



Dadavani

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Say you work hard and keep a constant close eye on all aspects of your work, yet if you get nothing in return, then you should understand that your circumstances are not favorable. Now in such circumstances, if you were to work harder, then on the contrary, you would incur an even greater loss. Instead, you should concentrate on doing something for the Self.



Loss

The Understanding That Brings Settlement During Loss

EDITORIAL

In human life, the current of circumstances does not flow uniformly. In life, physical, social, as well as financial circumstances are constantly changing. When one's financial circumstances are good, he is happy and when the circumstances change, he becomes sad.

Param Pujya Dada Bhagwan (Dadashri) says that, "Just as night comes after day and day comes again after night, in the same way circumstances continue to change. However, many times a person becomes unhappy simply due to his greed. During such times, one should see whether or not there is money to purchase food tomorrow; he does not need to see anything beyond that. And if one has become bankrupt financially, there is a wife, family, hands, legs, eyes etc, for sure! Therefore, he should set this understanding and be content.

You should see what you have, don't see what has gone. A wise person sees what he has and remains in bliss. However, people do not take happiness from making a profit and simply cry over the loss they incur. Therefore, one is miserable if he has money and he is also miserable if he does not have money. Everyone is miserable; the reason for that is only lack of understanding. In reality, people are not short of food and water, but they short of understanding.

Having become a doctor, one invests in the stock market, and when he incurs a loss he invests more money and tries to earn from the stock market, and invites more loss. In reality, a doctor will earn from the medical field, therefore a doctor should stop investing in the stock market and should progress in the medical field. He should not get involved in other business.

Profit and loss is dependent on merit and demerit karma. When merit karma unfolds there is profit and when demerit karma unfolds there is loss. Therefore, you are destined to profit and loss. So, you do not think about loss, even then you incur a loss, in the same way you will make profit without thinking about it. However, people are doing *aartadhyan* (an adverse internal state that results in hurting the self) and *raudradhyan* (an adverse internal state of being that hurts the self and others) in input and output, and they are spoiling their next life. However, one will receive however much money he is going to receive. Therefore, instead of taking care of external money, it is worth taking care of 'money' within.

Dadashri also ventured as a general contractor. So, profit and loss would come! He has given the understanding that he had set to live a life free from worries and problems in these circumstances. He has talked about His own experiences, which are also useful to our lives.

In the current edition, beautiful keys have been given by Dadashri regarding which understanding can be set when financial problems arise, and these have been compiled here. That will make us free from worries and problems and help us to progress on the path of liberation, that is the ardent prayer.

~ Jai Sat Chit Anand

Dadashri has given detailed explanations for this Science in the Gujarati language and He has urged those who want to understand its depth fully, to learn the Gujarati language.

While reading these translations of the Gujarati Dadavani magazine, if you feel there is any sort of contradiction, then it is the mistake of the translators and the understanding of the matter should be clarified with the living Gnani.

In order to enhance the reading experience of the English Dadavani, a glossary with the translations of the Gujarati words used in the matter is available on <https://www.dadabhagwan.org/books-media/glossary/> on the internet for readers. Please share your feedback about this change and the overall reading experience of the English Dadavani on engvani@dadabhagwan.org.

Please note that 'S' Self denotes the awakened Self, separate from the 's' worldly self or non-Self complex. The Self is the Soul within all living beings. The term pure Soul is used by the Gnani Purush for the awakened Self, after the Gnan Vidhi. The absolute Soul is the fully enlightened Self. The worldly soul is the self. In the same manner, 'Y' You refers to the awakened Soul or Self, and the 'y' you refers to the worldly self. Also note that round brackets are for translation purposes and square brackets are for clarity that has been added in English which is not originally present in Gujarati.

The Understanding That Brings Settlement During Loss

Pain Is Due to Belief Only

Questioner: Dada, currently our financial circumstances have changed, so now I keep thinking, 'What will we do?' Please show a solution for this?

Dadashri: These things certainly will keep changing. Doesn't night come after the morning? One may not have a job today, but tomorrow he will find a new one. Both will change. Many times, it is not financial at all, but his greed is at work. All you have to see is whether or not there is money to buy vegetables for tomorrow. There is no need to see beyond that. Now do you have that sort of suffering (*dukh*)?

Questioner: No.

Dadashri: So then how can it be even be considered suffering? One continues complaining unnecessarily of suffering where there is no real suffering. Then that leads to a heart attack, one experiences *ajampo* (inner turmoil and restlessness) and believes it to be suffering. That for which there is no solution cannot be considered suffering at all. For that

which has a solution, one should bring about a solution, but if there is no solution at all, then that is certainly not suffering.

Don't See What Has Gone, See What You Have

What unhappiness (*dukh*) does a man have? One man tells me, "I have nothing in the bank. I have become completely empty, I am bankrupt." I asked, "How much was your debt?" He said, "I did not have a debt." Then it can't be considered bankrupt. There is a thousand or two thousand rupees lying in the bank. Then I told him, "You have a wife, don't you?" Then he replied, "It is not as though I can sell my wife, can I?" I said, "No, you have two eyes, do you want to sell them for two hundred thousand? These eyes, hands, legs, brain; just count the value of all these assets. Even if there is no money in the bank, you are already a millionaire! You have so many assets, let's go ahead and sell that! You would not even sell these two hands. You have unlimited assets. Consider all these as assets and be content. Whether money comes or not, but you should get food to eat on time.

A foolish person sees loss, whereas a wise person sees what is at hand. See what you have, do not see what has gone.

Lack of Understanding

People do not have lack of food and water, but they have lack of understanding.

I asked a mill owner, "How is your business going along?" He replied, "Everything has been derailed." I asked, "What has happened is very good. Good riddance, all the troubles are gone, now recite the Lord's name in happiness!" Then I asked him, "Why has such a thing happened?" So he replied, "I earned some money from the mill which I deposited in the bank and the bank is just not giving it back! Now they are simply not giving it back! I had taken a loan from the bank previously; therefore, the bank is not giving it back again. That is why things have slowed down. So now perform some *vidhi* (special blessings) for me." I said, "I will! I will!" So I felt that this poor man is very miserable. The bank is not giving anything to this man, even though he has a mill, what can he do with the mill? Is it as though he can make use of the mill [a fixed asset] to cover his personal necessities! So he invited me as well as others to his home. He said, "Come and bless my home, if your divine footsteps fall in my home, something good will happen for me." So I said, "I will come." So we went to his home. We had the tea and snacks. Then he started to give money in one envelope. I told him, "'We' cannot take your money. What do 'we' want to do with money when your situation is such?" There was only a thousand rupees, not more than that. Then he said,

"No, Dadaji, you certainly have to take it. Dadaji, it is not like that, it is not as bad as you are saying. There is another factory and every twelve months, I get five hundred thousand rupees, from it" I said, "Hey! Why did I sit with you?" I thought that this man had incurred a loss in all aspects and here you are saying that he has at least something! He is saying, "I receive another five hundred thousand rupees!" Now how is such a person to be dealt with?

Everyone Is Miserable, What Is the Reason?

One does not feel the happiness from making profit for infinite lives, and just keeps crying about the loss. He has only cried about the loss.

So, if there is money, there is still unhappiness; if there is no money, there is still unhappiness; if one becomes a prominent minister, there is still unhappiness; if one is a beggar, there is still unhappiness; if one is a widow, there is still unhappiness; if one is married there is still unhappiness, even one with seven wives has unhappiness! There is nothing but unhappiness! Even the businessmen of Ahmedabad are unhappy! What must be the reason for this?

Questioner: They do not have satisfaction.

Dadashri: Where was the happiness (*sukh*) in it in the first place? There was indeed no happiness in that. It just seems like that due to illusion (*bhramti*). Just as a man who is drunk, whose one hand has fallen in the gutter, he will say, "Yes I feel coolness in it. It's very nice," It feels

like that because of the alcohol. Otherwise how can there ever be happiness in this? All this is nothing but refuse!

There is indeed no happiness whatsoever in this worldly life (*sansaar*). There is certainly no happiness at all, if there were happiness then this Mumbai wouldn't be like this. This is not (true) happiness. This is in fact an illusory happiness and it is just a temporary adjustment.

However Much Happiness There Is in Profit, There Is That Much Unhappiness in Loss

It is not worth keeping the burden of money. When it gets deposited in the bank, it gives the 'sigh of relief', and when it leaves it gives unhappiness. In this world, nothing is worth having a 'sigh of relief', because it is all temporary!

What is the balance sheet of the worldly life? Is it a profit or is it a loss? There is a loss for the one with a twelve-bedroom home, and there is a loss for the one with a two-bedroom home. The loss is not in the rooms, it is only within you. Why don't you find that out!

One who does not feel happy in times of profit will not be unhappy in times of loss. However much happiness one feels in profit, there is that much unhappiness in loss. It is precisely the intellect that shows profit and loss.

The Business in Which One Is Wounded Is Precisely Where He Will Heal

Questioner: I have incurred a very heavy loss in my business, so what should I do? Should I close the business or start a new one? I am in a lot of debt.

