserve them) and not so easy to apply it when it is not enjoyable, but in both cases we are equally responsible. In the end, you have no one to praise but yourself when your life is filled with successes and no one to blame but yourself when your life is filled with difficulties.

Gurudeva said, "As long as we externalize the source of our successes and failures, we perpetuate the cycles of karma, good or bad. There is no one out there making it all happen. Our actions, thoughts and attitudes make it all happen. We must accept and bear our karma cheerfully."

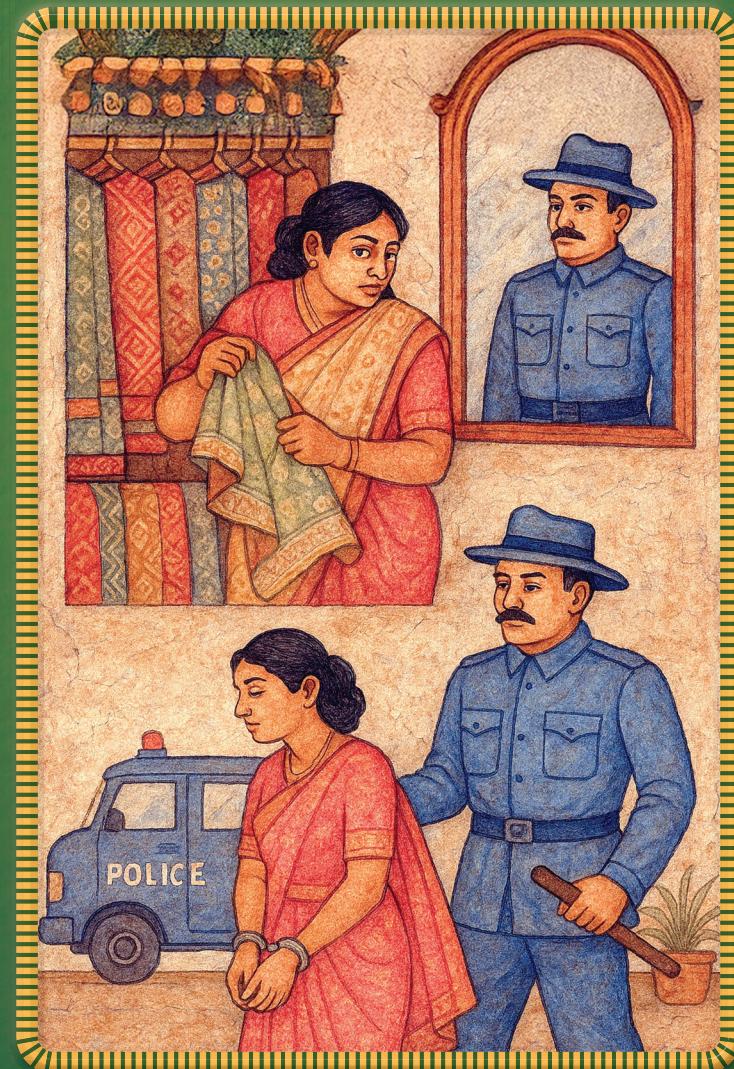
From the Tirukural: "Why should those who rejoice when destiny brings them good moan when that same destiny decrees misfortune?"

Third Precept: Forgive the Offender

Take as an example a teenage boy on the way home from school. One day a gang of his peers tease him for being different and beats him up. A common response is to be angry with the boys and harbor ill feelings toward them for years. This is problematic, however, as it keeps the lower emotions constantly churning in his subconscious mind. Unless he forgives them, he perpetuates the event in his own mind, long after it is over.

