

# Dadavani

April 2020

Retail Price ₹ 15

“

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to live even for a moment.

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about money!

”







## Settlement of Monetary Dealings With People

### EDITORIAL

In everyday life, every individual undoubtedly comes across monetary dealings. But while carrying out monetary dealings, what understanding should one have? What should you do when someone does not return the money he has borrowed from you? Or if you have borrowed money from someone, then what awareness should you keep? What should you do if you have conflicts with people because of monetary matters? How should you settle the 'files' with equanimity in all monetary dealings? The worldly and spiritual understanding for this and other related matter given by absolutely revered Dadashri [popularly known as Dada Bhagwan] has been compiled here.

Dadashri, himself, was a businessman. So, he also had monetary interactions. Dadashri's nature was kind and empathetic, so he would never file a lawsuit against anyone, but rather, wherever he had gone to collect his dues, he would return having given them money. He had the desire to become free. Therefore, he did not collect his dues and he let his money go. He had lent a person five hundred rupees, but when that person started asking for money instead of returning it, then Dada even gave him five hundred more rupees and cleared it with him. Do you get to see this anywhere?

Dadashri says, "If someone is not returning the money you lent to them, then you cannot consider it as *vyavasthit* and do nothing. To get the money back, you should certainly make the natural efforts that *vyavasthit* makes you do. Thereafter, if the money does not come back, then you should understand that it is *vyavasthit*. You should accept that 'Whatever has happened is justice' and 'The fault is of the sufferer.' Then you should not go at it or file a lawsuit. This is because the other person can bind vengeance with you."

Now, if you have borrowed money from someone, then you should maintain the intent of returning it as soon as possible. And if you are not able to return the money, even then you should never spoil your intent. Whether giving more or less money, you should settle the 'file' in a way that he is satisfied. Otherwise, if the other person binds revenge, then he will not let you go to *moksha*. This is because in nature, there is no account for the debt of money, but there is an account of attachment and abhorrence. Therefore, you should have a pure intent and settle the 'file' with equanimity. *Moksha* is only attained by settling with equanimity.

This compilation is offered, so that in everyday life, one can settle with equanimity the 'files' that arise from monetary dealings such that vengeance is not bound and progress on the path of *moksha* is made. One can indeed study Dadashri's speech which has come forth for this purpose, and it is our ardent prayer that this speech turns out to be useful to progress in spirituality and to settle monetary 'files' with equanimity.

~ Jai Sat Chit Anand

## Settlement of Monetary Dealings With People

*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](mailto: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.*

### Discretion While Taking Money Back

**Questioner:** Say someone has to give me money; I had given it to him, and I have to collect that back from him. And if he does not give it back, then at that time should I try to get the money back, or should I accept that my [karmic] debt has been cleared and be satisfied with that understanding and do nothing further?

**Dadashri:** It is not like that. If the person is strong [financially sound], then try, and if the person is weak [financially], then just let go.

**Questioner:** Should I make an effort, or is it that if he is going to repay the money it will be returned at my doorstep, and if it is not returned, should I just understand that my [karmic] debt has been cleared, is that how I should accept it?

**Dadashri:** No, no. You should not accept so much. You should put in efforts that happen naturally. You should tell him, "I am a little short of money, if you have cash that is available, then please pay me back." You should tell him humbly and with discretion in this way, and if it is not returned, then you should know that

you must have had some karmic account that has been paid off. However, if you do not make an effort, then he will think of you as foolish and he will set off on the wrong path.

**Questioner:** So, should we make basic effort for it?

**Dadashri:** Basic meaning you should tell him, "I am a little short of money. If you have [the money], and if you can return it to me quickly, then it would be nice." You should maintain the same amount of discretion as the one taking the money maintains. If someone wants to borrow money from you, the amount of discretion he maintains is the same amount of discretion you should maintain when asking him to return the money.

### You Should Make Natural Efforts

Nothing can happen outside of *vyavasthit* (scientific circumstantial evidence). Nonetheless, you should not interpret *vyavasthit* to mean, 'Just keep on 'sleeping', everything will happen on its own.' If you want to call it *vyavasthit*, then your effort should be there. Nevertheless, the efforts should be that which *vyavasthit*

makes you do. What should your desire be? To make the effort. Then you put in as much effort as *vyavasthit* makes you put in. In making an effort, suppose you set out to collect your dues at ten in the morning and you don't meet that person, so then you go at noon and even then you don't meet him, so you go home and then go back at one-thirty; you should not do that. Effort means that you should go once; do not think about it again. Instead, the kind of effort one makes is to keep on going back and forth! The effort should be natural. It is known as a natural effort when the person you are looking for comes directly in front of you. When you go to his home, you may not meet him there, but you will come across him when you are returning. For 'us', everything happens through natural effort. All the karmic accounts are arranged naturally and spontaneously. This is because 'we' have no interference of any kind!

### **The Internal State Should Not Change**

Actually it is such that, whatever you think doesn't go to waste, whatever you say doesn't go to waste, whatever you do doesn't go to waste. Right now, how does it all go for people? Nothing 'grows' [happens positively]. Even the speech doesn't 'grow', thoughts don't 'grow' and even the conduct doesn't 'grow'. Even if one makes three attempts, he does not meet the person he has to collect his dues from. If one meets him at that time, then he would get upset! This path is such that people will come to your doorstep to give you money. If you attempt to collect your dues five to seven times, and eventually

he tells you to come after a month, at that time if your internal state does not change, then that money will come to your doorstep. Your internal state ends up changing, doesn't it? If your internal state changes to, 'This person is senseless, he is a worthless, he makes me run around,' then when you go back to him, he will hurl abuses at you. Your internal state changes, and because of this, even if the other person is not going to become spoilt, he will become spoilt.

**Questioner:** Does that mean that we ourselves are spoiling the other person?

**Dadashri:** We have spoilt everything for ourselves. We ourselves have created the difficulties that we face. What is the means to rectify this? No matter how much pain the other person gives you, but if you don't have the slightest negative thought for him, then that is the way to improve him. In that, things improve for you and they also improve for him. The people of this world will not refrain from having negative thoughts. Therefore, 'we' have said to settle with equanimity, so one does that. To settle with equanimity means you should not have any thoughts about the other person.

### **Give as If You Have Dropped It In the Ocean**

It is such that if you have borrowed money from someone or have lent [someone money]; in this world there will be interactions of borrowing and lending! So, if you lend money to some people and they don't return it, then you will become agitated in the mind towards them that, 'When will he return it, when

will he return it!' Then when will that come to an end?

That also happened to 'us'! From the beginning, 'we' never worried about whether the money would not be returned. However, 'we' would give a gentle reminder and give it a try.

If you have lent someone money, whether it is at two percent interest, or at one and a half percent interest, or at three percent interest, you should lend it with the understanding that it may never be returned. Hence, when it is returned, consider it a profit! First of all, you should not lend money to anyone, and after lending it you should not worry or hassle over it. This is because it is not under your control at all. These humans don't have the power to live even for a moment. There is no telling in which second one will die; yet he keeps worrying about money! Hey, should one worry about money?

One day, you get the thought, 'What will happen if he does not return the money?' This way your mind starts to become weak. So after you have lent it, you should decide, 'I am tying the money in a black cloth and dropping it into the ocean'; then can you have any hopes? So, you should lend it without any expectations, otherwise do not lend it at all.

### **If the Business Is of Exploitation...**

Secondly, a person should not charge interest. A person who charges interest starts becoming cruel. If he has lent money to a woman, to his sister on interest, even then he becomes cruel. But it is not like that today, you can charge

the way banks do. In general, you should not lend [money] to anyone. If he is not able to return it, then you will feel pain. You will feel tremendous pain.