Dadashri: Losses incurred in a cotton business, cannot be recouped by opening a grocery store. Losses incurred in business can only be regained from [the same] business; they cannot be recouped by doing a job. Can losses from a contracting business actually be recouped by opening up a beetle nut store? The 'wounds' incurred from a certain trade, is the very trade in which they will be 'healed', that is where the 'medicine' lies.

I did this math at a young age that if losses incurred in a certain market were tried to be recouped in some other market, then what would happen? The losses would not be recovered. There are some people who have shallow thinking. The loss may have happened in a contractor's business yet they try to recoup it from a beetle-nut business. Hey, the loss cannot be recovered like that. The loss in a contractor's business can be recovered from a contractor's business. Yet one opens a beetle-nut store, however, nothing is gained from it. On the contrary, people will take away your cash-box and harass you. Instead of that, even if you don't have money just go and stand there. Wear nice pair of pants that day and go. If someone befriends you then the work will start again and you will surely come across some friend.

There is infinite energy within. The One with the infinite energy says, 'Oh Chandubhai! What do you think?' At that time, the intellect from within says, 'There has been this much loss in the business! What can be done now? Get a job and recover the loss!' The One within with infinite energy says, 'Why don't you ask me, why are you taking advice from the

intellect? I have infinite energy!’ Why you don’t seek out profit from the same energy, which made you undergo a loss! A different energy made you undergo a loss, and you are seeking profit from another source. How can that be reversed?

If your intent (*bhaav*) does not waver, then there is no energy in this world that will not go according to your desire. There is such infinite energy within you. But our law should be such that no one gets hurt, there should not be any violence towards anyone. The law of your intent should be so firm that the body may leave [die], but your intent does not let up. If the body dies, then it will die once, so there is no need to be afraid of that! If people have such fear, then the state of these people would be grim, wouldn’t it! No one would make deals with each other, would they! I have seen many prominent men who are brokers talk about making a demand on promissory notes worth four million rupees. Nonetheless what they say is, “Dada, most people are speaking negatively, so what will happen?” So I tell them, “Be a little patient. The foundation has to be kept strong.”

When these cars are traveling at such high speeds, they are still able to reach safely, so would they not be able to come out safely from their business? Outside we frequently feel that we will get into an accident but people do not appear to go around colliding. Is it as though people are colliding? If they are able to safely come through, then can’t these people also come through? If you were to succumb to fear on the road, then how would you come from Santa Cruz to Dadar [different

localities within Mumbai]? The fact that you come here shows your unawareness [of the possibility of an accident], that is the only way fear does not arise. Therefore, remain a little strong within! So the very place where the wound was incurred is the place where it will heal. Do not change your business. Therefore, wherever you have suffered a loss is where you should recover it from.

A Blind Person Weaves and a Calf Chews

In fact, from a young age people keep earning money, but if you go to check in the bank then one says, “There’s only two thousand left!” And the whole day there is anxiety; all day long there are quarrels, clashes, and conflicts. Now, there is infinite energy. There is so much energy that if you think about something within, it will materialize externally. But on the contrary, it doesn’t materialize externally not only through thoughts, but not even if one works hard. So tell me, how much bankruptcy have human beings invited!

A blind man weaves and a calf chews it away, that is called *sansaar* (worldly life). The blind man keeps weaving the rope like this, he keeps on weaving further and further, yet the calf keeps chewing the rope at the back. Likewise, all the activity (*kriya*) done in ignorance will go to waste. Moreover, one spoils the next life after death such that he doesn’t even get a human birth! The blind man thinks, ‘Wow, 50 feet of rope is done’, and when he goes to collect it, he says, “What happened to this?” Hey, that calf chewed up everything!’

The entire world's effort goes to waste in the oil mill. There they give the ox an oil-cake, and here the wife gives him a piece of savory cake (*handvo*) so he is happy. He works like an ox all day long and keeps extracting oil!

It Leaves After Eleven Years

The operation of money is such that it always leaves in the eleventh year. It lasts for ten years. This applies to honest money! Dishonest money is a different matter! Honest money comes to an end in the eleventh year!

Questioner: Does that mean it goes away, Dada?

Dadashri: That is indeed its nature (*swabhaav*), transitory nature. But what do people say? "No, we don't get rid of it!" So currently, this is 1985, so eleven years ago what year was it?

Questioner: 1974.

Dadashri: So you do not have any money that you had prior to 1974! Whatever was earned after 1974, if that much is not earned over the next ten years, then it gets finished!

So these people will say, "My money has been in the bank for eighteen years. They have indeed remained, have not they?" So 'we' say, "No, currently in 1985, which is the money you have right now? Only that which dates back to 1975. If you do the math, you will find it." Any prior to 1975 would have indeed been used up somewhere or other. Whatever is there, it is of the ten years following 1975. When you do the math would you find that out or not? Now when it is 1986 then money

will be that of post 1976. Just for one decade, if a person has a bad period then he is finished, he is done! Now there is no need to imagine any further. Everything is *vyavasthit* (scientific circumstantial evidence). Go to sleep peacefully and leisurely! These are all just problems for those who worry! They need all these problems! Otherwise, how can they afford to sleep the whole night? Hence, they need a little bit of this.

Money Also Has an Expiry Date

The law of money is such that it will linger for some time and then it will leave no matter what. The money will definitely wander around, whether it will bring profit, bring loss, or bring interest, but it will definitely wander. It will not remain in one place; it is transient by nature. People rise to the top with their money but when they get there, they find it very difficult. When coming down they are not able to manage. While climbing they climb with a lot of enthusiasm. When they climb, they grab onto support and climb up, but while coming down their predicament is like the cat that forces its face into a jar of milk. What happens to it when it wants to come out? It is like that.

These grains become lifeless (*nirjeev*) in three to five years and after that they will not sprout.

Money changes every eleven years. If a man who is the owner of two hundred and fifty million has no income for eleven years, it will be finished. Just as medicines have expiration dates, money has an expiration date of eleven years.

Questioner: But people have money their whole lives, don't they?

Dadashri: If this is 1977 then you will not have the money you had before 1966.

Questioner: The rule of eleven-years?

Dadashri: Just as medicine has an expiration date of two years or six months and grains have an expiration period of three years, money has an expiration date of eleven years.

If One Has Intense Greed, He Falls

Questioner: You said that in eleven years the money will be finished so in the tenth year if we use that money to buy gold, then it will last, will it not?

Dadashri: If you buy the gold within nine years it will remain. But such intellect doesn't remain at that time. It will say, 'But the gold can't earn interest, can it! So go and put sixty thousand in the bank. This intellect will say that if you save it, then in twelve months you will earn six thousand.'

Therefore, gradually use the money towards a good cause. Or else build a house. Keep some in gold or something. But don't keep everything in the bank. Otherwise, one day you will come across some 'guru' who will say that it's a good price in share market now. If he invests because of his intense greed, he falls!

One Incurs a Loss in Order To Repay a Loss

There was a man whose tuber of greed wouldn't let up. Then he traded in the stock market. And then he tells me, "Dada! Since last year sixty thousand got trapped in it." So I said, "You mortal one

(*mooah*), your tuber of greed doesn't let up there, then what did you do this for?" Then he replied, "Precisely for greed! And I am ready to lose sixty thousand! So do *vidhi* (special blessing) for me." So I did *vidhi* so that ten-fifteen thousand would come back at some point. Mortal one, instead of losing it like this should you not spend it in a better way, wisely?

One *mahatma* (a person who has attained Knowledge of the Self through *Gnan Vidhi*) asked me whether he should stop investing in the stock market or continue. I told him, "Stop it from now. Whatever you have invested, pull that money out." Now he should stop. Otherwise, it would make no difference in him coming over to America [to earn money]! He would find himself right where was before. He would have to return home with a blank slate! If you have lent someone money, then if that poor man is doomed, he will still be mindful that, 'I have borrowed from him.' Then once he has earned, then he will invite us over saying, "Come to my home." However, where will it (stock market) call you? In no time your hard-earned money will be lost!

The entire world is in the situation of acquiring and binding [that which is detrimental to the Self] (*saadhak-baadhak*), it accumulates a little and loses a lot. When one tries to repay it, he incurs a tremendous loss.

When the Circumstances Are Not Good...

If a person from outside comes to me for advice on worldly matters, such as, "No matter how hard I try, nothing

changes.” Then I tell him, “At the moment, the unfolding of your karma is that of demerit karma. So if you were to borrow money from someone, then along the way, you will get pickpocketed! So for the time being, stay home and peacefully read whatever scriptures you read and keep praying to God.”

When circumstances are not favorable, people are going out to earn. Actually, that is when they should do devotional worship (*bhakti*).

It Is Dependent on Merit and Demerit Karma

On the basis of merit karma, your effort will bring profit and once your merit karma is over that effort will bring loss.

