

## Chapter 1 WHAT IS LIFE?

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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 1

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WHAT IS LIFE? is life and where does it come from, remains a mystery for most of humanity. Very few people go in the quest to Realize the Truth. We believe in a God who gives us life, but we don't understand who God is, where God is and what God is. We believe in the fairy tale that we will go to heaven, but who will go to heaven? Don't our loved ones destroy our body as they burn or bury it? What do we all do? We pray, but we don't understand what we say when we pray. We wish each other good luck, but don't realize that life is not about luck. We don't understand that everything that happens in our life is the result of Karma, the Law of Action. There are Universal Laws that govern the earth and control our life. Nothing happens by chance. We have a choice to control our destiny. But unless we go in search of the Truth, we will never realize the true meaning of life. Life is all about Karma. Karma means action. Everything in life unfolds as a reaction to our own action. Just like the seed we plant decides the fruit on the tree, the deed we plant will decide our destiny. Our birth is the result of past Karma, just as our death will be decided by the Karmic law. Everything in life that is happening, is happening because of Karma, our actions. Unfortunately, we don't Realize the simple Truth - Life is Karma.

## Chapter 2 WHAT IS KARMA?

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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

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## Chapter 2 WHAT IS KARMA?

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WHAT IS KARMA? Karma. Where we were born, when we were born, and how we were born, was not our choice. But it is our own Karma, our past actions that decided our birth. Death is certain. Every 'body' will die. But who decides when we will die? Again, it is Karma. Not just birth and death, everything that is unfolding in our life is happening because of Karma, our past actions. Karma is life and everything that unfolds in life. Those who Realize the Truth about Karma, make an intelligent choice to choose their actions. They realize that their destiny is in their hands. They don't blame God or luck for their miseries. They live their life doing good Karma, knowing that Karma controls everything. While many people around the world today accept the Law of Karma, and while the word 'Karma' which actually means action, has become synonymous with the Universal Law of Action and Reaction, a very few amongst us are fortunate to go beyond the common understanding of Karma. It is a rare minority that not only understands that creating good Karma will ensure a good life ahead, but also realizes the connection between Karma and rebirth. They decode the mystery of how Karma will control their next journey on earth. But hardly anybody Realizes the Truth of how to transcend Karma, and how to be liberated from the cycle of death and rebirth and be united with the Divine. This is our ultimate goal - to realize we are the Divine Soul and to be free from all Karma.

## Chapter 3 HOW DOES THE LAW OF KARMA WORK?

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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 5

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HOW DOES THE LAW OF KARMA WORK? God. We even pray for God to change our sorrows into joy. We don't realize that God is not micromanaging the millions of actions of the 8 billion people on earth. Everything is controlled by Karma. Once we perform an action, an inner mechanism within each one of us records the deed. It may be good or bad. But we have to pay for it. The law of Karma ensures that if it does not return to us during this lifetime on earth, then, it is carried forward into our rebirth. An elderly carpenter was ready to retire. He had built many houses for his boss. His boss requested him to build one last house. The carpenter resorted to shoddy workmanship and used inferior materials. When his boss came to inspect the house, he handed the key to the carpenter, 'This is your house,' he said, 'my gift to you.' Therefore, everything that happens in life, happens because of our Karma. While Karma by itself means action, the term Karma denotes the Law which nobody can circumvent. Based on the principle - As you sow, so shall you reap, this Law makes no mistake. Just like it is in any game, our Karma seems to earn us a positive and negative score, which then has to be settled. If we have sinned, then, we have to redeem our sins, not in a distant hell but right here on earth. If our time is over, then we have to settle it by taking a rebirth. Therefore, we find some people being born in fortunate and some in unfortunate circumstances. This is neither luck nor God's Will. It is the Law of Karma unfolding. It makes us come back to the earth stage and the drama of life continues to unfold day after day due to Karma.

