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Infinite Glory to the Lord Who has Manifested
Within Atmavignani 'A.M.Patel'
'Dada Bhagwan na Aseem Jai Jaikar Ho'

Editor :
Deepak Desai

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DADAVANI

**The Business Savvy of
The Gnani Purush**

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EDITORIAL

Generally, it is believed by the worldly people that saints, monks and renunciants or Gnanis have given up worldly life and are involved only in the activities related to religion. But is there not a possibility for an exception to this worldly truth? Indeed, in this current era of the time cycle of Kaliyug, the exception has happened as an extraordinary wonder. We got introduced to Akram Vignani Pujya Dadashri in the attire of a family man—a householder and a businessman and this is no ordinary matter.

Not only as a Gnani Purush but also as an ideal and successful businessman, his exceptional personality stands out in his life and it is indeed admirable. It was from his young age he had the intention not to have a superior over him. He did not like dependency at all. He was a worshipper of independence. And that is why despite doing the intrinsically disreputable business of contracting, by staying separate from any attachment towards money, he attained complete vitaragata—absolutely detached state. And that is why he used to say ‘I am not here to earn the money’ I have come here to assess the hidden secrets of this world, and he stayed till he accomplished this.

His special qualities are obvious, like his *nispruhata*—lack of any inclination for money, by withdrawing five hundred rupees from his business for household expense just enough to run the *vyavahar* worldly interaction, by doing business with such awareness that did not let *matbhed*—divisiveness due to difference in opinion, arise with his partner. Despite being a boss he did not act like a boss but he attained the title of ‘Bapa’ by protecting his subordinates. He maintained steadiness without letting his partner or subordinates worry at the time of a loss in the business. He presented totally different mathematics of natural settlement at the time of a loss in the business by tossing away whatever worries he was faced with. He never kept secret about a profit or a loss in business. Through what deep understanding he stayed away from the racecourse of life and how he maintained successful business relationships through the power of intelligence and organization! How did he stay away from earning impure money? If such money came in, with what amazing understanding he became free from its grip? He became free from those who borrowed money from him by not collecting money from them. He deliberately and tactfully allowed others to cheat him.

Pujya Dadashri became free by satisfying everybody’s ego, settling everyone’s account, resolving files with equanimity and offered one unprecedented science to the world, which will become an invaluable memento for us and for the future generations to come. The assessment of his experiences is absolutely unique. If we study in detail, we will understand how ideally and with absolute detachment he conducted the business and not only had he accomplished his liberation but also became a guide for the masses of world for liberation.

Let us fulfill our life by following the path of the unique understanding of Dadashri, the embodiment of compassion, with a firm decision. That is our ardent prayer.

~Deepak Desai

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The Business Savvy of The Gnani Purush

(Please note that 'S' for Self, or 'Y' for You, refers to the awakened one in Akram Vignan, or the eternal Self. The 's' for self refers to the worldly self. For a detailed glossary please see: www.dadashri.org/glossary.html)

'From the very beginning, I had no love for business. I am not here to earn money or to do all these things. I have come in this world to investigate what the world is all about and how it runs. I am not much for this worldly business. I cannot afford it. Ultimately I found out everything.'

The Gnani as a Businessman!

Questioner: You are now on the spiritual path but at the same time you are still engaged in your large business, how are the two possible?

Dadashri: This is a good question. How can one eat flour and smile at the same time? You say that I claim to do business on the one hand and on the other I am walking on a spiritual path. How are the two possible? It is possible. Everything that takes place on the outside runs independently and everything that goes on within is independent also. Both are separate.

'We' too have a profession in this worldly life. In this business of worldly interactions 'we' too pay income tax. Despite being in the disreputable business of building contracts and constructions 'we' remain vitarag (unattached) in it. How are 'we' able to remain vitarag in this worldly life? Through Gnan. People are suffering and are miserable because of their ignorance. People may have money because of their merit karma *punyai*, but it is *paap-anubandhi-punyai* money, meaning it will bind demerit karma even as one spends the money he earned through merit karma from past life.

I continue doing business; I pay my

income tax, sales tax and all the other taxes etc. With all the 'swords' of the worldly life hanging over my head, I maintain vitaragata detached state. This vitaragata would remain even if someone were to cut off this hand.

And the business continues. But in that business there is not even a second's worth of 'our—The Gnani Purush and the fully awakened Lord within' *upayog* focused awareness as the Self. That business only runs on the name. I have to tend to the business once or twice in a month for a few hours. And I do go there, but 'our' *upayog* is not focused there. What do you understand by *upayog*? If you go to someone asking for a donation for a school, if he is not inclined to do so, his mind will remain separate from your proposal for a donation and you. Will it not?

Questioner: Yes.

Dadashri: In the same way, everything here remains separate. There are ways to keep everything separate. The Self is separate and so is this Ambalal.

Money was burdensome for 'Us' too

I never liked this worldly life. Nothing in this worldly life interested me. If someone gave me money, I found it burdensome, even when the money was mine. I felt a burden when I took my salary, and a burden in taking it home. Before this Gnan (Self-realization), I found everything bothersome.

I have not kept the *chit* (the knowledge-visualization faculty) in business during the entire life. I have done business and worked for it but I have never had the *chit* in it. I never cared for money from the very beginning. I

started business at the age of twenty-two and if someone came to visit me, they would have no knowledge about how my business was faring. I would, however ask them if they were having any financial difficulties.

Presence of ‘Dada—The Self’ is real wealth

So I have never done business for my Self. Never.

Questioner: But when you were doing the business of contracting, you did it for your self only, didn’t you?

Dadashri: I have not done anything for my own self. That business ran on its own. My partner told me to continue doing my spiritual work and that he would take care of the business. All I had to do was to come to the business once in a while and show him what needed to be done. That is all he expected of me.

Questioner: But isn’t there self-interest for the partner in entering into business with you?

Dadashri: Yes.

Questioner: What did he gain from it?

Dadashri: He acquired monetary as well as worldly benefits. He had told his children that Dada’s presence was his wealth and that he never ran short of money as my partner.

Questioner: This is before your Gnan—enlightenment in Surat in 1958?

Dadashri: Yes, it is before that.

Questioner: This is hard to swallow.

Dadashri: Do people not sometimes say that your footsteps are very auspicious and bring wealth and happiness in the home?

Questioner: Yes, they do.

Dadashri: This is what ‘we’ have brought with us.

I don’t want dependency

Questioner: Dada, you might have worked for someone, did you?

Dadashri: From the very beginning I knew that I would not work for anyone. I always felt that it was better to die than to work for someone because that meant having a boss who could scold me. This was my biggest shortcoming, but this very shortcoming also saved me in many ways. The biggest disinclination I had was that I would not work for anyone. A friend asked me one day what I would do if my elder brother threw me out of the house. I told him that I would open up a *paan* shop (selling beetle nut leaf with condiments), but I would not work for anyone. I would keep the shop open till ten o’clock at night, go home late for dinner and go to bed at eleven. I may earn three rupees a day, or even just two, but I would make it. I did not want any kind of dependency, whatsoever.

* * * * *

‘I conducted business with my partner for forty-five years without allowing a single *matbhed* separation due to differences in opinion, to take place. So you can imagine how many difficulties I would have endured within. Surely internal conflicts are bound to occur. What does it mean to have a *matbhed*? The world deals with it by attacking the opponent. That is wrong.’

The amazing key to remain stress free in business partnership

When I was doing business, I had one understanding with my partner. During the time that I was working, only that amount of money that I would legitimately earn as a salary would be sent home. Nothing more. Therefore that

money would be pure for sure. The rest of the money stayed in the business. My partner asked me what we were to do with the retained money. I told him that if ever the income tax officer sent a letter demanding a payment for a hundred and fifty thousand rupees, he should take the money from the business and make the payment, and not send that letter to me. In this way, there would be no *upadhi* externally induced trouble at all. And I used to feel good about that money. Regularly earned good money. However, the money nowadays in the world is all wrong money. After 1942, the core money is not pure and right, so it will not bring the kind of satisfaction one wants. Instead it is best if it gets spent for a good cause, with ease! Otherwise it will go in the gutter.

Never a famine, nor a feast of money

I have never experienced shortage of money neither has there been any surplus. The thousands we earned in the business were spent away when problems in business arose. There has never been shortage of money, nor has there been a surplus. I have never stashed away any money deceitfully, because I never touched any dishonest money. We were fine with no shortage or surplus.