That is dependent on demerit and merit karma. So during the unfolding of demerit karma, if you try hard to change things, then you will even lose whatever you already have. So go home and sleep, and do a little bit of work within normal limits. And during the unfolding of merit karma, what need is there to wander around? By staying at home and just doing a little work, it is possible for you to get everything! That is why I say no to overworking during the unfolding of either. This point simply needs to be understood.

One Cannot Collect Money

Wealth is indeed bound to come on its own. And it cannot be hoarded by accumulating; that ‘If I accumulate today, then after twenty-five years at the time of my daughter’s marriage, it will be there’; there is no truth to that statement and if someone believes that then all that talk

is incorrect. In fact, whatever is available on that day is correct. It should be fresh.

These ants get up at four o’clock in the morning. While drinking tea, sugar granules may be spilt so they take them away. ‘Hey you ants, you do not even have daughters.’ Nevertheless, they do nothing but continue collecting grains of food and sugar. When they get hungry, they will go in and take a bite and then go out to collect more all day long. Then once they have collected a lot, a mouse makes a hole and eats up everything!

Such is this world. So if you hoard it then you will get someone to use it up; therefore, use it while it is fresh. What will happen to the vegetables when you store them? Similarly, use the money while it is fresh. And to misuse money is a grave offence.

Credit and Debit

Why do you go about being greedy? If you have [money], then why don’t you eat well and enjoy without making a fuss! Continue reciting the name of God! But one says, “This forty thousand is in the bank and I will never withdraw it.” Moreover, he thinks that it will always remain as credit. No, there is indeed a debit account. It comes only to leave again.

What I am saying is to have patience, have composure. This is because the running around for influx and outflux (*puran-galan*) that people are doing, and multiplying and dividing they are doing is ruining their future lives and it makes no difference in their bank balance because that is all natural (controlled by *vyavasthit*). What is one going to do in the

face of nature? So I alleviate your fears by disclosing to you everything as it is, that addition-subtraction is not in anyone's hands, this is in hands of nature. Any increase or decrease of money in the bank is in the hands of nature. Otherwise, the banker would have only kept one account. He would have only kept credit. He would have only credits and no debits. But they know that, debit is bound to happen. Many people decide that, 'Now this time I have kept one hundred thousand rupees in the bank. I will never withdraw that. If I withdraw it, then there will be a problem, won't it!' But hey, 'Why have the people kept a debit account? The bank people know that these people cannot refrain from withdrawing the money at some point or the other. Eventually, one is indeed going to die, isn't he?

So all this is happening naturally. Why are you worrying about this? Don't worry! And stop doing multiplication-division! But still our people do the multiplication-division under the bedcovers that, 'Now this mill's construction is about to be finished so I can plan for another factory.' Hey, leave that! These kids are saying, "Father, go to sleep." Everyone is saying, "It is eleven o'clock. Your health is not good. Your blood pressure has increased so why don't you go to sleep peacefully now!" But under the bedcovers, he starts planning again. He puts bedcovers over himself so that no one would see his restlessness. That means the addition and subtraction is happening naturally but he continues to do the multiplication-division under the bedcovers!

If he understands only this statement, then would there be any problem remain

with the bank? If you ask him, "You are depositing one hundred thousand rupees, so when do you plan to withdraw it?" [He will reply,] "I don't know." But it is definite that he will withdraw! Then he will say, "It is not my desire." Now he may not have the desire to withdraw the rupees, but one cannot say when it will be withdrawn. Hey! Even what you have decided is wavering! But what he says is, "It is not my desire." He has decided that, 'I definitely don't want to withdraw, now I definitely want to save this much.' Hey! When you are not going to be saved [from death] then how is this going to be saved! Hey, what type of policy is this? Instead of that why don't you eat-drink and use it! Fresh vegetables are available, so eat them leisurely! Bring fruit and eat leisurely. And give your wife two to four jewelry sets. The poor lady nags every day, but you still don't buy it for her!

What is all this? It is input-output (*puran-galan*). 'We' are saying this after Seeing this in 'our' *Gnan*! Now is there any fear left? On one side, 'we' say it is *vyavasthit*, and on the other side 'we' say that additions-subtractions by bank, or additions-subtractions in the accounting books, or the money taken by the income-tax officer are all 'natural'. He doesn't have any power in his hands, the poor fellow is just a *nimit* (an evidence). But 'multiplying and dividing' is in your hands. You have attained this *Gnan* so now You [as the Self] are not the one who does this multiplication and division. This is because You have become the embodiment of the Self (*Atma swaroop*). Until what point were you doing the multiplication-division? Until what point

were you making plans? Only as long as you had the ignorance of the Self (*agnanta*). And now if you are making plans under the bedcovers, then that is an effect. That planning is not for the next life, it is discharge (*nikaali*) plans. There are two types of planning, one is *grahaniya* planning (that which is of acquiring, charging) and the second one is *nikaali* (settling on its own) planning. There is restlessness inside in the *grahaniya* plan. The *nikaali* plan continues to happen peacefully. Whatever planning you have done, you will have to do *nikaal* of them, won't you? And don't you remain all day with the inner intent that this is discharging?

The Nature of Money Is to Dissipate

So today one may say that he has money and two years later there may not be anything. So what is the nature of money? Transient. You should not assume it is reliable. Do not expect that much support from it. You should believe only in the support from the Self. All other things are transitory.

The very nature of money is to dissipate (*viyogi*). One says, "If it remains for eight generations, then that would be good." But its very nature is to dissipate (leave), so we say, 'It's not my wish that you leave. Stay here. Nevertheless, if you do want to go then I won't say no.' When we say that, she (Goddess of money) won't feel, 'These people don't care about me at all.' 'We care about you ten times over, but if you can't stay, then that is your wish.' When she doesn't want to stay, can we consider her [parallel to] a parent? You can only refer to parents as parents.

That Will Continue to Dissolve

This money only comes to become 'water'. Why does it come? If you gather a heap of one hundred thousand maund [a traditional unit of mass used in British India] of ice in your backyard, and you get happy that now I am at ease, then how many days will that last?

Questioner: It will become water.

Dadashri: So, this money is like ice. Keep however much you want to keep. It, in fact, keeps dissolving at leisure.

Questioner: Dada, ice at least gives coolness; this money makes one boil.

Dadashri: It makes one boil. So, there is a lot of misery in gaining money, and there is a lot of misery in earning it. If you store it, even then you will get misery. 'Where will I store it? And will it be kept safe or not?' And when it comes, then your wife's paternal uncle's son comes. [So you say,] "Hey, it is okay if your wife's brother comes, but you've come here!" Then he says, "Brother, give me about ten thousand dollars!" So, this is a problem. Now, you have to see something, you can't act completely mad, can you?

Questioner: That point is correct. We have to see. If we have it, then we have to see.

Dadashri: It creates problems. And when it leaves, when it is being used one gets irritated from within that, 'It has been used, it has been used.' Then what else mortal one, are you going to take it with you? Has anyone from here taken it? Then don't you understand this account is not a thing that can be taken.

However Much Has Been Charged Will Discharge

It in fact has the nature of *puran-galan* (filling and emptying). Whatever has filled, is then going to drain, and if it does not drain, then too, there would be a problem. It is because it empties that you are able to eat again. When you inhale, that is *puran*, and when you exhale, that is *galan*. The intrinsic nature of everything is *puran* and *galan*. That is why 'we' have made the discovery that there should be neither excess nor a scarcity! For me, there was neither excess money nor a scarcity! Those with scarcity end up drying out and those with excess will swell up. Excess means that the money will not 'move' for two to three years. It is better to have wealth that flows; otherwise it brings pain.

This is just *puran-galan*. It is not worth laughing when *puran* takes place, and not worth crying when *galan* takes place. Why do you cry when *puran* of pain takes place? If you want to laugh during *puran*, then go ahead and laugh. *Puran* means to laugh while *puran* of pleasure takes place, and laugh when *puran* of pain takes place. But their language itself is different, isn't it! Likes and dislikes are both retained, aren't they! He does not like her [his wife] in the morning, but by evening he likes her again! In the morning, he says, "You get out of here" and in the evening he tells her, "I won't like it without you!" So the language itself seems rude, doesn't it!

The law of the world is indeed such that, whatever gets filled will not refrain from getting emptied. If everyone were to keep accumulating money, then anybody

in Mumbai would be able to claim, "I am the richest man." But nobody is satisfied enough to say that. It is because the law itself is not like that!

When Demerit Karma Discharges...

People charge (*puran*) demerit karma (*paap*), but they will come to their senses when it discharges (*galan*)! At that time, every joint in the body will tremble! It will feel as if you are sitting on fire! When you charge merit karma (*punyai*), then you will realize that the pleasure that results is of a different kind altogether! So whatever you charge, carefully think over what the consequences will be when it discharges! Maintain constant awareness while charging, while binding demerit karma! While cheating someone out of their money, maintain constant awareness that this too will discharge. Even if you deposit that money in the bank, it is definitely going to deplete. Even that will discharge. And the demerit karma bound while collecting that money, the *raudradhyan* (adverse internal state of being that hurts the self and others) done, that will return with its clauses, that is additional, and when it discharges, what will be your state!

