

# Akram Youth

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## Money



The Augmented Reality



Magazine

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# Editorial



**Money:** Putting it in Dada's words, our eleventh life force.

Friends, we get so excited when we hear about the benefits of money. Who would not want money, which is essential in fulfilling our life's needs? After those needs are fulfilled, efforts begin for acquiring comfort and convenience, luxury and enjoyment or excess things. Sometimes this results in an expense or misuse of money. With time, these things start appearing as needs of life and intense efforts to fulfill them begin. An endless cycle starts: Earning, spending, earning, saving, etc.

But really, in life's worldly interactions, one should use money in an ideal way, such that no work is ever stalled and it is put to good use, so that we progress in this life and are safe for the next life as well. To give to charity is the highest use of money. A special article in Dada's words is presented here, which sheds light on the various types of charity. By planning the use of our money/income and by stopping its misuse, we can prevent our digression to a lower life form and “get our work done” by making good use of it.

With the hope that this month's edition becomes very useful for everyone, the understanding of the misuse, use and noble use of money has been given here in various ways. So my reader friends, let's understand these important points and accept this issue.

- Dimple Mehta

# Money... Money... Money...



We have heard many sayings about Money, like “Money is my God and I am its servant”, “Money talks”, “One is a nobody without money and a somebody with money”. These sayings highlight the importance of money in life. But, is money the only thing in life? No. Money is not everything, but it is needed.

What is the need for money? A human being's basic needs are food, shelter and clothing, for which money is needed. Money is also needed for education, healthcare and transportation. Buying a vehicle, enjoying, etc. can only happen with money.

Apart from this, so many things are available for purchase like a T.V., a refrigerator, a washing machine, an A.C., furniture, a mobile phone, etc. that even a pile of money would fall short. Money is even needed to help someone or to donate to a good cause. Money is wasted in bad habits and addictions. Then again, even after expenses, it is also necessary to save money, which could prove to be useful in unexpected circumstances or in sickness. So we can see that there is a great need for money!

No matter how much money is needed, it is necessary for us to understand the difference between its use, noble use and misuse. Spending money for your essential needs is the use of money. Spending money for bad or wrong activities is the misuse of money. While spending money for good causes or with good intentions is the noble use of money. The misuse of money will take one on the wrong path and towards a lower life form, whereas the noble use of money will bring you happiness, peace, prosperity and take you towards a higher life form. 'The noble use of money' is the topic that has been chosen for this issue so that the money you and your family members make an effort to earn does not get misused and is used in a good way.



# A Glimpse of One of Dadashri's Books



**What Is Considered a Noble Use of Money??**

**One Fifth for Others**

**Questioner:** What should one do to acquire merit karma for the next life?

**Dadashri:** Whatever money comes your way in this life, you should give one fifth of it to God by donating it to a temple. One fifth should be used for the happiness of others. So at least that much of an overdraft will carry forward to the next life! You are enjoying the overdraft from the previous life. The result of the merit karma bound in this life will come later. Your current earnings will carry forward.

**The Flow of Donation**

There are four types of donation.

One is the donation of food, the second is the donation of medicine, the third is the donation of knowledge and the fourth is the freedom from fear.

## First is the donation of food!

The first type of donation is the donation of food. An example of this is when someone comes to our home and says, 'Give me something, I am hungry.' We say, 'Have a seat at the dinner table.' That is the donation of food. Then we shouldn't think about the next day, 'What will he do tomorrow?' Tomorrow he will find something or the other. He has come to your place, so give him food, whatever you can give. At least he will stay alive today! Then tomorrow he will get other circumstances. You don't have to worry.



## Donation of medicine!

The second is the donation of medicine. It is considered higher than the donation of food. What happens from the donation of medicine? If someone gets sick and goes to the hospital, he will say, 'The doctor has told me to buy medicine, but I don't have the fifty rupees to pay for it. So how can I get the medicine?' We say, 'Here is fifty rupees for the medicine plus ten extra.' Or we can give the medicine to him for free by getting it from somewhere. We can buy the medicine ourselves and give it to him free of cost. Then if he takes the medicine, the poor guy will live another few years. The donation of medicine is considered more valuable than the donation of food because it will extend a person's life for a longer time. It frees a person from pain.