## Chapter 4 WHAT IS THE CONNECTION BETWEEN KARMA AND LIFE?

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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 eg

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WHAT IS THE CONNECTION BETWEEN KARMA AND LIFE? controls our present circumstances, our present Karma or actions will control our future destiny. Everything is not pre-destined. But our past Karma is recorded in the diary of our life, and it causes our life circumstances, good or bad to appear. One day the body will die, but our Karma is not over. Karma does not belong to the body. The body is an instrument that performs actions and even experiences the results of our Karma. But the owner of the Karma is ME - the Mind and Ego. It is the subtle ME, that directs the body to act. So also, it is through the body that the Mind and Ego experience the rewards of its past Karma or is punished for its sins. One day, the body will die. But the ME, the Mind and Ego, carries the Karma forward into a new life. It is Karma that controls the continuous cycle of birth, life, death and rebirth. Everything in the cycle of life is controlled by Karma. The Karma may be our past Karma which is recorded and unfolds in our life, or it may be our present Karma, which is a result of our thoughts, our free will, and our actions. Together, our past Karma and present Karma, become the deeds that act as the seeds that will result in our destiny. We control our own life. Through our actions, our Karma, we are the master of our destiny. Even our prayers to God, our deeds of love, compassion and kindness, become our good Karma that will result in our happiness. So also, our bad Karma, our sins, become the reason for our misery and sorrow. Not just today, Karma controls everything that will unfold in the future. Karma controls our life.



## Chapter 5 DO WE CONTROL OUR LIFE?

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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. 9

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DO WE CONTROL OUR LIFE? While we know we are in command of our deeds, we don't realize that our life itself is unfolding as per our Karma, our past actions. If only we realized that we were the masters of our life, we would control every action, so that we could control every aspect, every circumstance of life that is unfolding. Unfortunately, we don't realize that we cannot control circumstances. While we can control actions, we cannot control past actions. Those deeds are already performed, either in a distant past, or even in a previous life, and therefore, they must bear fruit. However, we are in command of our present actions. These will result in how our future will be. Those who understand the Law of Karma take charge of their actions, just as they take charge of their life. Instead of wondering why our life is what it is, we must understand the Law of Karma. We must understand how it is responsible for our joy and sorrow, for our birth and death, and for everything that happens in our life. Those who understand Karma, not only take charge of their actions and their life but transcend Karma, to attain the ultimate goal of being liberated from the cycle of pleasure and pain. They learn the art of going beyond Karma and being liberated from suffering until they are ultimately united with the Divine.

## Chapter 6 WHY DO WE CRY WHEN SOMETHING BAD HAPPENS?

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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 i

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### WHY DO WE CRY WHEN SOMETHING BAD HAPPENS?

our present, just as it is our present that will control the future. Sheela used to constantly cry and complain. 'I am doomed with bad luck,' she would scream. 'God is so unjust, so unfair! Why should all the misfortune come in my life only?' She did not understand the Law of Karma. Sheela lived with the myth and would have died with it had she not met Mary. She was surprised when after a tragedy in Mary's life, Mary offered a prayer of gratitude. 'Thank you, Lord, for giving me the strength to deal with the tragedy that unfolds as per my past Karma. Give me the strength and the wisdom, to create good Karma for the future.' Sheela learned from Mary that one should not cry when something bad happens. Instead, it should be celebrated because our past Karmic score has been settled. We have redeemed some of our negative Karma. Hopefully, now our positive Karma will unfold. Nothing in this world happens other than our own Karma, unfolding in our life. Neither must we cry nor must we question, 'Why?' There is only one way to live a joyous and peaceful life - to accept the unfolding of Karma and to surrender to whatever will be. What will unfold will be as per the Karma we have already done. Now it is time for us to do good Karma, and to control our destiny. We must do our best and then leave it to Karma to unfold as the rest. We must learn that everything in life is Karma and nothing but Karma.

## Chapter 7 IS IT KARMA OR LUCK?

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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. 13

## Chapter 7 IS IT KARMA OR LUCK?

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IS IT KARMA OR LUCK? When will man realize that life is not all about luck? We must use Karma to pluck our destiny. Raj believed in all these fairy tales. He surrendered his life to fortune-tellers. Thus he lost control of his life. Instead of realizing that our life depends on our own actions, our own Karma, he wasted his life believing in these mysteries. He would spend hours gazing at a crystal ball, trying to see his future in it, rather than waking up and walking ahead to make his dreams come true. How can we look at a crystal ball and discover our future? How can a parrot pick up a card from a pack of printed destinies to reveal our future? Raj continued to lament about his bad luck as years passed, surrendering to fortune-tellers. He lived his life believing in horoscopes, rather than in Karma. One day he died. Should we live like Raj and let our life be controlled by myths and superstitions? Should we not realize the science behind the Law of Karma? Is it difficult to understand that it is action that controls reaction, nothing else? This entire universe is unfolding moment by moment, not by chance, but by choice of our actions. Everything that happens in this life is like a boomerang. Don't we see that what goes around comes around? Still, we want to believe in astrology, in palmistry, in fortune-tellers and crystal balls and we lose control of our life believing in all these mysteries. When will we realize that life is not all about luck? It is all about Karma. When will we take charge of our life, rather than handing it over to fortune-tellers?