Get your work done through agencies

Questioner: Dada, how did you use to avoid *matbhed* divisiveness due to difference in opinion with your subordinates?

Dadashri: Let me tell you what had happened with us. One of our acquaintances was working for us, taking care of entering accounts. However, he was not entering the expenses correctly. He needed ten rupees for his expenditure but he would write only four *annas* (one *anna* = 6.00 cents). So I told him to enter all the expenses, which he had incurred. If he spent money for cigarettes, for some brandy or for a cup of tea or even if he

spent money to treat the people with tea, then he was asked to show these expenses in accounting. I allowed him to spend it. After then he started writing these expenses in the account, then we caught this secret. How can people enter expenses out of fear? What is the reason that people do not write a clear account? And if he wrote the correct amount then boss would reprimand him, 'hey, what did you do? Where did you spend so much money?' People have become bosses and do not have intellect worth of even four *annas*. People do not know how to encourage their subordinates, and therefore the subordinates become discouraged.

The true boss would not reprimand at all. The boss is the one who will not reprimand anybody. How can you call a man who reprimands his subordinates a boss? People would talk behind his back that this boss is like this and they would have a special name for him too. All the servants would have given some or the other special name to their bosses. The boss just thinks in his mind that he understands everything. However if he thinks, 'I do not understand anything,' then all will be well and nothing will spoil. A true boss would not reprimand to anyone at all. How cool and calm he would look! His workers would be delighted to have him around! When such a boss arrives whole atmosphere would become calm.

We used to have an iron factory business. And at that time when I used to go to the factory, hundreds of workers would say with glee, 'Bapa has come, Bapa—father (term of reverence) has come.' Even when they see me so far away from two hundred feet, they would become happy and applaud, 'Bapa has come, bapa has come'. And I would never utter even a single word to anybody. I would not tell a word even if I saw

a loss of a thousand rupees. I would not scold anyone if ruined some work. I would not get angry for any matter.

That is the reason, why I never raised my voice at the many places where I conducted the business. If I ever raised the voice, it would literally 'kill' the other fellow on the spot. That is why I did not speak vehemently. If any trouble arose then I would be careful not raise my voice. Even then, once I did speak angrily with one man. One another gentleman also present intervened saying, 'don't speak, don't speak.' Had I spoken a little more, he would have died on the spot. I realized at that moment that if he dies then it will be my responsibility. He had to give merchandise worth of forty thousand rupees as per our contract. But he totally turned around. He was the owner of a big company. It was in his hand to manage our work. He used to trap everyone like this. I told him, 'what kind of disgraceful person are you, *mooh* (The one who is dying, this word used by Dadashri to alert a person)! Are you here to ruin the reputation of your company?' Then he said, 'I will pay all the money but ask Dadaji to come and meet with me.' Then I went there. Then he said, 'have a cup of tea!' I said, 'hey, I do not drink tea.' Yet he says, 'No, no, please drink the tea. I am going to get you all your money back.' He asked them to pay off our money.

* * * * *

'You will be astonished if I tell you about my partnership. Even if hundreds of thousands of rupees were to go, we would let them go. This is because, money is bound to go, and I am bound to remain. Whatever the situation, I will not let any *kashaya* anger-pride-deceit-greed take place.'

Stability at the time of loss in business

When one incurs a loss in business, he

becomes very miserable. One needs courage to operate a business. If you lose the courage, you ruin the business.

Once I incurred a loss in our business. This was before I attained Self-realization. At that time I was so anxiety-ridden that I could not sleep at night. The answer to my problems eventually came from within. I asked myself who else besides me was worrying about this loss? I felt that I was probably the only one doing so. My partner may not have been worrying at all; I must be the only one. The wives and children were also partners but they were unaware of this loss. Despite the fact that they were unaware of the loss, their lives were still going on. I was the only senseless one worrying about it! When I realized this I came to my senses. The worrying stopped. Oh, if they do not worry then why should I worry? I should fulfill my duty. I should not worry. Profit or loss occurs in business. You do not have to take burden. You are entitled to fulfill your duty. If you take burden of the business then how can you sleep at night?

Settlement through making package of worries

If people asked me how my business was doing, I would tell them whether it was making a loss or even a profit. Generally I would not discuss my business. If someone asks me whether my business was incurring a loss, I would tell him if it were true. My partner has never questioned me why I tell everyone about the business. It would be better to tell the truth because it would prevent people extending loans to us, and this would help reduce our liability. On the contrary people tell me, 'Why do you say it out in the open? They will not lend you any money.' But that would only increase our debts instead. Why not say it as it is?

If your business made a loss, tell this

openly to the other person. The other person will say a prayer on your behalf and it will make you feel better by discussing it with someone.

If you keep it to yourself, the burden will be too heavy to bear.

Whatever worries you are faced with, just take them in your stride. Before Gnan I used to have a lot of worries when I was doing business. Only under such circumstances will such a Gnan manifest.

Make everybody happy

Our business was slow because we had incurred a loss. Whenever we went to Vadodara, people would ask if it had been a big loss and in response I would ask, 'How big of a loss do you think?' According to them, it was probably a hundred thousand rupees, when in fact it was actually only fifty thousand. But, because I knew that they were being nosey and had only come to extract information out of me, I told them that the loss was three hundred thousand. I knew why they were inquiring, and if I told them that it was of hundred thousand, they would be disappointed, so I would tell them that it was three hundred thousand to make them happy. Now if a compassionate person asked me the same question, I would tell him that we had lost only fifty thousand and that would make him happy. You will encounter both kinds of people, compassionate and uncompassionate, and you have to send them away feeling happy. I would tell them that the loss was three hundred thousand, so he will feel happy right away. I would tell him again, 'have a cup of tea and then leave.' Then he says, 'I got some work to do,' because he felt the joy everything is included, he got his tea, the reason is *dwesh* abhorrence!

This *spardha* competitive jealousy is

such a thing that a person will go to any extent. The *spardha* that, 'you have passed ahead of me? Now I am not going to let you overtake me,' keeps up his attempts to leave you behind. I would tell such people clearly that I have incurred a big loss so that he can enjoy his meal peacefully. And what am I going to lose in this? I have incurred a loss already, I do not have problem with that. The people need this and we need to respond to them, don't we? If I tell him that I have not suffered any loss then he will try to find out more since I am denying. That is why I have to tell him, 'I am not denying. Yes, I agree that I have lost three times. Ask the person who told you, he would not have this information. But I have incurred a loss of a big amount.' Then he will come again after some days and will say, 'now how is your business? Will you have to close down?' Then I said, 'my business was worth seven hundred thousand, from this three hundred thousand have gone.' So I would tell him something totally different. Hey, how are you going to compete with me? I am a Gnani Purush; I will not hurt you, but do not try to be nosey this way. People just chase you for no reason. I had seen many such people. This is the world; all kinds of people do exist!

When I experienced sudden difficulties in the business, I never used to discuss with anyone. When Hiraba found out she would ask me how much of a loss we had incurred. I would tell her we did not incur any loss. In fact I would offer her some money and tell her that it was the money the business had made. And when Hiraba would insist that people were saying the business was running at a loss, I would insist that it was not so and that in fact we had more income but that she was to keep this a secret.

When my business experienced a loss, it affected so many people that they would

come to me asking how much we had lost. I would tell them that we did have a loss but now all of a sudden we just made a profit of one hundred thousand rupees! This would pacify the other person.

Keep your intentions pure to pay all debts

Questioner: I have incurred a very heavy loss in my business, what should I do? Should I close the business? I am in deep debt.

Dadashri: Losses incurred in a cotton business cannot be recouped by opening a grocery store. Losses incurred in business have to be regained from the same business; you cannot recoup your losses by doing a different job. Can you recoup losses from a business of contract by opening up a beetle nut store? The injuries you incurred from whatever trade you were in will have to be healed in the same trade. Therein lies the medicine for your wounds.

You have to maintain only one thing that you do not want to hurt any living being, even in the slightest degree. Be pure in your intentions to pay off all your debts. If your intentions are pure, you will be able to fulfill all your financial obligations. Money is considered the eleventh life, and therefore you must never keep money that belongs to others. If others keep your money then it does not matter, but your intention must always be that you want to pay them back, down to the last penny. Keep this intention in your awareness, and then you can engage in your business. Play your game, but do not become a player. If you become a player, then you will be doomed! Do not speculate in your business.

* * * * *

‘I am talking from experience that has arisen in me. Therefore, I did not enter the racecourse of the worldly life. That is how I found this Lord within.’

