

Pancha Maha Yagna

In 2017, we have started the donation of fresh fruits and vegetables to Inspiration Corp (www.inspirationcorp.org). This is part of our effort to fulfill one of the pancha maha yagna. We plan to continue to donate to Inspiration Corp or similar organization that serve humanity.

Our scriptures prescribe certain saatvika karmas for our inner and spiritual growth. These karmas are compulsory and they have to be performed whether we like them or not. They are the pancha maha yagna, the five sacred karmas.

1. Deva-yagna : Worship of the Lord. Deva-yagna is worship of the Lord in any form: puja, japa, going to the temple. It is not meant for monetary gain, but for spiritual gain.
2. Pitr- yagna : Worship of parents and forefathers. Pitr-yagna is respecting our parents and taking care of them. Forefathers, alive or dead, should be treated with reverence.
3. Brahma-yagna : Worship of the scriptures and the rishis who gave us the scriptures. Brahma-yagna is ensuring that we treat our scriptures properly. It also means regular reading of the scriptures and studying and promoting them whenever possible
4. Manusya-yagna : Worship of or service to humanity. Manusya-yagna is performing all types of social services: taking care of the needy, the poor, the sick and so on.
5. Bhuta-yagna : Worship and service of all other living beings. Bhuta-yagna is respect towards all life. This includes animals, birds, plants; in a nutshell, the earth.

All these saatvika karmas help us towards attaining moksha, even if we don't see it.

Karma and Karma-phaḷam

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Sadhana Panchakam – All Classes

Sadhana Panchakam was written by Ādi Śaṅkarācārya. Sometimes this is also called Sopana Panchakam or Upadesa Panchakam or Advaita Panchakam. The word Panchakam means a text consisting of five verses. It is called advaita panchakam because these verses deal with advaidic teaching contained in vedas. The word upadesa means teachings or instructions; Upadesa Panchakam means five verses dealing with the instructions. The teaching in these verses are given in a graded manner. Sopānam means a flight of steps. Like a flight of steps, instructions are given to reach the goal. These five verses deal with a series of sādhanā-s or disciplines to be followed by every human being and that is why it is also called sadhana panchakam. Sādhanam means and sādhyam is end. The person who accomplishes the sādhanā-s is called sādḥaka.

A series of sādhanā-s are given for two goals:

1. Discovering what is the goal of human life.
2. Accomplishment of the goal

Keeping these goals in mind, a scheme for life is presented.

This scheme of life is given by vedas and scriptures. This is presented by Shankaracharya in five verses.

What is the scheme given by the Vedas? This scheme is known as varṇa āśrama vyavasthā; scheme of varnas and scheme of āśramas; varṇa vyavasthā means dividing the whole society into four groups: brāhmaṇa, kṣatriya, vaiśya, śūdra-s. This classification is based on the contribution towards society. This classification was given by scriptures for social harmony and social growth.

The second scheme is āśrama vyavesthas or scheme of four stages of life. This scheme is presented for individual harmony and growth. In this work, Shankaracharya is primarily concerned about the āśrama vyavesthas. The four āśramas are:

1. Brahmacharya: Student stage of life
2. Gṛhastha: Householder stage of life
3. Vānaprastha: Hermit stage of life
4. Sannyāsa āśrama: Stage of life as a monk

This scheme is almost gone and has only a skeletal existence. But internally and mentally everyone must through this scheme.

For all human beings, irrespective of varna or āśrama, the scriptures describe some common disciplines; universal disciplines; These disciplines are called sāmānya dharma; general disciplines and duties. These can be broadly classified into two: Avoidances (don't) and the second consisting of pursuits (dos). Each one consists of five; five don't disciplines are called Yama or nivṛuti and five do disciplines are called niyama or pravṛtti bodha.

Yamas: Five avoidances

1. Ahimsā: Nonviolence; avoidance of harm to others by

thought, word and deed.

2. Satyaṁ: Do not speak untruth; do not lie; It does not mean you always tell truth; do not speak untruth; so, this is avoidance of lie. Either speak truth or observe silence, but do not speak untruth.
3. Asteya: Don't possess illegitimate wealth.
4. Brahmacharya: Avoidance of illegitimate sexual relationships.
5. Aparigraha: Avoidance of possession of too much wealth, even though it is legal.

Five Niyama: Disciplines to be pursued.

1. Śauca: Purity; positively working for physical purity and mental purity.
2. Santoṣa: Positively developing a sense of contentment.
3. Tapas: Willful self-denial; to avoid slavery to our organs.
4. Svādhyāya: The study of scriptures; with or without knowing meaning.
5. Īśvara Praṇidhāna: Worship of the lord.

Viśeṣa Dharmas (specific disciplines) are not universal but should be followed by segments of society. These vishesha dharmas are based on varna and āśrama designation of a person. They are known as varnāśrama dharma or vishesha dharma or svadharma. Shankaracharya does not discuss sāmānya dharmas and prescribes vishesha dharmas at four stages of life.

The first stage is Brahmacharya āśrama – a student's life where a person is supposed to study vedic scheme of life. There was 12 years of study. First, he learns what should and should not do in each āśrama. Only after this study, can a student be called brahmachary. Brahma means veda and chary means the one who follows the discipline of studies. This is the first

stage: being aware of the vedic grand design.

The second stage is gragasthasrama in which one takes the life of activity as prescribed for his particular varna. This is predominantly discussed in the first portion of vedas or karma kāṇḍa; When a person follows this discipline, a person gets mental purity. Freedom from raga dwesha; likes and dislikes, because of which a person is generally disturbed. This indicates equanimity of mind or samatvam or chithasudhhi.

Third stage is vanaprastha āśrama; here extrovert physical activities are reduced, and mental disciplines are increased in the form of upāsanās. This is discussed in the second portion of vedas or called upāsanā kanda. A person may leave his house at this stage or may chose to stay in the house, withdrawing from life and daily activities. This gives a focusing faculty or converging faculty.

The fourth and final stage is sanyasa āśrama in which a person is free from all psychological dependences and attachments. If this is done physically then, he is an external sanyasi. If it is done mentally, then he is internal sanyasi. This is the final discipline or Jñāna yoga or pursuit of spiritual knowledge, which corresponds to Jñāna kanda portion of vedas. By following this, a person becomes Jñāni. He becomes jīvanmukta, the one who has discovered inner freedom or liberation.

In the first sloka, we get first two stages. In the second and third slokas we get third and fourth stages. In the fourth and fifth Shankaracharya gives general instructions to be followed.

Śloka 1

The scriptures should be regularly studied by you. This is done in the first stage of Brahmacharyam and continued in the other āśramas. First, vedas are chanted then the meaning is studied and understood. Adhyayanam is chanting and mīmāṃsā

means understanding the meaning. To understand the meaning of the vedas, one must know certain auxiliary sciences known as veda angaṇi. If you want to understand physics, you must know mathematics. In brahmacharya āśrama the student learns veda anga also. It is not mere technical expertise; he should know what to do when he comes out of this āśrama. He must have clear cut understanding of his goal and also how to conduct himself in society. When life presents challenges, how to deal with them? In Brahmacharya Ashram, he studies the art of living and conducting in society, in addition to learning their profession.

Class 2

Sankarachariyar is discussing the grand scheme of āśrama avastha – the four stages of life. The first stage is called Brahmacharyam where a student learns chanting of vedas, learns auxiliary sciences veda anga vichara and veda artha or mīmāṃsā. If he is shathriya he learns dhanu sasthanam, if he is Vaishnava he learns vedic studies.

Having understood the scheme in Brahmacharyam, one has to go to the next stage gragasthanam where he implements the scheme.

The first stage is karma anushtanam, following the karmas prescribed in the vedas. The ten sāmānya dharmas should be implemented by all – the five do's and don'ts – Yama: Five values ahimsa, Satyam, astheyam (not owning any illegitimate property), brahmacharyam and aparigraha (not possessing too much) and Niyama: Soucham (Cleanliness), santhosha (Contentment), tapa (moderation in everything), swadhyaya and Īśvara pranidhanam. yama. In addition to these universal values, one has to follow vishesha dharma or specific duties which is called svadharma which will vary from brāhmaṇa to shathriya, shathriya to vaishya etc. This karma or the vedic duties can be classified into three:

1. Nişkāma karma: Those compulsory actions which do not

depend on your like and dislikes. These are based on vedic commandments and are meant for spiritual growth and refinement of mind.

2. Sakama Karma: These are based on our desires; they are not compulsory and are optional. These are meant for material well-being.
3. Niṣiddha karma: These are prohibited karmas and must be renounced; like harming, telling lies etc. These are obstacles to spiritual growth.

Do the niṣkāma karma properly without fail. Lord Krishna uses the word svadharma throughout Bhagavad Gītā. In the scriptures, the svadharma is determined by varna and āśrama. However, the varna and āśramas are not alive today. So, we need to interpret svadharma with present day need. This should be practicable by all. This is panca mahā yagya, which is svadharma of all people.

1. Deva Yajña: Worship of the lord. Just offering flowers, chanting slokas, going to pujas etc. It does not matter what way you worship, but it must be done. If this is done for material benefit, then it will not be niṣkāma karma, but it will be sakama karma.
2. Pitṛ Yajña: Worship of forefathers; Vedas have prescribed certain rites; it doesn't matter how we express our gratitude towards forefather, but it must be expressed.
3. Brahma Yajña: Worship of vedas and rishis, in the form of ritual. We do our best to preserve and propagate the scriptures.
4. Manuṣya yagya: We are indebted to every other human being. All we use and consume is because somebody has worked and is working; therefore, I am indebted to entire humanity. One of the best manuṣya yagya is anna dhānam. All social services will come under manuṣya yagya.

5. Bhūta Yajña: Worship of so-called inferior living beings; animals and plants. Feeding the animals, insects and birds is bhudha yagya. Offering of worship includes worshipping forefathers, rishis, animals, plants etc. Only when this is included, puja is puja.

What are sakama karma? Sakama karma are actions for material wealth. May you gradually give up actions meant for material wealth – artha kama. In those days, everyone did their duty (svadharma), whatever the other person voluntarily gives, they lived on that. When everybody does their svadharma, it works. However, now svadharma based society is gone and payment-based society is evolving. Everybody's svadharma became automatic payment of other's svadharma. Lord Krishna says gradually reduce kama karma. How do you reduce kama karma?

Kama karma increases because of the increase of raga dwesha. As the kama increases, kama karma increases. As we reduce raga dwesha, kama karma will also be reduced. Svadharma anushtanam will reduce kama raga dwesha. Raga dwesha is called pāpam because whatever obstructs spirituality is pāpam. Raga dwesha obstructs spirituality, therefore raga dwesha is pāpam. Raga dwesha makes mind extroverted. This bundle of raga dwesha should be neutralized. May you repeatedly see the following three defects of worldly accomplishments, worldly pleasures:

1. It is mixed with pain, pain in acquisition, maintenance and departure.
2. It will never give satisfaction, the more I have, the more I want.
3. They make a person a slave to them, we will get addicted to them.

Through the refined mind, one can discern the defects and

become viveka or mature. Eventually kama karma will become less and less. It is not enough that we just understand this, we should also remember this all the time.

If all material benefits are defective, is there a defect free ānanda? The answer is atma; Atmānanda, is free from all the three defects. Turn the direction from material pleasures to spiritual fulfilment.

Class 3

Sankarachariyar is dealing with the second stage of life; the first stage of life is learning about the way of life I should be leading. Having learnt that in the first stage of brahmachariya āśrama, one has to go to the next stage of gragasthasrama, one should implement the svadharma learnt from sashtra. In the case of brahma jñānam, jñānam itself gives moksha. In this case knowledge itself is an end itself. In the case of dharma jñānam, knowledge itself is not an end itself, but it must be followed by implementation and application. The key in gragasthasrama is svadharma anustashanam. Svadharma in modern times is panca mahā yagya. Vedas do not clearly tell what the benefit of svadharma is. Svadharma is presented for material benefits by the Vedas; however, Veda's intended benefit is we should develop spirituality and our crave for materialism should subside. Vedanta is not against using material benefits but does not want us to lean on material benefits. Turning away from anithyam and turning towards nithyam is the aim of Vedas. Turning away from anatma and turning towards atma is the aim of the Vedas. A person is not mature enough to know the value of moksha and therefore Vedas presented svadharma as a way to prosper. Even though the explicit benefit is material prosperity, the intended benefit is spiritual inclination. The svadharma will make the mind see the limitation of material accomplishment; we do not hate material benefits, but we refuse to lean up on them. There is only one secure thing in the world; all others are insecure and not worth leaning

on.