## Higher is donation of knowledge!

Then higher than that is considered the donation of knowledge. This can be done by publishing books which give people the understanding to turn towards the right path and progress towards salvation. The one who gives the donation of knowledge attains a higher life form and can even attain liberation.

## The highest is freedom from fear!

And the fourth is the freedom from fear. That means to keep your conduct such that no one is oppressed. First, keep the intent that no living being is hurt, then it will come into fruition. If you have made the intent, then it will come into fruition. But what if you haven't made the intent? Therefore, God has called this a big donation. Money is not needed. The highest form of donation is this.





## Come, Let's Also Do Something like This

### Public Welfare

Narendrabhai Purohit is the trustee of the Siddhi Vinayak temple. He recently visited Mahemdavad. His mother Dahiba had told him, “Son, you have so much money. Make good use of it. If you use the money to create an addiction free society, then you will progress.” Giving credence to his mother's advice, Narendrabhai constructed a beautiful temple and started this herculean de-addiction effort there.

A de-addiction lamp has been set up in the temple. People come there and give up their addiction. The temple trustees have also prepared a team for this noble work, which goes from village to village in Gujarat running de-addiction campaigns and camps. Along with that, they also accept written pledges from them.

An N.G.O working for de-addiction has been given space in the temple's premises. Its workers enlighten the visitors of the temple in this matter. They also give information through various posters so that uneducated people can also learn about the damage caused by addiction.

Where some people throw themselves into the fire of bad habits through the misuse of money, many others like Narendrabhai make good use of it. In this way, the one who spends money towards the welfare of the world, can attain the heartfelt blessings of their family members and eternal happiness. The choice is in your hands.



“

## Donation of Money

During Dada Bhagwan's 110th Janmajayanti in Rajkot, I had made a donation despite the fact that my business was going through a recession. But since then, my business has been running very well and I have earned nearly ten times the money I had donated and that too, in only six months. I have had such experiences earlier as well, but this is a fresh example. Nearly every sevathi at Dada Bhagwan's 110th Janmajayanti had made a donation and each of their businesses have been running well since then. In this way, they got two benefits from spending money for Dada's work. One is that their tuber of greed broke and the other is that they received even more money in return. I am making the intent that more money comes my way and I can spend more for Dada's work.

Jai Sachchidanand  
(a mahatma)



# Q&A

**Questioner:** What is misuse of money?

**Aptaputra:** Dadashri says that one should spend only as per his need. If you have two pairs of sunglasses and you buy a third pair, then what is that called?

**Questioner:** Misuse.

**Aptaputra:** In this way, we end up misusing money many times.

**Questioner:** But I cannot do without new, branded things. And it seems to me that it is not a misuse, but a hobby... What should I do for that?

**Aptaputra:** There is nothing wrong in buying new things and there is also nothing wrong in buying branded things, but spend money on these things after you start earning.

**Questioner:** I am not even aware of where I misuse money. It always seems to me that these are my needs. If it's my birthday, then I definitely need a party and that too, only with friends. I don't like to party with family.

**Aptaputra:** Yes, this happens because we don't live with our friends all day at home, so we don't have certain opinions for them. Whereas, we live with our family, so a lot of opinions have been formed for them.

**Questioner:** I recently bought new clothes, but my friend bought even better clothes than mine. So I want to buy such nice clothes, but now my parents are saying no.





**Aptaputra:** Then you can't buy it now. We should also think about their situation, because they have so many household responsibilities and our illusory attachment is endless. We are never satisfied.

**Questioner:** My friends smoke cigarettes and they also tell me, "We look cool while smoking cigarettes and it doesn't even cost a lot of money. On top of that, all of our tension also reduces. Here, you also have one." So what should I do?