You should not lend [money] to anyone on a personal basis. Otherwise, a person's mind will become like a butcher. Therefore, 'we' had told 'our' business partner right from the beginning, "We can borrow money at interest, but we should not charge interest."

**Questioner:** After lending someone one thousand to two thousand dollars, if we tell him, "I will charge interest." Then is it okay to charge him as much as the bank does?

**Dadashri:** There is no problem with charging interest. But in some cases, people have made a business solely on charging interest; their entire business is based on exploitation. What should you do? You should tell those people you have lent money, "You will have to pay me back at the bank's interest rate." In spite of that, if that person has no money to pay interest, if he has no capital, then you should remain silent. You should not do anything that hurts him. So, you should just take it for granted that you have lost your money.

**Questioner:** Then it is also mentioned in an *Aptavani*, 'While lending [money] you should ask, "When are you going to return it? Return it in a year to one and a half years," but internally you should believe that you have lost it.'

**Dadashri:** You should indeed believe that it's gone, and move on. If

you drop it into the ocean, then would you go looking for it from someone? You wouldn't go looking for it, would you?

Now, if you are walking around wearing a diamond ring and if some gangster comes and says, "Hey, give it to me!" Then would you or would you not have to hand everything over? Is there any sort of claim there? What is the nature of money? It is to leave. When the time comes, it leaves. Therefore, remove this intent from your mind and make a decision, 'Drat it, I definitely don't want to do this business of charging interest.'

### Settle the Accounts Like This

**Questioner:** What is the difference between lending someone five hundred rupees which he is not able to return, and making a donation of five hundred rupees?

**Dadashri:** Giving donation is a different thing. In that, the one who accepts donations does not become a debtor. You are reimbursed for your donation in some other way. The one who accepts your donation does not give you anything in return. Whereas in the other case, the person whom you are asking for money [the person you lent it to] is the very person through whom it will be returned. Eventually, even if it is in the form of a dowry, but he may return the money to you. Don't people in our culture say, "The boy comes from a poor family, but his family is very noble! So, give him fifty thousand rupees in dowry!" What are they giving this dowry for? It is in fact the one who is asking who is himself giving. So all the accounts are like this. Not only is he giving away his daughter, but he is

also giving money. So in this way, all the accounts are being repaid.

### The Law of Nature

Say a person has borrowed money from you, then three to four years pass by and the statute of limitations has expired, nevertheless, people cannot break the laws of nature, can they! In the law of nature, the money will be returned with interest. You will not get anything according to the laws here; they are societal laws. However, in the law of nature, it will certainly come with interest. So, if someone is not paying you back the three hundred rupees he borrowed from you, then you should take it back from him. The reason you should take it back from him is that if he is not giving you the money, then nature's interest is so high! After one hundred to two hundred years, this amount will become so large! Therefore, you should go to him and collect your dues. That way, the poor man does not incur so much liability. However, if he does not return it and enters into a liability, then you are not responsible for that.

**Questioner:** What is nature's interest rate?

**Dadashri:** Natural interest is one percent per year. It is one rupee for every hundred rupees! If perhaps he does not return the three hundred rupees, then there is no problem. You should tell him, "We both are friends, let's play cards together." This is because your money is not going anywhere, is it!

### The World Is in a State of Justice

Some people say, "If we lend

someone money, then it will all become irrecoverable.” No, this world is not at all like that. Some will say, “Money lent will never remain unpaid,” the world is not like that either. This world only operates according to one’s own karmic account. If your [accounts] are settled, then no one can bother you; this is how the world is.

Suppose you have a watch costing three thousand rupees and you drop it in the Fort area of Mumbai. The Fort area is considered an ocean; that which has fallen into the ocean can never be recovered. And we would not have that expectation. But three days later, there is an advertisement in the newspaper, ‘Whoever’s watch this is should provide verification of it, pay for this advertisement, and collect it.’ So, this is how the world is, it is in a state of absolute justice! It is justice even when he does not return the money, and it is also justice when he pays it back. I had come to this conclusion many years ago. Therefore, if he does not return the money, then no one is at fault in that. Similarly, when he comes to repay you, what favor has he done in that? The world is actually governed in a different way!

Therefore, do not go looking for justice. If you go looking for justice, then you will have to go to court and hire a lawyer. You should accept whatever happens is correct, and you should not hire lawyers anymore.

This is in fact our justice. Right and wrong should be according to the natural justice. What natural justice says is, ‘Whatever has happened is correct; whatever has happened is indeed

justice.’ If you want to attain *moksha* (final liberation), then understand that whatever has happened is justice, and if you want to wander life after life, then bring a settlement through the justice of the courts. What does nature say? ‘When you understand whatever has happened is justice, you will start to become free from all wrong beliefs and if you seek justice by way of a court, then you will remain with wrong beliefs.’

### **Accept that Whatever Has Happened Is Justice**

Whatever has happened is justice, do not go looking for any other justice. What is the nature of the world? To go looking for justice. ‘I had given him a hundred rupees, and he does not even give me five rupees when I ask for it in my time of true need.’ Hey, he does not give it, that is precisely justice. How can we consider that as injustice?

The intellect in fact creates havoc. It is the intellect alone that spoils everything, isn’t it! So, what is this intellect? That which seeks justice is referred to as the intellect. It will say, ‘Why wouldn’t they pay up? They have already taken possession of the goods?’ Now, the thing that questions, ‘Why wouldn’t they?’ is the intellect. The injustice done is itself justice. You should continue the attempt to collect your dues. You should say, “We very much need the money and we are in difficulty,” and return. However, by saying, “Why wouldn’t they pay?” it means that you will have to look for a lawyer. Then you miss out on the spiritual discourse and end up sitting there!



By saying, “Whatever has happened is *vyavasthit*, whatever has happened is justice,” the intellect goes away. Yet, in worldly interactions, if you have to go collect your dues, then because of this conviction, your mind would not spoil. You would not get frustrated with him nor would you get agitated. You would sit there, just as though you were acting in a play. You could say, “I have come by four times, but we did not meet. But, this time around, it is either your merit karma or my merit karma, but we did finally meet.” In such a manner, while joking and keeping things light, collect your dues. Then say, “You are enjoying prosperity while I am caught up in a dire situation.” To that, he would say, “What difficulty are you in?” Then you would reply, “Only I know the troubles I face. If you do not have cash, then facilitate it for me from someone.” In this way or another, strike a conversation and get your work done. As people are egoistic, your work will be done! If they were not egoistic, then nothing would work out. If you slightly flatter the ego of an egoistic person, then he will do everything. Tell him, “Please facilitate at least five to ten thousand.” Even then, he will say, “Yes, I will facilitate it.” Therefore, a quarrel should not arise. Attachment and abhorrence should not arise. After making a hundred trips, if he still does not return the money, then there is no problem. Just go ahead and say, “Whatever has happened is itself justice.” Constantly justice only!

### **Do Not Become Caught Up With the Idea of a Lawyer**

When attempting to collect your

dues, if someone is not paying you back, if he doesn't have the money and he is not paying you back, then you shouldn't continue to persist after him until the end. He will bind vengeance against you, and if he takes birth as a ghost, then he will harass you! He is not giving you the money because he doesn't have it; how is the poor man at fault in that? Do people not return the money once they have it?