Viveka, vairāgyam and mumukṣutvaṃ are all implied in the first verse. Once these three qualifications are acquired, one has successfully gone through the second stage of gragasthasrama. After this, one should get out gragasthasrama and get to vanaprastha ashram. This means, karma should be reduced and replaced by more time devoted to upāsanā or meditation. In gragasthasrama, because of too many duties, mind has become highly extroverted. In gragasthasrama, karma is more and upāsanā is less. In vanaprastha āśrama, upāsanā is more and karma is less. For current times, one can stay in home but increase the time spent on upāsanā and reduce time spent on worldly activities.

Verse 2

In vanaprastha āśrama, one must be obsessed with spiritual pursuit; one must have satsanga or association with spiritual seekers or wisemen as much as possible. Materialistic arguments are so powerful, one can easily fall prey to them. Until you are firmly established, be selective with your friends, books etc. The primary function in vanaprastha is bhakti or upāsanā or meditation of the lord or the Virāṭ svarūpa. Upasana and yoga shastra go together. Patanjali's aṣṭāṅga yoga is good for integrating personality in life:

- Yama and niyama; these two will help in integration our way life.
- Asana will integrate my annamya kosa and discipline my physical body.
- Pranayama will integrate with pranayama kosa or breathing discipline.
- Prathyagra integration of sense organs.
- Dharana, Dhyana and Samadhi: these three will help integration of mind.

In the vedanta sasthanam, instead of focusing on various chakras of body, we focus on brahman. By the practice of upāsanā and yoga one should develop one more faculty that is samadhi shadka sampatti or six-fold inner wealth:

1. Samaha or thought discipline; reducing thoughts occurring without my knowledge; not stopping the thought but the capacity to channelize the thought in the direction we want. All the alues will come under this concept. Daivi sampat and asuri sampat will come under this.
2. Dhamaha or sense discipline; Sense organs functioning as I want and not as it wants. Real mastery is not over other people, but mastery over sense organs.
3. Uparamah or withdrawn mind; mind withdrawn from unwanted field should not run again towards to the unwanted field. Withdrawing mind is samaha and restraining the mind is uparamah.
4. Titikṣā or inner strength to face difficult times; forbearance; there are certain inevitable opposite like heat and cold, arrival and departure; jenma and marana; sukam and duḥkam; capacity to withstand these is titikṣā.
5. Shradha or faith in the scriptures and the teacher. It is not blind faith; if there is doubt, then I inquire until I am satisfied.
6. Samādhānam or concentration; non wavering mind; in yoga sasthanam it is called samadhi.

May all karma and upāsanā be totally given up because they have served their purpose. Karma and upāsanās are like womb; they are relevant only until Sadhana Catuṣṭaya Sampatti ripening. Once Sadhana Catuṣṭaya Sampatti is completely assimilated karmas and upāsanās should be renounced. This is also the formal process of entering into sanyasa āśrama. If the person does not have inner attachment, even the house can

be sanyasa āśrama. The sign of detachment is that I am prepared to lose anything around me. If karma and upāsanās can't be performed then take to Jñāna yoga, corresponding to Jñāna kanda. Take up Sravanam, Mananam and nidhithyasanam.

Class 4

Sankarachariyar talked about the first three stages, karma yoga and upāsanā which are to be practiced in the first three āśramas. Once the person has successfully gone through the first three stages, then he is ready for Jñāna yoga which is generally pursued in sanyasa āśrama. Whether a person physically renounces or not is not the question. A mind with a renunciation is ready for final sadhana which is Jñāna yoga.

First Sankarachariyar wants to emphasize that Jñānam must be pursued under the guidance of a guru alone. Knowledge without a guru will give information but not transformation. To learn anything, we go to a teacher. We do accept exceptions to any rule and if there is anyone who becomes a Jñāni without a guru, that is an exception and not the rule. Even if one gets knowledge without a teacher, we can accomplish the same thing faster with a teacher. Two meanings of this verse:

1. May you approach a brahma Jñāni.
2. May you approach a competent Jñāni. We should approach a Jñāni who has been a disciple of a guru, who has not studied independently. This guru knows the traditional methods of teaching and communication.

If we are approaching a vidwan and gain knowledge, that person must be alive. Other mahatmas can be kept for inspiration and worship; for learning we require a live teacher.

Why should we worship a teacher, a human being? First, it helps weaken our ego. Secondly, the scriptures are not going to speak to us directly. Upanishads themselves do not speak

to us and we get the upaniṣad teachings from the guru. For the students, the guru is saṣthram. We must develop as much faith in the guru as much faith he has with the saṣthram. Physical actions like puja, namaskara etc. create an inner attitude of divinity.

Once the rapport has been created and the channels have been opened, we may ask for brahma knowledge. In this context, Brahman should be understood as brahma jñānam. Jñāna yoga consists of a threefold process of sravanam, mananam and nidhithyasanam.

Systematic, consistent study for a length of time is sravanam. Systematic Study consists of:

1. Analysis of jivatma; anvaya vrithireka method, to find out the essential nature. Whatever feature is there all the time that is my essential nature and permanent nature. Whatever feature is incidental feature is temporary. Example is hot water; heat is not the essential nature of water; but fire has heat as the essential nature. So, heat is the incidental nature of water and essential nature of fire. Based on this, chit or awareness is the only essential nature of jivatma.
2. Analysis of paramatma; macrocosm by the method of adhyaropa apavara; through this analysis we come to the essential nature of totality, which is sat or pure existence. The permanent and changeless nature of creation. Everything else is subject to change.
3. Then come to the mahā vakya tat tvam asi; pure existence and pure consciousness are one and same.

Verse 3

Here Sankarachariyar briefly mentions sravanam, mananam and nidhithyasanam. The upaniṣad vakyam does not convey the teaching explicitly or directly. Mimamsa saṣthram is the key

to fully unlocking the meaning of vedanta. Without mīmāṃsā, vedas will appear abstract and contradictory.

In Kaivalya Upanishad, in one verse the Upanishad says from Brahman the panca buddha, jnaendrya, karmendria are all born. (Around 12th or 13th verse). Since all these are born from Brahman, Brahman is nirgunam and therefore, they are not there. These two statements are contradictory.

In Taittiriya Upanishad, the mantra says Satyam, jñānam and ānandam. In the beginning it said Brahman is all pervading but now it says it entered everything. These two are contradictory. In mīmāṃsā method, when a sentence is not clear, you do not go deep into the statement. You arrive at the proper meaning by considering all other statements made by the Upanishads. Then we will find the beautiful meaning conveyed by the statement. Six factors of mīmāṃsā (shad lingam) are used to tie together all the Upanishad statements and arrive at the true meaning. This is sravanam and by this you arrive at the conclusion that essence of jivatma is chit, essence of paramatma is sat. And paramatma and jivatma are one and the same. Aham Brahma Asmi.

Note regarding mīmāṃsā:

Swamiji referred to six factors or Shadanga are:

1. Shabda (Word): Shabda refers to the words of the Vedic text, which are considered to be the ultimate authority. Mimamsa emphasizes the importance of analyzing and understanding the precise meaning of each word in the text.
2. Artha (Meaning): Artha refers to the meaning of the words in the Vedic text. Mimamsa believes that the true meaning of the text can only be understood by analyzing the words and their meanings in great detail.
3. Prayojana (Purpose): Prayojana refers to the purpose or

goal of the Vedic text. Mimamsa emphasizes the importance of understanding the context and purpose of each text in order to properly interpret it.

4. Doshā (Fault): Doshā refers to any faults or contradictions in the Vedic text. Mimamsa believes that these faults must be identified and resolved in order to properly understand the text.
5. Samkhya (Inference): Samkhya refers to the process of inference or logical deduction. Mimamsa uses inference to draw conclusions and establish the meaning of the text.
6. Upapatti (Example): Upapatti refers to the use of examples to clarify the meaning of the text. Mimamsa believes that examples can help to illustrate complex ideas and make them easier to understand.

Class 5

Shankaracharya is discussing final stages of Jñāna yoga – sravanam, mananam, and nidhithyasanam. Sravanam is nothing but systematic analysis of upaniṣadic statement. It is called vedanta vichara, vedanta mīmāṃsā etc. Through systematic analysis we discover consciousness is the essence of individuals, and existence is the essence of the world; consciousness and existence are one and the same. This we call sat chit atma. Consciousness is called sat and existence is called chit. This alone we call jivatma paramatma aikyam. This is sravanam.

Mananam is logically refuting all other systems which are contrary to vedantic teaching. Any knowledge involves two parts; one is seeing the rightness of the right part; second is seeing the wrongness of the wrong part. It is not enough to see the right alone; we also need to see the wrongness of wrong idea; if we don't, one day the wrong idea may appear right. Knowledge is knowledge only when it can't be shaken by anybody. I should know truth as truth and non-truth as non-

truth. For opinions we can have variety, but for knowledge we can't have variety. Rope is rope and it is not a snake.

Vedanta makes statement regarding three fundamental things: Jiva, jagat and Īśvara. First it says jiva is infinite and ānanda swaroopam. This we are not able to accept. Then it makes the statement about the world that the world is unreal. I am solidly facing the world all the time. How can I dismiss this wonderful solid universe? The third statement says that you are not different than the lord. This, I can't accept at all. When we are in such despair, other systems will be easily acceptable. Other systems say jivatma is different than paramatma. Paramatma created the universe and jivatma. All other systems are very appealing to intellect. They all claim that they are rational systems based on logic and reasoning. Advaitam is based on sruthi, the vedas and use tarka or logic as a subservient tool. That is why we say shraddha in sruthi is important and required. A rational person will not accept faith. Their order is reason and scripture. Our order is scripture and reason. Mananam is where every other system is clearly negated. That can be done only with logic. Acharyas of advaitam have logically pointed out the logical contradictions in other systems.

Shankaracharya establishes that logic can't be used in the discovery of reality because logic has intrinsic limitations. Logic and modern science etc. are deficient in discovering reality. Sruthi itself has said this limitation. This logical repudiation of other systems and seeing innate deficiency of logic alone increase our faith in vedanta.

If logic is deficient and can't reveal the truth, does it mean logic should be totally given up? Sankarachariyar says logic does not need to be given up totally but used as a tool to extract the meaning of sasthra. Don't use logic to invent a philosophy but use it to bring out the teaching of sasthra. This is called sruthi madha tarkakas. For all our questions and doubts, vedas does not give explicit answer. But at the

same time, answers are hidden in vedas. We have to bring out the answer to remove my particular doubt. The method used for this is logic. Logic will be helpful in bringing out implicit answers. Many systems of philosophies were not there at Sankarachariyar time, so he did not repudiate those systems. Later acharyas repudiate those systems based on vedas, using Shankaracharya's method. Answering all my doubts is mananam. The benefit of mananam is conviction in vedantic teachings. I can say "Aham Brahma Asmi" without any doubt. That is a knowledge with conviction.

The final stage of sadhana is nidhithyasanam. Nidhithyasanam is a process by which the knowledge has to be converted into emotional, mental and psychological strength. Our original disease is ignorance, which is at the intellect, but the symptoms are expressed at mental level in the form of kama, raga, dvesha, lōbha etc. All the samsara is at emotional level, but the root cause is at the intellect level. Initially, the solution is at the intellectual level. But it is not enough. I am convinced I am brahma asmi, but the symptoms of raga dwesha etc. must be totally rooted out. If not, the knowledge is as good as no knowledge and being ignorant. A vedanta does not help me in gaining calm, compassionate, considerate, generous, charitable mind – for that vedanta is utterly useless. This requires assimilation of teaching. The knowledge coming at the emotional level as emotional strength, duty and refinement. This is called jivan mukthi. Knowledge is at the intellectual level, but the benefit is at emotional level. Assimilating vedanta requires effort and requires removing each weakness. Assimilating food is a natural process but assimilating vedanta is a lifelong painful process. It is a lifelong process of consciously addressing and removing every emotional weakness. The weakness is different for each person. For one it may be a superiority complex and another it may be inferiority complex. Each of them should be removed. This is nidhithyasanam and it requires time and constant alertness to

discover the weakness. For this introspect is required to gain auto suggestions when the weakness appear on day to day life.