**Aptaputra:** Leave the company of such friends and find some good friends in your college. If someone jumps into a well, should we also jump?

**Questioner:** No.

**Aptaputra:** And money was indeed misused, wasn't it! Did we spend it in a good place? No. On the other hand, if you just want to get fresh, then why don't you go and help someone. Does that make sense?

**Questioner:** Yes. And every day I feel like eating fast food, outside in the canteen.

**Aptaputra:** Is outside food always good? Do you know what ingredients they use? The oil is not of good quality, their clothes are not clean, they wipe their sweat with their hands and then cook with them. If we fill our stomach with such things then what will become of us? Won't we get constipation and other such diseases? And if the cook has come after clashing with someone and he cooks with negative thoughts, then what will happen to us by consuming such food?

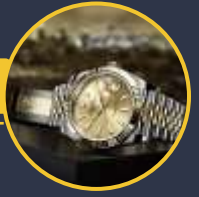
**Questioner:** Negativity will enter within us.

**Aptaputra:** Yes. We should show this to our mind.





In buying branded things.



In partying every week.



In addiction-tobacco, cigarettes, etc.



In buying new books even if the old books are still usable.



In regularly watching movies in the theatre.



In spending more tuition fees just to go to the place where my friend goes.



In starting an educational course but not completing it.



## Where Money M

We asked this group of youth. "Where do you spend money the most?" They shared some

# Where Is Money Misused?

Question to many  
"How do you misuse  
money?" And they  
give something like this



In going to study abroad to boost my status in society, despite having good courses in my country.



In wasting petrol by going on a long drive.



In ordering more food than required at a restaurant and then not eating it.



In placing bets on the stock market or other things.



In buying the costliest and latest mobile phone.



In taking a loan to buy a bike, even though I don't have any money.

Friends, we end up wasting money knowingly or unknowingly in many such ways. You can also make a list of the places where you misuse money and stop them.

# Effect of Past Life Karma



King Jaykeshi was ruling over the city of Jaipur, in the Aravalli mountain range. His son Jaytaak was engrossed in various kinds of addictions. So the king had exiled him from the kingdom.

Jaytaak became a robber with the support of the natives of the Aravalli mountain range and over time, he became their leader. Theft, robbery and violence became ingrained in his life. Once, a wealthy businessman named Narveer had set out to do business. Upon realizing this, Jaytaak robbed him. The businessman pleaded for the king of Malva to get his possessions back. Then the king's army attacked the gang of robbers. Most of the robbers were killed, but Jaytaak was successful in escaping.

Jaytaak arrived in the city of Urangabala in the Andhra region. Because he didn't have any means for buying food, he began working for a businessman named Odhara. There, he once met Acharya Yashobhadra and hearing his many religious discourses, Jaytaak turned towards religion.



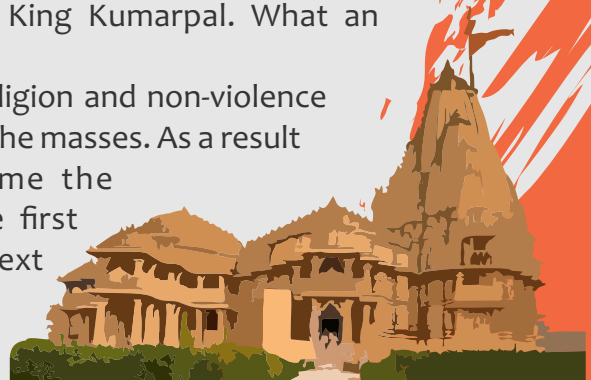
Once, during some occasion, Jaytaak saw everyone worshipping Lord Mahavir in a Jain temple. He thought, "These people are really fortunate to be able to worship the Lord in such a nice manner. I would also have done such worship if I had more money." With these thoughts, he bought eighteen flowers with the nine coins he had won from betting and worshipped the Lord with a lot of devotion.