## Chapter 8 DO THOUGHTS CREATE KARMA?

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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. 15

## Chapter 8 DO THOUGHTS CREATE KARMA?

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DO THOUGHTS CREATE KARMA? While Kamala and Shamala reveal how a bad thought in itself is not bad Karma, if we still doubt it, we can ask ourselves the simple question — If we have the most wonderful thoughts of helping others, being kind and compassionate, but do nothing about it, will these thoughts result in our destiny? A beggar used to trouble an old woman every day requesting for a chapati. The old lady had a son who had gone to war and had disappeared and she was very anxious and irritated. The beggar kept on asking for a chapati every day. One day, being frustrated she thought of putting poison in the chapati and ending this. Somehow her conscience inside stopped her from putting the poison. She did not want to kill the beggar. After a few days, her son came back. He told her that he was on his way home when he was hit and badly injured. A poor beggar had taken care of him and had given him a chapati every day. The woman found out later that it was the same beggar whom she was planning to kill. The Law of Karma is very clear. It is deeds, not thoughts! Just like people who talk, but who don't walk, achieve nothing, so also thoughts are of little use. Surely, thoughts influence action, but by themselves, thoughts do not create any Karma. We must pay a lot of attention to our actions. Thoughts are thoughts. They will appear. But just as they appear, we can use our intellect to make them disappear. Every thought does not become an action. Those who realize this, take charge of their thoughts, control their actions, and take charge of their destiny. They do not let their mind become their master. And so, they do good Karma and to their destiny, they reach faster.



## Chapter 9 'CAN WE CHOOSE OUR ACTIONS?

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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. This is the reason that only man creates Karma. Animals, trees, birds or fish do not create Karma. While many Eastern philosophies believe in experiencing their past Karma, at all these living creatures are one thing is sure, they are not creating any new Karma. Maybe a cockroach or a lizard is paying for its sins. But man has an intellect, a free will to choose and other creatures do not 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

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'CAN WE CHOOSE OUR ACTIONS?' suffer them in anew life that the ME appears in a new body. In the Law of Karma, living creatures are of two types - the doer and the receiver. All living creatures are receiving their past Karma. Nothing in this world is happening by chance. But what is causing whatever is happening is neither luck nor chance, neither serendipity nor destiny. It is not an authoritarian God sitting somewhere far in heaven, controlling everything by a Divine Bluetooth or wireless. Whatever is unfolding in the life of 8 billion people and in fact, trillions of other creatures is a result of their own actions. The Law seems to be designed in such a manner that it is only conscious actions that become Karma. Any action that is not done purposely or consciously, doesn't come under the Law of Karma. Therefore, man is the only doer of an action, not other living species. Further, a man who is mentally challenged and who does not have the ability to discriminate thoughts becomes only the receiver of Karma. He doesn't do any Karma, because he is not choosing his actions. Therefore, we must be careful in choosing our actions. Because, once we do, we have to pay for our deeds. Just like an arrow that leaves the bow cannot be withdrawn, it will hit its target, so a deed once done, becomes like a seed that is planted. It will bear fruit. Such is the Law of Karma! We cannot escape from it. We must thus be aware that our actions are the most important aspect of our life. Not only do they control our present circumstances, but they are also responsible for our death and for what lies beyond.

## Chapter 10 DID WE CHOOSE OUR BIRTH?

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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. [t]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. 19

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DID WE CHOOSE OUR BIRTH? Stop and reflect - why were you born where you were born? How are billions of people around the world taking birth? What is the mystery that unfolds on earth? It is not a mystery. It is a Law. Just like the Law of Cycles makes the earth rotate, day after day causing day and night, the Law of Action and Reaction too unfolds birth after birth. Nobody can escape from it. Not only does it control our birth, but it also controls our death. Our death depends on our Karma, our actions. Our body will die, but our Karma will continue in a new body as we, the Mind and Ego, ME that directs all action, does not die. When the body dies, the ME is reborn as per its Karma. Thus it is Karma that decides our birth. The next time you see a newborn baby suffer, don't blame God. We are responsible for our birth, the circumstances of our birth, just as we are responsible for our actions, our Karma. Everything that unfolds, from birth to death, doesn't happen by magic. It unfolds as per Divine logic. Our birth is a reaction, actions of which were performed when we lived in another body. The body died, but the Karma was not redeemed. The only way to redeem our Karma, good and bad, is to take a rebirth on earth. Those who believe in the fairy tale of heaven and hell, must realize that what our parents and teachers tell is not true. Heaven and hell exist, but not far away in the distant skies. We experience them when we take birth, a birth that is decided by our past Karma.