We should look at what I am (Brahman) and what I am not (śarīra thrayâṃ). I should be able to see my own body as one of the objects of the world. We should have the same objective attitude towards our body as well as the bodies of the ones we love. Then the knowledge will be steady and firm. Cultivate I am brahman notion and negate I am body notion. This is nidhithyasanam and it requires lifelong commitment.

Sankarachariyar gives general instructions on how to live and they are conducive to nidhithyasanam. These instructions assume a person is at the stage of sanyasi. We will modify it to fit everyone:

1. Make sure you don't become arrogant because of this knowledge. Constantly remove the arrogance. Always be humble.
2. Never argue with wise people.

Class 6

Having discussed sravanam and mananam part of Jñāna yoga, Sankarachariyar is discussing nidhithyasanam which is meant to convert the knowledge into emotional strength. This is meant for Jñāna nishta. Nidhithyasanam is of two types:

1. Withdrawing from all vyākara and dwelling up on vedic teaching. This is sitting nidhithyasanam, withdrawing from all transactions.
2. Always being alert in my day-to-day transactions. Being alert in my response to various situations, in the language I use in my transactions. Making sure that all my transactions are in keeping with vedantic teaching

and not contrary to vedantic teaching. This alert life itself is a nidhithyasanam and is as important as the sitting nidhithyasanam. This is not confined to a particular time; it is through all my waking time.

When a person takes to nidhithyasanam, Sankarachariyar wants that person to note certain points. These are all values to be followed even before coming to Jñānam and values to be followed for before gaining Jñānam. First, I follow them for jñānam and thereafter I follow them for nishta.

1. Be humble; amanithyam; make sure you don't become arrogant because of this knowledge. Constantly remove the arrogance.
2. Never argue with anyone, especially wise people. Because arguments can boost the ego. Also, we lose the opportunity to learn from wise people. Here we should make the distinction between vadhaha and samvadhaha (student clarifying doubts with a teacher). How do we distinguish between the two? There are many differences between vadha (arguing) and samvadha (questioning):
 1. When I argue with someone I look up on that person as equal or inferior to me. Whereas in samvadha, aspects't look up on my teacher as superior to me, in knowledge, in maturity and in all aspect. There is a basic difference in attitude. This attitude is expressed by the very language and tone I use.
 1. Often when I enter into an argument, I have made a conclusion on the topic. Through argument I want to either establish my conclusion or refute the other person's conclusion. Whereas in a student's approach, the student has never made a conclusion. His aim is not to establish his conclusion or refute teacher's conclusion; he just wants to learn. In one the mind is closed because

the conclusion is already made, in the other the mind is open because conclusion is not made.

1. In argument, I try to talk more and more, and I don't allow the other person to talk at all. Even if the other person talks, I don't listen, and I interfere before he has concluded. Whereas the student talks the minimum; he wants to put his idea to minimum and he wants the teacher to talk more and more; when the teacher talks, he listens attentively and does not interfere.
1. In argument, since I have not listened to the other person, I have nothing to reflect upon. Whereas I am listening to the teacher, I work on what I listened to.
1. There is a possibility that even after elaborate explanation, I am not convinced of teacher's conclusion. Politely I ask once more, and teacher explains once more and I am still not convinced. I put off further questioning and think over the answers given. After giving enough time, I can raise the question. Whereas in argument, repeatedly arguing the same thing.
1. After samvadha, there is no disturbance or bitterness in the mind, whereas after argument there is always bitterness and disturbance in the mind.

Verse 6

Food is required for all states. Sankarachariyar discusses food for sanyasi, because grihastha gets food at home. He discusses food as though it is a disease. Hunger is also some kind of disease because you are not at ease:

1. For disease there is a remedy in the form of medicine;

for hunger there is a remedy in the form of food.

2. When you take medicine, the aim is only to cure the disease. It is taken only when there is disease and only as much is required to remove the disease. In the same way, you must take food, only when there is hunger.
3. Since I am taking the medicine only to remove the disease, I am not particular about the taste of the medicine. Likewise, the likes and dislikes of food should not be important.

So, you should treat the disease of hunger regularly. But you should not ask for delicious food, because it identifies with your tongue and results in you identifying with the sthūla śarīram. Put up with the opposite experiences like heat and cold which are dependent up on desa, kala and prarabtha. These are the instructions for eating tongue. Now he gives instructions for talking tongue:

1. Do not utter single word when it is not necessary to talk. Every word is spoken only after a well processed, well thought out and well monitored. All spiritual sādhana-s begin with tongue – both the eating and the talking tongue.
2. Even if you want to say something, make sure the other person has respect for your words and whether he wants your advice. Ensure that the other person values your advice. Example: Krishna advised Arjuna only after Arjuna requires it, Krishna starts Bhagavat Gita only in second chapter.
3. Don't join any group and have only good words for everyone. Everyone has good and bad parts, and I only talk about the good words for everyone, otherwise I observe silence.
4. Some people may be good to you and another set of people may be cruel to you. But don't develop raga because

they are nice to and don't develop dwesha because they are not nice to you. Don't let their behavior generate raga or dwesha. Let their behavior be forgotten right then there. If they ill treat you, forgive them and forget. If they praise you, thank them, thank the lord and forget.

Verse 5

In previous verses Shankaracharya give supportive sādhanas for nidhithyasanam. The primary sadhana is dwelling up on the teaching. If we follow these supportive sādhanas, mind will remain tranquil and ready for primary sadhana. Sit in a quiet place, fix your mind up on the supreme Brahman. See that Brahman none other than poorna atma, the primary illuminator.

Class 7

Shankaracharya is discussing the last stage of Jñāna yoga namely, Nidhithyasanam. Nidhithyasanam is of two types:

- One is withdrawing all transactions and dwelling up on the teachings of Upanishads, especially those aspects which are very relevant to me.
- The second type of nidhithyasanam is constantly alert through all my transactions so that my responses and reactions are not contrary to vedantic teaching.

The Fourth mantra gives instructions for nidhithyasanam; these instructions promote nidhithyasanam. In the fifth mantra, Sankarachariyar is talking about nidhithyasanam itself. Seated in a secular place, mind fixed up on brahman or atma, very clearly see the fact that atma is ever poorna; I don't lack anything in life; I am self-sufficient. However, as long as the anatma world is there, atma can't be poorna. As long as I see anatma as different from me, I the atma will be limited. Sankarachariyar says that may you negate anatma (the

world) in the vision of atma. How is it possible? By seeing atma as karanam, sathyam and seeing anatma as karyam mithya. Anatma is taken as solid reality until I discover atma; in the discovery of atma, anatma is reduced to nama roopa. This world is negated with the vision of atma. Once a person has pursued nidhithyasanam for sufficient amount of time, jñāna nishta comes. Once jñāna nishta has come, this vision is spontaneous. No effort or will is required. This is called jivan mukthi. Once this spontaneous has come, even nidhithyasanam is not required. Until this spontaneous is achieved, nidhithyasanam is required.

Lead a life of jīvanmukta and at the time of death become videha muktha. But to understand jivan mutha and videha muktha, Sankarachariyar introduces the threefold karma: Sanjitha karma, agami karma and prarabtha karma.

Principles constitute the laws of karma:

1. Every action has two types of results known as dhrishtam (visible result) and adhristham (invisible result).
2. The invisible result is of two types: punyam and pāpam.
3. Which action produces punyam and which action produces pāpam is determined by sasthram. Whatever actions commanded by sasthram produce punyam and whatever action prohibited by sasthram produce pāpam.
4. The invisible punyam and pāpam will later give pleasurable and painful experiences.
5. The gap or the duration required for punyam to produce pleasure is unpredictable by us. The punyam's incubation period is inherent in punyam itself. Similarly, the incubation period of pāpam is also not predictable by us. This is like different seeds sprouting after different duration times.
6. Since the time taken can't be predicted by us, some of the punya pāpam may not fructify in this jenma because of which an individual dies with punya pava balance.

7. To experience the balance punya pavam one requires punar jenma. In the next jenma, even though we exhaust some of the pava punya, we accumulate more punya pāpam. In next jenma more punya pāpam. Thus, every jiva has huge stock of pava paunya accumulated in the past countless jenma.

All the accumulated punya pāpam are called sanjitha karma. Out of this sanjitha karma, only a portion is ready for fruitification. That portion is called prarbtha punya pāpam, which alone is responsible for present birth, condition of present body, duration of life etc. When we are exhausting the prarbthamm in the current jenma, whatever fresh punya pāpam we acquire is called agami. In the agami also, some portions may fructify in this jenma itself. Some of the agami karma do not fructify in this jenma and they will join the sanjitha karma at the time of death. This sanjitha karma will result in the next jenma. This the cycle of an ignorant man.

This law of karma is not proven by science. Laws of karma are accepted by us based on sasthra alone. The benefit of accepting this law of karma is:

1. The law of karma alone explains the disparity in the world, disparity among human beings. The law of karma explains the difference in human beings, animals etc.
2. The law of karma helps in accepting some of the painful experiences for which we don't see any immediate reason. The effect is visible, but the cause is not visible; but it is in the form of prarabtha pāpam; therefore, we don't see the injustice in my suffering. I accept that I am suffering because of my past pāpam. The law of karma is a great shock absorber.
3. If I accept the law of karma, I can take charge of my future. Because I know I am responsible for my current condition because of my past action. I alone is

responsible for future conditions because of my current action. My future is not determined by fate, chance, or God, but it is determined by me. The present me is the product of the past me and future me is the product of current me. Therefore, I can take charge of the future. If the law of karma is not accepted, then everything is determined by chance, then the future is also determined by chance. Then why should I work for a better future?

4. We can introduce moral order in society only with the help of the law of karma. Because one of the questions is why are many corrupt people thriving, while moral, conscientious and righteous people suffer. The conclusion may be that if you have to thrive, you will have to be corrupt. If you are good, then you will suffer. We can break this disparity of equation only with the law of karma. The corrupt person is thriving not because of corruption, but corruption will result in pāpam; we don't know when it will fructify. If a noble person suffers, it is not because of nobility, but because of prarabtha papam.

In the case of jñāni, by the strength of the knowledge, he dissolves sanjitha karma like a dreamer resolving all the karma by waking up. May you not be affected by the agami karma because of your lack of ego. Just like the lotus leaf is not affected by the water. Sanjitha is burnt and insulated from agami. Karma will produce pāpam at vyāvahārika level. The prarabtha is exhausted in this jenma itself. There will be suga dhukka experiences, but he will not claim them to be his. In front of the atma awareness, all this will appear insignificant. Ahamkara suffering is huge when you see it as yours, but when you see it from atma, it will appear insignificant. Jñāni goes through the same problem as everyone else, but because of his higher level, they appear insignificant.

After the prarbtha has been exhausted, may you remain eternally as pram brahman. What has gone is ahamkara, but jñāni or atma is the primary illuminator, Brahman. After the death of jñāni, the primary illuminator, the atma continues. The difference is when the pot was around, the space was given the name pot space. When the pot is broken, only the name pot space is gone, but the space is still there. Similarly, when the body is alive, there is a name; when the body is gone, the name is gone but the atma continues. He remains as brahman; and this is videha mukthi.

Four stages of āśramas are:

- brahmacaryāśrama- vedādhyanam,
- gr̥hasthāśrama – karmayoga,
- vānaprasthāśrama – upāsanā,
- samnyāsāśrama- śravaṇa-manana-nididhyāsanam.

Once the person goes through all the four stages, he attains jīvanmukti and videhamukti. Whether a person physically goes through these stages or not, everyone has to mentally go through. If I don't become vānaprastha, I have to go through upāsanā. Even if I don't take to samnyāsa I have to go through śravaṇa-manana-nididhyāsanam. Everyone has to go through the four stages, physically or mentally and attain jīvanmuktiḥ and videhamuktiḥ. This is sādhanapañcakam.

Laws of Karma

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Bhaja Govindam

Class 1 Introduction

The faculty of choice, or free will, is one of the defining features of human beings. Animals do not have any goals in life. They eat, reproduce, live for a few years, and die. However, many human beings question free will and argue that we do not truly have free will, and that we are governed by destiny alone. Even if that is one's view, we can still divide human beings into those who accept free will and exercise it, and those who do not accept it. According to the scriptures, those who do not accept free will are not very different from animals. The scriptures primarily address human beings who accept free will.

