If money were earned through hard work, then laborers toil to the point of exhaustion, yet they make just enough to feed themselves. Meanwhile, the owners of textile mills become the owner of two mills without doing any labor. Actually, one acquires wealth on account of merit karma.
EDITORIAL

Absolutely revered Dadashri has given the ultimate explanations on both the Real and the relative through Akram Vignan (the step-less Science of Self-realization). And in this era of the time cycle, if there is one thing that has the greatest predominance, then it is money. Money is said to be the eleventh life force. People of the world have believed money to be everything. ‘If I have money, then I can live my entire life peacefully; if I have money, then I will be secure from all sides, and there will be an end to all my miseries.’ Believing that their respectability will be maintained only if they have money, people keep running around day and night to earn money.

In worldly life, it is essential to earn money for one’s livelihood. However, when there is interest only in money, when there is greed only for money, meaning when one runs after more money than what is required, one forgets what the purpose of this life is! Is this life only for earning money?

Humans are running after the worldly pleasures that are acquired through money, that is not the fault of Lakshmiji [Hindu Goddess of wealth; the personification of money]; fundamentally, it is the fault of where one believes happiness lies. But can money actually give real happiness? In the current edition, Dadashri gives various kinds of understanding to remove the wrong belief, which has set in through societal influence, that there is happiness in money, and to act according to the influence of the Gnani (the One who has realized the Self and is able to do the same for others). The various topics covered include: what determines the inflow and outflow of money, the fact that hoarding is a violent intent, the intent to earn money is itself raudradhyan (an adverse internal state of being that hurts the self and others), the intoxication of the ego that increases with money, stinginess or greed for money, the greed for money ruins infinite future lives, worldly pleasures that are attained through money results in bondage and the bliss of the Self becomes veiled through them, the wealth that befits a king versus the wealth of liberation, affection towards money versus affection towards God, whether money is actually the ‘main product’ or a ‘by-product’.

To dispel the belief that there is happiness in money, Dadashri says, “Money will come naturally. What is the need to run after it? I have swum out of the ocean of money. I know that having excess money is dangerous.” This is because more money turns a person into a laborer. If there is an excess of it, then agitation, restlessness, worries, and enmity will increase.

Whatever is done in order to attain the Self is the ‘main product’, and as a result of that, the ‘by-product’ of money comes automatically, free of cost, in worldly life. As a result of the lack of understanding that stems from worldly beliefs, people are chasing after money, but ultimately, when we depart from here leaving the body behind, the money will not come with us. The ardent prayer is that with the understanding of vitaraag Vignan (the Science that leads to the Absolute state), the belief that there is happiness in money is destroyed, and the rest of this life is spent on Purusharth (progress as the Self) to attain spashta vedan (the clear and distinct experience of the Self).

~ Jai Sat Chit Anand
The Belief of Happiness in the Relative Sense

**Questioner:** Why do we all believe that happiness comes only from money?

**Dadashri:** Actually, the entire world believes that. It is in the relative sense. It is the way of the people. It is in the relative sense. If money brought happiness, then all wealthy people would indeed be happy, but no one is happy.

[The beliefs] ‘I will get happiness from this; if I have this, then I will be happy, otherwise I will not be happy’; one has come to believe in this relative happiness, in these relative beliefs. So the tuber of greed starts growing. ‘What is accumulated will be useful, won’t it? Then I won’t have to frequently borrow [money]’; one ends up believing such things. So the tuber of greed increases.

**That Belief Started the Calamity**

**Questioner:** Dada, on what basis must one have acquired the tuber of greed in this [life]? What intents (bhaav) must he have done?

**Dadashri:** He does it upon seeing others, such as, ‘Just look at this person, he has accumulated a lot of money, so now he is the owner of mills and other things, isn’t he!’ So then he too starts hoarding money. Hoarding gives rise to the tuber of greed; the tuber of greed arises upon seeing that of others.

He believes, ‘If I hoard money, then I will get happiness (sukh) and I will never have any misery (dukh).’ However, by hoarding money, he becomes such a greedy person! He becomes a greedy person! One should practice frugality and economy, but one should not harbor greed.

When one has a lot of greed, he keeps accumulating [money]!

**To Hoard Is a Violent Intent**

The nature of money is that as it increases, acquisitiveness (parigrah) increases.

One should not hoard money; it promotes acquisitiveness. Hoarding money is violence indeed. It hurts others.
**Questioner:** To hoard money is considered violence?

**Dadashri:** It is indeed considered violence. To hoard is violence. It is not useful to other people, is it!

There is violent intent even in greed. What is the violent intent in greed? The money that comes to you gets subtracted from another person, doesn’t it? Anger, pride, deceit, and greed are all violent. Is there not a violent intent in engaging in deceit? Are you not doing this to snatch away what the poor person has? Those are all violent intents.

This world persists because of greed. If you like *jalebi* (an Indian sweet) and if someone serves you three of them and serves four to the next person, then interference will arise in your mind! That is indeed greed! One has three saris, yet goes out to purchase a fourth one!

In this *Kaliyug* (the current era of the time cycle, which is characterized by a lack of unity in thought, speech, and action), a person ruins his life by having greed for money. By harboring *aartadhyan* (an adverse internal state of being that results in hurting the self) and *raudradhyaan* (an adverse internal state of being that hurts the self and others) while in the state as a human, one loses the life-form as a human [in the next life]. We have come having enjoyed the luxuries of grand kingdoms and royalty. It was not as though we were beggars; however, these days, people’s minds have become like that of beggars. So it [the mind] keeps demanding, ‘I want this and I want that!’ Otherwise, for the person whose mind is content, even if you don’t give him anything, the royalty [nobility and dignity] of the mind remains. Money is something that directs one’s vision towards greed. Money is something that increases enmity. The further away you can stay from money, the better it is. And if it is spent, then it is better that it is spent towards a noble cause.

**What Is the Reason for the Inflow and Outflow of Money?**

**Questioner:** Money is a temporary thing, but one cannot live without it, can he? One needs money before he sits in a car [to go somewhere]!

**Dadashri:** Just as people cannot live without money, to earn money or not earn money isn’t in one’s control! If money were earned through hard work, then laborers toil to the point of exhaustion, yet they make just enough to feed themselves. Meanwhile, the owners of textile mills become the owner of two mills without doing any labor.

‘We’ know the reason behind the inflow of money and the outflow of it. Money does not come through effort, or by employing the intellect or engaging in trickery. How is one able to earn money? If money could be earned through honesty, then our ministers wouldn’t get even four annas (a former Indian currency unit that is equivalent to 1/16th of a rupee) worth! Money is actually earned through merit karma (*punya*). Even if a person is crazy, he will still keep earning due to merit karma.
The Inflow and Outflow of Money Is Based Only on One’s Karmic Account

Just as dirt continues to build up on one’s hands, wealth also keeps coming in each person’s hands based on his karmic account. For the one who becomes blinded by greed, all the directions become closed off for him. He cannot see anything else. There is a businessman whose chit (inner component of knowledge and vision) is in his business and in trying to make money all day long. His sons and daughters skip college to go out elsewhere. Is the businessman going and checking on them? Hey, you keep earning money, whereas at home, it is going down the gutter! ‘We’ speak very candidly, only for his benefit.

Money is dirt on the hand; it will come naturally. If you are to earn fifty thousand, seven hundred, five rupees and three annas this year, then you will never earn anything other than that. And the appearance that a lot of money is coming in ends up bursting like a bubble. But only the amount that is in your karmic account will remain. Say there is half a pot of milk, and you light a fire and put the pot on top of it. Once the milk boils over, it overflows, but does the pot remain filled to the top? The milk that has boiled over does not remain filled to the top. So however much money there is in your karmic account, only that much money will remain. Therefore, money keeps coming on its own. I have become a Gnani (One who has realized the Self and is able to do the same for others), I do not have even a single thought related to worldly life, but even then, the money continues to flow in! It comes on its own for you too, but you are compelled to work. What is mandatory for you? It is work.

Attach a Belt to the Engine and Get Work Out of It

What business do you do?

**Questioner:** I have a shop that sells ready-made garments.

**Dadashri:** Why are you doing this business?

**Questioner:** For profit, isn’t it!

**Dadashri:** Why do you want to make a profit?

**Questioner:** For my stomach [for sustenance].

**Dadashri:** Why are you doing it for your stomach?

**Questioner:** I don’t know the answer to that.

**Dadashri:** Hence, all these earnings are being made to fill ‘petrol’ in the stomach. What is that the equivalent of?

All these engines are running; they are filled with petrol to keep them running. They are filled with petrol and are kept running. That is what everyone does. Are you doing the same, too? But why do you have to keep the ‘engine’ running, at least tell me that much! Don’t you have to do something worthwhile internally? All these people have kept their ‘engines’ running, but why did you
keep it running? Don’t you at least have to think about filling expensive ‘petrol’ in the engine to keep it running? Is all of this for the purpose of showing off to other people?

**Questioner:** This is all for the purpose of looking after oneself.

**Dadashri:** One has to attach a belt to the engine to get some work out of it. So the work can be extracted from that [the engine], but why do we run the engine in this case [of the body]? You keep on running it; that is all! Defecating and eating, defecating and eating, defecating and eating; that is all!