**Questioner:** What should I do when they have the money, but do not return it?

**Dadashri:** What can you do if one has the money, but does not return it? At the most, you can file a lawsuit, what else can you do? If you beat him, then the police officers will arrest you, won't they? Otherwise, let it go that, ‘If it is mine, it will come, and if it doesn't come, then it is gone.’ Then you won't have to get caught up with the idea of a lawyer, will you!

**Questioner:** But I cannot let go of it. The other person goes around in such a way that we don't feel like letting go of it.

**Dadashri:** If you don't feel like [letting go of it], then you will get caught up with the idea of a lawyer. And the lawyer will tell you, “Hey, I had told you to come at nine thirty and you are late by fifteen minutes? You are senseless!” You fool, you pay him the fees and on top of that, he hurls abuses at you!

So, you should not feel distressed. At that time, what you should tell the lawyer is, “Sir the condition between you and me is of the fees. I will pay you the fees and you have to fight the case. There

is no other condition about the abuses. I will file a lawsuit for this extra item you are doing.” You should tell him that.

**Questioner:** It’s much better not to go there at all!

**Dadashri:** It is best if you do not take the matter to the court. A wise person would not go to court. ‘If it is mine, then it will come, and if it doesn’t come, then it is gone.’ But he would not invite such ideas unnecessarily. Otherwise, these ideas will keep harassing you for no reason! Now [the court case] is yet to be won, but even before that, he will say, “You are senseless.” This sack of intelligence! How can he speak in this manner? That lawyer who comes here says, “Even I say that.” Hey, what kind of a person are you? It is good that these poor people are soft take this, otherwise they would hit you with their shoes, then what would you do?

‘Our’ business partner had gone to see a lawyer. The lawyer didn’t move the case faster, but my business partner had paid him. So he said, “Sir, don’t give me the money back, but hand over my case back to me.” So what did the lawyer say? He said, “I will get a dog to bite you, if you come back again.” What can one do? So, with great difficulty we got the case back. We did not take the money back from him. We got the case back with great difficulty, by coaxing and cajoling. Then we gave the case to another lawyer. He was a very prominent person. We handed over the case to him. When we reached there at nine fifteen instead of nine o’clock, the lawyer said, “You are like a dog, you are like a donkey, you have wasted my

time.” Then the business partner said, “As a prominent person, you are talking like this, then what will other people say? Is this your condition?” The lawyer said, “You awakened me [made me aware], you awakened me, I shouldn’t be saying such things. But I end up saying such things.” My business partner said, “How can you talk like that? Does a good person have such characteristics? A good person speaks so wisely!”

### Whose Fault Is It?

A *brahmin* (a member of the priestly cast) was asking a *vanik* (member of the merchant caste) for four hundred rupees. When he went to collect the dues, the *vanik* became angry. He said, “You are worthless,” and at the same time, he said, “There is no one as worthless as me!” Hey, are you hurling abuses at your own self? He hurled so many abuses at the *brahmin* and yet what does he say? “There is no one as worthless as me.” This situation arose because he did not return the money, isn’t it! Hey, what kind of a person is this? There are all kinds of nutcases! Now he calls that fellow worthless, and then speaks this way about himself, so that makes us laugh, doesn’t it!

So how can one tackle this world? It is for this reason that ‘we’ have said, “The fault is of the sufferer.” You will know that it is your fault when you end up suffering. That is an easy way, isn’t it?

If a person does not return the two hundred and fifty rupees you had lent him and you lose your two hundred and fifty rupees, then whose fault is it? It is indeed yours, isn’t it! ‘The fault is of the

sufferer.’ With this knowledge, you will be able to practice true religion, you will stop blaming others and *kashay* (anger, pride, deceit, and greed) will come to an end. So, the statement ‘The fault is of the sufferer’ is such that it can take you to *moksha*! It has come forth with exactness, ‘The fault is of the sufferer.’

### **So That the Other Person Does Not Get Hurt**

I don’t file a lawsuit against anyone. This is because once I faced some difficulty and I still remember that. Outside, ‘we’ are considered a reputable person. Once, someone came to borrow five thousand rupees from me, and in my mind I thought, ‘Why has he come when I am short of money? Currently, I am borrowing money on interest, and on top of that, I have to get five thousand rupees for him.’ I felt hurt internally, but I had to give it. So, from there I understood that I should not collect money from anyone in this way, and I should not ask for it. This is because this is the path to *moksha*. If we ask for it, then the other person will feel hurt. So, if he feels hurt, then that is not the path to *moksha*. And if one is willing [to return it], then he can return it.

I feel in the mind, ‘If perhaps he doesn’t have it [the money] and if I ask for it, then he will get hurt, instead leave it for now.’ And I don’t even know how to ask for it. If there is someone in this world who doesn’t know how to ask for his own money back, it is me. If there is someone who does not know how to ask for his own money, to collect it back, it is me. One has to hold his hand outstretched,

doesn’t he? I have never held my hand outstretched!

### **He Gives Money When It Is to Be Taken**

My nature is kind and empathetic. If I attempt to collect my dues, then I would actually end up giving money! Normally, I never attempt to collect my dues. However, when I do attempt to collect my dues, and if that person is short of money, then on the contrary, I end up giving away money. I would even give away the money in my pocket that I have for tomorrow’s expenses! Then the next day I would indeed have difficulty with my expenses! This is how my life has been.

If I receive money, then it would not remain with me the next day. If there were one hundred thousand rupees, then after two to three days, only about ten thousand rupees would be left! So, my business partner realized that money doesn’t remain in my hands. Therefore, ‘we’ had handed over the all the financial transactions to the business partner.

### **‘We’ Became Free By Not Collecting Our Dues**

People realized I had money, so they came to borrow money from me. So from 1942 to 1944, I kept lending money to everyone. Then in 1945, I decided that I wanted to go towards *moksha*. For how long can I go on dealing with these people? So, I concluded that if I attempt to collect my dues, then they will come back to borrow money again and so [monetary] dealings will continue. If I attempt to collect my dues, then one would return five

thousand rupees and ask for ten thousand rupees. Instead of that, if he keeps the five thousand rupees, then he would feel, 'It is good if I don't meet him again.' And if he sees me on the road, he ends up walking in the other direction. I understand that as well. Therefore, I have become free. I wanted to free myself from all these people; however, they have all freed me!

Why did I join that group? To get respect. The illusory attachment (*moha*) to gain respect persisted within, so I joined that group to gain respect. But how was I to get out of that? However, I found this way. Whenever I felt, 'Now how can I come out of this?' At that time, intuition would arise for me. So, I decided, 'I don't want to ask for this money, some solution will come about.' An end came about so nicely that people simply stopped coming [to ask me for money]. Among those, two to four people may have come to return the money. Then I told them to their face, "Sir, now I have handed over all these [momentary] dealings to Hirabaa [Dada's wife]. I have not kept anything in my hands. Even at home nothing is under my control." So, the problem was solved once and for all!

And what these people realized is, 'He is not collecting his dues, this suits us!' So, those people stopped coming over altogether. And that is what I wanted, isn't it! 'Good riddance, all the troubles are gone, now recite the Lord's name in happiness'. So, at that time, I discovered this art!

### **A Kind Person Slaps Softly**

My business partner was admonishing

me in 1942, when I came with him to do business in Mumbai. Actually, I came in 1946, but in 1942 he was admonishing me, "People have not returned your money because of your leniency." My nature is of a different kind. So, he told me, "On the contrary, you are turning all these people into outlaws, they are all going on the wrong path. It is due to your soft nature that they are becoming outlaws. Therefore, not only will they swindle you, but they will also learn to swindle others!"