Money Decreases With Aartadhyan and Raudradhyan

People have *aarthadhyan* (adverse internal state of being that hurts the self) and *raudradhyan* all day long. That is why only this much money is going to come. The Lord has said that money increases by *dharmadhyan* (a virtuous internal state of being that prevents one from hurting oneself or others) and money decreases by

aarthadhyan and *raudradhyan*. However, people use *aarthadhyan* and *raudradhyan* to make more money. Actually, one will receive money only if he has merit karma from the past life.

Suppose right now there were a businessman from whom someone took two diamonds saying, "I will give you money in ten days," and then for six to twelve months he does not pay the money, then what would happen? Would the businessman be affected in any way?

Questioner: He will feel, 'My money is gone'.

Dadashri: What I am saying is that you've already incurred the loss of the diamonds and on top of that, what is there a need to have *aarthadhyan*? And you gave the diamonds eagerly, so then there should not be any pain about that, should there?

Questioner: He gave them because of greed, didn't he!

Dadashri: And the same greed makes him have *aarthadhyan*. So all this happens due to ignorance of the Self. Whereas in *Gnan* (awakened awareness as the Self), no *prakruti* (the visible form created in an ignorant state by the continuous instillation of the false attribution that 'I am Chandubhai') comes in the way. When the Self is in Its inherent state, no *prakruti* comes in the way. So the diamonds that were given are already gone, and moreover, they would not let him sleep at night. Ten days pass and the other person is not giving a proper answer, so from thereon he will not be able to sleep. This is because the diamonds are

worth fifty thousand rupees. But what is the businessman's capital? It is 2.5 million rupees. Now should he not deduct fifty thousand rupees for the diamonds and agree upon his capital being 2.45 million rupees? I used to do just that. My whole life I have indeed done just that, that's all!

By Worrying One Incurs Two Losses

When the businessman does not get paid for the diamonds, does his wife worry about it? Is she not also a partner? They have equal partnership. Now the businessman says, "I gave diamonds to that person, but he is not paying for them." So what the wife would say is, "We may have done similarly [in the past life], so if it is not meant to come then it won't come." Even then the businessman will think that, "What is this ignorant person is talking about!" [As though he is] This sack full of understanding! If the other person does not pay for the diamonds worth fifty thousand rupees then you deduct fifty thousand rupees from your capital and agree upon having the remaining capital. So if your capital is three hundred thousand rupees then deduct fifty thousand rupees from that and agree upon the capital of two hundred and fifty thousand rupees.

Questioner: What an extraordinary way to find closure, the closure happens immediately!

Dadashri: That just has to be agreed upon; it is the easier approach, isn't it! What is the point of creating a difficult approach?

How can one who does the business of loss be considered a *vanik* (businessman)? At home if you ask your

partner, your wife, “Do you have any pain about the fifty thousand rupee loss?” Then she will reply, “They are gone so that means they are not ours.” Then wouldn’t you understand that, ‘This lady has so much understanding and I am indeed the only senseless one’? And shouldn’t you immediately grasp your wife’s knowledge? She lets go of one loss but will not let you suffer another loss. But this one keeps mourning over the loss! Hey, why do you mourn over the loss? Make sure that it does not happen again. I had kept it clear to deduct whatever loss occurred and put it aside!

Just see, the one who took the diamonds worth fifty thousand rupees wears them at leisure and here this businessman keeps worrying! If you ask the businessman, “Why do you look sad?” Then he will say, “Nothing, nothing, it is just that my health is not staying well.” There he speaks with distortion! Hey, say the truth that, “Well, I have given the diamonds worth fifty thousand rupees and have not been paid back. So I keep worrying about that.” If you tell the truth like that then you may find a solution! On the contrary, he does not tell the truth and gets entangled by speaking with distortion!

One incurs two losses; one is that the money has been lost, and the other is that he worries.

If you want to worry about loss, then do so for your entire life; otherwise you should not worry.

Isn’t Inner Wealth Necessary?

Suppose right now you have some income, there is peace, there is no problem

at all. So you say, “Come on let’s go and do *darshan* (devotional viewing) of the Lord!” Whereas, when one stays back to earn this money, it’s not a problem that he earns 1.1 million rupees, but now if there were a loss of 50 thousand rupees, then *ashata vedaniya* (pain karma effect) would arise! “Hey, just deduct 50,000 rupees from the 1.1 million!” Then he will say, “No, then that will reduce the capital, won’t it!” Hey, what do you consider capital? Where did this capital come from? It was the capital that held liability, so do not complain when it goes down. When the capital increases you become pleased, and what about when it goes down? Hey, the ‘capital’ is sitting within you, why would you want heart failure and wash away the entire ‘capital’! If your heart fails, then will the entire capital be destroyed or not?

Questioner: It will.

Dadashri: So then what is all this for? So then she says, “But for me the other capital is more precious!” Hey, don’t you need inner wealth?

Loss Is the Vitamin of the Self

Unhappiness is the vitamin of the Self and happiness is the vitamin of the body. Profit is the vitamin of the body and loss is the vitamin of the Self.

Profit is the body’s vitamin and loss is the vitamin of the Self, then where is there a loss?

Yet you don’t ‘eat’ the pain, the ‘vitamin’, for the Self, and you try to get rid of the pain. You don’t take vitamin for the Self, do you? I have in fact taken so much vitamin for the Self and look how I have become! Right now if fifty thousand

has been connived from me, I would peacefully swallow the vitamin! 'It's good that this happened!' And quarreling would bring back the fifty thousand, wouldn't it?

Questioner: It won't.

Dadashri: Quarrelling will not bring back what has been lost.

Questioner: I understood that. They didn't come back!

Dadashri: This is because I know on what basis all this has happened!

Questioner: When I lost fifty thousand, I quarreled, but they didn't come back so I understood that they are not coming back.

Dadashri: You understand that, didn't you! Yes! Fifty thousand did not come back! Even now there is still a link, isn't there? Is there no link?

Questioner: There is a link. But what happens by remembering it?

Dadashri: As long as a link remains, some of it may even 'ripen' [come back]. We shouldn't consider it as 'dead' (lost) money.

Questioner: I don't.

Dadashri: Don't consider it 'dead'. Say, "Dada, eighty thousand has been kept, what will happen now?" Then I would say, "Now whatever happened has happened! Now see to it that it doesn't become dead money!"

Besides your sixty thousand has not yet become dead money. But if you go on ship with pocket filled with sixty thousand and you come out to stroll on the deck

and it all falls into the ocean, then it is considered dead money. Whereas this is not considered dead money. It will come back. For each rupee, two *annas* (a former Indian currency unit that is equivalent to 1/16th of a rupee) or four *annas* will come back.

Only That of the Pudgal Is Lost

So if you lend a hundred thousand rupees to someone and later at some point in time you feel that party is not reliable, even then you should not let suspicion (*shanka*) arise. 'What is going to happen now?' is called creating a suspicion. And what is going to happen anyway? This body is going to go away and so is the money. Everything going to go away, isn't it! Ultimately, you will have to lament! Ultimately, it is all going burn in a pyre, is it not! So then, what is the need to die prematurely? Why not live peacefully!

What do I do when such things happen to me? I tell Ambalal, 'Ambalal, 'deposit' it in your account. Your money has come!' Rather than incur a loss [from suspicion], it is better to secretly 'deposit' it in your account; do it discretely without the knowledge of the other person!

Nothing from the Self is being lost, all of this is lost from the non-Self complex (*pudgal*). When that which is to go is going, let it go from here. Eventually one will indeed burn in a pyre! Everything in the world, other than the Self, is just a multiplication of losses.

Even if a loss takes place, it will happen to the realm of the *pudgal*. There can never be loss in Our realm. Both have separate businesses, separate interactions

and separate shops! You should not bring the losses of the worldly 'account', into the account of the pure Soul. You should recover those only from the worldly 'account'.

Dishonest Money Gives Suffering as it Leaves

It is like this; however much honest and hard earned money there is, it never leaves one, and dishonest and easy money will be lost automatically one way or the other. It may leave by getting pickpocketed or some other means but it will definitely go. Honest money departs after giving you pleasure. Dishonest money brings pain before leaving. This can happen through one having to go to a doctor to have abdominal surgery, he has incisions placed within and pay thousands for it. Therefore, dishonest money gives pain and honest money gives pleasure. We do not have black money coming to our organization. Currently, it is such that dishonest money has a way of seeping in everywhere, but not much will seep into our organization. So there will not be much experience of pain. There must be some people who do not receive any dishonest money, and they do not experience any pain.

It is indeed because of money that this happens. If money is always acquired by pure means, then everything will be good, the mind will remain at ease. This money has been acquired by wrong means; that is why there are conflicts. 'We' had decided in childhood that, 'As far as possible, dishonest money should not be allowed to seep in at all'.

If you have dishonest employees who

are stealing money from your business, you should understand that, 'My money is not honest money and that is why I have encountered such people.' Otherwise, how would you ever come across dishonest people? I too had experienced this situation once. That had also happened to me. Once dishonest money seeped in so all people I came across were crooked. That is when I decided that I did not want any part of this.