## Chapter 11 IS EVERYTHING PREDESTINED?

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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.

## Chapter 11 IS EVERYTHING PREDESTINED?

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IS EVERYTHING PREDESTINED? Just like the road that we are driving on is already paved, and we can do nothing about it, our past actions or Karma, are already done. We can't change them. These past deeds will unfold, no matter what. These are predestined. They are like the road that appears in our life. We have to accept it. However, our present actions are in our hands, just like the car. We can choose to drive the car the way we want to, just as we can choose to live our life and create a new destiny. By changing our direction, we can choose a new destination. So, by changing our actions, we can create the destiny of our dreams. However, we must not forget that there are things that will happen in our life depending on our past Karma. Some things are predestined, and they will unfold. We have to accept. But we don't have to submit to what seems to be unfolding as our destiny. This is happening because of our past Karma. However, our present Karma is in our hands. By taking charge of our present Karma, we can, in a way, change a life that seems to be predestined based on our past deeds. Therefore, we must realize that everything that is happening in our life is not predestined. We are the masters of our destiny. We can choose our deeds, our Karma, and we can even change the effect of our past Karma. However, if our past Karma was deadly, it will be that much difficult to reverse it.

## Chapter 12 'CAN APPLES GROW ON MANGO TREES?

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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 23

## Chapter 12 ‘CAN APPLES GROW ON MANGO TREES?’

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‘CAN APPLES GROW ON MANGO TREES?’ done in our previous life. The account of Karma does not finish at death. We carry our Karma forward, life after life and we have to pay the price for the deeds not settled. While there are many Universal Laws in this world and we have no choice or option but to accept them, we human beings continue to live in ignorance, not realizing the simple Law of Karma. Life is Karma. Everything in life is Karma. Nothing that happens in life can happen just by chance or by the will of the devil. When will we realize this? While we seem to understand very well that apples cannot grow on mango trees, there is no possibility, still we don't seem to understand that bad things can't happen to good people, just as good things can't happen to bad people. The Universal Law will not permit it. However, our ignorance makes us live with thoughts of the rascal mind, making us believe that bad things often happen to good people. If only we realize that the Law of Karma controls our life, we would pay more attention to our deeds, and determine our own destiny. We would go one step further to realize the essence of the Law and be liberated from all suffering as we will be free from all Karma and be united with the Divine. Very few are blessed to reach the ultimate truth and transcend all Karma to be united with our Lord.



## Chapter 13 DOES THE LAW OF ATTRACTION ACTUALLY WORK?

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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 25

## Chapter 13 DOES THE LAW OF ATTRACTION ACTUALLY WORK?

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### DOES THE LAW OF ATTRACTION ACTUALLY WORK?

remove ACTION, whatis leftis 'ttra' - itis just some noise! Just as the word Attraction is nothing without the word Action, so is the Law of Attraction meaningless without the Law of Action. If there is no action, there is no question of us manifesting our dreams through attraction! Somehow, some philosophers have made us believe that we can manifest anything through attraction. Therefore, instead of getting our hands to work, we get our minds to think and hope those thoughts will make our dreams come true. There is no doubt that thoughts are important because they trigger feelings and actions. But if the thought does not become an action, the Law of Attraction cannot work. The next time you want mangoes, don'tsitin your garden and sing the song, 'Mangoes, mangoes, come my way! Apples, Apples, go away!' However much you may sing the mango song, your garden will continue to have apples, if you don't move from attraction to action. If you plant mango seeds, sure your seeds will bear fruit. Such is the Law of Action. The Law of Attraction may work, but only if it is complimented with the Law of Action. Those who believe in this secret of manifestation and believe that they can use attraction sleeping in their bed, they are sure to take the Law of Attraction to their graves when they are dead. We must wake up to the Truth that it is the Law of Action that works, not the Law of Attraction. The next time you are told of a secret or hear somebody talk about the Law of Attraction, make your voice heard that it is Action and not Attraction that will work. Maybe this Action will reap you some good rewards!