**Questioner:** The body needs to eat and drink, doesn’t it?

**Dadashri:** Is that so? It is only if you do this that you will get food and drink, otherwise you won’t get it, is that so? And why do you need to eat and drink?

**Questioner:** To sustain the body.

**Dadashri:** Yes, but why do you need to sustain the body? There has to be some reason for it, doesn’t there? You run a business in order to eat, for maintenance. Maintenance for the purpose of sustaining the body, so what is the purpose of sustaining the body?

**Questioner:** It is to exhaust the karma that was bound in the past life.

**Dadashri:** Is it just for that? That is done by dogs, cows, and buffaloes too. And because you have been born in India as a human being, the purpose is that of *moksha* (ultimate liberation from the worldly cycle of birth and death).

The purpose of being born in India as a human being is for the attainment of *moksha*. Our lives are meant solely for this. If you maintain this as your goal, then whatever you end up achieving, so be it. But you should have a goal, shouldn’t you? Eating and drinking is for this purpose. Do you understand? What is the purpose of living life? Is it only for earning money? Every single living being is in search of happiness. This life is meant to be lived in order to know how to become free from all miseries. In this, you need to seek out the path to *moksha*. All of this is for the path to *moksha*.

**One Has an Untimely Death by Chasing After Money**

Do you have dreams about money, day and night?

**Questioner:** The dream does not come, but I do indeed have the desire for such a dream.

**Dadashri:** So, if someone is in difficulty and he comes to ask you for a hundred rupees, then what will be your plight? ‘Oh Lord, what if my savings decrease?’ Does that happen to you? This money is indeed for spending. It is not as though it is going to come along with you [when you die]. If it were the case that it would come along with you, then these Vaniyas (the caste of merchants, money-lenders, and traders in traditional Indian culture) are very intelligent, but go and ask those who belong to your caste; has anyone taken it along with him? Perhaps they must have hidden it in their pockets.
and taken it with them? If it were possible to take money along [to the next life], then we would even meditate on it, but no one is going to take it along, is he?

**Questioner:** Then why are the inner tendencies of every human being directed towards acquiring money?

**Dadashri:** They keep doing it by observing others. One keeps feeling, ‘He is doing this, and I got left out.’ Secondly, he has in his mind, ‘If I have money, then everything else will follow. Everything is acquired through money.’ However, he doesn’t know the other law, of on what basis one acquires money. Just as if one has a healthy body, then he is able to sleep; similarly, it is when the mind is healthy that money is acquired.

**Questioner:** Nevertheless, these days, nobody wants moksha; they want only money.

**Dadashri:** That is certainly why the Lord has said these [human beings] die the death of an animal. The way animals such as dogs and donkeys die, these human beings die in a similar fashion; they have an untimely death. They die chasing after money!

**Are You Going to Take Anything With You?**

You will have to understand the facts, won’t you? How long can this insincerity go on? And there is a dislike towards externally-induced problems. This human body is meant for becoming free from externally-induced problems, it is not just for earning money.

Whose house is this? Is it your own? Such a big house?

**Questioner:** Yes.

**Dadashri:** How many people are there [living in this house]?

**Questioner:** Four.

**Dadashri:** There are only three other people in this empty house? The second and third floor remain vacant, do they? And how many bathrooms are there?

**Questioner:** Five; that is the only place where there is peace.

**Dadashri:** Where there was a place that would lead to a little dispassion towards worldly life, people found a way to remove that dispassion. In this era of the time cycle, that was the only place that would lead to dispassion towards worldly life, which they effortlessly removed. Where there was a place for some dispassion to arise towards worldly life, people indeed sleep there, after smoking a cigarette!

**Questioner:** People have built luxurious toilets costing two hundred thousand rupees!

**Dadashri:** I too have seen this in Mumbai! Those very people have shown me, “Dada, we have built [the toilet] like this.” I tell them, “So be it, what’s done is done. Forget about that now. This is done for the present. But tell me, what have you done to take over there [to the next life]? You have created a ‘safe-side’ for here, but what about for taking over there?”
Unfolding Merit Karma That Binds Demerit Karma

**Questioner:** Where does such money come from?

**Dadashri:** All those people with tremendous merit karma (punya) indeed have abundant money, don’t they?

**Questioner:** It is not always the case that people with tremendous merit karma have money.

**Dadashri:** But people with a lot of demerit karma (paap) don’t have money.

**Questioner:** These days, only people with a lot of demerit karma have money.

**Dadashri:** It is not with people who have a lot of demerit karma. Let me explain this to you properly. Understand what I am saying just once; without unfolding merit karma, not even a single rupee would touch you. Not even that from the black market [illegally acquired money], nor that from the white market [legally acquired money]. Without merit karma, not even stolen money would come your way. However, that is the unfolding of merit karma that binds demerit karma. That eventually leads to [the binding of] demerit karma. That merit karma itself takes one to a lower life-form.

When dishonest money is acquired, it incites bad thoughts, such as, ‘Whose can I enjoy?’ All day long, thoughts arise about adulterating goods. That takes one to a lower life-form. One does not enjoy his merit karma and he goes to a lower life-form. Instead of that, unfolding demerit karma that binds merit karma is better; one may face difficulty in purchasing the groceries today, but at least he worships God all day long. And if one has the unfolding of merit karma that binds new merit karma, then he enjoys the unfolding merit karma and charges new merit karma.

One Cannot Receive Pleasures Without Merit Karma

**Questioner:** For those who receive worldly pleasures, what kind of karma must they have bound to receive that?

**Dadashri:** If happiness is given to someone who is unhappy, then merit karma gets bound through that, and you will receive similar happiness in return. If you hurt someone, then you will get hurt. Give that which you find agreeable.

There are two types of merit karma. With the first type of merit karma, one receives worldly pleasures, and the second type of merit karma is one that leads to the attainment of true freedom.

It Will Carry On Even After One’s Death...

If there were happiness in the home, then no one would seek moksha, would they! As it is, worldly life is indeed the way it is, but you at least get to eat two times a day, don’t you! You get a shirt to wear, don’t you!

**Questioner:** But I don’t have the happiness of having money.

**Dadashri:** You at least get food to eat, don’t you! In Mumbai, everyone is chasing after money. Everyone has
the desire for wealth, don’t they! You should be satisfied. You will get it if it is in your karmic account. You will not get anything outside of what you have brought in your karmic account, will you? How much money do you want to accumulate?

**Questioner:** I want keep accumulating it until the end of my life.

**Dadashri:** But then you cannot take anything with you [when you die], so who would do such frantic running around?

**Questioner:** When we were born, was it as though we brought anything along with us?

**Dadashri:** That’s precisely it; we do not bring anything with us and we do not take anything with us. That natural law is good; otherwise, people wouldn’t sleep even at night. The shops would be open even at night and the electricity would get used the entire night.

If you understand these two statements, then no problems will remain:

‘Janma pahela chaalto ne mooah peechhe chaalshe,
Atke na koi di vyavahaar re,
Sapeksh sansaar re...’

‘Worldly life carried on before one’s birth and it will carry on after one’s death, Worldly interactions will never stop, Worldly life is relative...’

‘Janma pahela paaranu ne mooah peechhe laakada,
Sagaavahala rakhase taiyaar re,
Vachche gaadhha janjaal re...’

‘Before one’s birth there is a crib, and after one’s death there is firewood for cremation,
The loved ones will keep it ready, In between, there are excessive worldly troubles...’

This is a point that all those with sharp intellect have to accept, isn’t it!

**What Is the Standard for the Necessities of Daily Living?**

Even the worries one has arise upon seeing what the neighbors have. “Our neighbor has a car and we don’t!” Hey, how much is of necessity for daily living? You should decide one time what your necessities are. For example, there should be enough to eat and drink in the home, a house to live in, enough money to run the household. You will definitely get that much. However, if the neighbor has deposited ten thousand in the bank, then it keeps gnawing at you within. This is actually what leads to misery. The mortal one invites misery upon himself. Once a landlord had come to me and he started asking me, “How much does a person need to sustain a livelihood? I have about four hundred acres of land, a bungalow, two cars and a significant bank balance as well. So how much should I keep?” I replied, “Look dear fellow, the assessment of how much each person needs to sustain his livelihood should be estimated based on the amount of wealth that existed at the time of his birth. Now you decide on your standard [of living] based on that. That is indeed the genuine rule. Everything beyond this is considered
excess, and that which is excess is poison, you will end up dying!”

**Money Also Comes Without Thinking About It**

Once, a man had come here. The poor man incurred a loss in his business every month; he kept worrying about money. I told him, “Why are you talking about money? Stop thinking about money.” From that point on, his money started increasing. He started making a profit of thirty thousand rupees every month. Otherwise, before, he would incur a loss of twenty thousand rupees. Should one be thinking about money? Lakshmiji [Hindu Goddess of wealth; the personification of money] is considered God’s wife. Should you even be thinking about her?

Until what point will you have obstacles towards money? It is as long as you have the desire to earn it. When you become inattentive towards money, it will come to you in abundance.

Isn’t it necessary to eat? Isn’t it necessary to go to the toilet? Likewise, money is also necessary. Just as one goes to the toilet without having to remember to do so, money also comes without having to remember it.

**What Is Necessary?**

**Questioner:** Without money, there are no resources, and money is required to obtain resources. So without the means of money, when will I attain the knowledge I hope to attain? So does it not seem as though money is the foremost means to attend the school of knowledge?