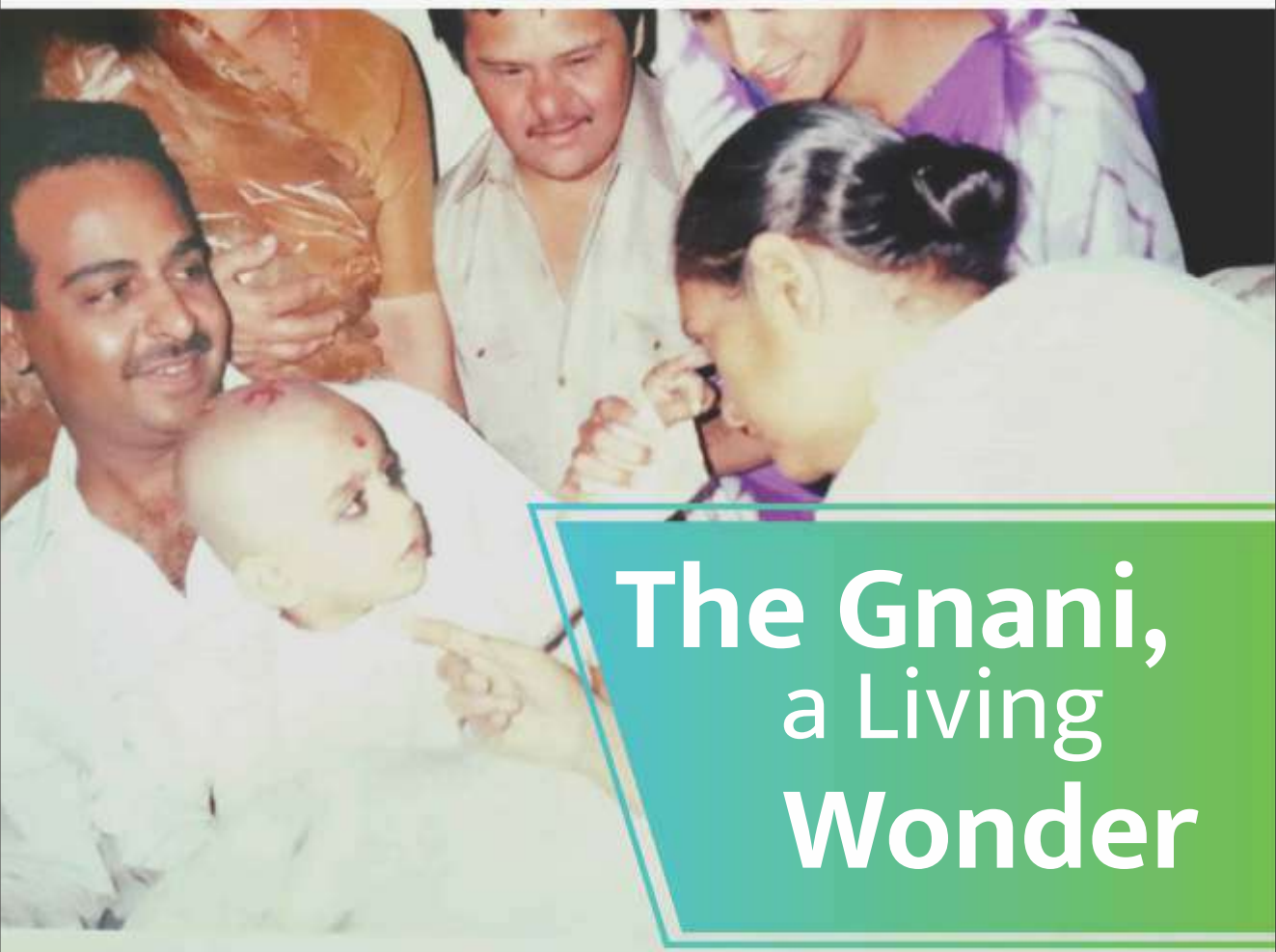
After death, the embodied soul of Jaytaak was born as Kumarpal, who became the king of Gujarat and a huge devotee of the Lord. The result of having spent nine coins on eighteen flowers and offering them at the feet of the Lord, he became the ruler of eighteen provinces.