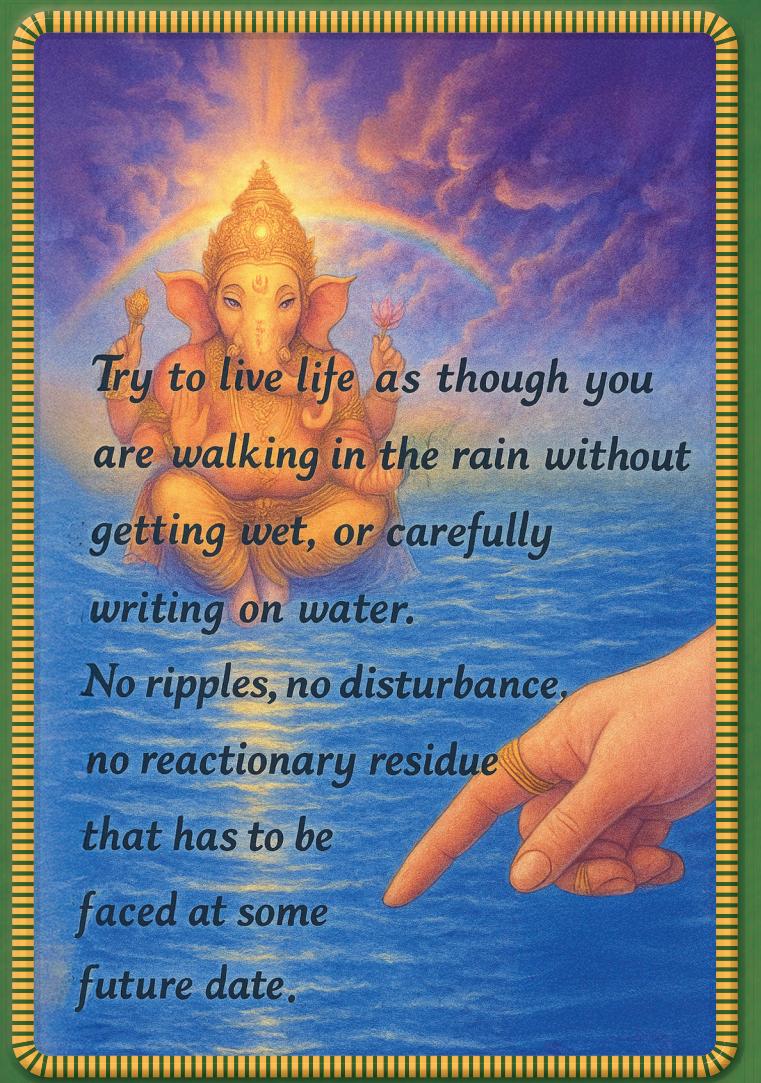
Gurudeva often told the story of when a man attacked Swami Sivananda, hitting him forcefully in the head with a pipe during evening satsang at his Rishikesh ashram. Swamiji's followers were outraged and angrily subdued the culprit. To everyone's surprise, Swami Sivananda responded with the opposite sentiment. He asked that the man not be punished or turned over to the police. The next day he met with his attacker and gave him a train ticket home, several spiritual books and money. Swami said, "Thank you so much for being the instrument to bring this karma back to me. Now I am free of it." He felt no animosity toward the man whatsoever.

From the Tirukural: "If you return kindness for injuries received and forget both, those who harmed you will be punished by their own shame."



Precept 4: Consider the Consequences

This well-to-do lady could easily afford the beautiful outfit she admired in the department store. Yet, in a moment of weakness, she chose to steal it, thinking she would go unseen. The store's security guard caught her, and soon she was handcuffed, escorted to a police van, and facing a day in court. Her lapse in judgment shows how a single dishonest act can bring humiliation and karmic consequences. Every choice we make plants a seed whose results inevitably return to us. As Paramahansa Yogananda insightfully taught, "Before you act, you have freedom, but after you act, the effect of that action will follow you whether you want it to or not. That is the law of karma."



Precept 5: Create No New Negative Karma

Satguru Sivaya Subramuniyaswami often said we should "live like writing on water." He meant that our thoughts, words and deeds should be so carefully considered that they leave no lasting scar, no ripple of harm that will return to us in the future. Most people create new karmas every day through careless speech, harsh emotions and unwise actions. But the wise learn to move gently and consciously, like walking in the rain without getting wet. By practicing ahimsa, forgiveness and mindfulness, we pass through life without disturbing its waters, creating only kindness and upliftment for ourselves and others. By ceasing the creation of negative karmas, we allow the balance of positive karmas to dominate.

Fourth Precept: Consider the Consequences

Quite often our actions are based upon an emotional reaction to what someone has done or said to us. The consequences of such actions are not clearly and carefully thought through. For example, someone insults you, so you insult them back. If you took time to reflect, you would see that the consequence of harming someone else with your words in the present is for you to be harmed again in the future by someone else's words. This behavior creates an endless cycle of being harmed and harming others, which is only stopped by considering the consequences before acting and not harming back. Mahatma Gandhi once said, "An eye for an eye makes the whole world blind." So too, instinctive retaliation ultimately makes the whole world angry. The principle of considering the karmic consequences pertains equally to positive actions. The wisest approach is to not simply react to things that happen to us, but to take time to consider the karmic repercussions of all actions before we take them.