**Dadashri:** No, money is not a means whatsoever. Not only for knowledge, but it is not a means in any way whatsoever. If there is anything that is not necessary in this world, then it is money. It seems to be a necessity because of illusion and a lack of understanding; that is why people have ended up believing that. What is of necessity? The first thing that is of necessity is air. If there is no air, then you will say, “No, air is of necessity.” This is because one will die without air. No one has been observed to die from the lack of money. So to say, “Money is a necessary resource,” that is all madness. This is because the owner of two textile mills also wants money, the owner of one mill also wants money, the secretary of the mill also wants money, the laborer working in the mill also wants money; so then who is the happy one amongst all these people? As it is, the widow cries, the married woman cries, and the woman with seven husbands also cries. When the widow cries, we can understand that; after all, her husband has died. However, [when you ask] the married woman, “Why are you crying?” She will reply, “My husband is immoral.” And the woman with seven husbands will not even say a word! The same is the case when it comes to money. So why are you running after money? Why did you get trapped in this?

**Excess Money Turns a Person Into a Laborer**

Money turns a person into a laborer. If excess money is acquired, then a person becomes like a laborer.
This gentleman has a lot of money, but at the same time, he is also very generous, so that is fine. Otherwise, he would indeed be considered a laborer! And he would toil all day long; he would neither be concerned about his wife, nor about his children. He would not be concerned about anyone; he would only be concerned about money. So money gradually turns a person into a laborer, and later takes him to the animal life-form. This is because this is the unfolding of merit karma that binds new demerit karma, isn’t it! If it is the unfolding of merit karma that binds new merit karma, then there is no issue. It is considered the unfolding of merit karma that binds new merit karma if in the course of the entire day, one only needs to put in effort for just half an hour. He puts in effort for half an hour and all the work carries on steadily, with ease.

This is how the world is. In it, there are those who enjoy and there are also those who work hard, there is a mix of everything. Those who work hard believe ‘I am the one doing it.’ They have that kind of ego. Whereas the one who enjoys does not have that ego. Instead, they derive the pleasure of being in the state as the enjoyer. The ones who work hard indulge in the pleasure that arises from doership.

One wealthy man requested me, “Please say something to my son! He doesn’t want to work hard. He is enjoying with ease.” I told him, “There is nothing to be said at all. He is enjoying the share of his own merit karma; why would we interfere in that?” So the man said to me, “Don’t you want to make him wise?” I replied, “The one who enjoys in this world is considered wise. The one who wastes things is considered mad, and the one who keeps toiling away is considered a laborer.” However, the one who toils derives the pleasure of the ego, doesn’t he! He goes out donning a long coat, so people start exclaiming, “The gentleman has come, the gentleman has come”; that is more than enough. Whereas the one enjoying is not interested in being greeted or anything like that. For them, it is, “I will enjoy what I will, that is all!”

That which is currently there cannot be considered money at all. This is actually money that comes from the unfolding merit karma, which binds new demerit karma! It is the unfolding of merit karma that was bound by doing penance in a state of ignorance; it is merit karma that was bound because of that. The result of that has come, money has come as a result of it. This money makes a person crazy and foolish. How can this be considered happiness at all? Happiness is that in which not a thought about money arises. For ‘us’, the thought of whether or not there is any money in the pocket arises about once a year!

**Questioner:** Does it feel burdensome?

**Dadashri:** No, ‘we’ never have any burden. But ‘we’ do not have such thoughts at all! Why have such thoughts? Everything is ready and waiting. Food and drink appear on your dining table, don’t they?
To Think About Money Is a Bad Habit

To think about money is a bad habit of a kind. What kind of a bad habit is that? Suppose a person has a very high fever and you give him steam to bring down the fever. Because of the steam, he will sweat a lot. But then if you give him steam and make him sweat like that every day, then what state would he end up in? The person thinks, ‘It was very beneficial to me that one day, my body became light, so now I want to make this a daily habit.’ But what would happen if he were to take steam and sweat it out every day?

Questioner: All the water in his body would evaporate.

Dadashri: Then he would become [like] wood. It’s like the onions they lay out to dry, isn’t it? So, thinking about money is the equivalent of that. Just as sweat comes forth in portion, money indeed flows in in portion. You should continue doing your work. Don’t be negligent in your work. The money will keep coming in. You should not have thoughts about money, such as, ‘This much should come in or that much should come in,’ or ‘It is good if it comes.’ You should not think like that. Lakshmiji becomes offended by this. I meet Lakshmiji daily, and I ask her, “Why are you offended?” Lakshmiji responds, “Now these people have become such that they are telling me to not leave their homes.” So can Lakshmiji not go to her parent’s home? Can you keep Lakshmiji locked up in your home?

Can One Search for Money at the Cemetery?

People are only preoccupied with earning money, ‘From where can I get money?’ Hey, why are you looking for money in a cemetery? This [worldly life] has become like a cemetery! Nothing that resembles pure love is visible. The chit is not present at the time of eating and drinking, there is no standard in the clothes that are worn, in the gold and jewelry that is worn, there is no value in anything. What nonsense is this! How long will this go on? I simply cannot understand what kind of living beings these people are! All day long, they chase after nothing but money!

One will receive only as much money as it is due to him [according to his karmic account]. Even if he practices dharma (religion; that which helps the self and others), he will still get that amount, and even if he carries out adharma (misdeeds; that which hurts the self and others), he will still get that amount. However, if he carries out adharma, then it will be misused and it will lead to misery. Whereas if it is used towards dharma, it will be beneficial and it will lead to happiness, and moreover, he will be able to attain moksha. However, the amount of money that comes to him will be the same.

Money is subject to scientific circumstantial evidence (vyavasthit). Then, regardless of whether one practices dharma or adharma, the money will still keep coming in.
Money is going to come in through natural means. The means through which it comes are natural. It is scientific circumstantial evidence. What is the point of running after it? If this very thing liberates us, then it’s very good, isn’t it!

This businessman is absorbed in thoughts of making money all day long! So I had to tell him, “Sir, are you running after money? Your home has been torn apart! Your daughters take off in the car, your sons are off somewhere else and your wife goes another way. Sir, you have been robbed in every way!” So he asked me, “What should I do?” I told him, “Understand this point! Understand how to live life. Don’t just run after making money. Keep taking care of your health; otherwise, you will have heart failure. Be attentive to your health, to money, to the moral values inculcated in your daughters; all the corners will have to be cleaned up. You are repeatedly cleaning one corner! If you only dust one corner of the house, what will happen to all the dirt that remains in the other corners? Every corner needs to be cleaned. How can life be lived this way?”

**The Intent to Earn Money Is Raudradhyan**

The intention to earn money is itself *raudradhyan* (adverse internal state of being that hurts the self and others). The intention to earn money means the intention to decrease the amount that others have, isn’t it? That is why the Lord had said, “Don’t have the intention to earn money.” Do you meditate daily on bathing?

**Questioner:** No, sir.

**Dadashri:** You don’t meditate on bathing, yet do you get a bucket full of water [to bathe with] daily or do you not?

**Questioner:** I do get it.

**Dadashri:** Just as one gets a bucket of water to bathe, similarly, one gets enough money to cover his needs; that is certainly the rule. Yet one meditates on it unnecessarily!

Do you keep checking on your bedding all day long, as to whether or not you will get some bedding at night? As it is, whether it is evening or morning, [one thinks about nothing but] money, money, and more money! Hey, which guru did you meet? Who is this foolish guru who has made you run after only money! The moral values of the home are being ruined, the health is ruined, you’ve developed high blood pressure. The circumstances are coming together for an impending heart attack! What kind of a guru did you meet who has taught you to chase after money?

If these people don’t find a guru, then societal influence is considered their guru. Societal influence means the world believes there is happiness in money, so we also believe there is happiness in it; that is societal influence.

When does that societal influence arise? It is when a person is not contented within. Up to now, I have not met anyone who can make me happy! Since childhood, I have never felt the need to buy even a radio. All these [people] are living radios...
walking around, aren’t they! It is when
greed lies within that one gets influenced
by society.

This ‘disease’ has set in because
of societal influence, so through what
influence will this ‘disease’ leave? To that,
the Lord says, “This disease will leave
through the influence of the Gnani.” The
‘disease’ that has set in due to societal
influence will leave through the influence
of the Gnani.

So what ‘we’ are saying is, you do
not worry about whether you will have
water to bathe with or bedding to sleep
on or so many other things, nevertheless,
don’t you still get these things? In the
same way, you should remain natural and
spontaneous when it comes to money.

**Does It Come On Its Own or Do
You Have to Bring It?**

One has the desire to accumulate
money, but he does not know on what
basis the money comes. One person asked
me, “Dada, how does the money come?”
I replied, “It comes the same way sleep
comes.” Yes, some people cannot sleep
at all, can they? Similarly, some people
don’t get any money at all. Money and
sleep; the two are similes. Just as sleep
comes, money comes in a similar fashion.
You do not have to do anything to bring
about sleep, and if you make any attempts
to do so, then it will further subside. If
you make attempts to fall asleep, then it
will move further away. Try doing this
today!