Stayed away from racecourse

I have analyzed the nature of money from all aspects. How much money can a person accumulate? I came to the conclusion that no one has ever managed to remain the richest person in the world. People used to say that Ford was the richest man, but four years later, we heard that someone else was. What is the point to all this? The horse that wins the race gets the first prize, the second and third horse will get some recognition, but what about the horse that comes fourth? He just runs the race in vain, foaming at the mouth. I said ‘Why do I enter this racecourse?’ Why should one have to foam at the mouth unnecessarily? People enter this race to come first but instead they all lose the race. No body cares for these late arrivals. What do you think?

Questioner: That is correct.

Dadashri: So I had calculated this mathematics. Dada’s mathematics! It is a beautiful mathematics. This mathematics is so beautiful. That professor was saying that it is worth knowing this Dada’s mathematics.

Run, run, run, but for what? If you are going to win then let’s go, whatever may happen to this body, but there is not even a rank nor a reward, nothing at all and endless foaming at the mouth. In this endless process of running he has hardly done (spent) anything for anyone else. And he has lost interest in all other matters, not even in taking a proper meal.

Don’t you feel that this mathematics is worth learning?

Questioner: Yes, it is quite so. The way you are putting it, this feeding frenzy for money is not worth discussing at all. That is what the world has come to.

Dadashri: And the prize goes only to the one who comes first, does it not? The rest are left wandering around life after life. They die huffing and puffing and gain nothing. How can one enter a racecourse of the world with that kind of justice? What do you think?

Questioner: That is correct.

Dadashri: And the human nature is to be competitive. Are people not competitive?

There is competition everywhere. Even at home, if an argumentative person comes along, he will start a competition between the husband and the wife. People suffer because they compete with jealousy *spardha*. They enter into the racecourse. Just watch what happens in the racecourse, simply 'see' which horse comes first. When one continues to simply 'see', then the 'seer' (*jonaar*) has no pain or suffering. Those who enter a racecourse have to suffer the pain. So it is not worth entering a racecourse.

* * * * *

'I would take such a step that I do not have to regret it. If regret arose on any matter, then I would put a cross on it and proceed in such a manner that I would not have to regret anymore.'

I cannot afford to take on a burden

Many of my friends used to say, 'everyone in our group except you have a bungalow now. You too should move into a bungalow to come to par with our status in the society. You have the means now to live in a bungalow.' I replied, 'I do not have problem buying a bungalow, but if you will ask me to stay in it, I will not like it. I will feel the burden that why did I jump into this *upadhi* externally induced problem again? Only a bed is needed. I will stay around people with good value system and integrity and rent a small

room. And if it is available to buy then I will buy and stay there.' Then they said, 'what will be our value over there?' I said, 'you have much value—sense of entitlement and respect. I have less value, but my value lies around me. So if you encounter any difficulties then come in this room and stay with me. I will not have any difficulty.'

Crying is not my job

Another friend of mine used to visit me. He told me, 'at present you two partners are not earning enough money in your business. You used to earn in the past, but lately you are not making any money. Now my business is good. You continue doing your business and become a partner in my business too.' He was ashamed of Dada coming to work for his company without a car, as it would look bad for his image. And later he came to my home and told me, 'change your home, now buy a bungalow. I am rather ashamed to visit you in this little street.' Then I told him, 'if I change this home then where will you find a place to cry (to talk about his daily problems)? Where will you go to show your emotions? This is the place to talk about your miseries. This is the place to hide out.' When troubles arose, will he not need a place to hide or not?

Questioner: Yes, such a place is needed.

Dadashri: He was my friend and he went through very bad times in 1943. So he had cried in front of me and he had a similar situation in 1953. Every ten years there is surplus money (rise) and again after ten years there is the shortage (slump). Then where will he find a place to cry?

Now what was the deal that my friend was making with me? I have a business so become a partner in my business. This is because I was a very good organizer. As an

organizer I can set up the business worth of millions of rupees. I did not know any other thing. I could set up the business. I had the best vision. So I would set the business up for my partner and it would continue accordingly. I would not have to work hard.

So then my friend says, 'I will give you a hundred thousand per year.' We were earning less at that time in our business. We used to get hardly fifteen thousand a year for my partner and myself to share. So he says, 'I will pay you hundred thousand per year in partnership and you just have to sit. I will give you a car. It is my responsibility if I incur a loss and if there is additional profit then you will get the share of that as well. And even if we loose money, you will get your hundred thousand.' I said, 'but what will happen of me if I do business with you? You come to me to open up your heart and troubles every year. You will come again crying to me. You have habit of complaining. And then I too will begin the habit of complaining like you. I have not had any occasion to complain. For me my partner is good. We are better off eating bread and vegetable in peace. I do not want a hundred thousand. Our expenses are met in our current business. We get time for our spiritual path all day too. Leaving such a partner, why should I create *bhanjghad* clash-making up-destruction-creation, with you? I would become mad if I become influenced by your *paas* (effect of contact).' He will give me money but I will have such a coating of his influence. If he gives this *Hing* asafetida free of cost, does it mean you have to use it as a perfume in the cotton ear balls? Would you do this just because asafetida is being offered to you free of charge? (Asafetida is one of the strongest spices, it leaves its effect on a cooking vessel for a very long time).

* * * * *

'From a very young age I had decided that as far as possible impure and wrong money must not enter my home. If it entered inadvertently, then it should remain in the business, it must not enter the home.'

Entrapment of black marketing

If you have dishonest employees who are stealing money from your business, you should understand that your money is not honest money and that is why you have encountered such people. How would you otherwise come across such dishonest people? I too had experienced this situation once when all I came across were people who were crooked.

Once I was trapped. I had a business of steel factory in 1942. We had to supply agricultural implements and parts. The name of the company was Beetco Engineering Company. The Government would provide us the raw steel and would charge us eleven rupees for a hundredweight. The running cost in the market was thirty-two rupees. Our partner in this contract business would give to government certain *annas* (one anna = six cents) amount per foot of steel pipe, and the market price was one rupee. So he would continue to sell these pipes. We had bought the steel for business and he would sell these pipes. We did not have any intention of doing black marketing. We did not have such a deceptive intent at all. But somehow our intellect made us take a beating. How did the intellect make us to take the beating? That stock of steel kept piling up and we kept borrowing money on interest. Then one broker came and says, 'you have this much merchandise, why don't you sell it to us?' I said, 'we cannot do black marketing.' Then he said, 'you don't do black marketing, help me to earn some money so I can survive.'

This is where I made a mistake. So I sold him the steel at a reduced price of twenty-five rupees so he can survive. But instead of thirty-two rupees he sold for thirty-five rupees. We discovered this later, that on the contrary, we helped him deceive the people twice. Rather than this let us sell directly to the customers. So by doing this the business started to slip. When it hit rock bottom, look at the results! If a child from a noble family steals then how many days can he sleep soundly at night? It would hurt him, would it not? It started biting each and every pore of my body so I told my partner, 'it is better if this money leaves as early as possible. We will not collect such money again.' Yes indeed that ill-gotten money did leave. How fortunate the ones with merit karma are. It took five to seven years for the black money to leave.

We had a firm in Aleppy, Kerala. My partner and I had a firm over there. It was a big business of black pepper and dry ginger. We invested the money collected by black marketing in it. So the money was invested there, and I felt at ease. Then I got letter from my partner that we have lost the money but he felt confident he will recover it, and he wanted me to send him at least fourteen thousand rupees. So in 1945-1946 I sent him fourteen thousand and wrote a message asking him to come back without worrying if he loses this fourteen thousand. It may happen that you may lose even this money and it may not work according to your wish, but do not be worried. Just wind it up and come home as early as possible. If we are alive then we can earn as early as possible. Other wise what will happen to us if they start attacking? And that is why the attacks had started since 1946. When did the attacks start? Attacks started in 1939 when Hitler started agitating this world. Then I got letter from my partner that what he estimated was wrong, and the fourteen thousand were

lost. So please debit this amount from his account since he had not followed my wishes, and persisted in his way. So I said, 'Now don't say like this. If you tell me I don't have to do such a thing. Even if you lose another hundred thousand I will still remain your partner. Whatever you do I am your partner and if you were to earn the profit then I would take that, wouldn't I? Would I not take it? Even if I refused and you earned the profit then would I not take a share from that profit?'

Questioner: Yes, you would.