King Kumarpal once asked his spiritual master, "Oh Lord! How can my glory spread all over the world? And how can it remain till the end of time?" The Acharya Lord replied, "Either renovate Somnath Mahadev's temple or free everyone on this Earth from their debts like the King Vikram."

Located on the shores of Saurashtra, the Shiva temple of Somnath Patan was made of wood. It had become dilapidated due to the frequent impact from the ocean waters. King Kumarpal renovated the temple by reconstructing it entirely of stone. Everyone praised the generosity of King Kumarpal. What an impartial attitude towards all religions!

He dedicated his entire life to religion and non-violence and used his money for the welfare of the masses. As a result of this, King Kumarpal will become the Ganadhar (principle disciple) of the first Tirthankar Lord Padmanabh of the next set of twenty-four Tirthankars.





# The Gnani, a Living Wonder

This is one mahatma's story. During the time when his financial circumstances were very bad, he had to host a mundan ceremony (a ritual of shaving a child's head) at his home. As per his family's customs, a mundan ceremony would cost him as much as a wedding. The thought was bothering him, "There's no money in the house, so how will we afford such a huge expense?" During this time, he got to meet Niruma personally and talk to her about his circumstances. That he was not in a situation where he could afford a mundan ceremony and meet his societal responsibilities. Niruma said, "If you don't have a problem with it, can I become his aunt and cut off his pig tail?" The mahatma said, "We have been blessed today. You have relieved us. With this shortage of money, if we were to take a loan, people would still comment on it after the fact."

“Bring him here in the evening after his mundan, along with his favorite food and sukhdi for me.”



Niruma then told Dimplebhai, “Give me a pair of scissors.” The mahatma had goosebumps due to the happiness that overcame him.

He had initially thought that Niruma was just saying it. But Niruma actually took the scissors and cut off the child's pig tail. The mahatma was in awe! He said, “Niruma, you have blessed us.” Then Niruma immediately said, “Bring him here in the evening after his mundan, along with his favorite food and sukhdi for me.” The mahatma was so elated.

Then the mahatma was just waiting for the evening to arrive and thinking, “When will the evening arrive when I can go to Niruma?” As soon as the evening arrived, the mahatma went to Niruma with kankavati, sukhdi and other delicacies and said, “Niruma, you have cut his pig tail. Now please draw the saathiyo (swastika) on his head too.” Niruma drew the saathiyo and blessed him saying, “Do salvation of the world... and become an Aptaputra...!” The mahatma was overcome with awe.

Sometime later, they took their second child to Niruma in Adalaj for his mundan. Niruma cut his pig tail and blessed both of the brothers.

In this way, Niruma freed the mahatma from his worries, expenses and the responsibility of a centuries old ritual.



# The Use of Money



You must be knowing about government jobs. Transfers can happen at any time and you have to relocate from one city to another. Raahil also had to move from Mumbai to Pune as his father got transferred. Raahil's college education began in Pune. On the first day of college, he met Shivam, Saavan, Bhaumik and Jaimin and their friendship became strong within a few days. These five friends were always together.

When Raahil's birthday came around, his friends decided to celebrate it at a five-star restaurant. Raahil didn't have enough money to throw party at a five-star restaurant. He thought of talking to Shivam, Jaimin, Bhaumik and Saavan in this regard, but he felt 'They are very wealthy. What if they get the impression that I am poor and miserly and break off their friendship with me?' Due to this fear, he used the money that he had saved for his sister's Rakshabandhan gift for the party. When they were ordering food at the restaurant without any restraint, Raahil's mind was constantly engaged in noting down the cost of each item. When there was an excess of food leftover, he felt deep regret that the money he had been saving was wasted in such a way by him. On Rakshabandhan day, when his sister tied the rakhi on him, her happiness and anticipation of what her brother had gotten for her, was visible in her eyes.