This entire city of Mumbai is in
misery. This is because someone who is
eligible [according to his karmic account]
for five hundred thousand rupees aims to
acquire ten million rupees, and someone
who is eligible for one thousand rupees
aims to acquire one hundred thousand
rupees!

**Do You Want Wealth That Befits a
King or the Wealth of Moksha?**

What has the Lord said? “May I not
have this wealth that befits a king even
in my dreams.” This is because if one
has wealth that is equivalent to that of
a king, if he tries to become the owner
of that, then how can he go to moksha?
Hence, may we not have this wealth even
in our dreams!

**Questioner:** Why does it not let us
go to moksha?

**Dadashri:** How can it let you go to
moksha? When the Chakravartis (ancient
emperors of India who ruled over six
continents) renounced their entire empire
and went off on their own, only then
did they go to moksha; otherwise, the
chit is always engrossed in everything.
At that time, was Akram Vignan (the
step-less Science of Self-realization)
around? There was the Kramik path (the
traditional step-by-step path of spiritual
progress). But this is Akram Vignan. So
you are able to set the Gnan (Knowledge
of the Self) with ease and go off   to
sleep, and the entire night, samadhi (a
blissful state that comes about when one
becomes free from mental, physical, and
externally-induced problems) prevails
internally.

**Questioner:** You had mentioned
that if a person is born in a good family, then he has indeed brought everything with him, so there is no need for him to engage in fruitless labor and worrying, isn’t that so?

**Dadashri:** Yes, he has indeed brought everything with him, but only to the extent of maintaining his worldly interactions, only to the extent that is necessary for his sustenance. Only a rare person will become a billionaire.

**Questioner:** Even the Chakravarti emperors ultimately considered attaining moksha as the most important thing, didn’t they! Moksha is indeed the most important thing. There is no happiness in being a Chakravarti, is there?

**Dadashri:** It was not that they thought moksha is of utmost importance. The status of being a Chakravarti gnawed at them so intensely that they felt, ‘I want to run away somewhere!’ That was why they thought of moksha. It is when one has such tremendous merit karma that he becomes a Chakravarti; however, his intent is indeed of attaining moksha. However, all the merit karma inevitably has to be enjoyed, doesn’t it!

**It Is Incredibly Difficult to Preserve Money**

**Questioner:** People must have merit karma, that is why they have this prosperity. That merit karma has grown even more, as people are even more focused in this direction.

**Dadashri:** That is all merit karma, and it is immense merit karma, isn’t it! However, it becomes difficult to preserve that prosperity.

**Questioner:** So that is true. It is indeed encumbering, isn’t it? It all indeed starts from there.

**Dadashri:** There is nothing better than not having it [excess wealth].

**Questioner:** There is nothing better than not having money, not having prosperity?

**Dadashri:** Yes, there is nothing better than that. Prosperity is actually encumbering. If the prosperity has been directed towards religion, then there is no problem, otherwise it ends up becoming an encumbrance. ‘Who should I give it to? Where should I invest now?’ All of that ends up becoming an encumbrance!

**Questioner:** Yes, that is encumbering! For the one who has accumulated too much, there is constant upadhi (externally-induced problems)!

**Dadashri:** It is very difficult [to manage money]! It is better to earn less instead. If a person earns ten thousand rupees in twelve months and he donates one thousand for a religious purpose, then he will not have any problems. A person giving hundreds of thousands and this person giving a thousand rupees are both considered equivalent, but one should at least give a thousand rupees. What I am saying is, don’t give zilch, give the bare minimum if you don’t have much. And if you have more and you direct it towards religion, then you will not incur any liability. Otherwise, there will be a
liability. It [excess money] causes a lot of suffering! It is extremely difficult to manage money. It is easier to look after cows and buffaloes; if they are tied to a pole, then at least they won’t drift away by morning. But it is very difficult to manage money! It is very difficult; it brings about a lot of problems!

It is actually good that you don’t have a surplus of money, otherwise your money would have undoubtedly been lost [inaccessible]. A lot of my money has been lost. I have actually become free; I have peace of mind. I have been alleviated from remembering that! No one would even give [return money that was loaned] to a person like me, would they!

My nature is kind and empathetic. When I would set out to collect my dues, I would actually end up giving money to the other person! Normally, I never set out to collect my dues. However, when I did set out to collect my dues, and if that person happened to be short of money at that time, then on the contrary, I would end up giving him money. I would even give away the money in my pocket that I had allocated for the next day’s expenses! Then, the next day, I would be put in a predicament concerning my expenses! This is how my life has been.

The Tools Have Ended Up Causing Bondage

The businessmen of Ahmedabad may own two textile mills, yet their suffocation is so immense that I cannot even begin to describe it. They may own two mills, but there is no telling when they will fail. They had actually passed with flying colors in school, but there is no telling when they will end up failing here. This is because they have adopted the ‘best foolishness’. ‘Dishonesty is the best foolishness.’ There has to be a limit to this foolishness, doesn’t there? Or do they actually have to reach all the way to the ‘best’? Yet today, they have reached to the ‘best foolishness’! And there are big bungalows here, we see the cleanliness in the bungalows, don’t we? Similarly, there are big houses. They have many floors; the more floors there are, that much more cleaning needs to be done, and as more cleaning is needed, the internal burning increases. And then one resorts to alcohol and other things as a solution to the internal burning. So then should we not ‘admit’ [allow] the cleaning to take place? You should allow enough cleaning that even if it gets dirty, you do not worry about it. Even if your son gets it dirty, you do not need to get angry at your son. As it is, one may ask, “Shall we replace this old sofa set?” I tell them, “No, leave them!” This is because you will not have any problem if a small child ends up slashing it with a blade. On the contrary, you will tell him, “Here, slash it again.” So you will remain in the state of fearlessness. Keep those things that do not end up inducing fear in you; otherwise, what Krupaludev has sung about will happen…

“Sahu sadhan bandhan thaya rahyo na koi upaay, 
Sat sadhan samjyo nahi tya bandhan shu jaay?”
“Every means causes bondage, no solution remains,
As long as the eternal means is not understood, how would bondage leave?”

So, these means themselves cause bondage; nevertheless, there are some means that are essential. You should not remove those means. This is because they are essential. However, you should know their limit. Should there not be a limit as to how big a bungalow is built? You may have five billion rupees, but should there be a limit to how big a bungalow is built or should it be unlimited? Have you ever seen a person’s bungalow that is without any limit? No. There must be one, there must be at least someone who has one, mustn’t there? No one’s bungalow is unlimited, is it! Even a restaurant is not unlimited; a limit is placed on it. However, no limits are placed on bungalows. So what I am saying is, why do you become unlimited in this? Because this ultimately causes problems for you. If the children make a slight mess, then one becomes upset with them and keeps hitting them!

In This Temporary World, There Should Be No Sigh of Relief

Even if one has money, he still has misery; even if he doesn’t have money, he still has misery. Even if one has become a prominent minister, he still has misery; even if one is a beggar, he still has misery. The one who is a widow has misery too, and the one who is married has misery too. Even a woman with seven husbands has misery! There is nothing but misery! Even the businessmen of Ahmedabad have misery! What must be the reason for this?

Questioner: They do not have satisfaction.

Dadashri: Where was there pleasure in the first place? There is indeed no pleasure in this. It simply appears to be there because of illusion (bhranti). Just as with a man who is intoxicated, if one of his hands lies in the gutter, then he will say, “Yes, I feel coolness in it. It’s very nice.” It feels that way because of the alcohol. Otherwise, how can there ever be pleasure in this? All this is nothing but refuse!

There is no pleasure whatsoever in this worldly life. There is no happiness whatsoever, and if there were pleasure, then Mumbai would not be like this. This is not happiness at all. This is in fact an illusory pleasure and it is just a temporary adjustment.

It is not worth carrying around the burden of money. When it gets deposited in the bank, one gives a sigh of relief, and when it gets spent up, one feels unhappy. It is not worth having a sigh of relief over anything whatsoever in this world, because it is all temporary.

What Effort Should Be Made When Money Is Lost?

All the people of the entire world spend their entire lives chasing after money! I have never observed anyone who is satisfied with the money he has. So where did all this [wealth] go?

So, everything is happening in a haphazard manner. People do not understand a single word of religion, yet
they carry on with everything. So when difficulties arise, they don’t know what to do. They keep jumping with joy when they get money. But then when they face difficulties, they don’t know how to deal with them, so they bind nothing but demerit karma. To know how to pass that time and not bind any demerit karma is known as dharma.

So it is a natural principle of this world that there will always be a sunrise and a sunset. In the same manner, the money will continue to increase automatically with the unfolding of karma. It will increase in every aspect; cars, houses, everything will keep increasing. However, as it keeps changing, it will later dissipate. At first, it will keep accumulating; later, it will keep dissipating. To maintain peace while it is dissipating is the greatest purusharth (effort)! Knowing how to live life in such a situation is purusharth.

If an attendant steals goods worth ten thousand rupees from your office, to know how to conduct yourself in such a situation is purusharth. Otherwise, one might create havoc in such a situation and [bind karma that would] ruin his next life!

Is Your Worship That of God or of Money?

To even remember money is a considerable liability, so how big of a liability must it be to worship money? Do you understand what I am trying to say?

Questioner: I understood that, but I don’t understand what the liability is in that. There is an instant benefit in that, isn’t there! If there is money, then everything follows. Pomp and splendor, cars, bungalows, one attains all of that, doesn’t he?