Once we accept free will, we recognize that we have many goals to achieve and we work toward fulfilling those goals. In the Katha Upaniṣad, two mantras address this topic. The entire Bhaja Govindam text is based on these two mantras. All human goals can be classified into two varieties:

- The limitless, eternal, immortal, and complete goal. This can only be one, because only one infinite is possible. One name for this infinite goal is Bhagavān/Īśvara/Brahman/Mokṣa. In the Katha Upaniṣad, this is called śreyas. All these terms are used synonymously.
- Finite goals. All other goals are finite: money, status, name, fame, political victory, relationships, position, possessions, etc. All of these are limited by time and space. They are called dharma, artha, and kāma. In the Katha Upaniṣad, these are called preyas.

For convenience, I will call the finite “the world,” and the

infinite “God.” The scriptures point out that those who choose mokṣa as the ultimate goal are intelligent, and they are called vivekī. Those who do not choose mokṣa as the goal are called avivekī. The scriptures seek to educate people and transform avivekīs into vivekīs. Whoever chooses mokṣa as the ultimate goal is called a mumukṣu.

Three sets of people: religious, spiritual, and atheistic

We should differentiate spiritual people from religious people. Both accept God. A spiritual person accepts God and chooses Him as the destination. A religious person accepts God, but does not accept God as the destination; instead, God becomes a means to an end. A third set of people does not accept God either as a means or as a goal; that is the atheistic group. The scriptures say that non-spiritual people remain in saṃsāra. This is described by Śaṅkarācārya in Bhaja Govindam.

This work consists of 30 verses, discussing various problems faced by human beings and how we make wrong choices. The aim is to change the direction of our life—converting an atheist and a merely religious person into a mumukṣu. Vedantic scriptures are relevant only for a mumukṣu.

The original name of Bhaja Govindam is Moha Mudgara. Moha means delusion. The majority of human beings are governed by moha—like moths attracted to the brightness of fire, and fish attracted to bait at the end of a hook. Human beings, despite intelligence, do not realize that a finite and perishable thing cannot give lasting security. Our intelligence is covered by delusion. The simple message of Bhaja Govindam is: choose the infinite and discover lasting happiness.

Class 2

Bhaja Govindam is a work called Moha Mudgara, meant to remove our delusion with regard to the means and ends of life. A deluded person makes the mistake of treating the finite

objects of the world as goals, which creates problems because finite objects cannot give lasting peace, happiness, and security. Only the infinite can give that. The first correction is with regard to the goal: instead of treating the world as the goal, treat the infinite as the goal. The infinite is referred to by different names: śreyas, mokṣa, Brahman, and Īśvara. Choose mokṣa or Bhagavān as your goal. Whoever has done so is a mumukṣu, a spiritual seeker.

Are we to reject the world totally? No. Instead of seeing finite things as the destination, use the world as a means to attain the end. Use every object to support your spiritual journey. Use the finite world as a means and the infinite God as the end. Currently, we often use the infinite God to obtain finite worldly ends. This is a reversal. Correcting this reversal is the conversion of a materialistic person into a spiritual person. This is the project of Bhaja Govindam.

Even after becoming a mumukṣu, we should further refine ourselves; then the Vedantic message becomes clearer. A mumukṣu can be of three types: manda mumukṣu, madhyama mumukṣu, and tīvra mumukṣu. How do we differentiate these three?

- A manda mumukṣu accepts God as the goal, but it is the last item on the list of desires. Such a person has not discerned the full value of mokṣa. Perhaps after several years, decades, or even janmas, mokṣa becomes the top priority.
- When mokṣa becomes the top priority, one becomes a madhyama mumukṣu. At this stage, mokṣa “eats up” other desires. The mokṣa-icchā becomes stronger and can become an obsession. Eventually, there is only one priority: mokṣa.
- When a person has very high intensity, that person becomes a tīvra mumukṣu.

All three will benefit from Vedanta, but the benefit depends on the level of intensity.

Śaṅkarācārya got the inspiration to write this work after meeting a very old person in Kāśī. This person was studying Sanskrit grammar, including original verbal roots. Instead of working for spirituality, he was absorbed only in grammar. When Śaṅkarācārya met him, the man was repeating the rules from his book. “Kṛ” is the verbal root (dhātu) from which many forms are derived. There are nine forms—one each for singular, dual, and plural, and first person, second person, and third person. Each of these forms also changes based on tense: past, present, and future.

Using that person as a starting point, Śaṅkarācārya addressed all humanity and composed this text.

Śaṅkarācārya addresses the Kāśī paṇḍit as mūḍha-mateḥ—one who is confused about the purpose of life. Mūḍha-mati means a deluded person. Choose Lord Govinda as the ultimate goal of life, because He can be a permanent support, like an anchor. There is nothing in this world that is stationary; everything is affected by time. If you want to live meaningfully in this world, you must hold on to something that does not move. That stable anchor is Govinda, the Lord.

One meaning of the word go is cow. Go also means earth, and go also means the sense organs. In short, Govinda indicates Paramātmā. First seek and understand your relationship with Paramātmā. All other relationships will come and go, but the relationship with the Lord—Govinda—alone is permanent. Establish that relationship first.

Every object in creation is constantly attacked by kāla (time), personified as Yama Dharma Rāja. When Yama draws near, only the Lord can give security. The conqueror of time is the Lord alone. If you want to hold on to the Lord at that time, you must start practicing now. “O Lord, come into my mind along with Pārvatī and occupy my mind.” At the time of death, other than the Lord, nothing else can rescue us.

Class 3

Any study of material disciplines—like grammar, language, and logic—is called aparā vidyā. Knowledge that speaks about mokṣa, or liberating wisdom, is called parā vidyā. Aparā vidyā is relevant as a stepping-stone to parā vidyā. Material knowledge is the means, and spiritual knowledge is the end. One can never come to parā vidyā without the help of aparā vidyā; without language, a guru cannot teach a śiṣya. At the same time, aparā vidyā remains incomplete without leading us to parā vidyā. Both are complementary—as means and end. When I do not understand this relationship, I am mūḍha-mati.

Verse 2

Another field in which there is widespread delusion is money or wealth. There are two extremes:

1. Some people claim money is everything, giving excessive importance to money.
2. Some people say money is dangerous and one should not touch money at all.

One is overestimation; the other is underestimation. Śāstra says we should avoid both extremes and have clarity regarding the role of wealth.

Everything in creation is a manifestation of the Lord. The entire creation may be seen as involving three factors, and all three are important for human life:

1. Knowledge, revered as Sarasvatī. We respect all knowledge, both parā and aparā.
2. Power or physical health, revered as Durgā Devī. We need strength to function and move.
3. Wealth. Money alone gets converted into food, shelter, and infrastructure.

All three are important and complementary. All three must be revered and respected.

Money has a significant role to play, but we must know its role—and also what money cannot give.

The first misconception is that money is the source of human happiness. Money can provide physical comfort, which is external and connected to the body. Happiness has nothing to do with physicality; happiness is an inner condition of the mind. There is no necessary cause-effect relationship between money and happiness. If there were, all rich people would be happy and all poor people would be unhappy. But we see many rich people who are not happy, and some even take their own lives. We also see many people with little money living happy lives.

The second misconception is that money is the source of security. This can be negated with similar reasoning. Money itself often becomes a cause of fear and insecurity, because we add the “security of money” to our list of worries. Security is an inner sense and has nothing to do with money by itself.

Money and happiness have no guaranteed link. Money and security have no guaranteed link. Money and contentment have no guaranteed link. You cannot obtain happiness, security, and contentment merely through money.

According to śāstra, the primary purpose of money is to do noble work and to maintain family infrastructure. Dhārmic karma is possible only with money. Dharma alone will lead to security, happiness, and contentment. Therefore, give up greed for accumulating more and more money in the hope of gaining greater security, happiness, and contentment. Develop an attitude of contentment. Learn to be happy with whatever you can legitimately earn. The amount is not important; learn to be content with that. Happiness is not what I possess; it is a

habit I cultivate.

Class 4

Grammar represents aparā vidyā, or worldly education. We often treat it as an end in itself, but it should lead to spiritual education. The same principle applies to money as well. Money should lead to noble actions and purification of the mind. Money cannot directly lead to peace and happiness.

Verse 3

Now the topic is kāma, or desire. Desires are of two types:

1. Acquired desire (āgantuka kāma): This varies from individual to individual; it is not universal. It depends on time, space, and personality. One may like coffee and another tea. These desires can be acquired over time and also dropped over time.

2. Natural desire (svābhāvika kāma), or instinctive desire: desire for security, health, comfort, etc. These are universal. Mutual attraction between male and female in any species falls under this.

In Verse 3, Śaṅkarācārya deals with mutual male/female attraction. To handle this, we should have clarity and avoid delusion. Because this is a natural desire, we do not have a choice regarding its existence, and we are not responsible for its existence; therefore we should not feel guilty about its presence. At the same time, we do have a choice regarding activating and nourishing this attraction.

It is perfectly acceptable to choose not to activate or promote this desire; that is called a brahmacharya vrata. It is not compulsory for everyone to take this vow. Otherwise, the desire should be activated and expressed deliberately and properly. Śāstra prescribes the gṛhasthāśrama for this purpose. If handled improperly, it becomes moha, an

obstruction to spiritual progress.

The second method of handling this desire is to recognize that the physical body is made of flesh, bones, etc.—a gross personality subject to aging and destruction. Any pleasure derived through the physical body is limited. Human beings have the capacity to discover a superior, more lasting joy—spiritual joy. Through the discovery of this nitya (lasting) ānanda, kāma becomes irrelevant or effectively nonexistent—like stars that are present but not visible during daytime. This possibility belongs uniquely to human beings; animals do not have it. Humans alone can transcend this svābhāvika desire by discovering the higher ānanda. Choose the ānanda that comes from spirituality as nitya ānanda.

Therefore, use the discrimination method first and supplement it with the second method.

Verse 5

We have a limited time period to accomplish the ultimate goal; therefore, do not postpone this pursuit.

- About 50% of life is spent in sleep or a sleepy condition. In a 100-year life, this is 50 years.
- Of the remaining 50 years, about 25 years are lost because one is either too young or too old.
- That leaves 25 years. Even during that time, we may be sick, we may lose someone or something, or we may be compelled to work and earn—so we do not find time for spirituality.

Therefore, do not postpone spiritual pursuit; the best time is the present.

Vyādhi refers to a physical ailment affecting the sthūla śarīra, and mental hurt also obstructs the pursuit. When conditions are reasonably supportive, pursue spirituality.

Class 5

The main teaching so far is that whatever we have in our lives is only a temporary gift. The Lord has the right to take it away from us. Since it is a temporary gift, the Lord does not expect us to claim ownership as “mine.” We should use these gifts for spiritual growth. If we do so successfully, whenever the Lord comes to take them away, we will be comfortable returning them. If this is not clear, it is delusion. Viveka, or wisdom, is remembering this constantly. We should use this wisdom to gain mokṣa. This is the essence of Bhaja Govindam.

Verse 5

In this verse, Śaṅkarācārya refers to the love we receive from people. Any love we receive in the world is conditional love. Unconditional love is not available in the world, except from Bhagavān and a jñānī. In a family, if a person contributes to the well-being of the family, that person enjoys a certain status. Suppose that person ceases to be a contributor; then the quality of love undergoes subtle change. If the person becomes a burden, the quality of love can change further. Love varies from contributor to non-contributor to liability. There is no absolute love coming from anybody. If I expect unconditional love, or if I mistake conditional love for unconditional love, that is moha. I am expecting something from the world that it is not capable of giving.

Verse 6

These are bitter truths, and many people get disturbed by reading Bhaja Govindam. People, money, and anything I hold on to are temporary.

The next delusion is with regard to our own physical body. My body is valuable, but do not overestimate it or become overly attached to it. Use the body to obtain knowledge and wisdom. Convert the body into a disposable śarīra. When prāṇa departs, the body is reduced to a corpse; even the closest person is

afraid to keep the body at home for long.

Verse 7 (not in all books)

This verse deals with delusion regarding money. We think money is the cause of happiness. If money and happiness always occur together, then one might infer a cause–effect relationship. But money is not only a potential source of comfort; it is also a source of distress and pain. In a rich family, discussions begin about assets, wills, inheritance, and so on. Money can create havoc. Do not overestimate its value. Money should be used for noble work—for citta-śuddhi, jñānam, etc.

Verse 7

When we were babies, we were not interested in bhakti, Bhagavān, temples, etc. We did not know the value of prayer. When a person becomes a youth, there is a natural attraction to the other sex. Then there is little time to pursue what is truly worthwhile.