So I had to give him an explanation, didn't I! Don't I have to give an explanation for that which someone asks of me? And the explanation should be systematic, can the explanation be given forcefully? So I said, "It's true that some people are becoming like outlaws because of me. Not everyone, about two to five people. They have been encouraged, haven't they!" Then I told him, "Listen to what I have to say properly, with concentration. Look, if I had slapped him, then how would a kind person slap someone, do you understand that?" Then he answered, "No." I said, "Softly! How would he slap someone? On the contrary, they get encouraged further! They would say, 'Oh ho ho, at the most he will slap me this softly! Now let me do this.' So, a kind person lets go and that is correct."

So, I told him, "I am a kind person. At the most, if I slap him, even then I will slap him softly, instead let him meet someone strong later. In doing so, after two to four times, he will meet someone strong who will break his head. He will not become straight with my soft slap."

## Can Anyone Become Wise Through a Soft Slap?

Did you understand? Is the explanation fine?

**Questioner:** It is fine.

**Dadashri:** Is it something a lawyer can accept? That's good then!

Can we really slap someone? So, I slap softly. At one place, my sister-in-law received a court order. So I had gone there to collect her dues.

I thought, 'It's good if he gives some money on his own, instead of enforcing a court order.' I don't like enforcing it. I didn't like filing a lawsuit either. At that time, another person had come there to collect his dues. So instead, I ended up giving fifteen rupees there. His poor wife was hurt, so I gave him money. Then I thought, 'Now bring an end to this, put all this aside. On the contrary, I am spending fifteen rupees.' That other person may have come to collect a hundred rupees. I had [to collect] just four hundred rupees, what else? Now in those times, that was considered a big thing, wasn't it? I am talking about 1939.

## The Money Was Lost, but I Learned a Great Lesson

**Questioner:** Dada, talk about yourself. You had lent a person five hundred rupees, then...?

**Dadashri:** That is a new kind of incidence! Let me tell you about that. I am not talking about all the money that was lost. It was lost, but he didn't take it. It was my karmic account and it got settled. However, it's a new kind of point!

'We' had lent someone five hundred rupees. 'We' would never ask for it back. Then 'our' accountant asked one day, "It has been about two years [since he borrowed the money], should I write him a letter?" Then I told him, "No don't write a letter to him. He will feel bad." Thereafter, I met him in the street one day. Then I told him, "The accountant was thinking about writing you a letter. Please return the five hundred rupees." Then he said, "Which five hundred rupees are you talking about?" Then I told him, "Didn't you borrow it two years ago? You can check the books of that time." Then he said, "I had lent it to you, you are mistaken." I realized that I would never get to see or know such a 'design' again in my entire life! So it is my tremendous fortune today! That this person had come to teach me a great lesson. So what did I tell him? "I may have made a mistake, come to my home this afternoon." Then I gave him a cup of tea, gave him the five hundred rupees and got a signed receipt from him. I am not going to meet another person like this in my entire life again. I lost not five hundred but a thousand rupees, but at least I got to learn that such people exist! So I will have the intent of being cautious in future, won't I! But what kind of a person did I meet! We would never have imagined this in our dreams, let alone his benevolence!

So how can one tackle this world? If you have lent money to someone, then it is like tying the money in a black cloth and dropping it into the ocean and expecting to get it back, it is that foolish. If at some point it is returned to you, then you should accept it, and you should



give him some tea that day and say, “I am obliged to you that you came back to return the money, otherwise in this era of the time cycle, money does not come back. It is considered a wonder that you have returned it.” If he says, “I will not pay you interest.” Then tell him, “It is more than enough that you are returning the capital!” Do you understand? This is how the world is! The one who has borrowed money has pain that he has to return it and the one lending the money has pain that he has to ask for it back. Now, who is happy in this? And it is *vyavasthit* (scientific circumstantial evidence)! It is *vyavasthit* when one does not return the money and it is also *vyavasthit* when I gave double the money.

### With What Understanding Was It Lent?

**Questioner:** Why did you give him another five hundred rupees?

**Dadashri:** So that I never again have any contact with that person in any lifetime, that much awareness remains that I have forgotten my ‘home’! If he says, “It is not possible for me to pay it back,” then you should write it off. Then you would be able to deal with that sort of person; if you meet him in the next life, then there would be no problem! However, you should not meet this sort of person in any lifetime. It is best if he doesn’t come into contact with people of my community. A person may come into contact with people of my community if he were to say, “I am not able to return the money, so please write it off.” He may come into contact with people of my community, however the one who says that [other] thing, he would not come onto

contact with people of my community. It would not work out, would it! He would not have anything to do with people of my community, would he! It is best if we do not encounter him again! May we never meet him again. He will think, ‘I got lucky.’ ‘We’ agree, ‘You got lucky and it was my wish that you get lucky! My big karmic account got finished off, didn’t it!’ How can one ever tackle such ‘quality’? Now should this be considered justice or injustice? Some people may say, “You should seek justice and recover your money.” I said, “No, now I got to know that such ‘quality’ exists! Therefore, stay far away from people with such ‘quality’, and when you seek justice of what is right and wrong with such people, all that happens is that fights would take place!”

So, this is how it was cleared with equanimity! So ‘we’ cleared all the cases easier than his with equanimity. It was ‘our’ money, yet ‘we’ gave it to him unduly. In doing so, I became free from him! He thinks, ‘I made such a fool out of him!’ It’s okay if he made a fool out of me, but I have become free, haven’t I! According to his view I became a fool, but I didn’t remain as a culprit according to his view, had I! If I become cunning, then I am considered a culprit, ‘I have been deceived.’ However, I have become a fool, so I am not considered a culprit according to his view. So, in this world, it is worth becoming free from such vengeance (*ver*). There is nothing but vengeance! In *Satyug* (the era of the time cycle that is characterized by unity in thoughts, speech, and action) people must have been bound by love, while in *Kaliyug* (the current era of the time cycle,

which is characterized by lack of unity in thought, speech, and action) everyone is bound by vengeance.

### **By Giving Respect to Those Seeking It, By Allowing the Greedy Cheat Him**

Now, if there was someone who had the inclination to bring about satisfactory closure, then how would it be possible in that case? 'We' would settle it, settle it with equanimity! Did you understand what I am trying to say? After all, we do not want to remain in these problems. And the fact that he took the five hundred rupees is not under anyone's control. He is an evidentiary instrument based on the authority of *vyavasthit*. He wants to do such business, that is why *vyavasthit* provides him this [such circumstances]. This is his intent, and I was meant to lose it as per my karmic account. So, I got to learn a lesson.

At that time, you would get very discouraged internally for the matter of the five hundred rupees! As it is, you end up spending five hundred rupees for a hotel. Would you or would you not spend it? If you were to visit Mumbai and if there is a nice hotel, then you would spend five hundred rupees for two days. Whereas when you lose five hundred rupees the other way, you feel very hurt. This is because you are seeking satisfactory closure. There will never be closure. How is that possible? Where one speaks so unduly! Therefore, you should settle it with equanimity. Whether it is right or wrong, you should solve that case! Then vengeance or anything of the sort will not be bound! If one wants to stick unduly,

then stick unduly, and if one wants to stick duly, then stick duly! 'We' allow the greedy one to cheat 'us' and make him happy. 'We' give respect to one who is full of pride and make him happy. 'We' make them happy in any which way and move forward. 'We' do not get stuck with such people. Adjust everywhere; there is no place or situation in which 'we' do not adjust!