Profit or Loss, During Both a Partnership was Maintained

It so happened that in Alleppey we had a firm. 'Ours' and our partner's firm! A huge business of dry ginger and black pepper. We invested the wealth accumulated through black in this office. But this money was lost there. We were alright with it, we became at ease. So then my partner wrote a letter saying, 'It's alright that the money is gone, but I feel that now things will stabilize again. So now, for the last time, do not send too much, but send me fourteen thousand.' So, in 1945-46 I sent him fourteen thousand and along with it I wrote in the letter that, 'If this fourteen thousand goes away then come back without worrying. In the meantime, if it goes, if things won't work as planned and if it goes, then don't worry about it. But come back as soon as possible. If we are around we will earn it quickly. Otherwise, what will we do if we are attacked? And so the attacks had indeed started from the year 1946. From when did these attacks increase? In 1936, Hitler stirred up the world, and from thereon the attacks started. So then, I received a letter from my business partner, 'What I had predicted was wrong and

the fourteen thousand is gone. So take this money exclusively from my account because you told me no and yet I did it.' So then I said, 'Now don't say such a thing to any other business partner. You told me but I don't want to do anything like that. For me, even if you lose another hundred thousand rupees I will not subtract from your partnership amount. Whatever you did in that, I am a partner; and if it were a profit then I would have taken it, right? Wouldn't I have taken it? After saying no, if there were a profit, then wouldn't I have taken it?

Questioner: Yes, you would have.

Dadashri: So then, won't we understand that justice immediately? I told him, 'Whatever you go and do, I have no problem with that at all.' So then he felt very bad internally. I said, 'What was going to be ruined in fourteen thousand? At least we are alive! We are alive so we will create the world again.' Is it possible to create a new world like that after death? We are alive, after saying that everything was fine.

Money Will Go and You Will Remain

If there is some loss in the business, people become very unhappy. If I tell you the arrangement of my partnership, you will be amazed. Even if hundreds of thousands of rupees are lost, then 'we' let it go. Because rupees will go and 'we' will remain. No matter what, 'we' don't let the *kashays* (anger, pride, deceit, greed) happen. If a hundred thousand rupee are lost, what is there to say? We are here and that gets destroyed!

If everybody at home is well, then

you should know that it is a profit. On that day, if there is a loss in the account book, there is still a profit. Whether the health of the business deteriorates or not is meaningless, the health of the family members should not deteriorate. Before 'we' had attained *Gnan*, 'we' had a very high kind of common sense such that, no matter what kind of loss arose in the business, or if anything else happens elsewhere, even then restlessness never arose. 'We' have never lived in the same manner as these living beings. 'We' would draw a conclusion instantly and 'we' would certainly take adjustments straightaway.

Make a 'Deposit' in an Anonymous Account

If my business has a loss then I assume that twenty thousand rupees are 'deposited' to an anonymous account. So 'deposit' the amount in the name of the anonymous account. Now, only God knows where to put this balance! In reality, how is this at all a saving? Nevertheless, if there were such a saving and you save it and if someone were to take it away, then what? So, there is no telling when someone will take it away. There is no guarantee whose hand it will touch. You understand what I am saying, don't you?

This Is Destined

While carrying out business I deduced from all the experiences. Besides, I never worried about money even at the business. There is no one more foolish than the one who worries about money. Money is already written in your destiny! Even losses are written in your destiny. Don't losses take place even when you do not worry about them?

Questioner: They do.

Dadashri: And profit?

Questioner: Profit also comes.

Dadashri: So I understood right from my childhood that this is written in fate.

Every business has rises and falls associated with it. If there are many mosquitoes you will not be able to sleep all night and if there are two mosquitoes, even then, you will not be able to sleep all night. So then you should say, ‘Oh mosquito-filled world! When just two don’t let me sleep, then why don’t all of you come!’ These profits and losses are considered mosquitoes. Just keep getting rid of it and go to sleep.

How Much Partnership Do I Have During Loss?

If there is some loss in the business, one becomes very unhappy. One needs to have tremendous courage to do business. If courage is lost, then the business will fail.

It so happened in our business once that we had an unexpected loss of ten thousand rupees. Suddenly our work was rejected, unexpectedly. In another situation, I would have come to know that we have incurred loss. So I said, “Oh is it so!” And in those good days when money had value, whereas today ten thousand rupees has little value, doesn’t it! That day, the effect reached deep within me to the point where I started to worry. Then right away, all of a sudden the answer came from within me that, ‘What is the extent of my partnership in this?’ At the time it was me and Kantilal, two partners.

So then I concluded that two people were documented on paper, but in reality how many were there? In reality, there were Kantilalbai’s sons, his wife, daughters, my family, all these combined, they were all partners, weren’t they? Then it dawned on me that, ‘None of these other ‘partners’ were worried, so why should I be the only one taking this over my head?’ This thought saved me that day. That was the truth, was it not? What do you think about this matter? Was my thinking correct?

Questioner: But it was prior to attaining *Gnan*, wasn’t it?

Dadashri: Before attaining *Gnan* I should be saved, shouldn’t I?

Questioner: But Dada, if I have incurred a debt, then how can I fall asleep?

Dadashri: If everyone has gone to sleep, then you should go to sleep regardless of the two million debt you have. But everyone is sleeping, so why should you be awake? You should go outside and see if everyone is sleeping. If yes, then you should go to sleep.

Questioner: But Dada, the point you just mentioned, so when there is dependence on Dada, when Dada is in front of me, then this point sets in. Otherwise, this point is very difficult. But there is a great support of Dada.

Dadashri: How can one afford to be restless in worldly interactions? So, if we set up a shop, then there are some customs of the market such as the shop should be opened at 9 o’clock. If a restless person starts up a shop, then he would open it at 7 o’clock. You silly man, don’t do that.

Go and see all the shops one day. What time does the market open, you should open it at that time. What time does it close; you should close it at that time. So, you should look outside. You should do what people are doing. Whether you have a debt of 2.5 million or someone owes you 2.5 million, go look at everyone in home, whether they are soundly sleeping or they are awake? Then you will realize that, 'I'm the only one who is awake! I am a fool! I am a fool!' Mortal one, your wife is sleeping, isn't she! She has fifty percent partnership. As she is sleeping, you should boldly go to sleep with ease.

Questioner: That is correct, but who is going to come and ask the one who is sleeping for money? They will ask the other person for money, won't they? It is the other person, who will have to give an answer, isn't it!

Dadashri: Yes, he has to give an answer, but she should also have some worry, shouldn't she!

Perform Your Duties, Do Not Worry

Despite the fact that they are unaware of the loss, their lives were still going on, so am I the only senseless one worrying about all this? So then I came to my senses. Because others were not worrying, though they were partners. They were not worrying, so should I be the only one worrying? When they are not, then what is the point in me doing it? I just have to perform my duty; I should not worry. This profit-loss all belongs to the factory, not on our shoulders. We have the right to do our duty, the rest belongs to the factory. When you take the burden of

the factory on your shoulders, how much sleep do you get at night?

Questioner: I cannot sleep, it becomes like insomnia.

Dadashri: You can't sleep, can you? It's good that you practice law; otherwise, what would happen if you were made to sit in the factory?

Questioner: No, Dada, my children have factories, but after meeting You, I don't even go to check what happens in the factory and what they do.

Dadashri: You should not check that.

Questioner: Instead I had said, "I will not interfere. Dada has given a lot of understanding."

Dadashri: No, no, if he delves deeper, then the son will be worrying, and the father will also worry. The son will already be worrying about his factory, but as the father gets involved, the father realizes that this much is going away [as a loss]. So when everybody starts worrying, the loss goes away, doesn't it?

Questioner: No no...

Dadashri: It is only due to worrying that all these losses happen. It is precisely due to worrying that losses take place. You have no right to worry. You have the right to think. You have the right to think, up until this point! And when thinking turns into worrying, then it should be stopped.

Questioner: If thinking results in worrying, then should those thoughts just be put to a stop?

Dadashri: Yes, those thoughts are regarded as ‘above normal’ thoughts!

Questioner: They have become above normal.

Dadashri: Yes, that is called worry. ‘Above normal’ thinking is called worrying. Hence, ‘we’ do think, but if it becomes above normal and the stomach starts churning, then ‘we’ stop it.

Calculate the Balance Sheet Yearly

In the entire year, does the loss happen in just one day? The yearly balance sheet gets extracted when the entire year ends, doesn’t it?

Questioner: Yes.

Dadashri: Then is it as though you calculate the daily loss? ‘So today there was a loss but the day after tomorrow there may be a profit.’ Yet in the entire year profit and loss is bound to come! So you should not worry about the loss of today. When should you worry? When it [a loss] appears in the yearly balance sheet, then you should worry a little that, ‘Now I do not want to make a mistake like this next year.’ Otherwise, why do you worry every day, mortal one? That shop never worries, so then why do you worry? Does that shop worry?

Questioner: No.