Class 6

One of the biggest delusions is that spiritual pursuits can be postponed to the later part of life. There are two problems with this attitude:

1. We do not know how long we will live. Therefore, postponement is a delusion and a mistake.
2. If a person is immersed in materialism, a sudden shift to spiritual pursuit is not easy. Therefore, interest and training in spirituality should begin early. The proportion of time may differ at different stages, but we should gradually transition toward greater spiritual pursuit.

Verse 8

Śaṅkarācārya deals with delusion regarding family in this verse. The jīva already existed as a jīva in pūrva-janma; the

mother does not “create” the jīva. The mother is responsible for the present body, which is only a temporary residence for a few years. If you separate yourself from the body, you do not have parents at all. If you consider all your janmas, you may have had millions of parents. You cannot take any one set as “the” parents absolutely.

Verses 9 and 10 are skipped for now.

Verse 11

Delusion is caused by youth, wealth, and the people around us. In youth, we become arrogant. We are proud of wealth and health. Many people admire us, and that makes youth even more arrogant. Work for something that Yama cannot touch.

Verse 12

Human beings tend to keep postponing spiritual study. For beginning spirituality, now is the auspicious time. Time and seasons come and go.

Verse 9

Suppose Śaṅkarācārya’s effort succeeds and you are awakened. You cannot know by yourself how the spiritual journey should be undertaken; a guru is required. Slowly you will find that you have all the qualifications required for mokṣa. When ignorance is removed, you discover the Lord within yourself; previously, ignorance covered this fact.

Verse 10

This points out how knowledge leads to liberation or independence. Dependence on the external world is purely because of ignorance. When ignorance is removed, kāraṇa and kārya go away; saṃsāra is gone. Three examples illustrate that when the cause goes away, the effect goes away:

1. Desire forces a person to work for the fulfillment of

desire. This is possible only when there is youth and strength. When youth is gone, strength is gone.

2. The reason for a reservoir is water. When the water is gone, the reservoir is meaningless; when water is gone, where is the question of a reservoir?

3. What keeps people around me? Money keeps people around me. When money is gone, I may not have people around me.

Therefore, destroy delusion, seek the Lord, approach a guru, and gain jñānam. Jñānam destroys ignorance; then you become a free person.

The first 12 verses are compared to 12 flowers. These 12 verses were composed by Ādi Śaṅkarācārya, the master of all śāstras and the embodiment of compassion. The remaining verses were composed by his disciples.

Class 7

The second portion of Bhaja Govindam consists of verses composed by Ādi Śaṅkarācārya's disciples.

Another title for Bhaja Govindam is Moha Mudgara—like a hammer destroying our delusions by repeated striking.

Human beings often become deluded by taking the means as the end. For example, money and the physical body are only means, but often we take them as the ultimate end. The physical body is a means to accomplish enlightenment, but we treat it as an end and spend our life beautifying it.

Throughout the first portion, one point emphasized is that we can discern the following truths:

1. Nothing is fully predictable; the future is unpredictable.
2. Even if some factors are predictable, because of limited power we cannot control all factors.

3. Even if we manage to keep factors favorable, we can never sustain them permanently.

Instability is the intrinsic nature of everything. Therefore, when we are surrounded by unstable things, we cannot feel stable. As long as a human being depends on an unstable setup, that person will have constant insecurity. Emotional security is not possible when we depend on an unstable setup.

What is “emotional insurance”? We think that by relying on the world, relatives, and friends we gain emotional insurance. But we do not gain lasting emotional security, because friends may die, relationships may change, and conditions may shift. Only one thing can give permanent emotional security, and that is Govinda. Even if everything—money, friends, relatives, job, etc.—goes away, I have something to fall back on, and that is Govinda. Use God for permanent security.

Each disciple of Ādi Śaṅkarācārya offers a verse to the guru. This forms the second part of Bhaja Govindam. Before each śloka, the name of the disciple appears. Some ślokas highlight virtues to nourish; others highlight human weaknesses.

Verse 13

In this verse, Padmapāda emphasizes the virtue of sat-saṅga (satsaṅga), association with mahatmas, and gradual disassociation from those who pursue only artha and kāma. It is not wrong to pursue artha and kāma, but they are uncontrollable, unsustainable, and unpredictable. Therefore, we should gradually shift emphasis from artha–kāma to dharma–mokṣa.

Sense objects and sense pleasures are viṣaya. Attachment to sense pleasures binds us. Padmapāda questions those who are attached to sense pleasures: “What is this inexhaustible passion? Why can we not pursue something superior?” If we hold on to sense pleasures, we will not have lasting security. We must approach sādhu-puruṣas and learn.

Class 8

Our scriptures speak of four goals of human life: artha (wealth), kāma (sense pleasures), dharma (moral values), and mokṣa. Dharma serves two purposes: first, it provides mental peace and health; second, it prepares the mind for spiritual enlightenment. Mokṣa is spiritual liberation.

In the early stages of life, our mind is not mature enough to understand the significance of dharma and mokṣa. Therefore, we are often obsessed with artha and kāma. The Veda allows this, but expects us to understand the limitations of artha and kāma and to mature into dharma and mokṣa. Artha and kāma need not be totally eliminated, but their importance should reduce, and the importance of dharma and mokṣa should increase. This gradual change is indicated by the four āśramas. The easiest and most effective way is to maintain regular contact with a jñānī.

Saṃsāra is shifting from one perishable to another and getting “burnt” in the process. We should cross over from the perishable to the imperishable to avoid saṃsāra. Satsaṅga constantly reminds us not to depend on perishables and teaches us independence.

Verse 14

Sotakācārya (Toṭakācārya), a great disciple of Śrī Ādi Śaṅkarācārya, composed this śloka.

Shifting priority from artha–kāma to dharma–mokṣa is not easy. We develop a strong addiction to money; the world constantly tells us money is important. Our obsession with money and sense pleasures is built up over years. Therefore, external transformation may be easier, but bringing a corresponding change in the mind is difficult. Internal transformation is difficult, but it is more important.

Renounce obsession with artha and kāma; if one has not

renounced this obsession, one is not mature enough for enlightenment. External appearance can be a show for society. Toṭakācārya warns: one may cheat society, but one cannot cheat the Lord. Give importance to internal transformation.

A sannyāsī has only three supports: guru, śāstra, and Īśvara.

Jainism accepts tapas as the most important sādhanā for liberation.

Verse 15

This verse is attributed to Hastāmalaka Ācārya. He wrote Hastāmalakīyam—twelve verses that present the essence of Vedānta. He is called Hastāmalaka because he could “see” the Ātman clearly, like one can clearly see a gooseberry (āmalaka) in the palm of the hand.

People may not always have an opportunity for satsaṅga and learning from mahatmas to understand the limitations of the world, because much of the world is obsessed with money and pleasure. Another opportunity is life itself—especially experiences of loss, including losing objects and people we hold dear. An intelligent person learns from these losses. Every loss indirectly teaches that nothing in creation is stable. The ultimate source of love and care is the Lord, and that Lord is within ourselves.

Class 9

Gradually change priority from an artha-kāma-pradhāna life to a dharma-pradhāna life. To accomplish this, there are many methods. Many scriptures guide us, and Bhagavān teaches us through life experiences. Despite all these methods, if we refuse to learn, we make the omnipotent Bhagavān “impotent,” as it were—because we refuse His teaching.

Verse 16

Our śāstras speak of four āśramas, and each āśrama involves

transformation of human life:

1. External: the dress code itself changes. The dress for a brahmacārī is different from that of a gṛhastha.
2. Internal: equally important.

Of these two, internal transformation is primary. External transformation is for convenience and is secondary. A sannyāsī is supposed to dedicate life to spiritual pursuit. A sannyāsī who changes clothes but not inner attitude gives the wrong message to society. This also creates tremendous strain for the sannyāsī.

The purpose of sannyāsa āśrama is to provide time for reflection and freedom from preoccupation. A sannyāsī limits preoccupations by limiting four factors:

1. Possessions (we must plan to protect and maintain them)
2. Obligations (every duty causes mental preoccupation)
3. Relations (every relationship causes mental preoccupation)
4. Transactions (every transaction causes preoccupation)

Sannyāsa āśrama reduces all four and is meant for total spiritual pursuit.

Verse 17

Five basic principles of Vedantic teaching:

1. Lasting peace, security, and happiness are possible only through mokṣa.
2. Mokṣa is possible only through spiritual knowledge.
3. Spiritual knowledge is possible only through systematic education with the help of guru and śāstra.
4. Systematic spiritual education is possible only if one has

a prepared mind.

5. A prepared mind is accomplished through various spiritual exercises like japa, rituals, dānam, etc.

For lasting peace and security, there is only one path—mokṣa. Many paths exist only for preparing the mind.

Prepare, learn, know, and be free.

Verse 18

Spiritual pursuit requires reduction of possessions, obligations, relations, and transactions. Among these, possessions often create the most preoccupation because possessions lead to more possessions, and then they must be cleaned, repaired, maintained, etc. Try to simplify life. External clutter leads to cluttered thinking. You do not require “more and more” to be happy.

Class 10

Verse 18

External possessions have no direct connection to mental peace and happiness. Peace is connected with what we are, not what we have. External possessions can provide physical comfort, but physical comfort does not guarantee mental peace.

Verse 19

This verse was written by Ānandagiri, who also wrote sub-commentaries to many of Ādi Śaṅkarācārya’s commentaries.

Inner transformation is the primary goal of life because:

1. Inner transformation itself can give peace, security, and happiness even without external transformation.
2. External transformation cannot be fully achieved by a human being because world-forces are too many. We cannot change most

of them; the external world cannot be totally changed.

For inner transformation, the śāstras prescribe the four stages of life. Initially one takes to active life; through karma one purifies the mind—this is pravṛtti mārga. After purification, one withdraws from excessive involvement; through enlightenment one gains mokṣa—this is nivṛtti mārga. A change in lifestyle is not compulsory. One need not withdraw physically to a forest; one can withdraw mentally and dedicate oneself to spirituality.

Do not give excessive importance to external circumstances. If the mind is no longer dependent on an unpredictable, uncontrollable, and unsustainable creation, and instead depends on stable Brahman, that person is secure and safe. Mental stability is possible only by holding on to something stable. Without mental stability, peace is not possible. The only stable “thing” is Brahman. You need not renounce the world, but do not depend on the world.

Verse 20

Three basic disciplines for mokṣa:

1. Scriptural study, because you must know the teaching. You need not study all scriptures; the essence is available in the Bhagavad Gītā.
2. At least sip Gaṅgā water. This is symbolic; pilgrimage requires tapas. A pilgrimage represents forgoing comfort. Tapas is deliberate self-denial to establish mastery over the sense organs. Mokṣa is emotional freedom from all addictions.
3. At least once a day, worship the Lord. A house can be made into a temple through regular pūjā. (The spirit of the teaching is that a dhārmic home becomes protected through devotion and discipline.)

Verse 21

Nityanātha wrote this verse.

Every human being has one common problem: saṃsāra. Saṃsāra means moving from one setup to another, from one condition to another, from one situation to another. We have been doing this since birth. Even death is not the end, because everyone is reborn. Being repeatedly born and repeatedly dying is the human condition. It is extremely difficult to get out of this cycle of time. Only one “reality” is outside this cycle: Brahman.

Class 11

In this section, the author mentions the importance of Īśvara kṛpā. Spiritual pursuit is not easy because obstacles arise from oneself, from known external factors, and from unknown external factors. Therefore, human effort must be reinforced with Īśvara kṛpā. Effort and grace are like the two wings of a bird; a bird can fly high only when both wings function. Similarly, spiritual pursuit succeeds when there is both effort and grace. That is why we pray: to protect ourselves from obstacles.

Verse 22

Here the disciple speaks about the glory of a yogi or an enlightened sannyāsī. He is on a spiritual path leading to truth beyond puṇya and pāpa. A sannyāsī gives up possessions, obligations, relations, and transactions (PORT). We may pity such a person, but he is full of inner riches, even though he is “poor” from the standpoint of worldly possessions and transactions. Society pities him, but he pities society. His mind is ever fixed upon self-knowledge. Voluntary poverty is simplicity. The world measures richness and poverty in terms of possessions.

Verse 23

“Who are you? Who am I? Who is my mother? Who is my father? From where do all these people come, and what is their nature?” A body is simply a name given to a bundle of flesh and bone. By inquiring into the nature of the world, reflect that the world is name and form, and that name and form are changing and unstable. If I hold on to this unstable nāma-rūpa, how will I get stability in my life? This world is like a dream. The world is like a decorated cardboard chair—use it for decoration, but do not sit on it.