The habit of considering the consequences before acting can be developed at an early age when parents and teachers utilize positive-discipline methods to help children face the natural and logical consequences of their actions. An insightful letter from Lord Ganesha on consequences in Gurudeva's book *Loving Ganesha* reminds us: "Keep track of your paces, for your walk makes marks. Each mark is a reward or a stumbling block. Learn to look at the step you have made and the step you have not made yet. This brings you close to Me."

Gurudeva elucidates our fourth principle: "It is our reaction to karmas through lack of understanding that creates most karmas we shall experience at a future time."

From the Tirukural: "All suffering recoils on the wrong-doer himself. Thus, those desiring not to suffer refrain from causing others pain."

Fifth Precept: Create No Negative Karmas

Now that we have a good grasp of the karmic consequences of various kinds of actions, what is needed next to progress even farther in the management of karma is a firm commitment to refrain from thoughts, words and actions that create new negative karma. Perhaps we should all take a pledge, such as "I promise henceforth to refrain from all actions that create negative karmas."

This is actually not as difficult as it sounds. How do we know if a specific action will create negative karma or not? Scriptures such as the *Tirukural* may make mention of it. We can ask a Hindu religious leader his or her opinion. We can ask our parents or elders. And once we get the knack of it, our own conscience will be able to provide the answer most of the time.

Gurudeva advises us: "Wise handling of karma begins with the decision to carry the karma we now have cheerfully, and not add to it. A firm decision to live in such a way as to create no new negative karmas is a sound basis for living a religious life, for following the precepts of dharma and avoiding that which is adharmic."

From the Tirukural: "What good is a man's knowledge unless it prompts him to prevent the pain of others as if it were his own pain?"

Sixth Precept: Seek Divine Guidance

We don't have to manage our karma totally on our own. Help is available, divine help, in fact. Such help comes from none other than Lord Ganesha, who has the duty of helping sincere devotees manage their karma in the best way possible.

Once an individual develops a personal relationship with Ganesha through sincere worship, he naturally drops off any remaining adharmic patterns of behavior and becomes fully established in a dharmic life. Not only does Lord Ganesha help you become established in dharma, but in the best personal dharmic pattern for this life, known as *svadharma*, your natural occupation and duties to family, friends, relatives, deceased relatives, community, guru and temple.

When we seek His permission and blessings before every undertaking, Ganesha, the Lord of Obstacles, guides our karmas through creating and removing obstacles from our path, similar to a mother watching over her young children at play. Gurudeva explained, "He also has an extraordinary knack for unweaving complicated situations and making them simple. He can unweave His devotees from their karma, simplifying and purifying their lives." How can we invoke this divine guidance when we encounter karmic difficulties? Simply by chanting His name or a mantra, or placing a flower at His feet, visiting His temples for *puja*, meditating on Him or just visualizing His holy form and inviting Him mentally to help in our time of need. He will respond.

Gurudeva comments on *svadharma*, "Such a life is the fulfillment of all previous efforts and thus erases the uncomplimentary deeds and adds beneficial ones, so a next birth can be most rewardingly great and useful to the whole of mankind."

From the Tirukural: "Draw near the Feet of Him who is free of desire and aversion, and live forever free of suffering."