But Raahil was sad as he had nothing to give his sister. To ensure that this didn't



**“Whenever he felt  
that there would be  
a misuse of money,  
he would make  
some excuse to get  
himself out of the  
situation.”**



happen again, he started strictly watching his expenditures and whenever he felt that there would be a misuse of money, he would make some excuse to get himself out of the situation.

One day, he got the news that his father had received a promotion and had been transferred to Delhi. So Raahil had to finish the rest of his studies in Delhi. Ties with his old friends were cut. On the first day at his new college, he decided that he would make such friends with whom he would not have to lie about money or make excuses about expenses.

Within a couple of days Raahil met Sagar. Sagar said that he and his six other friends were running an NGO named “Abhyas” with their own savings and pocket money, to educate orphan children. Raahil got friends who were putting money to good use, just as he had wished. In a short time, he joined the group's activities and whenever he saw a smile on an orphan child, he felt proud of the repentance he had done in the past. It was only due to this repentance that today, he felt satisfied and happy spending money for a noble cause with his friends.

In this way, Raahil learned how to put money to good use and was saved from the wrong path of wasting money.

# Do Some Planning



**In general, people begin their money dealings with pocket money.**

One way to be responsible with money is to allocate a budget for mandatory expenses. Decide on an exact budget for every month. If we spend money on clothes, electronics or other unessential things and we are not left with money to spend at the canteen or for taking a taxi, then we will realize that we have spent the money in the wrong places.

If we have little money and we overspend, then we incur a debt. We should understand the importance of saving and spend only what we can afford. Due to too many unnecessary expenses, it could happen that when we actually need money, we are not left with any other option. This is a very important lesson for managing money.

According to research, it was observed that among youth age 16 to 21, eight out of ten of them had an unexpected expense on a mobile phone even though they believed that they were keeping proper track of their income and expenses. Many amongst them even had to take their parents' help to meet this unexpected expense.

To avoid such unnecessary expenses, if we keep a note of our daily expenditures and plan accordingly, then we can stop wasting money.