Dadashri: But would anyone actually worship money?

Questioner: That is precisely what they are doing, aren’t they?

Dadashri: So that means that the worship of Lord Mahavir has stopped and this worship has started, isn’t that so? A person can only worship one thing; he can either worship money or the Self. It is not possible for a person to apply awareness (upayog) in two places. How can the applied awareness remain in two places? The applied awareness can be in only one place. So then what would end up happening? But it is a good thing that a person has been granted permission to take money with him [when he dies]. That’s a good thing, isn’t it?

Questioner: It’s not as though anyone takes money with him, is it? He indeed departs leaving everything here, nothing goes along with him.

Dadashri: Is that so? But people take it along with them, don’t they! No, you don’t know that art! Ask those people who have high blood pressure about this art; ask them, “Tell me about your art!” You wouldn’t know about that.

In the Intoxication of Money, There Is Scornful Rejection

Questioner: When one has more
money, does illusory attachment emerge? Money in excess is akin to alcohol, isn’t it?

Dadashri: Intoxication of each and every thing increases. There is no problem with more money if it does not create intoxication. However, when intoxication arises, one becomes an ‘alcoholic’. Then he rolls around in that pride! He scornfully rejects others, [by saying], “This person is poor, this person is like this.” Look at this wealthy bigshot, calling other people poor! He himself is wealthy! There is no telling when a person will be faced with poverty. It is exactly as you are saying, all the intoxication arises. It hasn’t arisen for you, has it?

Questioner: It was arising, but it has gone down now.

Dadashri: You did well. You exercised wisdom. You are a thinker, aren’t you!

Where Does True Happiness Lie?

Questioner: Why is money given so much importance nowadays?

Dadashri: When a person doesn’t have any kind of insight, the belief sets in that money will give him happiness. That [belief] becomes strengthened; he ends up believing that all sensual pleasures can be acquired through money, and other things can be acquired too. However, that is not his fault. He had charged such karma in the past, thus the effects of that keep coming.

All this happiness is just perceived happiness. If a person is considered to be happy if he has money, then there are many rich people. They too commit suicide. If there is happiness in having a good husband, then there are many good husbands, yet their wives have limitless misery. If one has children that are good, then they have happiness. However, there is no substance in that either.

Where does happiness lie? Is it in these stores? There are these general stores; we see all kinds of things in them. Don’t all those things give happiness? If you enter such a store with two hundred or so dollars, then you will become very pleased. You will buy this, you will buy that and when you have to carry it home, there will be conflict. [The wife will] Tell the husband, “How am I going to carry it?” The husband will reply, “Then why did you buy it?” There is conflict there, too. “You buy things unnecessarily and then complain.” The husband will say that. Can there be any happiness in that? The store owner isn’t happy. Why does he sit there the entire day? If you want to ask something, then ask now. I will explain it to you. I will give you the happiness that you want.

Do you want to know all this and do you want to do something so that you will have permanent peace within? After attaining peace within, your expenses will stop, they will decline, so what will you do? The store owners will have less demand. Why do the store owners get business? It is because of the lack of peace. ‘If I buy this, then I will be happy; if I buy this, then I will be happy’; it is because of this that the store owners make sales. With our mahatmas, the store owners
don’t make as many sales. This is because they go home peacefully. Why would they go to the store? The others [those without Self-realization] keep wandering around [in the stores].

True Happiness Cannot Be Found Amidst Internal Burning

There is not a single living being who is not searching for happiness! And that too, they are searching for permanent happiness. They believe that there is happiness in money. However, internal burning arises in that too. To have internal burning and to attain eternal bliss, that can never happen [simultaneously]. The two are contradictory. This is not the fault of money; it is one’s own fault.

What would you do if you were given ten million rupees?

Questioner: That too is a problem, isn’t it?

Dadashri: What would you do if someone gives it to you? You should ask, “If you have a problem, then why are you passing it on to me? Why would I want to take on your problem? Please take it back.”

And how much happiness arises through this money! If you are given five hundred thousand rupees, then at first you become very happy when you see it. Then you will have the problem of where you should put it. Which bank should you put it in? Then you will have to be ready so that no one steals it from you on your way home. And what if, on the way, someone does happen to snatch it away from you? So, none of that can be considered as happiness. The fear of getting robbed and actually getting robbed, there is no happiness in that at all.

Everything in the world will end up becoming unpleasant and the Self is one’s Real form (Swaroop); there is no misery in It whatsoever. For people of the world, even if someone gives them money, it ends up becoming unpleasant. Where to keep the money secure becomes a problem!

Worldly Pleasure Makes One Restless

Rather than worldly pleasure, there should be happiness that is beyond the worldly, the happiness in which one gets absolute contentment (trupti). On the contrary, this worldly pleasure increases restlessness! On the day one makes a sale of fifty thousand rupees, he loses his mind just counting [the cash]. His mind becomes so discomposed that he would not like to eat or drink. This is because I too used to make sales, so I had seen everything, how it affected the mind! This is not something that is beyond my experience, is it! I have swum across this ocean [of worldly life] and have come out, so I know what must be happening to you. When more money is racked up, one becomes more agitated, the mind becomes dull and he does not remember anything; internal disturbance and restlessness prevails. As it is, people keep counting the notes, but those notes have remained here, whereas those who did the counting have departed! The notes say, ‘Understand this if you want to, we will remain here and you will depart!’ Therefore, you should
become a little cautious, shouldn’t you! There is nothing else; we do not want to create any enmity towards it. You should tell the money, ‘Come on over.’ There is a need for it! There is a need for everything, isn’t there? However, people certainly remain engrossed only in that! So those counting the money have departed, while the money remains. Nevertheless, one has to count it. There is no option but to do that, is there! It is only the rare businessman who tells his accountant, “Dear fellow, do not disturb me while I am eating. You should go ahead and count the money and put it away in the safe, and take it out when you need to.” There is a rare businessman who would not interfere in that! There are maybe two to five such businessmen in India who remain unaffected in this way! They are like me! I would never count money! Why the unnecessary interference? I have not handled money for the past twenty years or so, that is certainly why so much bliss remains!

As long as worldly interaction persists, there is a need for money too. There is no objection to that, but one should not get engrossed (tanmayakaar) in it. Become engrossed in God (Narayan). If you only chase after money (Lakshmi), then God (Narayan) will become upset. There is a temple of Lakshmi-Narayan [referring to the temple of Lord Vishnu, and his consort, Lakshmiji, who symbolizes wealth], isn’t there! Is Lakshmiji any ordinary thing?

**There Should Be a Balance of Both Types of Happiness**

Truly speaking, what is the natural law? Inner happiness should remain within a certain level. Inner happiness and outer happiness should remain within a certain level. At times, when there is an increase in the outer happiness, then there is a decrease in the inner happiness. And if the outer happiness has increased to a certain level, then it is fine. But this has indeed become like this [with sudden ups and downs].

**Questioner:** That is a very big difference.

**Dadashri:** So there is no inner happiness left at all. A person becomes mad and has a lot of internal burning. Because he has the aaropit bhaav (false attribution of the belief ‘I am Chandubhai’), a lot of internal burning arises.

The decline of the British and Americans indeed follows this. Their worldly pleasures have become very abnormal. The consequence of that is only decline. When they dwell in [worldly pleasures], there is no stability of the mind, the blood pressure rises; only they are aware of their troubles!

**Questioner:** In that, is there not an excess of greed?

**Dadashri:** Greed is present. All this has indeed happened because of greed. However, this is a consequence of greed! This is a consequence of excess greed.

Wandering around for infinite lifetimes, people have only chased after worldly things. There is no internal peace in any worldly thing. Would a person be able to fall asleep on a bed of money?
Even if you make a bed out of money, you will still not be able to fall asleep and there will be no happiness because of that either; no matter how much money one has, there is still unhappiness. Therefore, there is nothing but unhappiness there.

**What Is the Purpose of Life?**

People live for two reasons; only a few people live for the Self. Everyone else lives for money. All day long, they obsess over money! The entire world is crazy for money, yet there is never any happiness in it! Their bungalows remain empty with the fans switched on, while the owner is at his factory in the afternoon. They have all the material comforts, but no time to enjoy them! Therefore, realize the Knowledge of the Self! One’s vision (drashti) has never been directed towards one’s Real form (Swaroop). The vision has never been directed towards who One truly is. How long should one wander around blindly like this? As a matter of fact, all of one’s infinite energy has been wasted away!

**Questioner:** It does not feel good to earn this money; I do not like to experience all the difficulties of living in worldly life. When all these things come into my mind, then the inner tendency to seek spirituality arises, is that correct?

**Dadashri:** When worldly life tastes bitter, then spirituality tastes sweet. How can this taste sweet unless you find that bitter?

**Questioner:** That is precisely what I am saying, that it is because this tastes bitter that I am able to go towards the sweet!

**Dadashri:** Now, who is it that experiences the bitterness? It is the one who has been developing as he goes from one life to another.