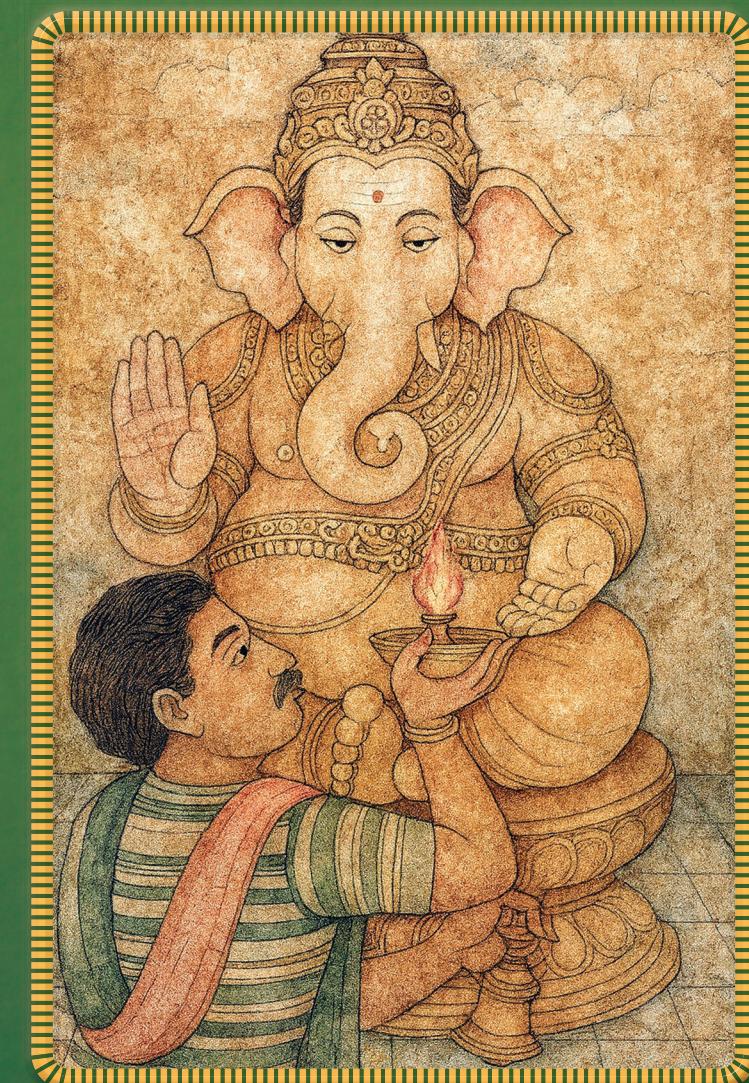
Seventh Precept: Mitigate Past Karma

Once we have stopped acting in ways that create new negative karma, our life will be sublime enough to focus on ridding ourselves of karmas of the past, mitigating them—meaning to make them less harsh, painful or severe.

To better understand mitigation, let's make a comparison to the judicial system. A man commits armed robbery and receives a ten to twenty-year sentence. But due to good behavior in prison, he is paroled after only five years. He has mitigated his sentence, made it less severe, through his good behavior.

Let's now take an example of karma that is mitigated. You are destined to lose a leg in this life because you caused someone to lose his in a past life. If you are living a selfish, low-minded kind of life, the karma would come full force and you would lose your leg. However, if you are a kindly person who regularly helps others, the karma would be mitigated and you might read in the morning paper about someone losing a leg due to a land mine and take on the emotion of that experience as if it had happened to you. Later on, while hiking, you stumble and your leg is injured, but not severely. The full force of the karma was softened by your kind and helpful actions. Karma is mitigated by the following practices.

Dharma: Living virtuously in itself helps modulate the release of karmic seeds, evening out the ebb and flow of karma



Precept 6: Seek Divine Guidance

Facing difficult karmas and uncertain choices, this devotee turns to Lord Ganesha for clarity. As the benevolent Lord of Obstacles, He is revered for removing barriers that block our progress and for placing new ones in our path when needed to guide us wisely. By sincerely worshiping Him, we find that confusion gives way to simplicity and tangled problems become manageable. Seeking divine guidance lifts our spirit and keeps us aligned with dharma, ensuring that our karmic lessons unfold with grace rather than struggle. Gurudeva wrote: "It is said that to make a visit on hardship pilgrimage (third-class on trains, on foot or by crawling) to 108 Ganesha temples and roadside shrines is most auspicious to smooth out the karmas of the future by dissolving, through His grace, the negative karmas and mistakes of the past, made knowingly or unknowingly."



Precept 7: Mitigate Past Karma

In a fit of anger, a father has beaten his son earlier in the day, forgetting his vow to his guru never to strike the child again. Now, filled with genuine remorse, he fasts at dinner in a self-imposed penance, seeking forgiveness and cleansing his heart of regret. Such acts of tapas, or austerity, help to soften the weight of past karma by transforming negative energy into renewed resolve. Through prayer, self-denial and contrition, he strengthens his will to guide his son with patience and love rather than fear and anger. By admitting our faults and atoning sincerely, we mitigate karmas already set in motion and set new patterns for the future. Gurudeva taught, "Mercy, through personal prayashchitta, sincere penance, can help relieve the bad karma, but that, too, is all for naught unless one stops the practice."

and minimizing "karmic explosions" that might otherwise occur. Thus negative karmas in one's individual pattern are naturally avoided or mollified, and positive karmas are accentuated and brought into fruition.

Karma Yoga: Helping others—karma yoga, performing good deeds—and thus acquiring merit which registers as a new and positive karma is one way of alleviating the heaviness of some of our past karma.

Bhakti Yoga: Worship, bhakti yoga, that is intense enough to cause us to receive the grace of the Gods can change the patterns of karma dating back many past lives, clearing and clarifying conditions that were created hundreds of years ago and are but seeds now, waiting to manifest in the future. The key concept here is intensity. Dropping by the temple for fifteen minutes on the way home from work is unlikely to accomplish such a transformation.