Dadashri: Would you not understand the justice immediately? I told him, 'whatever you do, I do not have any problem whatsoever.' Then he really felt the hurt. I said, 'what are we going to lose in fourteen thousand? We are at least alive! We are alive and therefore, we can create the whole world again. Just like a new world that begins after one leaves.' We are alive, if you say this much then everything will settle down.

The thieving stops only when one realizes the penalty

Questioner: But in this era of the current time cycle how can one earn the money if one does not practice a little bit of black marketing, taking money unethically?

Dadashri: I too had this fear in the initial years. I too, have taken birth in this Kaliyug, have I not? I had this fear till 1951, but afterwards I let go of that fear. Because to sell this cement short (put less cement in the concrete mixture and charge the full price), is as good as sucking the blood out of a human and to sell the steel (iron) short, is as good as removing this skeleton (bones). If you took out skeleton (iron) and blood (cement), what remains in the body (building)?

Stealing is not appropriate for us. Outright thieves are better than those of us

who steal with the façade of nobility. Selling adulterated goods is a much more graver crime than stealing. One is not aware at all that he is committing such a grave crime. He is simply committing such grave crimes in his ignorant state.

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‘I have taken the trials of many life times. That is the reason I am able to give you these talks of experiences that are meaningful. And then only you can have a solution. Until a human being receives a solution, he continues to be entangled in the puzzle.’

Analysis of The Gnani’s experiences

I would analyze all experiences. I never worried about money in the business. There is no one more foolish than the one who worries about money in his business. Money is already written in your destiny. Do losses not come even when you do not worry about them?

Questioner: Losses do incur.

Dadashri: And how about profit?

Questioner: Profit too comes without worrying.

Dadashri: So it is written in destiny, stay put! I had understood from my young age that it is written in destiny.

This is nothing but grinding that which has been already ground, and that is of no use. One has already brought all this along with him from his past life to unfold in this life—destiny. Do not these hairs keep growing on their own? Even if you do not worry it will grow, will it not?

Questioner: It grows.

Dadashri: The energy of the light of these eyes is beyond words. If someone were to say, that in order to see, you need to make

an effort, then one would become blind in just three days. The maintenance of the eyesight is under the control of nature. The nutrient that maintains vision circulates through so many microscopic channels, even thinner than this hair! If these were given to a doctor to maintain he would make you blind in three days. This nature is so beautiful and we should be very grateful to it.

Why worry about money for no reason? Hey, loss comes without your thinking about it. So do you think you earn the profit because you do think? On the contrary the profit will decrease by thinking.

Keep on doing your work. You should open your shop at eight, at the same time other shopkeepers do. If they open at nine then you should do the same. When everyone opens at nine then you should not open at five in the afternoon. And everyone goes to bed at ten-thirty then you should know that they went to sleep so you should do the same. After this, you do not need to think or do anything else. You should not think today that ‘what will happen tomorrow?’ Everyone went to sleep and what kind of a foolish person are you that you are still awake? Can’t you understand if you notice outside?

Questioner: I can understand but mind will become restless and wants to complete tomorrow’s work today.

Dadashri: Yes, the mind will become restless. But you should tell the mind, ‘see, everybody has gone to sleep. If you become restless without any reason, you are not going to get anything, everyone went to bed and you are the only wise one keeping me awake without any reason?’ Despite staying up late, he has not accomplished much and then gets up late in the morning.

I have taken on trail all these things. I

have placed the entire life on trial. I have placed everything on trial and then only I have proceeded forth. I have not progressed just like that.

The link between the karma of sin and virtue

If someone who has not taken Gnan comes to me for advice and tells me, 'I cannot make any headway no matter how hard I try,' I would tell him, 'At the moment your *paap* sin-demerit-karma is in operation, so even if you were to borrow money from someone, you will be robbed on your way home. For the time being just stay at home and read whatever scriptures you normally do and continue praying to God.'

In 1968, we had a project to build a jetty at Jaighad. One contractor came to me and told me, 'I go to my guru regularly. Every year my business makes profit and it grows even though I do not wish for it. Is this because of the grace of my guru?' I told him, 'Don't believe that it is because of your guru's grace because if the money goes away you will blame the guru and curse him.' A guru is only a *nimit* (one of the evidence in the result) in all this; his blessing too is a *nimit* one of the evidences unfolding. If the guru wants money for himself, he does not get even four pennies! The man then asked me what he should do, so I told him, 'pray to Dada—the Lord within.' Till then, the link of his *punyai*—virtue-merit karma had been in operation. An example of a 'link' is if you pick up a card in total darkness, you will pick up a four, then the next card you pick up will be a five, the next one would be a six, and so forth. People around you will praise you for your success in your business. This link may carry on till one hundred and seven. But now it is going to change, so be careful and alert. Then when you pick up a card you will pull a three and then a hundred

and eleven. Then people will call you an idiot. Therefore, do not forsake the name of this 'Dada—the Self with full energy,' or else you will suffer a lot.

Some time later I returned to Mumbai from Jaighad and the contractor forgot what I had told him after a few days. He suffered a heavy loss and both he and his wife tried to commit suicide. They both drank some insecticide, but he had so much *punyai* that his brother, who happened to be a doctor was able to save them in time. The man came to see me immediately. I told him, 'From now on, take Dada's name and don't ever repeat what you did.' After that he continued to be mindful of the Lord within—take Dada's name and all his *paap* sin-demerit karma were washed-cleansed and everything settled down.

When you say, 'Dada,' *paap* sin will not come near you. It will hover around you but it will not touch you. If you become lax-dose off from your awareness then it will affect you. It will not affect you in your sleep. If you fall asleep taking Dada's name and you wake up saying it, then you spent the time in between being the Self.

What is the need to fill out a tender of doer-ship?

Questioner: Dada, if everything is based exclusively on *paap* and *punyai*—karma of sin and merit, effect of causes created in past life of hurting or helping another living being, where is the need to fill out a tender—an agreement to carry out a task for a specific amount or reward?

Dadashri: That tender is filled according to the unfolding *paap* and *punyai* karma effects. I may say to you, 'fill out the tender', but I know the basis by which the tender is filled. There is nothing that works outside these two laws of karma.

I tell many people to fill out a tender to me—a contractual agreement with the Gnani Liberator—asking for liberation, but no one has done so as of yet. How will he? It is all dependent upon his *paap* and *punyai* (sin and virtue karma created in the past life unfolding as pain and pleasure in this life.) So when your karma comes into fruition and you try hard to change things, you will push away whatever is naturally destined to come to you. Instead, just go home and rest and do a little work and if your *punyai* is in operation, then there is no need for you to do anything. By staying at home and just doing a little work, it is possible for you to get everything so that is why I am telling everyone not to fret during the fruition of both their *paap* or *punyai* karma. You only have to understand the facts; that is all.

Questioner: Losses and profits continue in business.

Dadashri: That continues, no? You have come here from Navasari and even while away, when your earnings are continuing. It is a wonder, isn't it? When you are at lunch even then your earnings continue. And those who are suffering losses, even that will continue, will it not? What a wonder it is! You know how to analyze all these account books, but what will you learn if you analyze the account of this world? 'We' knew how to do the assessment of this world. Before this Gnan—Self-realization, 'we' had done evaluation of the balance sheet of this world. So why should I take on any hassle? All that he is striving so hard to attain *mahenat* is all ready for him as an effect of causes laid in past life. By striving, you are, on the contrary incurring a loss.

Are you running this whole business?

Questioner: Yes.

Dadashri: Are you not facing any tension in your business?

Questioner: No, I do not have any problems.

Dadashri: Enjoying the business, no? See! A person with lots of merit karma does not have any problems!

That is why I am telling you to enjoy what comes to you as a result of your merit karma. What is the definition of merit karma *punyai*? Someone will come and wake you up at 5:30 AM in the morning and will ask you, 'Sir, I would like to build a house and I would like to give you the contract!' Such is the *vyavasthit*—scientific circumstantial evidence. This will happen even if you make no efforts to look for a contract. And if the owner is running around looking for somebody to give him a contract, *vyavasthit* will say, 'relax, it will happen!', and one will have to wait.