Dadashri: So is it not your shop? Then you should ask your wife, “Do you worry?” She will say, “Why should I worry?” Actually, [on top of everything else, she will say,] “We say no to him, do not worry.” Then what does he say? “She does not understand this, does she.” But

he is a so-called sack full of intelligence! His wife tells him, “No, not to worry.” Even Hirabaa [Dadashri’s wife] used to tell ‘us’, “Oh! Why are you doing this? The entire day, day and night, until one o’clock at night, you are staying at the business!”

Who Should Carry the Burden of the Business?

Now, tell me, should the burden of this business be carried on the shoulders or where should it be placed? Tell me. Where should the burden of the business be placed?

Questioner: I don’t know, but it ends up getting carried on the shoulders.

Dadashri: No, so I’ll tell you. There was a big businessman; he was earning tens of millions from the business. Now the businessman was so intelligent that he would delve into every small matter! It is because his intellect had increased that he delved into this, whereas if he had less intellect, then the secretary would have told him, and he would listen to that and go home. He had more intellect, so he delved deeply into small matters. And as he delved deeper, the burden increased on the shoulders.

Then I gave him an example. I told him, “There was once a Muslim gentleman. He had a horse. Now what kind of a horse would a poor person have? One like a pony! Now, that horse needs fresh grass to eat, and that man could not go himself and bring it back to feed the horse, as he was fat. It was him and his wife, only the two; they didn’t have any children. So, what did the man do? He

would take the horse to the farm and let it graze there. Moreover, the man would sit on it and go, because he could not walk! Now, the horse was a pony, the man was heavy! Therefore, the back of the horse would bend this way. Then the man would get off and feed it well. Once the horse is full the man would climb back on and come back slowly.

Now, the man thinks while sitting on the horse that, 'If I take a deep breaths, then the horse will feel the weight,' so he takes a shallow breath! The man sits while taking shallow breaths! He is so compassionate! So, the man was coming like this, and the horse is just a poor horse, it is bound so he does not have a choice, does it! It is not as though it can tell the man anything, "Get up, get off here." How can it say that? So, the man was coming like this passing a person who was sitting. [He said,] "Hey Mr. Khan, give this horse some grass. Here I'll give him some grass. This is a bundle of fresh sorghum grass; give it to the horse." So Mr. Khan said, "Sir, I don't have any money." Then the person said, "I'm not going to take any money. Here take one bundle and I am taking one to my home!" Now, the man got tempted that, 'This grass is very good! Now, what should I do?' The intelligence of the man... he, himself, found the wisdom that, 'If I put it on this on the horse, then he will feel the weight, so let me put it on my head.' So, the man put it on his head and he and the horse went along, when they met a person on the way who said, "Mr. Khan, why have you kept this on your head? Your face has become spoilt! Why are you taking this weight on your head?" Then

the man replied, "So the horse doesn't have to carry the weight! Its health is not well! That is why I have taken it on my head." Then the person said, "The weight falls on the horse anyway." "Is that so! So, what should I do? Then the person says, "Keep it here on the horse." Then the man understood!

Keep the Weight of the Worldly Life, On the 'Horse' of the Worldly Life

In the same way, the weight of the worldly life should be placed on the 'horse' of the worldly life and you should sit down. Do you make any mistake like that of the Muslim gentleman? When you incur a loss, then you should say to the 'horse' of the worldly life, 'I have incurred a loss, we have now placed the baggage on you. Even when a profit is made, the baggage is on you! I do not take the profit or loss on myself.' Or will you take it? You are not saying anything. A burden on your shoulders, why should you take this burden? And who has a deal to take on this burden? If you were to have an extension [of lifespan] in this parliament [of nature] of two hundred years, just as you increase a fixed period, like that if you are able increase a fixed period by two hundred years, then it is not a problem! Can you increase this fixed period? A fixed period cannot be increased, can it? Then what is the point? All of this be left behind as it is. Therefore, place it on the 'horse'. Where will you place it now?

Questioner: On the 'horse'.

Dadashri: You should just decide, 'I want to put it on the 'horse'' then, it

will be placed on the 'horse'. This will happen immediately upon saying that, because there is infinite energy within! You understood this example, didn't you?

Questioner: Yes, I understood.

Dadashri: These people, they take [the weight of] this world on their shoulders.

Questioner: They roam around with the weight on their shoulders.

Profit and Loss Belongs to the Business, It Is Not Yours

Dadashri: When someone asks, "This year, have you incurred a loss in the business?" I replied, "No, I have not incurred a loss, the business has incurred a loss. And when there is a profit, then the business has made a profit. I have certainly not incurred a loss or made a profit." 'We' are a *nimit* (evidence) in this. Fundamentally, it is because there was a business that I have earned. So, who is earning? Actually, the business is earning and these people claim that, "I have earned." All these losses; are they going from the profit or are they going from the home?

Questioner: They are going from the profit.

Dadashri: So, needlessly... you keep counting losses.

Questioner: And they count it, they feel that the loss is going from the home.

Dadashri: Yes, they feel that. It is from just that! The loss is going from the profit, it is not going from the capital, but people regard loss to be capital.

What Did You Bring With You From Home?

In the times when things were cheap, in those days, ten thousand rupees is equivalent to two hundred thousand today. In those times, the boss had rejected about ten thousand rupees worth [of work]. 'Our' partner said, "My goodness, ten thousand rupees worth has gone to waste." He had become very depressed. I said, "Why are you being like this? Has anything been lost from what we had bought from home? Is there anything left or not?" [He said,] "No, there is actually quite a lot." Then I said, "Then let it be! We have a lot here, so you should just deduct it from that. What did you bring along from home? Oh mortal one, why worry unnecessarily!"

Questioner: So what you said is good. Otherwise, 'you' could say, "What did you bring along with you when you were born?"

Dadashri: No, that is different matter. However, even in the worldly interaction, when we had come to Mumbai then what did we bring with us? What is the need to be unnecessarily depressed? What had he bought with him 'when he was born'; to say that is wrong. After that one will have a wife, children, he will have everything. That is yet a different matter. However, 'we' can say it in this matter, "Hey, what did you bring along with you to Mumbai and what will you take back?"

Questioner: Dada, you had said here that the loss that was made in the business has been deducted from the profit made by the same business, right! However, the other person is saying that, "You are saying this and that is how you

feel. Actually, when the incident arises then you will realize.” I said, “What’s wrong in staying positive?”

Dadashri: No, that is not only being positive, ‘our’ partner got immediate closure, there was a change on his face. He says, “Yes, we did not bring anything. We have this much for sure.” Then I said, “Why not just deduct this from how much we already have.” He says, “There is enough.” Then why don’t you let it go!

Whatever Is Used Is Yours, Everything Else Is of the Other

If you were going to take it with you [when you die], then we would say, “Save every single cent.” Will you take it with you? No one in ‘our’ village has taken it; I have seen everyone. I think perhaps that people living in your street have taken it?

Questioner: I don’t know, they don’t come back to tell us.

Dadashri: Then what is the point? There is none; this unnecessary grief! A Patel [a person from the Patidar caste] met me. After attaining our *Gnan* he became wise. When he incurs a loss of a hundred thousand, he spends five to seven thousand, right? Doesn’t he spend five to seven thousand?

Questioner: Yes, Dada. He spends ten thousand.

Dadashri: He said, “After attaining this *Gnan* I have learnt to remain in bliss. Whenever I incur a loss. When I don’t incur a loss then what is the need to spend money? It is only fun to spend money when a loss is incurred!” That is

his positivity. In negativity, [one says,] “I became a widow.” Hey mortal one, didn’t you know when you got married that one person will go first? Didn’t you have that knowledge when you got married? Didn’t you have that knowledge? ‘I will become a widow.’ As if everything has gone! He was there yesterday and today he has gone. Then what does she say? “I don’t like him at all, but what can I do, we have to stay together, don’t we?” And when he is no longer there she says, “I am a widow.” Such is all this worldly life! Unnecessary grief!

Are you going to take anything with you? That is all unnecessary pain! When there is high tide in Mumbai it reaches ten feet high, and in Khambhat it reaches twenty-two feet high. It is not worth getting happy about that, it will come back down by twenty-two feet.

Questioner: Yes. It comes back down.

Dadashri: Here it only falls by ten feet. Therefore, it is not worth getting all happy. To rise and fall, rise and fall is the same, it is equal and opposite. What is it like?

Questioner: It is opposite.

Dadashri: When it is used for good cause, it is yours; everything else is not yours.

Profit or Loss, Maintain the Same Regard for Both

In this world, the biggest festival that business people have is the day they make a loss. It is a loss of the profit, if there is a loss then there will be profit.

One business has two sons; one's name is 'profit' and the other's name is 'loss'. No one likes the son named 'loss', but nevertheless both exist. Two are always born.

You should not be biased towards one child. You should not have bias towards profit, and nor should you have bias towards loss. Both of them should be seen with the same regard. There may be a little difference in regard if there happens to be a step-son, but you should have the same regard for him.

Questioner: I maintain the complete wrong regard, I am just biased towards one. Wherever there is profit that is where I keep a focus.