If you don't adjust to a bad person, then he won't let you go, [he'll say,] "I won't let you go to *moksha*." He would say, "I won't let you go to *moksha*," he would say that, wouldn't he?

**Questioner:** Yes, he would say that.

**Dadashri:** Does he or does he not have the right?

**Questioner:** He does.

**Dadashri:** You should end the vengeance with him. Revenge itself doesn't let you go.

**Questioner:** That is true, Dada.

**Dadashri:** You shouldn't bind vengeance anywhere!

### **By Any Means, Let Go of Vengeance**

There is a relationship between a shopkeeper and a customer, isn't there? And does that relationship end when the shopkeeper shuts down his shop? No, it does not. The customer will remember, 'This shopkeeper did such and such to me, he had given me such bad merchandise.' People actually remember vengeance; so even if you shut down your shop in this life, will he leave you alone in your next life? He will not leave you alone. He will

not rest until he takes revenge. That is precisely why the Lord has said, “Become free from vengeance by any means.”

An acquaintance of mine borrowed some money from me. Then he never came back to return it. So ‘we’ understood that this is because of vengeance that was bound, so it’s okay that he didn’t return it. If you are able to break the vengeance by letting go of your money, then do so. Become free from vengeance by any means, otherwise even vengeance with one person will make you wander life after life.

### Settle With Equanimity to Become Free From Vengeance

This world is indeed bound due to vengeance. That is why I have said to settle with equanimity!

**Questioner:** Yes.

**Dadashri:** No matter what the ‘file’ is like, you should settle it with equanimity.

You will attain *moksha* just by settling. I have only told you to settle with equanimity. You should settle worldly interactions and here you should settle with equanimity. If you settle with equanimity, then you will certainly attain *moksha*. And to carry out worldly interactions, you should settle it. To compromise [settle a dispute by mutual concession] is the main thing in this world. To fight is a grave fault.

**Questioner:** Should I compromise even if I am not wrong?

**Dadashri:** Yes, you should certainly compromise, shouldn’t you! If you don’t

compromise, then what assurance do you have in that situation? Do you have the assurance what you want will certainly happen there?

**Questioner:** Dada, you have said an extraordinary thing, “Let go of the reins.”

**Dadashri:** Why did he come to meet you? On account of which laws did he meet you?

The reason he met you is because you are at fault. The fault is of the sufferer. Do you understand? The mistake is of the one who suffers.

### If You Want to Become Free, Then Bring About Ultimate Closure

Why did you come across such a circumstance? What demerit karma must you have bound that you came across such a circumstance? Therefore, you should settle this early. It is good [it got cleared] with five hundred rupees. If tomorrow morning he wrongly accuses you for a larger matter, then what would happen? Therefore, you have to settle this first, with ‘the stamp of approval.’ This, indeed, is worldly life! Continue undertaking that which you want to bind.

Now, if you want to become free, then you should bring about ultimate closure. Just look, this businessman has come here in order to become free. This is because no one in the entire world is a culprit at all. One is seen to be a culprit by illusionary vision. With the right Vision, no one is a culprit at all.

### You Take Care of Yourself

Now if I were to have quarreled

over there, then it would surely be my foolishness, wouldn't it! In fact, it is worth 'worshipping' this person that, 'I lent you the money and on top of that, your inner tendencies have turned around to this extent!' The virtue of lending is left aside and on top of that, he has done something that is extremely wrong! So, I realize, 'I got to meet you.' We say, "Take seven hundred rupees." Mortal one, five hundred rupees have already gone, and another seven hundred, so there is a loss of twelve hundred, but I got to learn a lot from this, didn't I! I have become free from everything. I have become free. What is the problem in doing this?

**Questioner:** But in this way, you encouraged him in the wrong direction, and this has ruined the world.

**Dadashri:** Yes. The world has become spoilt, but continue to check whether it is spoiling for you! You should take care of yourself! This is because a crooked person will not refrain from going in the wrong direction. He has decided that, and we cannot afford [going to] court, we cannot afford going back and forth to court. Do you have the ability to flatter these lawyers? Moreover, the lawyers hurl abuses at you! "Why did you come late? You are senseless, you are like this, you are like that." What do you say?

**Questioner:** What you said is correct, now it has 'fitted' [set in my understanding]. Now I don't want to ruin anything no matter what happens.

**Dadashri:** Even God used to compromise with everyone. That is why

'we' have said, "If you want to go to *moksha*, settle with equanimity."

### Do Not Increase Revenge

Did you settle the 'files' with equanimity or did you just let it be? If you settle with equanimity, then revenge is not bound with anyone. **f**Do not bind new revenge, and settle the old revenge. If you do not know how to do any *Purusharth* (progress as the Self), then at least do this much; settle the revenge.

The Lord has said, "In this life, you should not increase any new revenge, and let go of the old vengeance." If you let go of old vengeance there is so much peace, isn't there! Otherwise, in the past, our people would continue to twirl their moustaches [while scheming to avenge the other person] and thus increase vengeance! But now you should not increase vengeance, you should reduce vengeance day by day. This Dada has no enemies. That is because He has come having cleared vengeance. He has come in this life after having cleared all vengeance and that is exactly what 'we' teach you; "Do not increase revenge any longer."

There may be some patients who do not pay their fee, and moreover, they yell at you. You may even say, "If you do not pay, it is okay!" Yet he will say, "Doctor, I will see you [in court]." "Hey what is the point in seeing me? You have already seen me." Do whatever is necessary to solve the case. Do not leave things such that a continuance of court dates results. For us [*mahatmas*; those who have received Self-realization through the *Gnan Vidhi*], the

very day the court date is declared, settle it on that very day. Otherwise, there will be a continuance of court dates. Then the case will linger on and the vengeance will continue to increase. Do not ever leave things in such a state.

### When Someone Comes to Collect Their Dues From You...

**Questioner:** Dada, if I have borrowed money from someone and I do not have the means to return it, then what should I do in that situation?

**Dadashri:** Suppose I have borrowed one hundred thousand rupees from someone, and when he comes to collect it, I do not have the means to return it for six to twelve months, then I should tell him, "It will take some time." Yet, if he talks rudely, then you should tell him, "Sir, be patient. I will eventually return everything." At that time, if a bad thought arises that, 'What is he going to do,' that is *purusharth* [inner intent that will bring result in next life]!

**Questioner:** Is that *purusharth* (subtle cause that brings an effect)?

**Dadashri:** Yes...

**Questioner:** There is a reaction, a wrong reaction!

**Dadashri:** You have done the wrong thing. He may talk rudely, but you should not talk rudely. And if he is talking very rudely, if he is acting like a lawyer, then you should tell him one statement, "When I borrowed the money, the condition was that I return the money back with interest. The condition of scolding me wasn't in there! And if you place that condition,

then I will have to cut ten thousand rupees each time, for your extra item!" If he is being very arrogant, then you should tell him this. We want to repay every single rupee 'heartily' [from the heart]. Therefore, you should tell him clearly.

I had told off a businessman in Mumbai. We had one such incident that happen. He had come to scold 'our' business partner. I told him, "Do not engage in any extra item, otherwise your money will be cut. If you want to do it, then do it, but your money will be cut." Then he understood. I will cut it with this law. Can such loopholes exist? There wasn't the condition of that extra thing. You should say something of that sort.

### The Intent to Definitely Return the Money in Full

You should decide, 'I never want to do anything wrong, and sooner or later I want to return his money, but I want to definitely repay it in this lifetime.'