Nothing is going to happen beyond the *vyavasthit*—scientific circumstantial evidence. Yet, you should not take *vyavasthit* to mean, 'let me take it easy, everything will be done'. If you want to say, '*vyavasthit*', then your effort must be there. The efforts to be made have to be made as dictated and prompted by *vyavasthit*. But what should be your intent? Your intent—desire must be to make the effort. What do I mean by efforts 'prompted by *vyavasthit*'? Say you go to collect the money due to you, at 10 AM. You do not meet him, and then you go looking for him at noon. Even then, you do not meet him. Then again, you go searching for him at 1:30 PM. You are not to do this. To make an effort means you just need to go once to collect the money and then don't need to think about it. The effort should be natural *sahaj*. This natural effort means that you will encounter the person on your way back the first time you went looking for him. All my work is accompanied with this naturalness *sahajata*. No effort is necessary.

That is how the account has been for me. This is because 'I' never created any interference *dakho*—taking on the doer-ship.

Why Delight and Sorrow In Profit and Loss?

If you do business with honesty your profits will be 66,616 and if you do it with dishonesty it will be 66,616. Which would you chose?

I have a big business but whenever our business receives an official letter from the Government, it is on the business, it is not on my head, because I associate both profit and loss to the business. I take home only the amount of money that I would make as a salaried employee. The remaining profit stays in the business account and so do the losses.

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'It is not worth being stressed about money. If you will have a sense of ease when money accumulates in the bank, then you will feel uneasy when it leaves. There is nothing in this world to feel 'easy' about, because everything is temporary.'

Whisper in the ear of the business

Let me tell you what I used to do in my business? When steamers were launched, there were all kinds of *pooja* rituals. We would even call a priest and do a *pooja* of the ship and then I would whisper in the steamer's ear, 'you may sink if you want to, but that is not my wish. That is not my wish. That is not my wish.'

Then whether the steamer sinks after six months or after two years, I adjust to the situation and tell myself, 'At least it lasted six months.' Business means to float or to sink. Palaces of wishes and hope—excessive expectations, will not fail to bring disappointment. It is very difficult to remain

vitaraḡ absolutely detached in this worldly life. It is possible if one has this *bodha kada* the art of explanation and *gnan kada* the art of knowledge.

'That is not my wish.' If I did not say this, it would have meant that I was not interested and then it—the steamer of business—would sink for sure. By saying 'It is not my wish', the words would give effect and if the ship were to sink, then I would know that at least I did speak to it. So in this world you have to make adjustments everywhere, in order to accomplish anything.

Where is the loss for the worshipper of loss?

I have been a contractor all my life and have been involved in all kinds of contracts. Amongst such contracts, we have even built jetties in the sea. Let me tell you what I used to do in beginning. Wherever there was a scope of making a profit of five hundred thousand rupees, I used to say to myself that it would be enough even if we made a profit of one hundred thousand rupees. In the end even if we had enough to pay taxes and the daily expenses and broke even, that would be adequate profit. The profit would be of around three hundred thousand. This would keep the mind satisfied and content because we made way more profit than was expected. Here people expect a profit of forty thousand and get only twenty. Surely they are bound to be unhappy!

See the method is wrong, isn't it! The way of living life is crazy, isn't it? If a person were to expect only a loss i.e. treating all worldly endeavors as a loss, then no one would be happier than he. This kind of awareness is such that he will never be subject to any loss in his life. Anyone who looks at loss from this viewpoint will never experience loss in his life.

Whatever happens it is lawful. So do not create doubt in this. Now our Gnan says, if a snake has entered then leave it alone. It is vyavasthit— scientific circumstantial evidence, go to sleep quietly. Our Gnan can make you sleep without a doubt.

The nature of the illusion—moha maya

Questioner: We are so involved in making money in our business that we are not at all able to turn away from it and we are constantly preoccupied with its illusion—*moha*, in fact are sunk in it.

Dadashri: And even then you are not satisfied. You feel you want to make one million and when you reach that goal, you want to make two, and then you think you will stop at five. This does not end. I too would have made a decision to make a million. But I came to the conclusion that life does not give you an extension. If we were given a thousand years instead of a hundred to live, then hard work *mahenat* would be worthwhile. But there is no surety of anything in life.

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‘We had an acquaintance that once borrowed some money, but never paid it back. I realized that this was the result of enmity from the past life and an unsettled account. If you can destroy enmity by letting go of your money, then do so.’

When collection of dues stops then the lending stops

During the years 1942 to 1944, when I had enough money, many people borrowed money from me. Then in 1945 at the age of 37, I decided that I wanted to pursue the path of liberation. I decided that I would not demand or try to collect the money that was owed to me, because if people were to pay me back part of what they owed, they may

return for some more and my dealings with them would never come to an end. If I tried to collect the five thousand that was owed to me, that person would come to borrow ten thousand. Instead it would be better to leave the five thousand with him. He in turn might think it would be better if I never bumped into him. If he saw me in the street, he would cross over to the other side, so I understood. I wanted to be free from all these people, and these people in turn set me free.

Why had he—Ambalal entered in that crowd? For tasting *maan* pride. There was the *moha* illusion for enjoying the pride so he had entered into the hole of tasting and enjoying the pride. But now, how to extricate out of it? Then I found this way. As and when I decided to get out *sooj* intuition will rise within. So I decided not to collect the money that was owed to me. Some way will unfold. It came to such a beautiful end that they stopped coming altogether. Out of them two to four people might have paid me back, after this I had told them directly, ‘brother, I have entrusted my *vyavahar* worldly interaction to Hiraba. I have not kept anything in my hand’ I had said like that. So there is no more hassle at all. ‘Now nothing is in my hand, I do not have authority *chalan* in my home’, I had said like this.

In the year 1942, my friends had borrowed money from me but they never returned it. I was not bothered about a few hundred rupees people would not pay back. But I had helped a lot of my friends because I had the money, however none of them came to return the money. Hence a voice within me said, ‘It is good this has happened because if you were to ask for it back, they will come to borrow again.’ If I were to ask them for the money, they may pay back the five thousand a little at a time but they will come back to

borrow ten. So I wanted to put a stop to this hassle, and this was a great opportunity to do so. I could put an end to it from here on. If I made an attempt to collect it, they will be back again. This way they will think they have it made because I was not asking them to pay back. They then stopped coming over altogether. And that was exactly what I wanted. 'Blessed is the event that breaks worldly ties; now we can merrily worship the Lord'. So at that time I discovered this *kada* art of worldly interaction.

Buy the egos, giving whatever they ask for

One man tells me, 'my relatives come and take the money.' Then I said, 'how much did they take?' Then he says, 'some would take a hundred, some would take fifty.' I asked, 'are you inviting them and then giving them?' He replied, 'they come for the money. Who would invite and give them?' I asked, 'does he come to your home to get it or you go there and give it to him?' He replied, 'he comes to my home.' I asked, 'how much does he ask for?' He replied, 'a hundred.' I asked, 'what is your relation with him?' He said, 'uncle-in-law's son.' I said, 'he is coming, so there is some evidence—karma effect.' He asked, 'but this way I will lose it all, no?' I asked, 'are you going to give him the money, free?' Then he says, 'what did he give me for it?' Then I said, 'he is selling his ego, take it.' Two things can happen, if he takes the money by pawning his ego then he will return the money and if sells the ego then he will not return the money. So I bought the ego. How did I collect this huge stock—spiritual energy? I then told him, 'you too have also bought his ego.' I was able to 'see' that. Afterwards he tells me, 'I gave all these people, I gave to all relatives but nobody returned it.' I said, 'very good thing has happened. You realized today that you bought egos.'

Questioner: Amazing spiritual discovery!

Dadashri: Even at a young age, the thought had arisen within, that what am I getting in exchange? We give them and they leave then what am I getting in exchange? I would sit under a tree and think a lot then I found out that he has come here to sell his ego. Who will sell it? If someone were to ask me, 'would you sell if you have it?' Then I would say, 'No.' I had told all my friends that, 'brother, this hand is not for begging, this hand is for giving. I am saying with egoism that this hand is not for begging from God. Therefore you should not feel fear that this Dada will ask from me and if you need anything anytime, you may call me even two o'clock in the morning. Because I am not the seller of ego, with so much difficulty we have got this ego.'

When I receive the money, it will not stay the next day with me. If I have hundred thousand, within two to three days I would have about ten thousand. So my partner had understood that money does not stay with me. I had entrusted the management of money to my partner.

Give it but know that it is gone

If you loan the money at the interest rate of one percent, two percent or one and half percent or may be three percent, you should keep in mind that you will not see that money again. So when you get it back you should know it is a profit. Once the money is loaned, you do not need to worry or create tension, because you do not have authority in your hand at all. These human beings do not have the authority in their hands to live even one moment whatsoever. It is not sure which moment will one die, and yet he keeps worrying about money. Hey, do you need to worry about money?