**Is There Love for Money or for God?**

The entire world considers money as the most important thing in life! Money is the most important factor in every task, so there is undoubtedly more affection towards money. As long as there is more affection towards money, affection towards God will not develop. When one develops affection towards God, affection towards money will disappear. There can only be affection towards either money or towards God. Have affection towards whichever one you find appropriate. Money will inevitably bring ‘widowhood’. That which you are ‘married to’ will inevitably make you a ‘widow’, won’t it! Whereas God never marries nor leaves one as a widow; He keeps one in the state of bliss all the time, in a state of liberation.

When you laugh heartily from the belly just once in the presence of the *Gnani Purush*, you have established a connection internally with God. This is because God resides within you. However, God has fully manifested within ‘us’, whereas He has not manifested within you, that is all. But how can He manifest? As long as you are not oriented towards God, how can He manifest? Have you ever become oriented towards God?
**Questioner:** Frankly speaking, we have been oriented towards money.

**Dadashri:** In fact, the entire world is oriented towards money, isn’t it! And you, sir, are you oriented towards money or diverted away from it?

**Questioner:** I am indifferent to it.

**Dadashri:** Is that so? So you are neither oriented towards it nor diverted away from it? Indifference is the greatest thing of all. If money comes, so be it, and if it does not come, even then, so be it!

**Interest in Money Maintains the Concentrated Attention There**

What can be gained if one tries to create love for God by force? And when it comes to money, without anyone telling him, he becomes so engrossed in it that he forgets his wife, children, everything!

The power and influence of money is so splendid, isn’t it? This includes money, gold and everything else. Is there anything else that makes you forget everything? Is there anything else that makes one intensely engrossed?

**Questioner:** I can’t recall anything else.

**Dadashri:** No? Women and money. These two will make you forget everything. They will not let you remember God at all. You may remember Him to a limited extent, but how can you focus your attention on Him? There are no feelings towards God, are there! Where there is interest (ruchi), one’s attention (ekagrata) remains there. What is the natural law?

Where there is interest, one’s attention remains there. If you don’t have interest in something, then how would the attention be focused on it?

Therefore, the affection is towards money. Where there is affection towards something, one’s focused attention undoubtedly remains there. There is no affection towards God. If you feel the same amount of affection towards God [as you do for money], then the attention will remain focused on God.

**Questioner:** Then how can we withdraw the affection towards money?

**Dadashri:** You should ask people, “Which one of the two is more valuable, is money more valuable or God more valuable? Have affection towards that which is more valuable. ‘We’ do not have a need for money, because ‘we’ have affection towards God, ‘we’ stay with God for all twenty-four hours. Thus, ‘we’ do not have affection towards money.

As long as there is interest in money, you will get caught up in money, and when you become interested in God, the interest in money will dwindle. Therefore, your interest should be redirected.

Now, it is not your fault that you do not have interest in God. How can you develop an interest in what you have not seen? When you see this sari, when you see its beautiful colors, interest will inevitably develop for it. However, God is not visible, is He! That is why it is said that you should develop an interest in the representative of God, the *Gnani Purush*. Interest will develop there. And
once an interest is developed in Him [the Gnani Purush], consider it as it having reached God.

If interest is formed where there is kashay (anger, pride, deceit, and greed), then that interest is laden with anger, pride, deceit, and greed. That conviction is laden with anger, pride, deceit, and greed, and that conviction will moreover break. So it [the interest] forms through attachment (raag) and breaks away through abhorrence (dwesh). Whereas interest in the representative of God is not formed through [worldly] attachment. There is nothing in Him for which you can have [worldly] attachment!

**Act According to the Influence of the Gnani**

Hence, this mistake is of the fondness [for worldly things]. Out of the fondness, you act according to societal influence. [You heard] People say, “There is happiness in money,” so you ended up believing that too. You did not believe in what the Lord has said. The Lord has said, “There is no happiness in societal influence, there is moksha through the influence of the Gnani.” People believe there is happiness in money, there is happiness in sensory pleasures, and if you believe there is happiness in money and sensory pleasures, then you are not believing in what the Lord has said. The Lord has said, “Act according to the influence of the Gnani.” Prevail in what the Gnani has said there is happiness in.

**Questioner:** We should act in accordance with what the Gnani tells us.

**Dadashri:** Yes, the Gnani has attained moksha Himself, and He guides you in progressing on the path to moksha.

**Questioner:** What is the thing that applies to both religion and worldly interaction and gives happiness?

**Dadashri:** If a person attains the Knowledge of the Self from ‘us’, then he will experience happiness in everything. And if a person has obstacles and does not want to take Gnani, then if he asks ‘us’ everything and understands how this worldly life runs and what all this is about, even then he will experience happiness.

What are all living beings searching for? They are searching for happiness, but that happiness is not attained even for a moment. Whether people attend weddings or go see a play, their misery inevitably returns. How can the happiness that is followed by unhappiness be considered happiness at all? That is actually considered as happiness that is characterized by gross unawareness arising from illusory attachment (moorchha). Happiness should be permanent. This is actually temporary happiness, and moreover, it is imaginary happiness, it is believed to be so. What is every soul (atma) searching for? Everyone is searching for permanent happiness, happiness that is eternal. [People go on believing], ‘Happiness will come from this, it will come from that. I will purchase this. I will do this. If I build a bungalow, then I will be happy. If I buy a car, then I will be happy.’ They keep on doing this, but no happiness comes
their way. On the contrary, they become more and more wound up in the worldly entanglements. Happiness indeed lies within oneself; it indeed lies in the Self. Therefore, if the Self is attained, [eternal] bliss is invariably attained.

Say you go off to sleep at half past ten at night and you had lent someone two hundred rupees earlier, and the thought arises, ‘The money was due today, now what will happen?’ Then will you be able to fall asleep? At that time, will you or will you not need something that brings about a resolution? You will only have peace if there is a resolution, right? Without a resolution, a person will go mad or his blood pressure will increase and he will develop heart disease. If there is a resolution, then he will be at peace.

Temporary Happiness Versus Permanent Happiness

Questioner: You talked about temporary happiness as well as permanent happiness. However, as long as we have not experienced that happiness, how can we know the difference between the two?

Dadashri: You will not be able to identify that at all. As long as the permanent happiness has not arisen, you will only refer to this [temporary] happiness as happiness.

If you place a big ant that thrives in cow dung on a flower, then it will die. This is because it is accustomed to that pleasure, it is familiar with that, its prakruti (non-Self complex) has become molded that way. And a big ant that thrives on a flower will not like to be placed on cow dung.

People say, “There is happiness in money.” However, there are some monks who do not accept money even if it is offered to them. Even if you come to give me all the gold in the world, I would not accept it. This is because I do not find happiness in money whatsoever. If there is happiness in money, then everyone should derive happiness from it. Whereas everyone experiences the bliss of the Self. This is because it is real happiness, it is eternal happiness. There is so much bliss [in the Self] that it cannot even be imagined!

Where there is no other talk except that of the Self and the absolute Self, there lies true bliss. There is not even the slightest discussion related to worldly life there, such as how one can gain something in worldly life or how one can develop good attributes. People seek to cultivate good attributes. These attributes, good attributes and bad attributes, they are all a part of the division of the non-Self, and they are temporary. Nevertheless, people need them. Everyone needs something different depending upon his expectations. However, the one who wants the completely detached (vitaraag) state has to transcend all these good and bad attributes, and has to know ‘Who am I?’ And after Knowing that, by remaining absorbed in only discussions about the Self (Atma) and the absolute Self (Parmatma), the state of absolute detachment arises.

Questioner: We are unable to find real happiness and time is passing by.
Dadashri: If you want real happiness, then you have to first become Real [the Self] yourself, and if you want worldly happiness, then you need to lead a worldly life. The nature of worldly happiness is that of input and output (puran-galan); it comes and then goes, it is characterized by duality. It is only when You attain realization of ‘Who am I?’ that real happiness will always prevail.

When Does Satisfaction Remain?

Questioner: All these people who are chasing after money, why do they not maintain satisfaction (santosh)?

Dadashri: If someone were to tell you, “Be satisfied,” then you would say, “Sir, why aren’t you doing it, yet you are telling me to do so?” In reality, satisfaction is not something that remains by keeping it. Moreover, it’s not something that can be maintained by someone telling one to do so. Satisfaction in fact automatically remains in proportion to the amount of knowledge one has. Satisfaction is not something to be done, it is actually a result. Your results are dependent upon how you gave your exam. Similarly, satisfaction is a result of however much knowledge you have. It is for the sake of maintaining satisfaction that these people work so hard!

The antonym of greed is satisfaction. In the past life, if one had understood some knowledge, not Knowledge of Self, but if he understood worldly knowledge, then satisfaction has emerged for him, and as long as he has not understood this, greed continues to remain.

If one has indulged (bhogvelu) [in worldly pleasures] for infinite lives, then he has the satisfaction that, ‘Now I don’t want anything,’ and if one has not indulged in them, then all kinds of greed will creep in! Then he keeps feeling, ‘I want to enjoy this or that or the other thing.’

What is satisfaction? One has enjoyed something in the past, therefore he has the feeling of satisfaction in it.