So, you should harbor the intent, 'I do not want to hurt any living being in the slightest extent, and secondly, I don't want to keep anyone's money.' You should harbor a pure intent that you pay off all your debts. This is because humans have ten life forces. Money is considered the eleventh life force. Therefore, there is no problem if someone keeps your money, but you should not keep anyone's money. You should always have the goal, 'I want to pay everyone back every single rupee of theirs.' Then if you play the game with this goal in your awareness, then there will be no problem, but you should not become a 'player'. If you become a 'player', then you will be doomed! Therefore, there must



be some laws of this world, mustn't there! Every business has peaks and troughs associated with it, doesn't it! Everything indeed has peaks and troughs.

### **You Cannot Withhold Anyone's Money**

So, now we are able to tell anyone, "Regardless of how much business you do, there is no problem if you incur a loss, but you should have one intent in your mind, 'I want to return the money to everyone.'" This is because tell me who does not like money? Everyone likes it. One will not buy his son savory snacks in order to save money and he lends a person five thousand rupees. Therefore, everyone likes money. So, the intent that the other person loses his money should never even arise. You should make a decision from the very start, 'I want to return the money in any way possible.' This is the most important thing. If you become insolvent in other matters, then it is fine, but you should not become insolvent where money is concerned. This is because money causes pain. Money is considered the eleventh life force. Therefore, you cannot withhold anyone's money.

Suppose a retired businessman went to Mumbai and he made a big trade. He has the intense greed of making money, and in that if he incurs a loss of two to three hundred thousand rupees, then should he give up? By keeping a small room [to live in], and saying, "I certainly want to regain that money"; if such decision is made, then within a year or two, things will fall into place. The Self has infinite energies!

Nowadays, people conceal ten hundred thousand rupees to twenty

hundred thousand rupees and then declare bankruptcy. That is considered very wrong. For infinite lives, one has done bad things, but he should not withhold anyone's money.

### **If the Intention Is Present, Then You Will Be Able to Return the Money**

The rule is that upon borrowing money, one should decide, 'I want to return his money'; only then should he borrow it. After that, one should resolve every four days, 'I want to return the money as soon as possible,' and he should nurture such an intent. And if he has such an intent, then he will be able to return the money, otherwise forget about it! He won't be able to return the money. In fact, everyone creates debts, so one who comes to collect your dues takes it. Then he borrows it from another person. He borrows ten thousand rupees from one person and repays five thousand rupees to another person. Then again he borrows from someone else and repays another. In this way, he continues the cycle! Eventually, he starts wailing.

### **Just Make Sure Your Sincerity of Intent Doesn't Spoil**

Before borrowing money from someone, you should have the inner intent and think, 'I will borrow it, but when will I return it?' So, to whichever Lord you believe in, you should say, "Oh Lord, give me the strength to return his money as soon as possible," and then you should borrow it. That is considered a good intent (*naiyat*). People refer to that as intention as well as other things, but it is actually *naiyat*.

If you have not been able to return

[someone's money], then the intent in your mind should be, 'When will I be able to return it!' If you feel that it is worth giving money here, it is worth donating money here, even then if you are not able to donate, then you should maintain the intention in your mind. There is no problem if you cannot donate, but what if you do not even have the intent? If you do not even sow a seed, then how will it grow? Instead, if you sow a seed, then someday dirt will come over it and it will sprout up. But, what if you do not even sow the seed? That is considered *niyati* (the natural flow of progress of a soul). *Naiyat* means competence. You need to be competent, don't you?

Therefore, the first thing 'we' teach businessmen is, 'Make sure that you do not spoil your *naiyat*, then you will be happy. You should preserve this knowledge. It doesn't matter how much trouble you are in, no matter what happens, decide that you want to return it. Then eventually you will be able to return it. If you lose all the money, if you go into debt, even then decide that you want to return it.'

### **If Your Intent Spoils, Then You Will Have to Take a Beating**

I will give you an example. Say one borrows fifty thousand rupees from someone, and he loses that money, so he feels, 'Now how will I return it?' He had the intent of returning the money until it was gone. And then the money was gone, so after some time, he decided, 'Now what is there to return and take, forget about it!' And later he earned money. However, that [opinion,] 'What is there to return and

take?' remained with him right until the end. The opinion that he forms remains with him. Then what does the one asking for money say? "Hmm, even when you had the money, your intent was bad!" That precisely is *niyati* (what determines the future life's result).

What is *naiyat*? It means *bhaavibhaav*. To do the intent today, for that which is going to happen in the future. To have the intent, 'I do not want to return it'...

**Questioner:** The word for that is intention (*danat*).

**Dadashri:** People use intention in this case to mean that your *naiyat* is bad.

So, what I am saying is that it is okay if you incur a loss, if something happens, then in your mind you feel, 'Now how will I return it?' However, you should not have [the intent], 'What is the point in returning it?' At that time, you should maintain [the intent,] 'I want to return the money before I die.' There is no problem if you are not able to return it, but [you should maintain the intent], 'I want to return the money whenever I get it.' That is the Scientific way.

When one's *naiyat* spoils, that is *niyati* (flow of progress of a soul). In the natural flow of progress, he has spoiled his flow in the future. Now, he will have to take a beating for that. If one does not spoil his intent [that which determines the future effect], then he will go straight to *moksha*, provided his *niyat-naiyat* (intent) does not spoil in any matter, and if he does not misuse his [power over the] natural flow of progress!

### If the Intention Is Genuine, One Attains Salvation

Now, the misuse of *niyati* that happened, will bring a beating in result. He took a turn. He has taken turns for so many lives. One will say that his *naiyat* has spoiled. Now, if you ask experienced people, “So then what can I do, if I do not spoil the *naiyat*? Because I am not able to return the money.” They will tell you, “If you are not able to return the money, then you should tell everyone, ‘I am not able to return it, but I do want to repay it.’”

They will say, “If your *naiyat* does not spoil, then you will rank first.” Do not spoil your *naiyat*. This, the natural flow of progress of a soul, is the greatest wonder; so do not spoil it by understanding it this way. But people do not know that, do they! People do not know that this is the greatest thing!

**Questioner:** They do not know, that’s why it spoils, isn’t it!

**Dadashri:** Yes, I have showed you *niyati*, haven’t I? Did you see the natural flow of progress of a soul?

**Questioner:** Yes, you showed us, Dada.

**Dadashri:** It is active in worldly interaction, but one does not realize.

**Questioner:** A tremendous benefit takes place from Dada’s *Gnan*, that one takes a turn, he goes straight onto the natural flow of progress of the soul.

**Dadashri:** He goes straight into the natural flow of progress of a soul. So there is no turn on the way. So, even if one

has incurred a loss of a million rupees, he will tell everyone, “I will honestly and thankfully return your money.” People will indeed hurl abuses at him. Will they not hurl abuses at the one who spoils *naiyat*?

**Questioner:** People are going to hurl abuses for sure.

**Dadashri:** So, you should pass this time! If your intent, if your *naiyat* is not spoiled, then one will understand from just a hint and say, “His intentions are genuine.” Would he or would he not understand that your intentions are genuine? With genuine intentions, one will be blessed!

### If Your Intention Changes, Then You Will Become Miserable

**Questioner:** Why does a person’s intention become bad?

**Dadashri:** If there were good intentions, then there would be no worldly life at all, would there! If everyone had good intentions, then there wouldn’t be any worldly life at all, it would be considered heaven, wouldn’t it! So there would not be anyone to lift the palanquin [suffer the burden of life, toil for money] and there would be no one to sit inside the palanquin [to take birth in a body that enjoys money without toil]. The one with bad intentions, [ends up] carrying the palanquin.