Dadashri: No, but what 'we' are saying is, with that one cannot sleep the entire night. There is quarreling at home and the loss that is destined does not spare you. That is why 'we' have given you the *Gnan* of *vyavasthit* (scientific circumstantial evidences) now, haven't 'we'? Have 'we' not given you [*Gnan*] of *vyavasthit*?

Questioner: You have given it.

Dadashri: However, this intellect (*buddhi*) does not let you come out of the worldly life. It shows you profit and loss, wherever and whenever. Profit and loss, profit and loss. Hey mortal one, neither do I want a profit, nor do I want a loss. If one were to ask, "What would you prefer? Between profit and loss?" Then 'we' would say, "Loss!" That which nobody likes is 'our' choice. Loss! 'We' have chosen losses, even then nothing will come out of it. Even if one chooses a loss, the profit that is written in his destiny will still not

go away. Then instead of that, what is wrong if you choose this loss! People do not choose loss. They say, "Do not say that. Nobody talk about loss..." Mortal one, is it going to stick to you like that? And if it sticks to you then it will not spare you. Therefore, say it and become fearless; go about being fearless.

Preparation in Business Should Be Done Like This

So one says to 'us', "If you were to do some business, then what would you do?" 'We' said, "Suppose 'we' had a steamboat built and docked it in the ocean. Then when it is to sail, on that day, 'we' would have someone narrate stories from the scriptures accompanied by worship and prayers; 'we' would have everything done there within the steamboat. 'We' would feed everyone. Then 'we' would secretly tell the steamboat, in its 'ears', 'You may sink whenever you want to sink, it is not our desire.' 'We' even say that afterwards, as well. 'You may sink whenever you want to sink,' if these people were to say that then it [the ship] will think, 'These people have become detached. What does it matter to me now?' I say, 'It is not 'our' desire.' You should say it beforehand, 'You may sink whenever you want to sink', and then if it sinks you understand that you had said so; and if it does not sink then it is indeed beneficial.

So this world is such that if adjustments are made, then it a resolution will come about.

Where Is the Loss for the One Who Worships Loss?

I, too, had been a contractor all my

life and have been involved in all kinds of contracts. Amongst them, 'we' have even built jetties in the sea. Now what did I used to do in the beginning? Wherever there was a scope for 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. Or else, in the end even if we had enough to pay taxes and the daily expenses, and we broke even, that would be adequate.' The profit would turn out to be of three hundred thousand. This would keep the mind happy because I made way more than was expected. On the contrary, people expect a profit of forty thousand, and when they only get twenty, they become unhappy!

Look the method itself is crazy, isn't it! The way of living life itself is crazy, is it not! And if one decides only on loss then there is no one happier than him. One will not experience any loss in his life! Because he says, 'I am indeed a devotee of loss, so there won't indeed be experience of loss his whole life. After becoming a devotee of loss, what else is there?

The devotee of loss never faces a loss in his life. In this world, those who try to make a profit will only incur a loss, and those who want to make a loss will only incur a profit.

Nurture the Dreams of Incurring a Loss

Now which person nurtures the dreams of incurring a loss?

Questioner: No one does for loss.

Dadashri: Then 'we' said, nurture the dreams of incurring a loss, mortal one.

The role that is going to come [into play for you], has already been decided. Mortal one, why do you continue talking [about profit] like this? The poor man will at least get some courage. If you say, "Let a loss be incurred!" Then other person will say, "I will say that too." That is very good! That is what 'we' are aiming to teach. The entire role has been decided upon, oh mortal one; so at least maintain some courage! One continues to talk aimlessly about profit, profit, profit! Even if you continue talking about profit, a loss will still be incurred. Then someone may ask, "Do you like a loss?" Then 'we' say, "No. Both of God's children, 'profit' and 'loss', both are the same for 'us'. And one is not disagreeable, and nor is one preferred. 'We' would 'feed' whichever one comes at a particular time. Actually, at that time, one should maintain *samata* (experienced state of equanimity) eventually. So mortal one, why not maintain it from the beginning! One has just continued to imitate people. 'We' do not have the habit of imitating from the very beginning.

Questioner: Why is that, Dada? What is the reason for that?

Dadashri: 'We' had felt that this world is blind, it is not correct. It does not run based on its own intellect. It runs based on people's intellect.

Everyone maintains hope for only profit. Not a single person ever maintains hope for a loss. At least for one year run [your business] with the hope for a loss. If you incur a loss, then understand that your hope has been fulfilled! 'We' maintain a hope for loss; 'we' do not do as everyone does.

The whole world slanders loss. What harm has loss done? If you were to ask God, “Lord do You not have any profit or loss?” Then he would tell you that, “You are looking at it from the viewpoint of illusory knowledge, of the relative, and that is why you see profit and loss. Whereas, I am looking at it through exact *Gnan*.”

How Much Profit Should Be Anticipated?

Questioner: Dada, it has been said well in the *Aptavani* (a series of fourteen volumes compiled from Dadashri’s speech) that, suppose one starts a business and he incurs a loss, then it is not a problem, he should accept that from the beginning. Moreover, suppose he incurs a loss then he should say, “I had already decided on that loss so it has come.”

Dadashri: Yes. In worldly interactions, do not maintain false hopes. Whether a profit is made or a loss is incurred, maintaining all such hopes is wrong, isn’t it?

Questioner: Yes, yes.

Dadashri: One partner of ‘ours’ is like the people of the world, he is systematic. Just as people of the world go about, he practices religion, does everything religious. So whichever contracts he receives and comes back with, he gets very excited. Then he would say to ‘us’, “We can get one or two hundred thousand.” I said, “Why do this, what happens when we make a loss of two hundred thousand?” Then he said, “Do not say that from now.” I said, “It is not my wish, as a partner, would I have a desire to go into a loss? But why have you started all this from now?” Then he said

to ‘us’, “How much should I anticipate?” I said, “The interest on our capital value of two hundred thousand and plus some for our maintenance for ourselves. So anticipate about thirty thousand.” “What about the income tax people?” I said, “It’s if we earn more that we need to pay income tax, isn’t it! Let’s anticipate thirty [thousand rupees]!” Then he said, “Ok fine, let’s anticipate thirty.” And when the business was over and the final bill came, then he said, “We had actually anticipated thirty [thousand], but we actually got one hundred thousand.” So I said, “How much more did we earn?” Then he said, “Seventy thousand.” Then I said, “If we had gone according to your anticipation, then what? He replied, “Then we would have had a loss of one hundred thousand.” How much loss would there have been?

Questioner: A loss of one hundred thousand.

Dadashri: Then you should anticipate in a way that you definitely make a profit every year. One falsely anticipates, and moreover, he says that, “There were more costs, this happened, that happened.” Then a loss is incurred and there is quarreling all the time. He never makes a profit whereas ‘we’ were making a profit every year.

In fact, one decides that, ‘one hundred thousand can be earned’. Then when he earns seventy thousand, he will say, “Gosh, there has been a loss of thirty thousand.” So he is never earning anything at all, is he? And whenever you look, he is always ‘widowed’ [incurring a loss]. He is ‘widowed’ even with a wife. He should appear like he is married when he

is not with his wife, but instead he looks 'widowed' when he is with his wife. Look at this, this is a wrong understanding, isn't it? That is why I have said that if we do business, then it such that 'we' will earn about ten thousand. If you feel that you will receive one hundred thousand, then you should decide that you will receive about ten thousand. Then that is profitable to you. After all, there is a profit. Afterwards, you should say, 'After all'. What does after all mean?

Questioner: In the end, there is profit.

Dadashri: In the end, there is indeed profit.

Questioner: And on top of the ten thousand!

Dadashri: Hmm. And if you earn forty thousand, then you should say, "Look, there is an increase of ten thousand, isn't there. Let's have some tea and snacks then."

Questioner: Dada, that thing is to remain satisfied.

Dadashri: No, this is through the intellect. One should seek out a way of how he can remain happy in this through the intellect. This adjustment is with the use of the intellect. Moreover, one does not have an intellect, and even if such intellect were to be sold, then it would fetch nothing! They do not know how to make an adjustment like this.

Adjustments Through Wisdom

Looking at the gain is referred to as *vitaraag Vignan* (the Science that leads

to the absolute state free of attachment-
abhorrence) and looking at the loss is the knowledge which leads to wandering in the world.

Therefore, in all matters 'we' extract the calculations from the beginning. Then a loss does not happen at all, does it! People decide in business that, 'This year is such that I will earn roughly fifty thousand dollars for sure.' At that time, for that same work, what do 'we' say? 'No, even after deducting expenses for food and drinks, 'we' will get five thousand.' Now the one anticipating to earn fifty thousand, will get ten thousand less, he will say, "I have incurred a loss of ten thousand." Hey mortal one, have you incurred a loss? You have made a profit of forty [thousand] haven't you. What did 'we' do? 'We' calculated five [thousand] and earned thirty [thousand], see we got twenty-five [thousand] more! This is an adjustment of 'ours'. Your adjustment should be such that your mind does not become restless. The mind pesters you, and then it will exhaust you. You give it the reins and then it takes you for a ride, why should you give it the reins at all? Therefore, all 'our' adjustments are done with a lot of wisdom. 'Our' adjustments are done with wisdom! If you get to listen to these tapes, then they will be useful to you; they will be helpful.