The Thirst for Money Is Quenched Through Contentment

In worldly life, when you eat, drink, and indulge, you feel satisfaction, but not contentment (trupti). New seeds are sown from satisfaction, but when there is contentment, then the ‘thirst’ does not persist, the ‘thirst’ dies down. There is a lot of difference between contentment (trupti) and satisfaction (santosh). Satisfaction is something everyone has, but only a rare person has contentment. In satisfaction, thoughts will arise again. After eating doodhpak (milky pudding), one will feel the satisfaction of eating it. However, if the desire to have it again remains, that is called satisfaction. Whereas with contentment, the desire never arises again, not even a thought arises about it. The person with contentment does not even have a single thought about sexuality. As it is, no matter how much understanding a person has, because of the lack of contentment, he becomes entrapped in sexual and sensual pleasures! The Science of the vitaraag (absolutely detached) Lords indeed brings about contentment.
People say, “I am eating.” Hey, you are extinguishing the hunger that has arisen, aren’t you? The thirst for water is good, but the thirst for money is considered dire! Contentment for that will never arise, it will not be quenched with any kind of water. This desire will never be fulfilled. Satisfaction may arise, but there will never be contentment.

To feel contentment in worldly things is the science of the mind, and to feel contentment in the Self is the Science of the Self.

**Akram Vignan Itself Will Lead to the Dissolution of Intents**

**Questioner:** Shouldn’t our mahatmas have the intent, ‘I want to become free from this business’?

**Dadashri:** Even if one does not have such intents, this Akram Vignan itself will lead to the dissolution of one’s intents. If such intents do remain, then that is indeed the best thing. If there are such intents, then one shouldn’t wait for Akram (the step-less, direct path to Self-realization). And if such intents do not remain, then one shouldn’t worry about it. Akram will give him a push and release him. If one develops a fever, then from all sides, it will make him ready to give it up.

With regard to your business, remain sincere to the business, but without ‘stickiness’ [excessive involvement; with attachment or abhorrence]. It will happen, now it is vyavasthit (the result of scientific circumstantial evidences). You should not maintain such an attitude either, ‘There is no problem if it happens later. It is vyavasthit, what is the problem if it happens later?’ You should not use such words. You need sincerity over there too.

**Questioner:** Is hoarding money considered as ‘stickiness’ or not?

**Dadashri:** No, there is no problem with hoarding money. One should hoard money. To throw it away [spend frivolously] is considered as it being ‘sticky’. To throw it away by not using it for a good cause is a waste. Money that is hoarded will not be wasted. Money that has been hoarded will be of use, it will be helpful. But there should be no ‘stickiness’ towards it! And you should not remember the money that you have hoarded. Even if it is twenty hundred thousand rupees. Do not make it ‘sticky’, that is all. For me, even if I were to touch clarified butter, there would be no stickiness. No matter what you pour, there is no stickiness. Some people’s tongues are such that even if you put clarified butter on it, the tongue does not become sticky. Whereas for some people, even if they drink milk, their tongue becomes sticky. The tongue has such capacity that it removes any kind of stickiness. Similarly, there is such capacity here [in Gnan] too, and now that will develop in you!

Let the rupees touch your hand but don’t let the hand become ‘sticky’. The hand should not become ‘sticky’.

**Questioner:** Dada, please explain what that means.

**Dadashri:** People do not have
dislike towards money, but now a liking for money should not develop. There will not be any dislike, will there! There is no such person who is like that! ‘We’ don’t like or dislike it, whereas you end up liking it. Because it is money, you end up liking it. This is because as there is no dislike, it ends up on the other side. But even that is discharging for you now, it is not charging.

Some people say, “Please accept my money as a donation with your own hands, that will make me happy.” So then I accept it, ‘Alright then, give it.’ I will never let it become ‘sticky’! There will be a problem only if it becomes ‘sticky’!

**Money Is a By-Product**

Money is a ‘by-product’; it cannot be the [main] ‘product’. If its production were possible, then we would open factories of it, and money would be produced. But no, money is actually a ‘by-product’. The entire world needs money. So how hard are we going to work so that money comes to us? It is necessary to understand this. Money is a ‘by-product’. So it will come automatically as a result of the [main] ‘product’; it is such that it will come naturally. However, people have opened up factories of money. They have made money the [main] ‘product’.

What is the current era of the time cycle like? People of the current era of the time cycle are preoccupied with how to acquire goods, how to cheat others, how to sell adulterated goods, and to enjoy objects of pleasure that are not legitimately theirs; if they have free time after this, only then will they look for something else, won’t they? These things have not increased happiness. When is it considered happiness? If the ‘main product’ is generated. This worldly life is actually a ‘by-product’. This body, material things, wife, bungalows, have been received because of some [merit karma] that was bound in the past [life]. If all of these were attainable through hard work, then even the laborers would attain them, but that is not the case. The wrong understanding has set in for people today, and that is why they have opened up factories for the ‘by-product’.

A factory for the ‘by-product’ should not be opened.

Money should not remain in your attentive awareness (*laksh*).

All work has a purpose, as to why that work is being done! If a noble intention is decided upon, which means for example, if one wants to build a hospital with the intention, ‘May patients attain good health, become happy, experience joy, may their vitality power increase’; if you have decided upon such a noble intention and if that work is carried out with the sole intent to serve, then what is the ‘by-product’ of that? Money! Therefore, money is a ‘by-product’; do not consider it to be the ‘main product’. The entire world has made money alone its ‘main product’, and that is why people do not get the benefit of it as a ‘by-product’. So, if you decide solely on the intent to serve, then as a ‘by-product’, even more money will come. Therefore, if you keep money as
a ‘by-product’ only, then more money will come. Instead, people are doing this work with the intention to earn money; that is why money does not come. That is why I am telling you to set this intention: the constant intent to serve. Then the ‘by-product’ will keep coming on its own. Just as a ‘by-product’ does not require any effort at all, it does not require any expenses, it is free of cost, similarly, this money is also attained free of cost! Do you want this sort of money or do you want black money? You don’t want black money? So that’s good! The one that you get free of cost is so wonderful! Therefore, decide upon the intent to serve; to serve all human beings. Since you opened up a clinic, whatever knowledge and skill you have should be used with the intent to serve others; that should be your only intention. As a result of that, you will continue to receive other things free of cost, and you will never be short of money. Whereas those who did it just to earn money incurred a loss. Yes, of course, since the ‘factory’ was established just to produce money, then there would be no ‘by-product’ at all, would there! This is because money is itself the ‘by-product’ of the [main] ‘product’! Therefore, you should decide on the [main] ‘product’ so that you continue to receive the ‘by-product’ free of cost.

All other ‘production’ is nothing but a ‘by-product’, [whereas] in this, all the things that you want are continuously received; moreover, they come easily. Just look, because people made money their [main] ‘product’, it does not come to them easily these days. They run around in a restless state and they go about wearing frowns on their faces! They have wonderful home-cooked food to eat and drink, and so much convenience. The roads are so nice; when they walk on the roads, their feet do not become dusty! Therefore, serve mankind, because God resides within them. God is seated right within. If you go searching for God outside, then you will not find Him out there. You are a doctor so I am telling you to serve humans. If someone were a veterinarian, I would tell him to serve animals. God also resides within animals; however, in humans, God has manifested particularly!

Whatever is done in order to attain the Self is the ‘main product’, and because of that, the ‘by-product’ is gained and all the necessities for worldly life are fulfilled. I maintain only one kind of ‘production’ for myself: ‘May the entire world attain absolute peace and may some people attain liberation!’ This is my ‘production’, and I keep on receiving the ‘by-product’ of that. Compared to you, ‘we’ receive different [better] kind of tea and snacks; what is the reason for that? It is because my ‘production’ is of a higher kind than yours! Similarly, if your ‘production’ were to be of a high quality, then your ‘by-product’ would also be of a higher kind.

The ‘main product’ is the means for [attaining] moksha, and you should attain that from the Gnani Purush. Then the ‘by-product’ of worldly life will certainly come to you automatically, free of cost. Infinite lifetimes have been wasted over this ‘by-
product’, through adverse meditation! Just once attain moksha, so the turmoil comes to an end!

**Monetary Dealings for One Who Has Attained Gnan**

**Questioner:** If Dada’s mahatmas have money, then what should they do about it?

**Dadashri:** That is not a problem. It is not a problem for you, you [Chandubhai; the relative self] should carry out monetary dealings. Dada is looking over you. If a problem arises for you within, then you should ask ‘us’, that is all. ‘We’ have to do all of this. ‘We’ are indeed telling you that ‘we’ have to do all of this. ‘You’ do not have to do anything. ‘You’ have to remain in ‘our’ Agnas (five special directives given by the Gnani Purush after Gnan Vidhi).

Everything will come, all you have to do is carry out monetary dealings. It is not Your interaction, nevertheless, ‘I have to do it’; that should remain [in the awakened awareness]. You should say, “It is not worth doing it, yet I have to do it.” Just see to it that you don’t become fond of it. Eat, drink, eat everything, that is what I am saying.

Now do things so that money is used for a good cause. For a good cause means to use money for people other than yourself. Or if you get good books printed and distribute them to people, then that will benefit people; that is referred to as gnandaan (the donation of knowledge). If the money is used for charity, then let it be used for that.

You invest all your money towards earning more money, whereas I say, “Spread your money freely over here. And I do not touch that money.” Money is not the truth; money is not the absolute truth. It is a relative truth. If you give me this gold, then it is of no use to me at all. In Mumbai, when all the ladies offered me their gold chains, I told them, “They are of no use to me. If you have illusory attachment (moha), then you keep them. I do not want anything of yours.” They replied, “No, we have such a fervent intent, we would like to give them away. So I told them, “Then it is your choice. Otherwise, ‘we’ do not want them.” They had the intent to make a crown for Lord Simandhar Swami. So I told them, “Go ahead and donate them.” Otherwise, we do not want anything.