Pilgrimage: Taking a pilgrimage is an excellent way to generate an intensity of worship. Over the years, Gurudeva's devotees have pilgrimaged to India, visiting major temples such as Chidambaram, Rameshwaram and Palani Hills. Many have come back transformed. They physically looked a little different, behaved differently and fit back into life in a more positive way than before. Their karma was changed by the grace of the Gods.

Vows: A *vrata*, or vow, can also generate an intensity of worship, such as fasting during the day and attending the temple on each of the six days of Skanda Shashthi or the 21 days of Vinayaga Vratam.

Penance: A fourth way to mitigate karma is through penance, *prayashchitta*. This is like punishing yourself now and getting it over with instead of waiting for your karma to manifest a punishment in the future. A typical form of penance is to perform walking prostrations around a sacred lake or mountain, up a sacred path or around a temple.

It is advised to perform penance that is directly related to a misdeed. Let's take the example of a teacher who frequently used corporal punishment to discipline students but now strongly feels hitting children for any reason, even for discipline, is wrong. An appropriate penance would be to print and distribute to teachers literature on alternatives to corporal punishment. This type of penance should only be undertaken after a certain degree of remorse is shown and the urgency is felt by the devotee to rid his mind of the plaguing matter.

Gurudeva said, "When pre-dawn morning *pujas*, scriptural reading, devotionals to the guru and meditation are performed without fail, the deeper side of ourselves is cultivated, and that in itself softens our karmas and prolongs life."

From the Tirukural: "Be unremitting in the doing of good deeds; do them with all your might and by every possible means."

Eighth Precept: Accelerate Karma

Why wait twenty more births to achieve spiritual maturity when you could achieve it in two births? That is the idea behind accelerating karma. When we begin meditating and performing regular daily *sadhana*, preferably at the same time each day, our individual karma is intensified. In our first four or five years of striving on the path we face the karmic patterns that we would never have faced in this life had we

not consciously intensified our spiritual practices. Those on the spiritual path resolve much more karma in a single lifetime than others. They could be called professional karma managers.

Of course, family duties in the *grihastha ashrama* don't allow much time for *sadhana*. Thus, the principle of karma acceleration is best fulfilled in the stage called *sannyasa*, both by those following the path of the monk and by everyone after age seventy-two. Retirement can be more than playing golf. It is an opportunity to intensify our spiritual practices and thus accelerate our karma.

Gurudeva said, "By this conscious process of purification, of inner striving, of refining and maturing, the karmas come more swiftly, evolution speeds up and things can and usually do get more intense. Don't worry though. That is natural and necessary. That intensity is the way the mind experiences the added cosmic energies that begin to flow through the nervous system."

From the Tirukural: "Not allowing a day to pass without doing some good is a boulder that will block your passage on the path to rebirth."