The one to whom you lent five thousand rupees now has bad intentions. So then what should we do?

**Questioner:** Then the law will take care of it. Then we have to do as per the law.

**Dadashri:** Yes, having done

whatever is possible according to the law, if it doesn't come in your hands, then what should you do?

**Questioner:** We should let go.

**Dadashri:** You should realize that this person's intention, his *naiyat*, has changed. So, this person will suffer a lot of pain in the future. So, for him, you should pray to God, 'God, please grant him the right intellect.' This person will suffer a lot, whereas the one whose intention has not changed will become happy! So, you should understand that if his intention has changed, then he will become miserable. Now if everyone's intentions don't change, then who would become miserable? So, if there is a ditch here, then that one will be considered a hill. But if there is no ditch at all, then it becomes level land.

### One's Intention Spoils With the Wrong Knowledge

**Questioner:** What is the reason for a person's intent to become bad?

**Dadashri:** When bad things are to happen to him, there is a force [from within that says], 'Just do it this way, it will work out.' This happens because bad things are to take place. Coming events cast their shadows before.

**Questioner:** But can he actually prevent it?

**Dadashri:** Yes, he can prevent it. If he has attained this sort of knowledge, 'If bad thoughts arise, even then you should repent for them.' Then he would say, "This should not happen, this should not happen." In this way, he can prevent

it. Bad thoughts arise because of the original knowledge of the past, but today's knowledge says, 'This is not worth doing.' Then he would be able to turn things around. Are things becoming clearer?

**Questioner:** Don't the intentions spoil due to desires?

**Dadashri:** Desire for what?

**Questioner:** One has the desire, 'I want to enjoy this.' So, he swindles unlawful money, is that it?

**Dadashri:** To spoil the intent does not mean that one spoils it for just five hundred thousand rupees; in fact, the intention spoils for even twenty-five rupees! So, the problem is not with the desire to enjoy, but he has the knowledge, 'Why do you want to give it? Instead of giving it, use it yourself. Things will work out; we will worry about the rest later on.' He has acquired that wrong knowledge.

### Do Not Let It Spoil Internally

When people owe many debts, they initially feel, 'I want to return the money.' And later, they feel, 'Why should I return it?' Then it has spoiled! Do not 'sign' [give approval to] it from within.

If it has become spoiled externally due to the circumstances, then let it be spoiled; but make sure it does not get spoiled internally. If you do not have the capacity to repay the debt, then keep the clarity within that, 'I want to repay it.' Since you did not let it get spoiled internally, there will come a time when the debt will get repaid. If it does not get spoiled internally, then things will not spoil for You. Whatever has spoiled externally

will go in the funeral pyre, whether the external improves or does not improve.

If nothing spoils internally, then nothing at all will spoil externally. This is the hidden secret of the world.

### A Clean Intent Is Definitely Needed

**Questioner:** One should have a clean intent, shouldn't he? If his very intent is spoiled, then how can he return the money?

**Dadashri:** From the very fact that the intent is not clean, you can know that he will not return it. And if the intent is clean [sincere, honest], then know that he will return it. You should deduce this on your own.

When you have borrowed money from someone, and if you have some difficulty, then you should see whether your intent [of returning the money] is clean or not. If your intent is clean, then know that you will definitely be able to return the money. Then you should not worry over it. All you have to see is whether the intent is clean or not. That is its level [measure]. You can know from whether the other person has a clean intent or not. If his intent does not remain clean, then know that you are going to lose that money.

The intent should definitely be pure. [Pure] Intent; meaning, what would you do if it was under your control? If one replies, "If I had all the money today, then I would return it this very day!" Then that is called a pure intent. It is called a [pure] intent when you feel, 'How can I return it as soon as possible!'

### This Life Is for Paying Off the Karmic Accounts

**Questioner:** Does someone who declares bankruptcy and does not repay his debts have to settle it in his next life?

**Dadashri:** He will not see money again, money will not come into his hands. The law [of nature] says, 'Your intent should not spoil towards returning the money,' then the money will definitely come back to you some day, and you will be able to pay off your debt! No matter how much money you have, but ultimately the money is not going to come with you. So get Your work done. You will not encounter the path of liberation (*moksha*) again. The path of *moksha* will not return for another eighty-one thousand years. This is the final 'stand'; there is no 'stand' ahead.

Actually, there is not a debt in terms of money or such things in worldly life, the debt that exists has to do with attachment and abhorrence. If the debt was in terms of money, then wouldn't 'we' say, "If he is asking for five hundred rupees, then return the full five hundred rupees, otherwise you will not become free!" Instead what 'we' say is, "Settle it with equanimity, settle it even by giving fifty rupees." And ask him, "Are you happy?" So if he says, "Yes, I am happy," then it has been settled.

Wherever you have done attachment and abhorrence, that attachment and abhorrence will come back to you.

Repay all your karmic accounts at any cost. This whole life is for the sake of repaying the karmic accounts.



### The Ego Should Not Be Hurt

For the one who wants to settle, it will come to him. For the one who does not want to settle, it will not come to him. The one settling and the one who for whom it is being settled, they will all know that he is settling it! To settle means the 'law' in which everybody's mind is settled with mutual satisfaction. There is no such 'law' stating that if he is asking for fifty rupees, then you should actually give him the fifty rupees. How many rupees did you settle it with the other day?

**Questioner:** Fifty rupees.

**Dadashri:** All of it? What would you do if you don't have it? If you have it, then you should give it in its entirety. If you don't have it, then you should give plus or minus ten rupees and resolve the case. So, it is settled. The other person does not say, "Give all my money." You just say, "Sir, I don't have the money at this time. So, will you excuse me? To which he will say, "Yes, I will excuse you." Then it's done! This is exactly how the world runs, isn't it! One's ego should be satisfied. One's ego shouldn't be hurt.

### Clearing With Equanimity Happens Like This

In *Satyug*, the world was bound by love and what is it bound by in this *Kaliyug*? There is certainly no love remaining at all; it is actually bound by vengeance. So when there is no vengeance with any living being, then it has been settled with equanimity.

If someone happens to stick to you unduly for a thousand rupees, then you

should know that it must be something from the past! Otherwise, not everyone sticks to you unduly. Therefore, there must be some karmic account! So, you should bring an end to it one way or another and solve the case. If someone objects or says something, from that very moment, you should understand that there is some reason, there is something! Not everyone sticks to you and such circumstances do not come again. You should understand from this circumstance that such a circumstance took place, so settle the case with equanimity.

### Solve Each Case

**Questioner:** I have a question. I gave a parcel of papers to a rickshaw driver to deliver to another village. He sent it by a truck, yet he is asking me for the full payment. The parcel reached late. When I inquired, I came to know everything. Now that rickshaw driver is harassing me at the office every day and I tell him, "You will not get even a single rupee." What should I do there?

**Dadashri:** Solve it. You should solve each case. And if you want to fight, if you want to keep an intense mental note (*tanto*), then keep it with a rich person. Keep an intense mental note with one who is without a knife [a thug]. These poor people, they may not have enough food to eat and they walk around drunk; you should bring about closure with them.

### Consider It Your 'Prize' and Give It Away

At present, everything is completely entangled. So, do not point a finger at anyone. If these porters ask you for more

money, and one strongly insists, “You must pay this much money.” And you tell him, “At least have some fear of God.” Then he will reply, “How can I keep that in mind? If I do not charge two rupees, then what will I eat?” So then you should say, “Here you are; take these two rupees and an extra ten paise.” Simply know that the work was worth half a rupee but he took two rupees. Just realize that you come across this once in a while, you don’t come across it every day. Even if you were to go searching for such a person the next day, you would not find him. The laborers themselves will say, “Sir, how can we charge two rupees?” Hence, sometimes you will encounter someone who charges two rupees, sometimes you will encounter someone who charges one rupee and fifty paise, and sometimes you will even encounter someone who charges half a rupee. Why is it that you encountered this person? This is your ‘prize’! So, just give it to him.