Verse 24

On inquiry, the whole world is reduced to name and form. The differences we experience are differences only in name and form. There is only one ultimate substance, which is Ātman or Brahman. Here the author refers to this ultimate reality as Viṣṇu. When you focus on superficial differences, it leads to rāga, dveṣa, etc. When you focus on advaitam, there is no conflict. Focus on non-difference rather than superficial differences.

Verse 25

We look at the world through “private eyes,” colored by our likes and dislikes. We divide the world into favorable and unfavorable. People become friends and foes. Constantly, every moment, we generate friends and foes around us. This becomes an endless dilemma. Therefore, do not waste your energy and life fighting with people and patching things up. If you want to attain mokṣa, spend more time in spiritual sādhanā.

Verse 26

Obstacles may come from outside, but you cannot run away from internal obstacles. The internal obstacles are:

1. Kāma: obsession or passion for the external world, making the mind extrovert.

2. Krodha: disturbs the mind; the mind is not available for spiritual pursuit.

3. Lobha: greed to possess more and more.

4. Moha: delusion—expecting security from insecure objects; expecting permanence from impermanent things.

Inquire into your real nature and discover the secure Ātman within yourself.

Class 12

Verse 27

The entire spiritual sādhanā is described in the first two verses: remove kāma, krodha, lobha, and moha by following karma yoga, and know the Ātman through jñāna yoga. Those who do not know this are tormented in the world of mortality. Even higher lokas involve mortality. Wherever there is mortality, there is insecurity and pain.

Verse 28

This verse talks about four fundamental sādhanās:

1. Pārāyaṇam of scriptures. Scriptural knowledge is not compulsory for everyone. The Vedas should be chanted with utmost care; therefore, it may be preferable not to do Veda-pārāyaṇam casually. Instead, do pārāyaṇam of non-Vedic scriptures and stotras.

2. Dhyānam or upāsanam: meditate upon the Lord.

3. Sat-saṅga (satsaṅga): develop interest in satsaṅga; remain in touch with informed guides.

4. Dānam: charity; a percentage of income should be allocated to charity.

According to our facility, capacity, and capability, we can

follow any of these, in any order.

Verse 29

Many people dedicate their whole life to earning wealth and then using it exclusively for sense pleasure. When we draw joy from Rāma, it is real and elevating. When we indulge in sense pleasures, addictions arise, leading to overindulgence and various diseases.

Such a person keeps accumulating things and takes ownership of as many things as possible. But we cannot own anything; everything is a temporary gift from Bhagavān. Whatever we have is a temporary gift—use it, and return it with gratitude when it is taken back. Using is our aim; owning is not our aim. Even though death will end all ownership and everything we “own” will be snapped away, we often fail to understand this.

Verse 30 & 31

What is the goal of life? Many people think sense pleasure is the ultimate goal. But the goal of life is not indulgence in sense pleasure or increasing the number of things we own. Constantly discriminate between what is nityam and what is anityam. Use discretion and fix your goal properly.

Practice prāṇāyāma, which improves both physical and mental health. Choose any name of the Lord you like for japa. This can lead to samādhi, absorption in that mantra. Complete absorption is samādhi. Be alert and committed to these disciplines: breathing control, sense control, inquiry, practice of samādhi, and constant alertness.

Verse 32

Two important general disciplines:

1. Necessity of a spiritual guide: be humble and accept the guidance of someone who knows. Surrender to that teacher. Real bhakti is seeking guidance and following it. Establish a

systematic educational program to receive the teaching and follow it.

2. Making oneself fit to receive the teaching: mastery of indriyas and mind. Before beginning the journey, ensure that the indriyas are disciplined. This leads to the discovery of one's higher nature, Ātman. Whatever one seeks in life—immortality, purity, fulfillment—Ātman alone can provide. This is freedom from saṃsāra.

Self-management and the guidance of a guru together lead to fulfillment and independence.

Concluding verses

When Śaṅkarācārya was in Kāśī, an old man was repeating a grammar rule of Pāṇini. Language is a means, not an end. Śaṅkarācārya and his disciples point out that life is not meant for grammar alone, but for enlightenment. After this teaching, the man recognized his folly, became free of his delusion, and decided to change the direction of his life.

Spiritual sādhanā can be started at any age, as long as one starts at some point.

Follow nāma-smaraṇam until you find a guide. Liberation will not come directly from nāma-smaraṇam alone, but it creates the ideal condition for further sādhanā.

**Swamiji's 2026 New Year
Message – Self-Knowledge**

(Ātma-vidyā)

Self-knowledge is the central subject matter of our scriptures, the Vedas. The Vedas are broadly divided into two parts. The initial portion deals with Dharma Śāstra—guidelines on how to live our lives in harmony with the world. The final portion, known as Vedānta, presents spiritual teachings primarily in the form of the Upaniṣads.

There are several Upaniṣads, most of them structured as dialogues between a teacher and a student. The Upaniṣadic students discerned the fundamental problem of humanity. This problem is martyatvam—mortality, or being subject to the principle of time. Because of time, everything is constantly changing. These changes bring both favorable and unfavorable conditions, and unfortunately, their nature is unpredictable and unknown. As a result, life often feels as though it is moving in darkness. We feel that we are not fully in control of ourselves or our future, which creates a constant sense of vulnerability. Anxiety and stress regarding the future of ourselves, our friends, and our family naturally follow. All these are consequences of change.

In the first part of life, we experience stress and anxiety. As life progresses, old age arrives along with various diseases, ultimately leading to death. These are the most explicit expressions of mortality. Over time, stress and anxiety intensify into fear and panic. Stress, anxiety, and fear are universal problems, all rooted in mortality. Another word for this condition is saṃsāra. Although we live with this problem daily, we rarely attempt to solve it. The students of the Upaniṣads recognized this problem clearly and sought a remedy.

The remedy discovered by the Upaniṣads is the recognition of the opposite of mortality—immortality. This immortal principle is called Ātma, and the knowledge of this truth is known as

Ātma-vidyā. Ātma-vidyā enables us to face mortality without stress, fear, or panic. Many Upaniṣadic teachings are presented through dialogues between a teacher and a student to communicate this knowledge.

In the Bṛhadāraṇyaka Upaniṣad, there is a dialogue between Yājñavalkya and Maitreyi. Yājñavalkya informs Maitreyi of his decision to take sannyāsa and renounces all his material possessions. He asks his wife Maitreyi to share it with his other wife. Maitreyi, however, asks whether wealth can give immortality. Upon learning that it cannot, she chooses knowledge over possessions and asks for Ātma-vidyā.

In the Kaṭha Upaniṣad, Naciketā seeks this same knowledge from Yama Dharma Rāja. Yama tests Naciketā by offering wealth, pleasure, and even a kingdom. Naciketā rejects all these, recognizing that none of them can solve the problem of saṃsāra. Pleased with his discernment, Yama teaches him Ātma-vidyā.

Śāstra explains that we have both changing and unchanging aspects in our personality. Our personality is divided into four layers:

1. Outer layer – the visible sthūla śarīram (gross body)
2. Middle layer – the subtle, invisible inner personality
3. Karmic layer – the causal body (kāraṇa śarīram), which carries the results of past actions

These three layers are subject to arrival and departure. At the time of death, we shed the outer layer. At the time of pralaya, the total dissolution, even the subtle and causal layers resolve.

Behind these changing layers lies the core, the Ātma. The

three changing layers are called anātma, while Ātma is immortal and unchanging. Ātma is our true and higher nature. Through spiritual pursuit, we discover this truth and remain anchored in it. One who is firmly established in this knowledge is called a mukta puruṣa.

If I am anchored in immortality, I am no longer disturbed by change. Degeneration, disease, and death—the three “D’s”—belong only to the anātma. When we accept the mortality of the anātma while remaining established in the Ātma, the problem of saṁsāra is resolved. This freedom is called mokṣa, and it is open to everyone, not only to the elderly.

Let self-knowledge (Ātma-vidyā) be our primary goal and New Year resolution for 2026.

Baghawad Gita, Class 203: Verses 15 to 19

Continuing his teachings Swamiji said,

From the 7th verse of the 16th chapter, Sri Krishna is talking about asuri sampat, which we have to know as an obstacle to spiritual growth; and therefore, we should take all pains to avoid these traits; And asuri sampat includes, rakshasic Sampath. Asuri sampat means raga pradhāna life; a life in which raga or attachment is dominant; rajasic raga is dominant and rakshasic sampat is that in which dvesha pradhāna behavior, tamasic behavior is dominant. In raga pradhāna life, one is utterly selfish and in dwesha pradhāna life, a person harms other people. Only difference is when I am selfish, I do not directly and immediately harm the people, but in the long run, a selfish person affects the society because he takes

more and gives less to the society. And therefore, this behavior will create a disharmony in the society in due course, and it will hurt the society and also the very selfish person himself. but this disturbance is not immediately felt, it is a gradually poisoning of the society. Thus, a raga pradhāna person hurts the society very gradually, whereas dwesha pradhāna person hurts the society immediately and directly. But both of them harm the harmony of the society and both of them harm themselves, ultimately. And Sri Krishna is describing both asuri people as well as the rakshasic people; both are included.

And we generally call them materialistic people; or artha kama pradhāna people who do not value dharma and moksha. And we should remember when we criticize the materialistic people or materialism, we are not against the materialism totally.

Criticism of materialism must be carefully understood. We are not against materials, because we need them for our living; we require money for food, we require money for shelter. So, we are not against money and materials; we do not want to hate money and materials; but what we are criticizing is the over-emphasis of artha kama to such an extent, that this person has no time for dharma and moksha. And therefore, if we are not careful from attachment to money; we may go to the other extreme of hatred of money. If attachment to money is an evil; hatred of money is also equally an evil. And that is why in our culture money is seen as Lakshmi devi. Please give respect to money; even a sanyasi has to respect money, because money alone fetches the food that he eats; money alone fetches the dress that he is wearing; and if he has an ashram, money alone runs the ashram not Gita and Upanishads. Therefore, attachment is an evil; hatred is an equal evil. A balanced attitude towards money is what we are recommending and what is a balanced attitude? Use the money for spiritual growth; earn the wealth and use it for spiritual growth of yourselves as well as the other people. And these materialistic people do

not have this balanced vision and therefore, they are obsessed with materialistic thing, they do not understand that behind the matter, there is spirit. Behind the body, there is atma, respect the body, respect the atma also. This is the balanced approach which the asuric people are missing.

And ,therefore, Sri Krishna is describing their thought pattern; what preoccupies their mind most of the time; they are obsessed with what type of thinking most of the time; our scriptures point out that one should start the day with thought of the Lord, as I said; think of Lakshmi, but have some time to think of Narayana also. How can you be so selective concentrating on Lakshmi only and miss Narayana? These people do not have the balance. And therefore what happens, we were seeing from verse No.13, the pattern of their thinking all the time is calculative wondering what all things they have acquired in life, and what all things they plan to acquire and how they want to implement those desires; And not only they are interested in things, they are interested in wealth also, only for their wellbeing and anybody who obstructs this, they consider as a competitor; a rival and they do not have any scruples at all. They want to finish off all those obstacles without any compunction.

Just as big companies swallow the small companies. They say in globalization, at the end, there will be only a few international giant companies and they can adjust the market itself in such a way; because they can afford that all these small people will be swallowed and they will be so powerful that they can even change the government.

These are the materialistic people; and their thinking is, I am the most powerful person; I alone enjoy, power and money; I am the most successful person, the strongest and given to all types of enjoyment.

Shloka 16.15:

16.15

16.15 'I am rich and high-born; who else is there similar to me? I shall perform sacrifices; I shall give, I shall rejoice,'-thus they are diversely deluded by non-discrimination.

These are the thoughts of the materialistic people.

I am the richest person and I belong a noble family, although it is doubtful if he even knows the Gayathri.

A culture which has started from millennia before, all of them have been surrendered at the altar of money.