Ninth Precept: Resolve Dream Karma

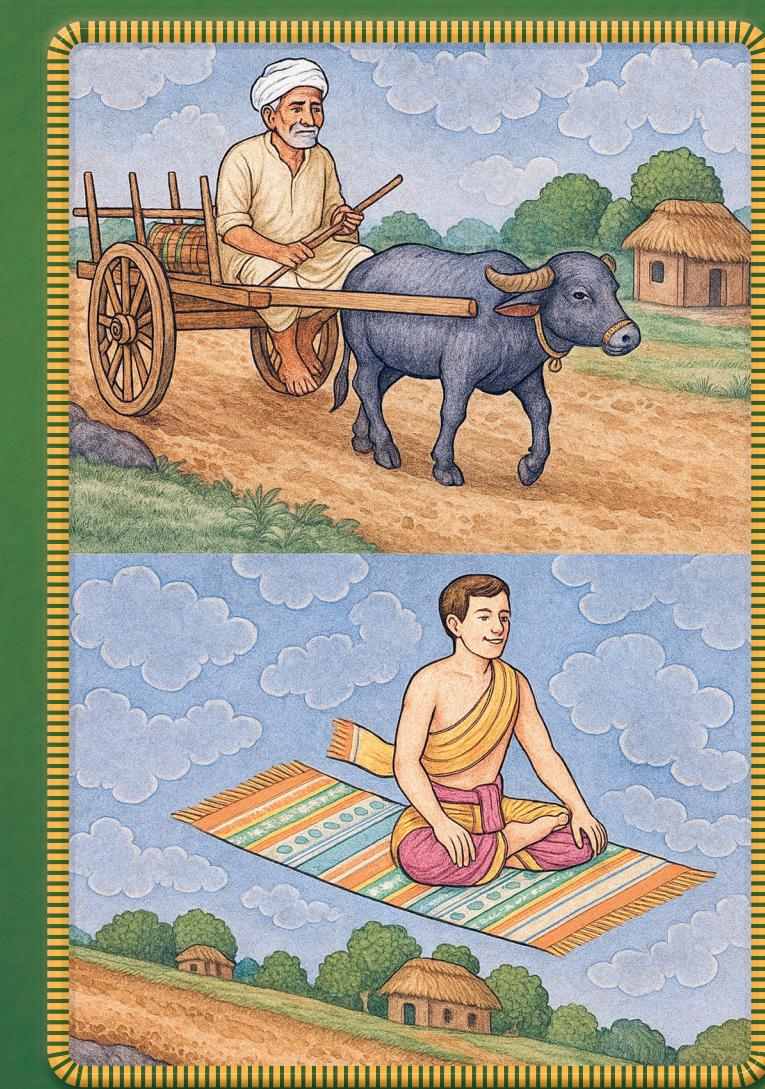
Though some of our dreams are only the result of thoughts occurring in our own mind, other dreams are astral experiences, being conscious in our astral body and interacting with others in their astral body. These astral plane actions create karma, just as our physical plane actions do. This is the basis of the Hindu ideal that one would not steal or injure even in a dream. Why? Because such transgressions create negative karma that will come back to you. These are real karmas that may eventually manifest on the physical plane. However, this can be avoided if you happen to have further dream experiences in which appropriate actions are taken to dissolve the karma. More commonly, though, we can resolve dream or astral-plane karmas in the same way we would physical-world experiences, by performing penance for them in our waking state, while remembering the high standards of virtue and good conduct that should always be maintained, even during sleep. For instance, if in an emotional dream you injured someone intentionally, you could perform a simple penance the next day to atone, such as skipping a meal to impress the mind.

Gurudeva said, "These kinds of dreams—when a person is in his astral body and can feel what he touches, emote to his experiences, think and talk—are not what is known as the dream state. This is an astral experience, similar to the death experience, but the astral body is still connected to the physical body."

From the Tirukural: "The highest principle is this: never knowingly harm anyone at any time in any way."

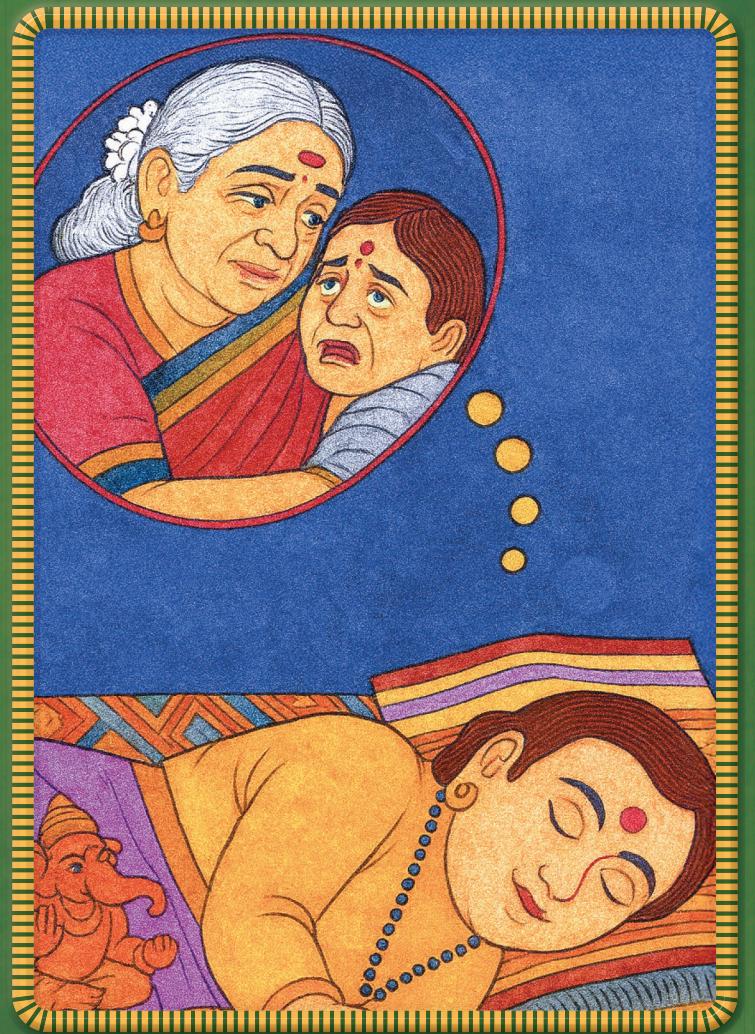
Tenth Precept: Incinerate Karma

In the practice of yoga, we can burn up negative seed karmas without ever having to live through them. What we have to do is find the seed and dissolve it in intense inner light. Let's take the analogy of growing alfalfa sprouts. You place the seeds in a jar and keep them moist until they sprout. But if you heat the seeds in a frying pan before putting them into