In fact, for so many lifetimes I have indeed done these trials. That's why I am able to talk to you about all these experiences. And only then are clarifications made, aren't they! Without clarifications, one becomes confused.

~ **Jai Sat Chit Anand**

Puja Deepakbhai's Canada-USA Satsang Schedule 2019

Contact no. for all centers in USA : 1-877-505-DADA (3232) & email for USA - info@us.dadabhagwan.org

Date	Day	City	Session Title	From	To	Venue	Contact No. & E-mail		
21 Jun	Fri	Montreal, Canada	Aptaputra Satsang	7-00 PM	9-00 PM	Hampton Inn & Suites 1900 Trans Canada Hwy Dorval Quebec, H9P 2N4	Extn. 1025 wcmontreal@ ca.dadabhagwan.org		
21 Jun	Fri	Toronto, Canada	Mahatma Only Satsang	6-30 PM	9-30 PM	Sringeri Vidya Bharati Foundation 80 Brydon Dr. Etobicoke, ON, M9W 4N6	Extn. 1006 wctoronto@ ca.dadabhagwan.org		
22 Jun	Sat		Satsang	5-00 PM	8-00 PM				
23 Jun	Sun		Aptaputra Satsang	10-30 AM	12-30 PM				
23 Jun	Sun		Gnan Vidhi	4-00 PM	8-00 PM				
30 Jun	Sun	Savannah, GA	Aptaputra Satsang	5-00 PM	7-00 PM	Savannah Sanatan Temple 2006 Fort Argyle Road Bloomington, GA 31302	Extn. 1038 atul@comcast.net		
1 Jul	Mon	Tallahassee, FL	Satsang	6-30 PM	9-30 PM	Lawton Chiles High School - Auditorium 7200 Lawton Chiles Lane Tallahassee, FL 32312	Extn. 1037 wctallahassee@ us.dadabhagwan.org		
2 Jul	Tue		Aptaputra Satsang	10-30 AM	12-30 PM				
2 Jul	Tue		Gnan Vidhi	5-00 PM	9-00 PM				
8 Jul	Mon	Des Moines, IA	Satsang	6-30 PM	9-30 PM	Johnston Middle School - Auditorium 6501 NW 62nd Avenue Johnston, IA 50131	Extn. 1036 wciowa@ us.dadabhagwan.org		
9 Jul	Tue		Aptaputra Satsang	10-30 AM	12-30 PM				
9 Jul	Tue		Gnan Vidhi	5-00 PM	9-00 PM				
12 Jul	Fri	Houston, TX	Opening Ceremony & Satsang	10-00 AM	12-30 PM	Hilton Americas-Houston 1600 Lamar Street Houston, TX 77010	Extn. 10 gp@ us.dadabhagwan.org		
12 Jul	Fri	Houston, TX	GP Shibir	4-30 PM	7-00 PM				
13 Jul	Sat	Houston, TX	GP Shibir	10-00 AM	12-30 PM				
13 Jul	Sat	Houston, TX	Gnan Vidhi	5-00 PM	7-30 PM				
14 Jul	Sun	Houston, TX	Shobha Yatra	8-00 AM	9-30 PM				
14 Jul	Sun	Houston, TX	Pran Pratishtha	10-00 AM	12-30 PM				
14 Jul	Sun	Houston, TX	GP Shibir	4-30 PM	7-00 PM				
15 Jul	Mon	Houston, TX	GP Shibir	10-00 AM	12-30 PM				
15 Jul	Mon	Houston, TX	Aptaputra Satsang	4-30 PM	7-00 PM				
16 Jul	Tue	Houston, TX	GP Day	8-00 AM	12-30 PM				
16 Jul	Tue	Houston, TX	GP Day	4-30 PM	7-00 PM				
17 Jul	Wed	Houston, TX	GP Shibir - Closing Ceremony	10-00 AM	11-30 PM				
20 Jul	Sat	Chicago, IL	Satsang	5-00 PM	8-00 PM			Sheraton Lisle Naperville 3000 Warrenville Road Lisle, IL 60532	Extn. 1005 wchicago@ us.dadabhagwan.org
21 Jul	Sun		Aptaputra Satsang	10-30 AM	12-30 PM				
21 Jul	Sun		Gnan Vidhi	5-00 PM	9-00 PM				
22 Jul	Mon		Mahatma Only Satsang	6-00 PM	9-00 PM				
27 Jul	Sat	Los Angeles, CA	Satsang	5-00 PM	8-00 PM	Sanatan Dharma Temple 15311 Pioneer Blvd. Los Angeles, CA 90650	Extn. 1009 wclosangeles@ us.dadabhagwan.org		
28 Jul	Sun		Aptaputra Satsang	10-30 AM	12-30 PM				
28 Jul	Sun		Gnan Vidhi	4-30 PM	8-30 PM				

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Satsang & Gnan Vidhi Programs in the Presence of Pujya Deepakbhai**Surat****18 May (Sat), 8 to 11 pm - Satsang & 19 May (Sun), 5-30 to 9 pm - Gnan Vidhi****Venue :** Indoor Stadium, Opp. Lords Convent School, Nr. Meghdoot Society, Athwa Lines, Surat.**20 May (Mon), 8 to 11 pm - Aptaputra Satsang****Venue :** Gandhi Smriti Bhavan, Timaliyawad, B/h. Mahavir Hospital, Nanpura. **Ph :** 9574008007**Vadodara****27 May (Mon), 7-30 to 10-30 pm - Satsang & 28 May (Tue), 7 to 10-30 pm - Gnan Vidhi****29 May (Wed), 7-30 to 10-30 pm - Aptaputra Satsang****Venue :** Akota Stadium, Akota, Vadodara.**Ph :** 9924343335**Spiritual Retreat in Hindi at Adalaj Trimandir - Year 2019****8 to 12 May - Spiritual Discourses (Satsang)****9 May - Special program on occasion of Pujyashree's Birthday****11 May - Self-realization Experiment (Gnan Vidhi)****Note -** This retreat is specially for Non-Gujarati Hindi Speaking people in India. For more detail please contact on 079-39830400**PMHT Shibir at Adalaj Trimandir****5 to 9 June (Wed-Sun) - Time to be Announced**This *shibir* is specially arranged for married *mahatmas* only, for those who have taken *Atmagnan*.**Watch Pujya Niruma / Pujya Deepakbhai on T.V. Channels in foreign countries****USA-Canada** † 'SAB US' Every day 7 to 7:30 AM (Hindi)

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† 'TV Asia', Every day 7:30 to 8 AM EST (Gujarati)

UK † 'Venus' TV, Every day 8 to 8:30 AM (Hindi)

† 'SAB UK' Every day 7:30 to 8 AM - Western European Time (6:30 -7am GMT)

† 'Rishtey-UK', Every day 7 to 7:30 AM (Hindi) Western European Time (6-6:30am GMT)

† 'Venus' TV, Every day 8:30 to 9 AM (Gujarati)

Singapore † 'SAB-International' Every day 8:30 to 9 AM (Hindi)**Australia** † 'SAB-International' Every day 11:30 AM to 12 PM (Hindi)**New Zealand** † 'SAB-International' Every day 1:30 to 2 PM (Hindi)**CAN-Fiji-NZ-Sing.-SA-UAE** † 'Rishtey-Asia', Everyday 7 to 7:30 AM & 8 to 8:30 AM (Hindi) EST**Africa-Aus.** † Aastha, (Dish TV Channel UK-849, USA-719), Mon to Fri 10 to 10-30 PM**Contacts :** Adalaj Trimandir, Simandhar City, Ahmedabad-Kalol Highway, Adalaj, Dist.:Gandhinagar-382421,**Gujarat, India. Phone :** (079) 39830100, **E-mail:** dadavani@dadabhagwan.org **Web :** www.dadabhagwan.org**Mumbai :** 9323528901, **USA-Canada:** +1 877-505-DADA (3232), **UK:** +44 330-111-DADA (3232)**Australia:** +61 421127947, **Kenya :** +254 722 722 063, **Germany :** +49 700 32327474 (0700-dadashri)

Who Has Authority Over Profit-Loss?

Something else makes you do it yet there is the illusion in your mind that, 'I am doing it'. Profit and loss is in the hands of vyavasthit. So, you should do according to whatever vyavasthit inspires you to do from within. You should not use any extra intellect. If you try to measure with the intellect whether you will get a profit or a loss, then are you actually able to find that measurement? You will not find it. Therefore do not look for profit or loss. So now, what is to be seen? You have come here having already made profit and loss, now you should have an inner affinity for this [satsang], or do something of that sort. In profit and loss, you should continue doing whatever inspiration you get from within as simply an evidentiary instrument. You should not cross vyavasthit.

- Dadashri