Bhrthari in his Vairagya shatakam looks back: Oh Lord in search of money what all I did; I dug all part of earth, hoping to get some wealth from ground; I went in search of all types of ores, to extract the metals, gold, silver, etc. I went in search of; I went all round the globe in search of the wealth and for this travel, I have to please so many bureaucrats and politicians and counsels and all types of people; I did not propitiate the devatas and gods; I propitiated all these arrogant human beings;

What all should not have been eaten, I ate, all for the purpose of business promotion; I went to the black money people , I ate all kinds of things which are banned in the religion, what all should not be drunk, eaten, everything I did contrarily, in concentrated form; At least am I happy now; at the fag end of my life; I have not improved anything at all; only losing the culture and tradition; is only the thing that happens; You read Bhrthari, you will feel like running away; so powerful is his writing;

So, he says; I belong to wonderful family but I did not make use of the advantage that I had; I squandered this manuṣya Jenma advantage and the rival won and I lost.

Bhrthari says such a person is the embodiment of arrogance. He does not believe in the scriptural study or puja, but still he wants to perform certain rituals, not for

inner growth; but for the publicity. And therefore, he says; I will do big rituals and make sure that it is captured in the photos and videos so that my name will

spread. Even puja is done only to pump his arrogance.

I will give charity but I will make sure that my name appears in the appropriate newspaper in the appropriate magazine;

When person after person comes and glorifies me, institutions glorify me, because they need my money, they will glorify and all adding to the ego which is the cause of spiritual destruction. More bloated the ego is, less the chances of spiritual growth.

And Sri Krishna says, thus, all these people are utterly deluded and confused; they do not know, they are digging their spiritual grave, they do not know what is good and what is bad; and they are suffering. In fact, Lord is angry with those people and only feels pity for them. And Lord has provided methods of avoiding these traps. We have got mahatmas to guide us; we have got the scriptures to guide us; from these traps; but the problem is that he does not make use of them, because his arrogance does not allow him to go to a Mahatma or even read a few verses of the Geeta.

And therefore, Bhagavan says, medicine is there; but he does not make use of it

And Bhagavan cannot come and force the medicine down his throat. Bhagavan has given us something called grey matter.

Therefore, Sri Krishna says: he is deluded by utter ignorance. And as I have often said, ignorance itself is not a sin; because all of us are born with ignorance; In

with ostentation and regardless of the injunctions.

When our dharma shastras talk about a dharmic way of life, it is a way of life in which I maintain harmony at all levels. It starts with internal harmony; harmony between my thought, word and deed, is internal harmony. Even my eating, sleeping, etc.

should have a harmony, even among the various organs of the body, there should be harmony. It starts with internal harmony; then I lead a lifestyle in which there is harmony in the family; among the various members. There is no stress; strain or tension, I am not

uncomfortable I should feel at home. That is why it is called a home; inter-action should be smooth, well-oiled, there should not be any friction

And similarly, I should have harmony in the society; and therefore, social customs, social manners, politeness, etiquette; all of them are also part of dharma.

Dharma is not mere religious activity but even social interaction must be in keeping with harmony. And therefore, every refined civilized society has its own manners all indicating my refined conduct and behavior expressed in my body language.

The way you stand; the way you sit; the way you talk, the way you eat; because the body language communicates something and therefore in our culture, they say; we all have as children, we have experienced, when some mahatma or somebody comes, our

parents will say sit properly, how you hold your hands, your head, your legs; therefore these are all body language should convey, respect, love, humility; and not only body language should convey my refinement; even my words should convey my refinement; that in a group, I do not dominate by talking all the time.

And Sri Krishna says when a materialistic person grows in money and power, chances are he becomes more and more puffed up with power and pride. He becomes more and more gross. He becomes more and more desensitized and he does not bother about his behavior; his conduct, his manners, his language and the

first causality is humility; and the unfortunate thing is when I become a man of power and wealth, there will be always a coterie of sycophants around me. They want to take advantage of my power and money; and therefore, they will come and they will glorify me

An oft quoted shloka says: Once you have got money and power, everybody would come and say, that you are beautiful, you are cultured; and your language is

wonderful, you are educated, they will do namaskar. Already arrogant, these people already pumped and their ego gets bloated and bloated, First humility goes

and then devotion to God disappears. Arrogance and Īśvara bhakti cannot go together. You study the life of all our rakshasas, whether it is Ravana or Kamsa, or

Hiranyakashipu, or Hiranyaksha, as money and power comes, arrogance comes, humility goes, and then devotion goes.

Once humility and devotion goes, the mahatmas will begin to avoid me; because where there is ego, the great people do not go there, as God is absent; and therefore mahatmas avoid; Therefore my few chances of correcting myself is also gone; if I have at least some great people around; they will tell me as it is.

Brhathari says:

A few cultured and refined people you associate with; they will guide me; but in the case of this person, Mahatmas go

away gradually; and sycophants surround me, and they will further see to it that all my culture, manner, politeness, all of them go away as well. As we have read in purana, Kamsa refused to even to get up, when Sri Krishna came. So, these are all the problem.

Therefore, Krishna says, every namaskara I receive from others, can bloat my ahamkara; that is why there are people who do not take namaskara from

others; there are some swamis who do not allow; or if at all they do, they say that you do not receive the namaskara, quietly hand over to your guru; let him handle it; and what will your guru do, he will give his guru; and ultimately it will go to God, no problem, because God deserves all the namaskara.

Therefore, glorification is deadly and these people, they are egoistic, power hungry, arrogant, full of materialistic desires; and full of anger, because they can get away with any form of behavior; because money and power

compensates. Therefore, nobody will criticize me, nobody will correct me; They will be dominating any group.

Because of dhanam, wealth, they have these weaknesses; they do lot of puja alright, but the puja should give them more humility; but if puja is not approached properly, instead of giving humility, that puja itself will add to arrogance; he will say that I have done this, I have done that; means pujas for names sake only; there is no heart in the puja but for pomp and show.

Shloka 16.18

ॐ नमो भगवते वासुदेवाय ॥ १६.१८ ॥
ॐ नमो भगवते वासुदेवाय ॥ १६.१८ ॥

16.18 Resorting to egotism, power, arrogance, passion and

We do not want to declare to anyone, and even the names are chosen in such a way, and you

do not know what they are; original name is Meenakshi, Kamakshi, but now they keep pinky, chinky, etc. but they do not want to reveal their identity.

They are also very rude in their behavior, lacking politeness, culture, and refinement. So, they are representatives of ashubha; ashubha means deterioration in spirituality; amangalam, means dharma and moksha deterioration, they are representatives of amangala.

And Sri Krishna says what can I do; I have to throw them into naraka. First, I try through scriptures and mahatmas; hoping that the scriptures and mahatmas will change the society; and when the society is so corrupted, that even the mahatmas and scriptures cannot change, I will take avathara and I will annihilate them.

Take away:

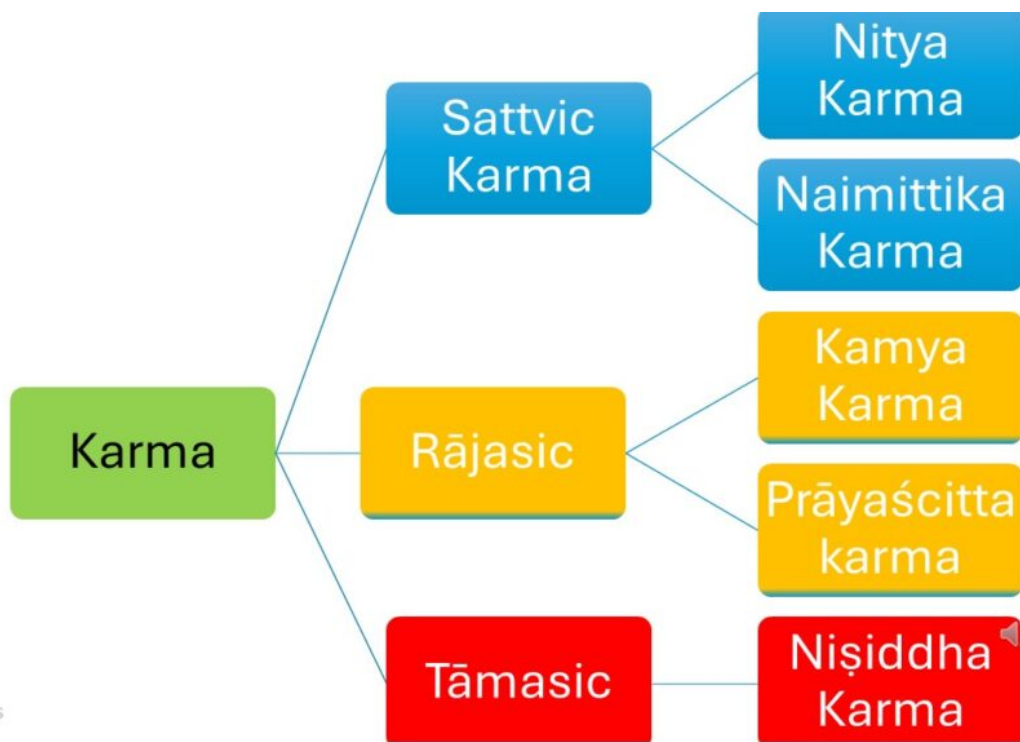
They say money can buy a house, but it cannot buy a home; money can buy bed, but money cannot buy sleep; money can buy people; but money cannot buy love. In fact, money can buy many things; but all-important things in life, like peace, knowledge, love, all these things money cannot buy;

With Best Wishes,

Ram Ramaswamy

Niyatha Karma 2

In this second video discussing the concept of Karma in Vedanta, I detail Niyatha Karma – tapas (Austerity), DhAnam (Charity) and Pancha MahA Yajña (five essential practices) – as described in Bhagavad Gita. Bhagavan Krishna tells us in Bhagavad Gita that we should not renounce these niyatha karma. The slides used in this video:



Tapas

- Moderation; avoid overindulgence
- Austerity; spiritual discipline
- Conviction, not compulsion