Precept 8: Accelerate Karma

Most people move through their karmas slowly, like a farmer plodding along by bullock cart. By intensifying our spiritual practices—through meditation, service, study and self-discipline—we can accelerate our progress on the path. The difference in the rate of resolution of karma is as great as the difference in speed between a flying carpet and the ponderous bullock cart. The ancient siddhas taught that tapas and devotion have the power to burn through lifetimes of karma, bringing clarity, freedom and rapid advancement toward liberation. Gurudeva observed, "By this conscious process of purification, of inner striving, of refining and maturing, the karmas come more swiftly, evolution speeds up and things can and usually do get more intense."



Precept 9: Resolve Karma in Deep Sleep or Meditation

In his dream, a child is going through a traumatic experience, and his deceased grandmother appears to comfort and protect him. Such dream states can provide a safe and subtle arena in which karmas are faced and released. Just as difficulties arise in waking life, they may also surface during deep sleep, where they can be worked through without outer consequences. Likewise, in profound states of meditation, past impressions may come forward to be understood and dissolved in the light of awareness. By allowing these experiences to unfold inwardly, the soul is freed from burdens that might otherwise manifest outwardly, bringing peace and progress on the spiritual path. My guru explained, "When you sleep, you are cleaning out the subconscious mind and educating it to face the experiences that you must go through as you evolve."

the jar, they will no longer sprout. Similarly, karmas exposed to intense inner light are destroyed.

Gurudeva explains, "Having pinpointed the unmanifested karmic seed, the *jnani* can either dissolve it in intense light or inwardly live through the reaction of his past action. If his meditation is successful, he will be able to throw out the vibrating experiences or desires which are consuming the mind. In doing this, in traveling past the world of desire, he breaks the wheel of karma which binds him to the specific reaction which must follow every action. That experience will never have to happen on the physical plane, for its vibrating power has already been absorbed in his nerve system." This incineration of karmic seeds can also happen during sleep.

Gurudeva continues, "It is the held-back force of *sanchita* karma that the yogi seeks to burn out with his kundalini flame, to disempower it within the karmic reservoir of *anandamaya kosha*, the soul body."

From the Tirukural: "As the intense fire of the furnace refines gold to brilliance, so does the burning suffering of austerity purify the soul to resplendence."

Conclusion

No matter how deep our understanding of karma may be, actually applying our understanding of karma to the events in our daily life can still be a challenge. Why is this? Our humanness gets in the way; our ego is challenged and we react to preserve our self image; our emotions are stirred and we respond impulsively, without reflection. How can such human weaknesses be overcome? It is done by perfecting

Karma, or destiny, is an expression of a beneficial law: the universal trend towards balance, harmony and unity. At every moment, whatever happens now is for the best. It may appear painful and ugly, a suffering bitter and meaningless; yet considering the past and the future, it is for the best, as the only way out of a disastrous situation.

Swami Nisargatta

our character, which Gurudeva defined as "the ability to act with care." This is done through mastering Hinduism's code of conduct—the ten *yamas*, restraints, and the ten *niyamas*, observances (see: [nallai/yamas-niyamas](#)). With a strong character in place, the mastery of karma becomes natural to us. Gurudeva mystically summarizes this process as follows:

"Bhakti brings grace, and the sustaining grace melts and blends the karmas in the heart. In the heart chakra, karmas are in a molten state. The throat chakra molds the karmas through sadhana, regular religious practices. The third eye chakra sees the karmas past, present and future as a singular oneness. And the crown chakra absorbs, burns clean, enough of the karmas to open the gate, the door of Brahman, revealing the straight path to merging with Siva."

Timeless Wisdom on Karma

Karma is the eternal assertion of human freedom. Our thoughts, our words, and deeds are the threads of the net which we throw around ourselves.

Swami Vivekananda

Before you act, you have freedom, but after you act, the effect of that action will follow you whether you want it to or not. That is the law of karma.