Worldly interaction is an account only

Some people will say, 'we have loaned money to someone and he will commit a fraud.' No, this world is not like that at all. Some people will say, 'when we loan money to someone we will not lose for sure.' The world is not like that either. The world exists due to one's own account only. If you are pure then no one can hurt you, that is how the world is.

If you think, 'what will happen if a thief catches me?' Nothing of that sort is going to happen. And the one who is bound to get caught (karma effect), no one is going to let him go free. So then why do you need to be afraid? Whatever is in the account, it will be paid off. And if there is no account then, no one can challenge you. Now you do not have to become fearless and proclaim that no one dare challenge me. You cannot speak like this at all. You are challenging the other person. Do not give space to fear in the mind. This world is not to be afraid of.

You lose your watch worth three thousand in the Fort area. Fort area is like an ocean, when it is lost in ocean you cannot find it again. You cannot even expect to. However three days later you see a notice in the newspaper about a lost watch. The advertisement says the owner can recover the watch with proof of ownership and after paying for the cost of advertisement. So this is how the world is; just and precise. If he does not pay back it is justice and if he pays back that is also justice. So I had done accounting of all this, many years before. If he does not pay back that is not his fault. In a same way if he returns then what is his benevolence in that? This world is governed in a different way!

Unique way to collect the money

Let us talk in short. Whatever has happened, is justice. Do not look for other

justice. What is the nature of this world? People will look for justice. I had given him hundred rupees and I asked for five rupees in emergency yet he did not give me. Hey, he does not give you, that verily is justice. How can we say that it is injustice?

The intellect *buddhi* creates a storm and spoils everything. What is intellect? It is that which seeks justice. When someone does not pay for the goods you sold him, your intellect will nag you repeatedly. Why does he not pay, when he has already received the goods? This 'why not' is the function of the intellect. When injustice is committed (according to the view of the world), it is in fact justice. You should still attempt to collect what is owed to you. Just calmly tell the person that you need the money because you are in difficulty. But there is no need to become hostile and make demands such as, "I'll see to it that you pay up", otherwise you will have to look for a lawyer and all your time will be wasted in courts instead of coming here to satsang.

If you say 'whatever happens is vyavasthit—scientific circumstantial evidence', the intellect will go away. You should have a firm conviction that whatever happens is justice. This firm conviction *shraddha* will keep you sane and you will not feel angry and antagonistic towards the other person, nor will you become frustrated. However, having said this, in the worldly life, you should still attempt to collect your money. When you go to collect your money, you should play your role to the fullest, as if you are in a play. You should tell your debtor pleasantly that you had come by several times but unfortunately you were not able to meet him, and that now perhaps because of yours or his *punyai* merit karma, you both are able to meet. Tell him that at the moment you are in some financial difficulties and that you need the money and if he is not

able to pay you, that he should arrange to have someone else give you the money. Speak in such an appealing way that you can get your work done. People have egos, so if you lift their ego gently, they will do anything for you. You should not get into a conflict or feel any attachment or aversion in this matter. Even if you fail to collect your money, after a hundred trips to your debtor, remind yourself that it is of no consequence and that whatever has happened is justice. After all, you are not the only person who has to collect his money.

Questioner: No, every businessman has the same problem.

Dadashri: The entire world is not trapped in *maharani*—money. The world is trapped by *oogharani*—collection of debt. One businessman says to me, ‘I am not able to collect ten lakhs, before I used to.’ People never came to me, when they were able to collect. Now they come to complain.

Have you come across the word ‘*oogharani*’—collection of debt? Whose ‘*rani*’ queen is this?

Questioner: If someone insults us, is that not *oogharani* (payment of debt)?

Dadashri: Yes, it is all a debt. When he insults you, he will really insult you. He will even use words that are not found in the dictionary. The burden of responsibility in using such language lies on his shoulders. At least that responsibility is not yours and that is good.

One’s relentless search for justice has exhausted him. A person always asks what fault was it of his to deserve such bad treatment from others.

How can you afford if that ghost seizes you?

When you are trying to collect from your debtor and he is not able to pay you because

he has no money, then you should not be persistent. He will bind vengeance against you and should he take birth as a ghost in the celestial world, he will harass you to no end. How is the poor man at fault when he is not giving you the money because he has none? Do others have the money but refuse to give?

Questioner: What should we do if he does not return the money even when he has it?

Dadashri: What can you do even then? The most you can do is file a claim in the court. If you beat him up, the police will arrest you.

Or else you let go of it, if it is yours you will get it and if not then it is gone. You do not have to introduce this ghost of a lawyer.

Questioner: But I am not able to let go of it. The opposite person is so conniving and sleazy that I do not feel like letting him go.

Dadashri: If you don’t then you will have to let in the ghost of a lawyer. And the lawyer will say, ‘Hmm, I had asked you to be here at nine-thirty and you showed up late by fifteen minutes? He will call all kinds of names like ‘you have no sense, you are an ass, and you are a dog’! Let it go, you crazy fellow! Why pay the fees and invite abuses in return?

And if you have hired a lawyer who abuses you do not become weak and tense. Tell the lawyer, ‘sir, there is a condition of paying fees between you and me. I pay you the price and you fight the case. We do not have a condition of the abuse that you are hurling at me. ‘I will file a counter claim against this extra item that you are doing,’ you should say like this. This is called extra item—unnecessary abuse.

Questioner: It is much better not take the matter to the court.

Dadashri: It is best if you do not take

the matter to the courts. A wise man will not do so, his premise would be: 'If the money is mine, it will come to me otherwise it will not', but he would not invite such demons unnecessarily. Otherwise these demons will harass you for no reason. Some people call their debtors all kinds of names even before their case goes to trial. They will say: 'You imbecile, you have no sense.' To these people I ask, 'and you have a lot of sense?' This is a person you are referring to, not a donkey. How can you speak in this manner? At our place we have that devotee, a lawyer, he says, 'I also speak like that.' Hey, what kind of shameless person are you? It is good that those poor people are meek and mild and they listen, otherwise they would hit you back with their shoes, and then what would you do?

My partner had gone to meet one lawyer. That lawyer did not initiate that case on time, even when my partner had paid him the fees. So he went to a lawyer and asked him, 'sir, do not return my money but give me my case back. Let me take it elsewhere.' Then what did that lawyer say? He said, 'I will make a dog, bite you, if you ever show your face again.' What can one do? With great difficulty we brought the case back. We did not take the money back. With explaining, coaxing and with a great difficulty he brought the case back. And he asked another lawyer to file this case. He was Jain and very intelligent and capable. My partner took this case documents to him. He met that lawyer at nine-fifteen instead nine o'clock and the lawyer says, 'you are like a dog, like a donkey, you wasted my time.' Then my partner says, 'Are you cursing with such abusive sentences being a Jain? What other people will speak then? Do we have such condition?' Then that lawyer says, 'you awakened me, I must not speak like this being a Jain, but I end up speaking such things.' Our partner said, 'why do you speak like this?

Would a Jain have such qualities? A Jain's words are so full of wisdom and prudence. Would he bite people?' In fact, he vomits his anger that is simmering from the fight and clashes with his wife at home, on his clients. He fights with a wife and takes out that anger on us.

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'We let go and allow ourselves to be deceived to avoid the expression of *kashaya*. And we will continue this. Is there not fun in being deceived with this awareness? Such human beings are rare.'

The Gnani allows others to deceive him to prevent *kashaya*

My business partner once told me that people take advantage of my guileless nature. I told him, 'You are guileless by calling me guileless.' I deliberately allow people to deceive me. He then told me that he would not say such a thing again. I am always aware of the motives of the one I am dealing with. I take pity on his covetous nature and intent to deceive, so I let him go. We all have come here in this life to become free from *kashayas*: anger, pride, deceit and greed.

Questioner: That is correct, Dada.

Dadashri: This was my principle from a very young age. Otherwise it is not possible for anyone to deceive me and make a fool out of me. What was the outcome of my allowing others to deceive me deliberately? The brain became very strong. Even the brains of highly intellectual and learned judges cannot match it. The judges too would knowingly allow others to cheat them. When you do this, the power of your brain will reach to the top. But be careful, you should not attempt to experiment in this way. You have taken Gnan have you not? Such an experiment is to be conducted when a person does not have Gnan.