### **Do Not Disturb Anyone**

Do not disturb anyone even slightly, because everything is ablaze [within]. Externally it may seem like nothing is burning, there is no fire, but it is smoldering inside. With a slight touch of a finger, there will be a blaze. Therefore, in this era of the time cycle, do not bicker with anyone. This is a very dangerous era! When he becomes upset, tell him, “Brother, I have to manage a business as well, otherwise what shall I eat?” The times are such that you should get work done by doing such things, by coaxing and cajoling. The only thing that you can hit a hammer to is hot iron, however you

cannot hit anywhere else. It would be a problem if you don’t hit the hot iron because it will not take shape, whereas if you provoke a living person even slightly, then that is the end of it! Nevertheless, you should survey his *prakruti* (nature of his non-Self complex). Observe the *prakruti* of the servant who works for you daily. There is not much of a problem with that. You know that he is sensible. There is no problem in speaking sensibly with a sensible person, but be cautious with the outside public. This is because how is one to know when and to what extent someone will get irritated? Nevertheless, why is it that he happened to come across only you? Therefore, convince and pacify him in any way that is possible and become free from him. These are strange times! That is why the poor guy has a lot of irritation. There is a lot of suffering within. If you instigate him even slightly, then he will stab you with a knife. When would one give another person a lot of pain? It is only when he cannot bear his own pain, isn’t it!

### **In Such a Way That the Other Person Does Not Feel Hurt...**

It is like this, the karma that you have bound, you have bound it without asking me. It is not as if you came to ask me in your last life. You kept buying whatever market material you came across, and you kept taking however many banks gave you overdrafts! That’s why I said that by taking the overdrafts, your condition has become like that of a bankrupt person. So now become the pure Soul and settle off everything else. You have to gradually get rid of this ‘shop’. So, if you have

sugar, then sell the sugar as well, if you have jaggery, then sell the jaggery as well, if you have black pepper, then sell the black pepper as well, and don't fight with anyone. Even if someone does not give you money, don't fight with him. And if you owe someone any money, then give it to him as soon as possible. And if you cannot make the arrangement, then [give him respect] by saying "sir, sir" and settle it with equanimity and become free in a way that he does not get hurt.

### The Shop Simply Needs to Be Cleared

To settle means to not buy anything new and to keep getting rid of what is already there. And if you have to collect your dues from someone, then you should coax and cajole and slowly get your work done, and if you owe someone [money], then you should give it back to him. This is because the collectors will come even at two o'clock at night. They are free to come whenever they want. And if they do not give you [the money they owe you], then you will not have any *kashay* (anger, pride deceit, and greed), because you want to go to Your 'village' [*moksha*] and they want to stay here. You want to go to Your 'native country' [*moksha*]. He will not let you go to Your 'native country' if you do *kashay*. So for you, if it is your karmic account, then let go of it and move on. And if someone owes you [money] but does not pay you back, then make as much an effort as possible [to collect

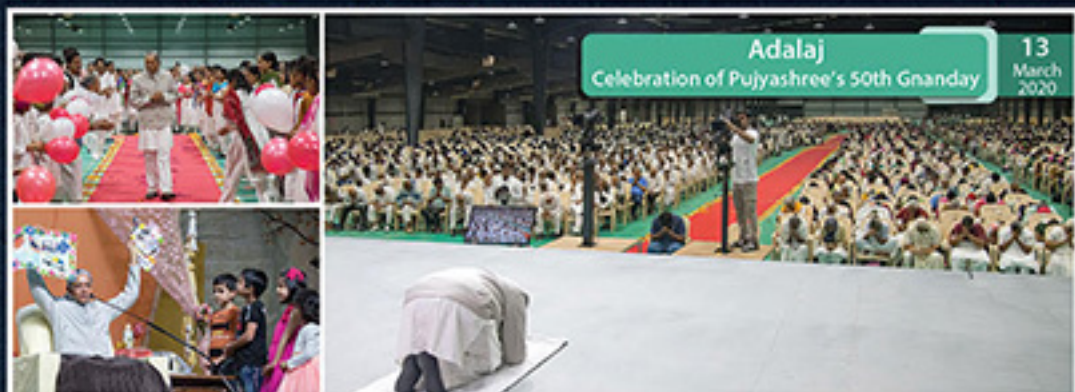
it]. Ultimately, get your work done by coaxing and cajoling, [by saying,] "Sir, I am in great difficulty." Then out of one hundred, whatever five or ten he returns is correct. Otherwise, settle whatever is left. So, in this *Kaliyug*, the 'shop' simply needs to be cleared. And that is exactly what I am saying! What does this *Akram Vignan* mean? It is a complete Science; everything has to be cleared off, that is all. You don't have to do anything else.

If at some point a *Gnani* is not present and if one understands, 'I have to get rid of my shop,' even then he will attain salvation. The 'shop' simply needs to be emptied now. If you have to restock the shop or start a new one, then all the problems arise. You empty the shop, empty the cabinets and sell everything off. One will say, "Is this item for thirty rupees?" Hey! Not thirty, twenty-eight rupees; just get rid of it. You now want to go to your 'native country'. Then one may ask, "Why are you taking money for it?" Then you answer, "I will have to repay those I have borrowed from, won't I!" You have to level off everything borrowed or lent. If you look for a solution, then you will find it.

You have attained this *Gnan*, so now you have to bring about a settlement! Now you should bring a permanent settlement to this worldly life. This worldly life will in fact never let you be happy!

~ Jai Sat Chit Anand

**Due to the corona virus pandemic, in the current circumstances and in accordance with government guidelines, all of Pujoyashree Deepakbhai's satsang programmes have been postponed till further notice. In the future, when normalcy returns and after the government gives approval, an announcement will be made of Pujoyashree Deepakbhai's rescheduled satsang programmes.**







April 2020  
Year-15 Issue - 6  
Continuous Issue - 174

## Dadavani

Date Of Publication On 15<sup>th</sup> Of Every Month  
RNI No. GUJENG/2006/17257  
Reg. No. G-GNR-346/2018-2020  
Valid up to 31-12-2020  
LPWP Licence No. PMG/HQ/035/2018-2020  
Valid up to 31-12-2020  
Posted at Adalaj Post Office  
on 15<sup>th</sup> of every month.

### Normality in Monetary Dealings is Best

Our people do not even know how to preserve money nor do they know how to spend it. While spending they say, "It's this expensive ? Could I buy something that is this expensive ?" Hey, just spend without making a fuss ! However, there is pain even while spending ! One has to earn money in the environment where people harass him. Many people do not pay their dues. So, there is pain even while earning and there is pain even while retaining. Even if you keep saving it, it will not remain in the bank, will it ! The bank account itself is labeled credit and debit, inflow and outflow ! Money causes a lot of pain when it leaves. There is pain even when money is in abundance and there is pain even when it is scarce. It is best when it is within normal limits, otherwise pain will arise even while spending money.

**-Dadashri**



Printed and Published by Dimple Mehta on behalf of Mahavideh Foundation -  
Owner. Printed at Amba Offset, B - 99, GIDC, Sector - 25, Gandhinagar - 382025.