Paramahansa Yogananda

The meaning of karma is in the intention. The intention behind the action is what matters. Those motivated only by desire for the fruits of action are miserable.

Bhagavad Gītā

Go, my breath, to the immortal Breath. Then may this body end in ashes! Remember, O my mind, the deeds of the past, remember the deeds, remember the deeds!

Shukla Yajur Veda, Isha Upanishad 17

Thus acting from the principle of maya itself down to the lowest level, karma, even when it manifests as good, is an obstacle still, because it is not toward liberation that it leads. Karma does not dissolve without its various fruits being tasted and consumed.

Mrigendra Agama, Jnana Pada 8A.5-6

The sages and illumined ones knew all about karma. They full well knew that what we have done to others will be done to us, if not in this life then in another. They knew that violence which one commits will return to him by a cosmic process that is unerring.

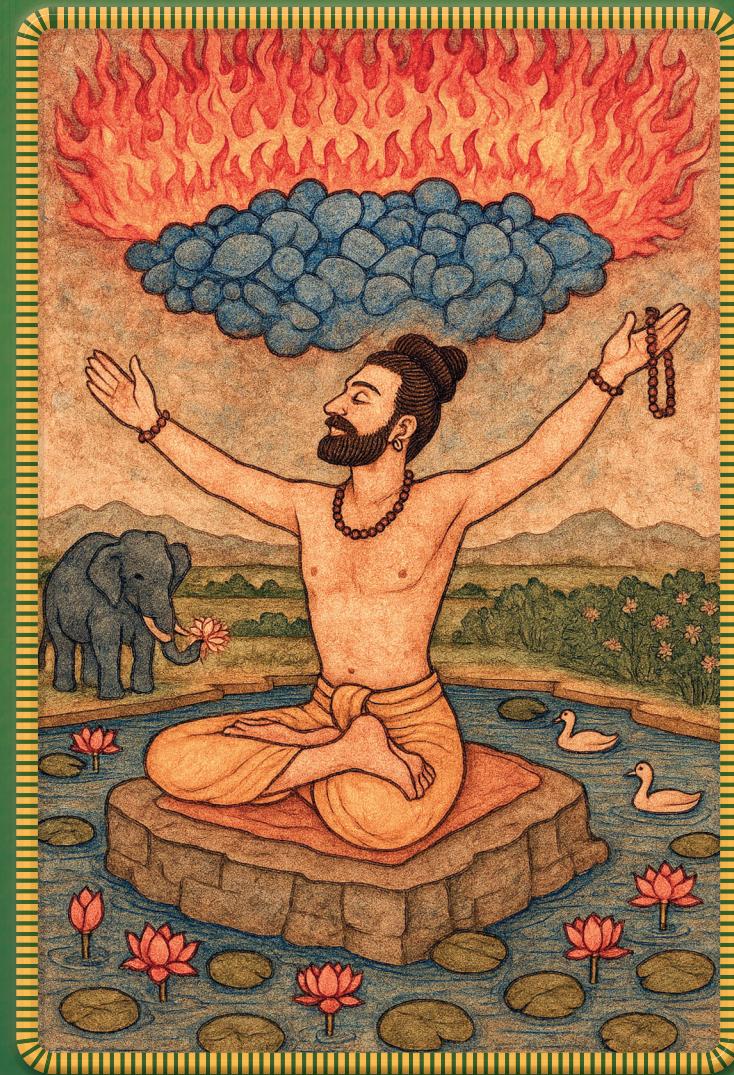
Satguru Sivaya Subramuniyaswami

There is no one above us or superior to us. Good and evil cannot touch us. For us there is no beginning or end. We don't like or dislike. We don't desire material things. The play of the mind doesn't trouble us. Nor are we limited by place or time or karma. We simply watch that which goes on around us.

Satguru Yogaswami

Treat people how you want to be treated—because karma is watching.

A 20th-century proverb



Precept 10: Incinerate Karma

This yogi is joyously emerging from a profound meditation in which he has uncovered and "fried" the seeds of future karma. The flames above him symbolize karmas consumed before they could sprout into physical experience. Advanced yogis are able to confront such karmas directly on the subtle plane, dissolving them through the power of *tapas*, devotion and inner fire. By burning these seeds before they mature, the yogi frees himself from lifetimes of entanglement. This highest practice of karma management reveals the soul's innate purity and hastens the journey to ultimate liberation. Gurudeva taught that "Seeds of karma that have not even expressed themselves can be traced in deep meditation by one who has many years of experience in the within."