Became free after settling the file with equanimity

I was in a similar situation once, but I never worried about whether that money would be returned. I did however remind that person from time to time that he owed me some money. A man had borrowed five hundred rupees from me. I would never ask for money. One day our accountant asked me whether he should write a note to a person who had not returned our money given to him two years ago. I advised him not to write because he will feel bad. And one day I met him on the way. Then I told him that our accountant was asking me to write a letter requesting the return of the five hundred rupees, which he had borrowed. He snapped back, 'which five hundred are you talking about?' I said, 'didn't you borrow the money two years ago? Please check in your book.' He replied, 'I was the one who loaned you the money and you have forgotten it.' I thought, 'I will not be able see and know such 'design'—unique sample of a human being, in this world. I am fortunate today that this person came to teach me this.' So what did I say to him? It might be my error so please visit my home this afternoon. I offered him tea, paid the money and ask him to sign a letter of the payment. I am not going to find such a person in the entire life. So *mooah*—Gnani addressing Ambalal—not five hundred but a thousand gone, but you got this *updes*h lesson that such people exist! Such lessons, correct you in life, and one becomes cautious in worldly dealings. What kind of a person did I come across? I would not have imagined even in my dream. Let alone the *upkaar* the good turn that I had did for him.

How is anyone to deal with a world like this? If you were to bundle up some money in a black cloth and throw it in the sea, is it not foolish to think that you will get it back? If a

person returns the money to you, you should invite him for tea and thank him for his graciousness in returning the money. You can say to him that it is indeed a wonder that he is returning the money because in this age of Kaliyug money does not come back. The fact that he is returning what he owed is more than enough; do you understand? This is what the world is like. There is suffering in returning the money and suffering in taking it back. Who can be happy in this? What is more, it is all *vyavasthit*. It is *vyavasthit* when a person does not return the money and it is also *vyavasthit* when you lose double the amount.

Questioner: Why did you pay that man another five hundred rupees?

Dadashri: I did not want to have another situation with that person again in any future life. The awareness I had when he demanded the money he owed me, was that I was on the wrong track. If he says, I am not able to return the money then compromise with him. Then you can afford to interact with him because there is no problem even if he were to meet with you in next life. But such person should never come in front of me in any life. It would be better if he does not touch our class—the noble ones. How far will it be part of our class? If he says, 'I do not have the money now, please help compromise', then it will be part of 'our class of nobility,' but the one who speaks like this that will not get to come anywhere near 'our class'. It will not work at all. It would be better if he does not meet us again. Do not let me see him again at all. He would think that 'I conned him, I am set.' And I would say that you have accomplished and it was my wish, my big account has settled. You get the benefit. How can we afford to have this kind of people? Now what can we say to this—is this justice or injustice? Someone may ask you to take

this matter to a court and get the money back. I said, 'no, now I found out that such people do exist. Therefore stay away from this kind of people, stay very far away.' If you try to get some justice of right or wrong with such people you will invite major problems.

Now in this case, if you seek inner satisfaction *samadhan vrutti* where will you find it? 'We' settle it promptly, with equanimity. Did you understand what I am trying to say? After all we do not want to stay in this *bhanjghad*—recurring cycle of destroying and creating relationships—and the fact that he took the five hundred rupees is not under his *satta* realm, he is a *nimit* evidentiary instrument in the realm of *vyavasthit*—scientific circumstantial evidences. He wants to do such business so *vyavasthit* provides him all such circumstances, his intent is such; and you were meant to lose from your account. Thus we get to learn a lesson. You might not have seen such a person in your life, have you?

Otherwise how discouraged would you get about these five hundred rupees? As it is you occasionally spend five hundred rupees to live in a hotel. Would you not spend this amount? If you were to visit Mumbai and if there is a nice hotel then will you not spend five hundred rupees for two days? And when you lose five hundred rupees this way, you feel like someone stabbed in your chest. This is because you are looking to be satisfied in that other situation. How is that going to happen? It will not happen, with the one who speaks totally wrong. Therefore settle with equanimity. Right or wrong, close that case. Vengeance *veyr* will not be bound (for an effect to continue in the next life). When someone sticks to you wrongly—behaves wrong, let go of him, and if someone sticks to you right—be kind and positive for him. 'We—the Gnani' allow ourselves to be

cheated by the greedy one to make him happy. 'We' give respect to a *maani* the one established in pride and self-validation—and make him happy. 'We' would try to make them happy anyway 'we' can. 'We' would not get stuck with these people. Adjust everywhere; there is no place or situation where I will not adjust.

Questioner: If we try to adjust like this, will the purity of *vyavahar* worldly interaction remain?

Dadashri: It will definitely remain. What is the meaning of *vyavahar shuddhi* purity in worldly interaction? When one does not hurt anyone that is called life. To seek justice is not called *vyavahar shuddhi*. And when you try to bring about justice – injustice in this, one will become unhappy and another will become happy. Do you understand me exactly what I mean by *samadhan vrutti* the inclination for satisfactory closure and *sambhave nikal* settling the matter with equanimity?

Questioner: Yes.

Dadashri: That's all, enough. One never attains the *samadhan* satisfaction in all situations. If you try to look for satisfaction in ten places you will and two places you will not find the satisfaction. The mind then becomes fractured—loses hope.

There is not one stain on 'our' mind. Someone tells me that I am a con man. I would tell him that, 'brother, you are correct. Do you have to say anything else? On what basis you are telling me that I am a cunning person, now explain this to me.' Then he says, 'it is written on the back of your coat, con man.' Then it is correct.

The one who deliberately allows his own self to be cheated attains liberation

You are a good person and if you do

not allow yourself to be conned, then who will? Greedy and unworthy people can never be conned. They will con everyone. The noble person is the one who knowingly allows his own self to be cheated. The one who welcomes you with profuse greetings is in fact making a pre payment to you before cheating you.

That is why it has been written about the Gnani as one who will allow his own self to be cheated by the greedy. This is because my sole desire is moksha. I have not come here to accumulate wealth. And I also know the ultimate reason for a person being cheated and for a person to cheat someone. I know about this, and therefore it does not matter.

I quickly recognize when a person is a *maani* hungry for, and thriving on respect and pride, so I will give him respect and get 'our' work done.

And 'we' get cheated when a greedy person comes to 'us'. When he cheats you then he thinks that his work is done. But you have to just 'see', 'is this man letting me progress on the path of the religion that liberates?' That is all that is necessary. Otherwise if you do not allow a *lobhiyo*—the one entrenched in greed, to cheat you, then he will not let you proceed on the path of liberation.

He indeed is the greatest, who allows himself to be cheated by a greedy *lobhiyo* man. What do our people generally say? 'He has not deceived me. What is his capacity?' Hey, it is his business to cheat people. Allow him to do his business, let him continue his business. Is it your business to cheat people? We should help to run his business, shouldn't we? If his business is running, then should we not help?

Questioner: Yes, we should.

Dadashri: Allow him to do that business. Yes, otherwise he will bother you.

I have not been conned because of *bhodpan* guilelessness. I am fully aware when people are cheating me. I deliberately allow them to do so. Foolish are those who get cheated because of they are guileless. Do you think that 'we' can ever be guileless? (Guileless and deceptive are two sides of the same coin). Those who deliberately allow themselves to be cheated, how can they be guileless?

Allowed thieving to continue, and paid off the accounts

It used to happen in our business that whomever we hired to guard our property, that very same person was helping the stealing. Then we hired two persons instead of one. One for day shift and one for night shift, thus we hired two persons. He was also doing the same. Thefts continued to happen every second or third day. I understood that all this is correct. It is time to pay off this account. We are here in this world to pay off the account of the thefts, so when all these accounts become paid off, then it will be settled. The thief will steal, we would know in the morning, we have to quieten down after knowing this and whichever parts were stolen we order them and keep the business going. We had to do just this much. We had to notify the police station on seventh day. So then we would notify them of the theft. Why we had to do this? We have to play that drama too. If we do not play that role, then it would be wrong. Then again police sub-inspector will come, and he will ask that, 'what is stolen?' Then I would say that, 'This and this has been stolen. Certain merchandise has been stolen. Now you give a warning to everybody.' Then he would go and give a threat to everyone that, 'hey, why it is like this? hey, why it is like this? I am here.' We knew that from tomorrow onwards the stealing would resume, we would be aware of this. Police sub-inspector would give them threats, they would continue stealing,

we would do all this, and everything would go on like this. But nothing is going to happen out of vyavasthit—scientific circumstantial evidence. The stealing continued for twelve months, but no one from our end was affected at all. Everyday something will be stolen, we simply are to ‘know’ that this much was stolen today.