## Chapter 14 DOES KARMA BELONG TO THE BODY?

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As we drive down the highway of Karma, trying to understand where it goes, it is important to understand who does the Karma and whom the Karma actually belongs to. As onlookers to the law, it is the hand that does, that owns the Karma. Little do we realize that the hands are just an instrument of action. The hands are directed by the mind. If there was no thought, there would be no action, no Karma. Therefore, does Karma actually belong to the body or to the mind? Those who have studied the Law of Karma, tend to believe that Karma belongs to the body because it is the body that suffers. A deeper look into this, questions the observation. Is it the body that suffers or the mind that also becomes miserable? To Realize the Truth, all this makes us delve deeper into Karma, the Law of Action. No doubt, Karma means action. Without action, there is no Karma. But the action is only performed by the body. It is conceived and directed by the mind. Along with the mind, there is 'I', the ego. When 'I' want something, 'I' create a thought in my mind. The thought of the Mind and Ego, ME, translates into an action through the body. While it seems like the body is doing the action, we should not be deceived by what appears on the outside. Let us learn that Karma belongs to ME, the Mind and Ego. Not to the body. How can we understand this Truth that Karma belongs not to the body, but rather to the mind and ego? The body acts and practically Karma should belong to the body as it also suffers 27

## Chapter 14 DOES KARMA BELONG TO THE BODY?

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DOES KARMA BELONG TO THE BODY? its sins. There is no doubt that the body is part of the 'Karma story'. Without the body, the mind and ego cannot exist. But to believe that Karma belongs to the body is wrong. The hand may use a gun to kill. Does the Karma belong to the hand or the gun? The gun is only an instrument. The deed is done by the hand. So also, the hand is only an instrument. The deed is directed by ME, the Mind and Ego. One day, the body will die. But the account of Karma doesn't end. The mind and ego carry it forward into a new birth, in a new body. That is why we see some children born in deep suffering and some in the lap of luxury and joy. Is this luck or fate? No, it is the Law of Karma unfolding. The newborn baby will grow into a new body of the same mind and ego that lived in the previous body that created Karma. This Karma is carried forward, life after life, by the same Mind and Ego, ME. It appears in a different body and uses the body as an instrument to do Karma and to experience the fruit of Karma. However, let us know beyond doubt that Karma does not belong to the body. It belongs to ME, the Mind and Ego, that directs all actions. As long as we are ignorant and we believe that Karma belongs to the body, we will never discover the Truth about rebirth. We will never realize how profound Karma is. It is Karma that is responsible for deciding our new birth on earth. The body only experiences the result of Karma, just as it follows instructions to act. It does not own any Karma.

## Chapter 15 HOW DOES LIFE UNFOLD EVERY DAY?

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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. 29

## Chapter 15 HOW DOES LIFE UNFOLD EVERY DAY?

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HOW DOES LIFE UNFOLD EVERY DAY? Our life unfolds just like scenes in a drama. Every scene that unfolds is a product of Karma. Our past Karma is the cause, our life circumstances are just the effects. There is no mystery. Everything is unfolding as per our own Karma. Therefore, when something bad happens, we should celebrate, because it is a Karma that is redeemed. The sooner we delete our past negative Karma, the earlier we will be free from the tragedies of life. Of course, we have a choice to do good Karma. Our good actions of today can delete our sins of yesterday. We must not leave any stone unturned in doing good Karma. However, we must learn to accept whatever happens, because we have no choice. These are the fruits of our own deeds that we planted. Now, good or bad, we have to accept. Suhas had learned the nuts and bolts of Karma. He knew, 'Whatever you do, will come back to you.' So, whatever was happening in Suhas's life, he gracefully accepted it. Never did he regret or cry. In fact, he was prepared to accept whatever Karma would unfold, knowing it was beyond his control. But Suhas lived with kindness, love, and compassion. He controlled his present deeds and planted many new positive seeds as he dealt with the circumstances that were unfolding in his life, day after day that depended on his past Karma which was beyond his control. If only we learn to live like Roger, we will count our blessings, do many good deeds, live in acceptance and surrender. Once we know that life is just a show, and everything that is happening is happening as per the Law of Karma, we can learn to smile and laugh through the drama called 'life'.