Money Manager :  
Expense Tracker,  
Free Budgeting App

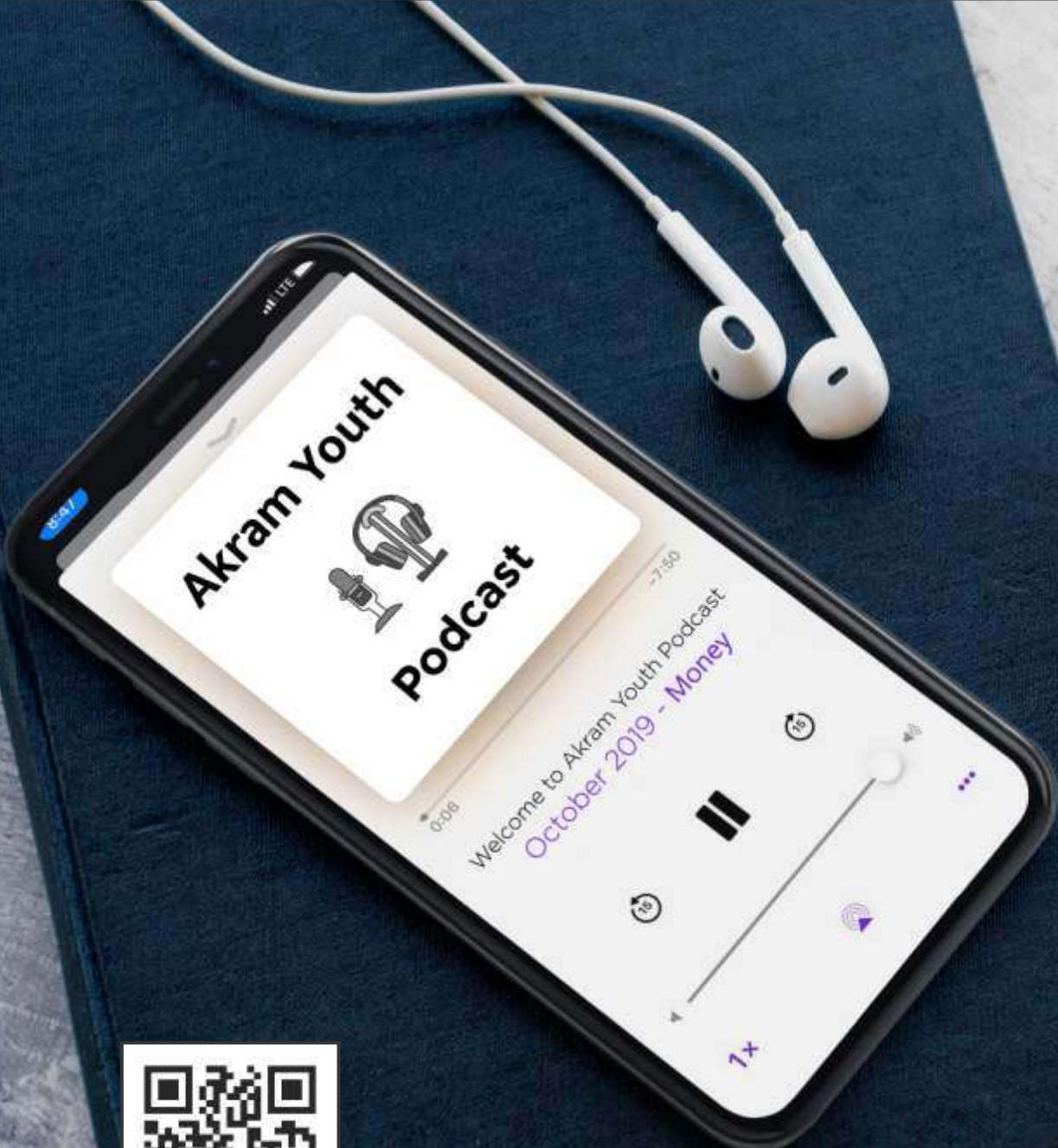
If you want to plan your expenditures, then one way is, “There are many apps available like the ones mentioned above”. By using these, you can learn how to reduce unnecessary expenses and save. If this is not possible, then you can record your expenses in a diary or a book.

For example, if your mother has given you 1000 rupees, you can note your daily expenses in a diary.

1000 given by mother

- 45: on snacks for friends
- 30: on a soda
- 50: on travel
- 100: on a book
- 250: on a movie ticket
- 300: on a library membership

And in this way, if you note your expenses in a book or diary, then the planning will automatically begin and you will realize where your money is getting wasted and you will be able to stop it through the help of planning.



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# #Poem

Jaroor hati ke nahi, par papa na paisa vaparya khari...  
Emne dukh daine pan, ame amari jid poori kari...

Badha sathe bahaar jamva javu pade evo rivaaj chhe...  
Baaki ghano saro, mara mummy na haath no ae swaad chhe...

Mummy papa, pota ni jaroorat ma kaap muke chhe...  
Kemke dikra kyan potana hokh ma maaf muke chhe...?

Ene vastuo par monghu ek teg joiye chhe...  
Na...Sari vastu nahi, dosto jevo sweg joiye chhe...

Ghandi var ghandi vastuo amasti layi aave chhe...  
Ene bahu kaam ni nathi evi pasti layi aave chhe...

Kamaata nathi je ae aam paisa udaade chhe...  
Na samje koina nahi, potana punya bagaade chhe...

Kaadno prabhaav chhe ne Lakshmi gataro ma jay chhe...  
Baaki ek sukh bataavo, je kaayam saachvi shakay chhe...

Lakshimiji aavya chhe to emno sadupayog karvo...  
Thodu devu koine bakinano satvik bhog karvo...



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