* * * * *

‘Whatever has happened is justice. Do not look for other justice. You are seeking your worldly justice. It should be with nature’s justice that this is right and this is wrong. What is natural justice? Whatever has happened is justice. If you want to attain liberation, understand that whatever has happened is justice.’

Whatever happened is verily nature’s justice

I had not attained Gnan when I was forty-five years old. We had business of steel factory. One person from our village came and requested me, ‘I want to temporarily store these metal sheets in your factory. I do not have a bullock-cart to carry the metal sheets.’ I asked, ‘where did you get these from?’ Then he replied, ‘I brought them from where it is given under rationing restrictions.’ So I wrote a note to my partner to allow this poor man to store the metal sheets. He had six packages of metal sheets. Each packing contained six to seven sheets. Six months, twelve months passed by but he did not come to pick up the sheets. After then he came and says, ‘we are here with our cart to pick up those metal sheets.’ Now before this, the government people had visited in our factory. They asked, ‘where have you brought these metal sheets from?’ I said, ‘the owner of these sheets lives out of town, he has just left them here for temporary storage.’ Then the government people said, ‘we are confiscating them. Where

did you get these restricted stock?’ I said, ‘take them away.’ Now the man who had originally left them came and said, ‘we have shown permit now allow us to take our merchandise.’ I said, ‘we had a conflict, the government people were here asking for permit.’ Then they said, ‘we have already shown the permit, now let us take our merchandise.’ I said, ‘yes, then take it.’ And our partner allowed them to take their merchandise. Afterwards those government people came. They questioned us, ‘did you sell the merchandise?’ ‘Oh brother, we do not sell this at all. We do not know whatsoever. This is just that those people picked up their merchandise.’ Then they said, ‘but we had told you not to sell it, did we not? We had seized these metal sheets. This is government stock, how can you sell? How can you give them?’ I said, ‘brother, they showed us the permit and took it.’ Then he says, ‘he lied to you, he trapped you.’ Then I said, ‘this is his name and he lives in Bhadrans.’ We gave them information about that person. They investigated. Then the Revenue Officer of that town reprimanded him. The man told him, ‘we have not brought them from the Beetco Engineering Company at all.’ So the Revenue Officer sent the message to these government people and said that those people (we) have sold it.

So they issued a warrant on our name. As a principle owner police officer came at the place of Ambalal Muljibhai Patel. I was sitting inside. Police officer says, ‘is Ambalal Muljibhai here?’ I said, ‘yes, I am here.’ It was five-thirty in the evening. I accompanied him. Thirty years old police sub-inspector was sitting there. He says to me, ‘why are you entrapped?’ I said to him, ‘how did you know that I am trapped?’ Then he says, ‘would I not know you? Can a cat smell a rat or not?’ ‘It can.’ ‘In a similar way we can sense a

thief.' He said like that. 'You have not stolen. If you had stolen then we can sense that you have done it.' I said, 'but sir, I am trapped, what will happen now?' Then he says, 'but sir, what was the problem? Take a seat for a little while.' He ordered tea for me. I tried to offer the money for tea then he says, 'you don't need to pay.' I said, 'sir, it is my work and you are offering me the tea?'

Afterwards he says, 'I felt that you are trapped so now I will find a way for you.' I said, 'are you looking for a way?' Then he says, 'Give a message to the City Revenue Officer to ask the police sub-inspector to bring that property which has no heir. Then all the cases will go to him. After that this criminal case will be dismissed.' I told that Miabhai—Muslim gentleman, 'how did you recognize that I am not a thief? If someone were to slip a precious ring in my pocket, then what will you do?' Then he says, 'we will know right away that you have not stolen that ring. Someone has sneaked it in your pocket. Can people not recognize the eyes of a thief? This person's eyes look like a thief, from his eyes we can say that he does not have good moral character, can people not identify this?'

And people can see vitaragata—absolute detachment in 'our' eyes. People can see that the Gnani Purush does not have *raag* attachment nor does he have *dwesh* abhorrence for anybody.

Questioner: What happened afterwards?

Dadashri: Afterwards I came home. One man named Ambubhai Pathak had come to my home. He had passed diploma, so he was learning to get experience in the line of contracting business from me. He used to come everyday so he was at home. I told him, 'how are you Pathak? How long you have been here?' He asked me, 'where have you

been?' I told him, 'I was trapped like this so I had gone there. Now I will have to go to the City Revenue Officer.' So Pathak tells me, 'my uncle has been appointed as a City Revenue Officer and he moved here just a day before yesterday. What do you need?' I said, 'I need this thing to be taken care.' Then he says, 'I will go and do your work.' I said, 'hey, this is a very complicated problem, let me go with you.' Then he says, 'no matter how complicated the job is, I will tell my uncle.' So he told his uncle to get me out of this, we will pay thousand or twelve hundred rupees whatever it takes. Then his uncle says, 'not even four *annas* cents!' And he dismissed the case altogether. He was an expert in such matters.

It was not my fault at all but I did exercise the ego that, go ahead, keep your metal sheets in our factory. No problem. That is the reason I had to run around so much. I did not have any deceptive intent.

Questioner: But Dada, if someone comes and asks for the help to temporarily store some merchandise then should we not allow him to do it?

Dadashri: Oh, if you allow to store, nowadays he may leave a bomb! People warn me too that such people may leave a bomb—potential problem, but I said, 'brother, they may but what can happen now? Whatever will happen is correct. After all if there is a karma coming into effect then only he will place a bomb, no? Is this world just or unjust?'

Questioner: It is just.

Dadashri: So don't be afraid. Do not harbor a decision to allow to keep or not allow to keep. If you make that decision then you will fall on this side and if you make this decision then you will fall on that side. The moksha-path of the liberation is in the center.

~Jai Sat Chit Anand

**Special Events in the presence of Atmagnani Pujya Deepakbhai
Trimandir Adalaj**

19 March - 9 to 12 AM - **Special Bhakti on Opening of Pujya Niruma's Samadhi Bhavan**
Venue: Trimandir, Ahmedabad-Kalol Highway, Adalaj, Dist: Gandhinagar, Gujarat.

Ahmedabad

20 to 22 March - 7:30 to 9:30 PM - Question-Answer Sessions

23 March - 5:30 pm to 9 pm - **Gnanvidhi** – A Scientific Experiment on Self-realization
Venue: Naroda Kadva Patidar Samaj Hall, Nr. Khari Canal, Dehgam Road, Naroda.

Watch Pujya Dr. Niruma on T.V. Channels

India : ✦ Doordarshan (National), Mon-Fri 8:30 AM to 9:00 AM (In Hindi)

Watch same prog. at same time, In Tamilnadu in Tamil language

✦ **Doordarshan Marathi (Sahyadri), Mon-Tue-Thu 7:30 to 8 AM (In Marathi)**

✦ Doordarshan DD-1, Everyday 3:30 PM to 4 PM (In Gujarat, In Gujarati)

Watch same prog. at same time, outside Gujarat on DD-Gujarati

All over the World (except India) on 'Sony TV' Mon-Fri 7 to 7:30 AM (In Hindi)

U.S.A. : ✦ 'TV Asia' Everyday 7 to 7:30 AM EST (In Gujarati)

✦ 'TV 39' (NJ) Everyday 7 to 8 AM

U.K.-Europe : ✦ 'MA TV' Everyday 7:30 to 8 AM

Watch Pujya Deepakbhai Desai on T.V. Channels

India : ✦ Zee Gujarati, Everyday 7 to 7:30 AM (In Gujarati)

✦ DD-Gujarati Everyday, 9 to 9:30 PM - 'Gnan Prakash' (In Gujarati)

U.K. : ✦ 'MA TV', Everyday 5 to 5:30 PM

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Deepak Desai on behalf of Mahavideh Foundation

(Signature of Publisher)

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Who has the profit and loss?

I separate everything if the business was running in a loss, I would say, 'The business has suffered a loss.' We the Self, are not the owner of profit and loss. If someone were to ask me, 'Have you incurred a loss this year?' I would say 'No, I have not had a loss, the business has.' And if there was a profit I would say, 'The business made the profit.' I do not have profit or loss. Profit or loss does not touch us.

~Dadashri

Bitco Engineering Company
Manufacturer of Agriculture Instruments
(In 1942 Dadashri's Company)



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