**As the Love for Money Declines, One Becomes the Self**

That which you wish to attain, when will you attain it from me? When will you be able to come closer to me? It is when you surrender the thing that is dearest to you. It is when you surrender the thing that is most dear to you in worldly life, in worldly interactions, that you can come closer. You have surrendered this mind, speech, and body to me, but one thing still remains: money! If you surrender that to me, then you can come closer. Now, I do not have any need for it. So how can you offer it to me? However, if some means arise, then it can be surrendered! So, ever since you donated some money last year, do
you feel that you have formed a firmer connection?

**Questioner:** Yes, Dada.

**Dadashri:** That is indeed the method for this, otherwise the connection would not strengthen. It would continue to remain disconnected. Now, over here, we had no such system of taking money, did we! We were not accepting it at all, were we! Until then, the mind remains disconnected. When it comes to the topic of money, the mind gets stuck there. Otherwise, the mind would become disconnected from there. People have love for the *Gnani Purush*, so the *Gnani Purush* says, “Give it away to others [for a charitable cause]!”

As the love for money declines, one becomes the Self!

**This Is the Final Stand, Now Become Alert**

People ask me, “When will samadhi sukh (the bliss of the state free from the effects of mental, physical, and externally-induced suffering) prevail?” So I tell them, “It is for the one who does not want anything at all. It is when the tuber of greed dissolves.” When the tuber of greed dissolves, happiness prevails. Otherwise, the one with a tuber of greed does not experience any happiness whatsoever, does he! So give away magnanimously; however much you give away, you will gain that much!

For infinite lives, one has only done the same thing over and over again, hasn’t he? And it had become set in his mind, ‘It is due indeed to this, due to greed that I am at peace!’ Now that greed also leads to getting beatings sometimes. And now, with this [*Gnan*], peace remains and happiness is experienced. After realizing the Self, that greed begins to leave. Up until now, greed was the last station. Now the Self has become the last station, so the inclination continues evolving on its own!

It is still possible to understand to a certain extent in this era of the time cycle. Now the time that is approaching is such that things will run smoothly for approximately two to three thousand years. A very elevated state will come. The state will be similar to how it was during the time of Lord Mahavir. Therefore, if you take advantage of that time, then it is worthwhile. Now change your internal state afresh, [with the intent] that, ‘Now I want to live only for the *Gnani.*’ You are going to get everything else that is in your karmic account; You should continue doing Your work. You will inevitably get the result of that. All the other intents, the other internal states are worth changing. Otherwise, are you going to take all this along with you?

**Questioner:** No.

**Dadashri:** No matter how much money you have, that money is not going to come with you. So get Your work done. You will not encounter the path to *moksha* again. The path to *moksha* will not return for another eighty-one thousand years. This is the final stand; there is no other stand ahead.

~ *Jai Sat Chit Anand*
They Are Akin to Living and Awakened Gods

What is the most suitable use of money today? One might ask, “Is it to give donations outside? To give money to colleges?” No, to feed our mahatmas (Self-realized Ones in Akram Vignan). To give them satisfaction is the best approach. Mahatmas like these cannot be found anywhere in the world. There [where mahatmas are present], Satyug (era of the time cycle that is characterized by unity in thoughts, speech, and action) is indeed evident. And if you visit them, their only desire the entire day is of how good things can happen to you.

If you don’t have the money, then you can eat or stay at [some mahatma’s place], all that is indeed ours. It is mutual. Whoever has surplus [money], use it. And if you have an abundance [of money], then use it to give happiness to all human beings, that is good, and beyond that, use it for the happiness of every living being.

Otherwise, if you give to schools and colleges, you will get recognition for that, but this is genuine. I give you a guarantee that these mahatmas are completely genuine. It doesn’t matter what they are like. They may have less money, yet their motives are clean, moreover, they have very good intentions. The prakruti (inherent characteristic traits) is bound to be different for each individual. These mahatmas are akin to living and awakened Gods. The Self has manifested within them. They do not forget the Self even for a moment. The Self has manifested within them; God is present there.

Questioner: Do we not get the result of feeding people?

Dadashri: You do get the result of it, but you get praised for it here itself, that is all. You get the result of that here itself. Whereas you get the result of that [donation] for which you are not praised over there [in the next life].

Questioner: So one has to take it [the merit karma bound as a result of giving a donation] along with him, isn’t that so?

Dadashri: You have to take that with you. The [merit karma bound as a result of giving] ten rupees, you have to take that with you, and if you get praised over here, then it has gotten used up.

Questioner: In that case, we will have to stop feeding people from tomorrow.

Dadashri: Feeding people is mandatory for you. There is no choice but to carry out that which is mandatory.

What is this like? You should feed mahatmas; it is a different thing to feed other people. You will get praised for that. Here, no one has come to praise you. You will never find such mahatmas nor will you find any Brahmins (those of the highest social rank in the traditional Hindu caste system) who are like them in this world. They do not have any desire to take anything from you, these mahatmas do not have any ulterior motive. What are these mahatmas like? They do not get involved in taking any sort of advantage. So where would you find such mahatmas? The entire world is selfish; these mahatmas are genuine people. There cannot be such people anywhere in this world!

They [mahatmas] do not have the ulterior motive that this doctor will come in handy someday. Such a thought never even arises in their mind, whereas for those people [without Self-realization] when a doctor shows up, they immediately think, ‘He will come in handy someday.’ Hey mortal one, why are you doing this, for the sake of obtaining medicine? You are healthy, yet you are running around for the sake of obtaining medicine.

If only one understands a word of what I say about these mahatmas; they are like God, but these mahatmas are not aware of it. If you serve them tea, serve them a meal, serve them some other food, that is considered the greatest yagna (a Hindu ritual in which things are offered into a sacrificial fire with a specific objective), it is a first class yagna. Even if one sells their bangles to feed them, it is very good. Bangles do not give peace. If one sits with mahatmas, they do not have any deceitful intent. So, you should keep feeding mahatmas as much as you can. Even if you serve them a cup of tea, it is more than enough.

(From Param Pujya Dadashri’s Gnanvani)
Atmagnani Pujya Deepakbhai's Satsang Programs

**Bhopal**

19-20 April (Tue-Wed), 6 to 8-30 pm - **Satsang** & 21 April (Thu), 5 to 8-30 pm - **Gnan Vidhi**

Venue: New Campion School, E/7, Arera Colony, Near Shahpura Lake, Bhopal. Ph.: 7879518779

**Hyderabad**

23 April (Sat), 6 to 9 pm - **Satsang** & 24 April (Sun), 5-30 to 9 pm - **Gnan Vidhi**

Venue: Shree Hanuman Vyavamshala Stadium, Sultan Bazar, Hyderabad. Ph.: 9393052836

25 April (Mon), 6 to 9 pm - **Satsang**

Venue: Birla Science Museum, Adarsh Nagar, Hyderabad. Ph.: 9393052836

**PMHT Shibir - Year 2022**

8 to 12 May (Sun-Thu), - **Time to be Announced**

Note: This shibir is specially arranged for married mahatmas only, for those who have taken Atma Gnan.

**Adalaj Trimandir**

14 May (Sat), 5-30 to 8 pm - **Satsang**

15 May (Sun), 4-30 to 8 pm - **Gnan Vidhi**

**Spiritual Retreat in Hindi - Year 2022**

18 May (Wed) 10-30am to 12 pm - Aptaputra Satsang

4-30 to 7 pm - Satsang

19 May (Thu) 10-30am to 12 pm - Satsang

5 to 8-30 pm - Gnan Vidhi

20 May (Fri) 10-30am to 12 pm - Satsang on Mata-Pita Aur Bachcho ka Vyavhar

5-30 to 7 pm - Satsang Parayan (Paisa no Vyavhar)

21 May (Sat) 10-30am to 12 pm - Special Satsang for WMHT

5-30 to 7 pm - Special Satsang for MMHT

22 May (Sun) 10-30am to 12-30 pm - Pujyashree Darshan

5 to 7 pm - Satsang

Note: This retreat is specially for non-Gujarati, Hindi speaking people in India.
The ‘Main Production’ Is to Attain the Self From the Gnani Purush

People of the current era of the time cycle are preoccupied with how to acquire goods, how to cheat others, how to sell adulterated goods, and to enjoy objects of pleasure that are not legitimately theirs; if they have free time after this, only then will they look for something else, won’t they? These things have not increased their happiness. When is it considered happiness? If the ‘main product’ is generated. This worldly life is actually a ‘by-product’. This body, material things, wife, bungalows, have been received because of some [merit karma that was] bound in the past [life]. The wrong understanding has set in for people today, and that is why they have opened up factories for the ‘by-product’. A factory for the ‘by-product’ should not be opened. The ‘main product’ is the means for [attaining] moksha, and you should attain that from the Gnani Purush. Then the ‘by-product’ of worldly life will certainly come to you automatically, free of cost. Infinite lifetimes have been wasted over this ‘by-product’, through adverse meditation! Just once attain moksha, so the turmoil comes to an end!

-Dadashri