DhAnam

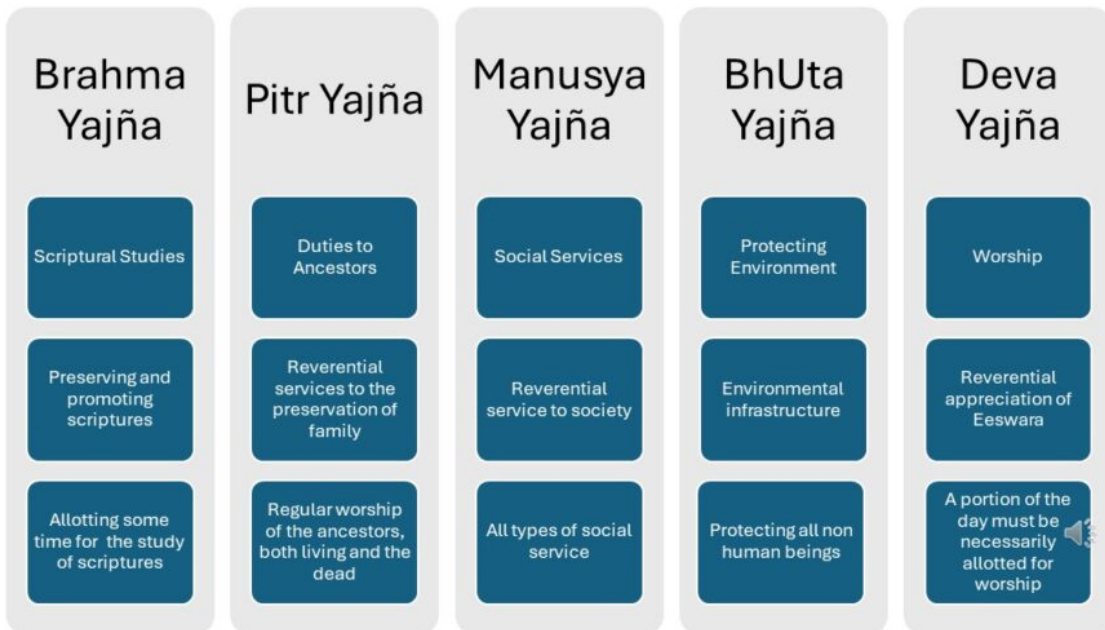
- Charity
- Sharing Wealth, knowledge

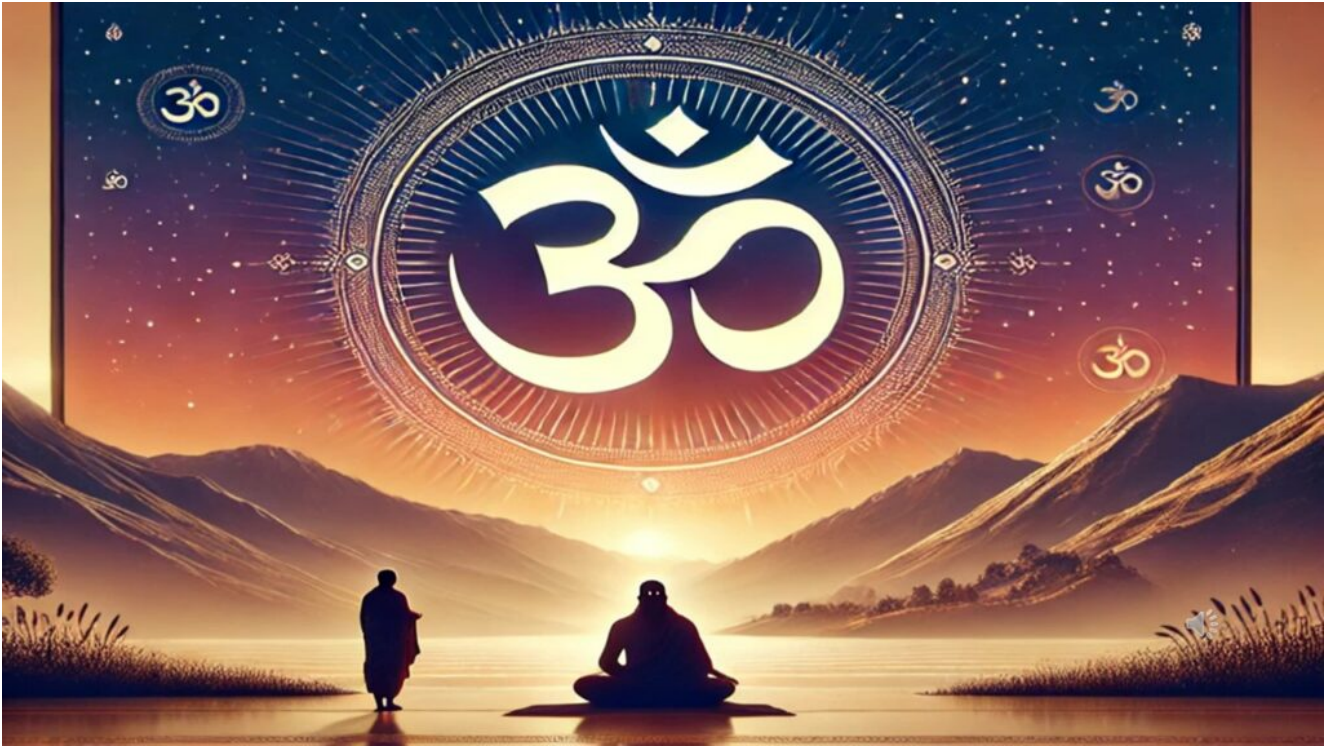
Yajña

- Pancha MahA Yajña



Pañcha MahA Yajña (Five Essential Practices)





Bhagwat Geeta, Class 186 – Chapter 14 Verses 19 and 20

Each guna binds a person in one way or another, because each guna requires a particular set up. Satva guna requires a setup conducive to knowledge and tranquility, rājo guna requires a setup conducive to activity and tāmō guna requires a setup conducive to sleep. A particular set up that is favorable for sattva guna, is not favorable for rājo guna. As a boktha we divide the set up into favorable and unfavorable, developing strong rAga and dveSha. To change the set up, we become a kartA. But the setup is never satisfactory, so we constantly try to change the setup. But we never own by our infinite nature. SaguNa body mind complex keeps us so busy that we are not allowed to think of nirguNa sakshi. The three guNas constantly change, requiring constant change in the setup, resulting in a person being in eternal struggle. The

only remedy is transcending the three gunas and ahamkara. AhaMkAra can never be made nirguNa as the three guNas are bound to be there. NirguNa mind does not exist, as mind is subject to the three guNas. The only remedy is to switch the identification from SaguNa ahaMkAra to nirguNa consciousness.

Consciousness is beyond the body, but it is not physically beyond. Consciousness is not affected by body mind complex, even though it is in and through the body. This is similar to light is in and through an object, but it is not affected by the object. The disturbances of the mind do not affect the consciousness. I am that consciousness, beyond the three guNas and not affected by the body mind complex. The day I know that my pUrNatvam is not determined by the setup is the day I am free. An intelligent person changes himself rather than changing the setup.

AnAtma is the doer. To emphasize this, Lord Krishna says that there is no doer other than anAtma. Only when we recognize this fact, we will be free from the struggles of life. This is jivanmukti and this can be obtained only by knowledge or jñānam.

Verse 20

Having gone beyond these three gunas which are the cause of rebirth, a person becomes free from birth, death, old age, and sorrow and attains immortality.

Three guNas represent the three bodies, five koshas and the entire anatma. This body is a given by the lord, for gathering the knowledge that I am the body, but I have the body for temporary use. The three guNas have given me this body, they will also give me my next body. The three guNas are the cause of repeated acquisition of bodies. When a person disidentifies form the body, that person is free from all the problems belonging to the body. Body is mortal is not a problem; but I am mortal is problem. Vedanta does not

remove the idea that the body is mortal but teaches that I am not the mortal body but the immortal I, the atma behind the mortal body. The body being born, growing, decaying and dying are not a problem; it is the nature of the body. It becomes a problem for sorrow when I refuse to accept that nature. ShAkShi jñānam gives me objectivity with regards to my own body. Once this objectivity comes, the intensity of the problem comes down. The body will have to go through the condition, but you develop a different perspective and the events of life may not appear to be a tragic events. This is similar to the sunlight making the stars as though they do not exist.

Jivan mukti is making life's problem insignificant by changing the perspective through knowledge. As a result of this knowledge, the mortality of body is not a problem. We can attain immortality by shifting the identification from the mortal body to immortal atma. This is jivan mukthi and also called guNatheetha.

Verse 21

Arjuna asked – Oh Lord! With what characteristics does a person who is beyond these three guNas appear? What is his conduct? And how does he go beyond these three guNas?

Arjuna is inspired by the Lord's teachings and asks three questions:

1. The first question is what are the characteristics or indicators of a person who has transcended the three guNas? Will there be any change in his physical body? Will there be any extraordinary powers?
2. The second question is how does he conduct himself and interact with other people?
3. The third question is how does he transcend the three guNas? Is it a physical journey?

Bhagwat Geeta, Class 185 – Chapter 14 Verses 10 to 19

When sattva guṇa is dominant jñānendryas will be more operational, whereas rājo guṇa is dominant, karmēndriyas will be more functional; whereas when tāmo guṇa is dominant, neither jñānendryas nor karmēndriyas will be operational. Tamo guna will suppress jñānendrya and make them dull. Tamo guna will also suppress karmēndriyas also and there will be no activities. A tamasic person should not go to vedanta vichAra, but start with sakama karma, then to niṣkāma karma, progress to Upasana and then only to vedanta.

The fourth topic is gathi or what direction each of dominant personalities will travel.

Verse 14

If a person dies when sattva is predominant, then, he attains those pure worlds belonging to the upsAakas of great deities.

If a sattva guna pradhāna ajñāni dies, he will go to higher and purer loka or punya predominant loka. When a jñāni dies, his bodies merge with prabañcha and a jñāni does not travel after death.

Verse 15

Having died when Rajas is predominant, one is born amidst those who are attached to action. Likewise, having died when tamas is predominant, one is born in the wombs of deluded being.

A rājo guna dominant person will be reborn in a loka in which people are given lot of karma, that is manuṣhya loka. In the

higher lokas and lower lokas you can't acquire new karma phalāḥṃ you can only exhaust karma phalāḥṃ. Only in manuṣya loka, a person can both acquire and exhaust karma phalāḥṃ.

When a tāmo guna predominant person dies, that person is reborn in lower planes of existence. It can be lower lokas or they will be born as animals or plants where they will have no free will to acquire fresh karma.

Verse 16

Scriptures say that the result of sattvic action is pure punya. The result of rajasic action is sorrow. Whereas the result of tamasic action is ignorance.

These verses discuss phalāḥṃ of each guna. Sattvic person's actions are free from anxiety, tension and there will be harmony and peace. There will be spiritual growth.

For a person is rajasic, there will be lot of activities, anxiety, tension, intolerance, stress and strain. There will be hurtful chain reaction among rajasic personalities. Even communication may breakdown after a while, and it will be a broken environment. There will be materialistic prosperity without spiritual growth and peace.

For a tamasic person, human life is wasted, and ignorance is perpetuated. Ajñānam or ignorance is the result of tamasic karma.

Verse 17

Knowledge is born out of sattva. Greed is born out of rajas. Negligence and delusion along with ignorance are born out of tamas.

Out of sattva guna jñāna is born, because jñānendryas are bright and operational. Knowledge increases by leaps and bounds.

When rājo guna is dominant there will be greed and ambition. Tāmo guna will result in forgetfulness, omission delusion conflict and indecisiveness. Perpetuation of ignorance will continue for a tamasic person..

Verse 18

Sattvic people go up. Rajasic people remain in the middle. Tamasic people, abiding by the functions of the lowest guna go down.

Sattva guna predominant person goes to higher loka. Rājo guna predominant person neither goes up nor goes down, and they stay stagnant. Tamo guna predominant person travel downward. Higher, middle and lower lokas refer to the quality of the lokas and not the physical location.

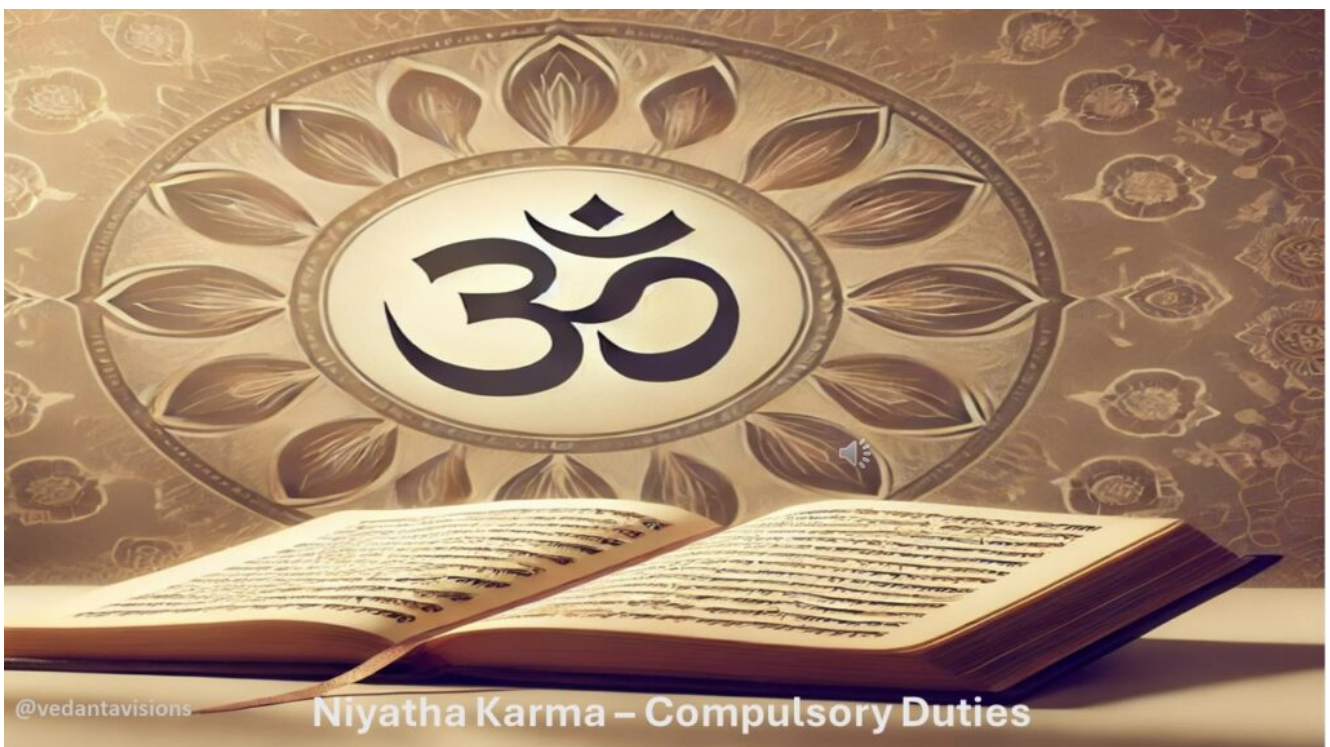
Verse 19

When the seer understands the doer to be none other than the gunas and knows the self which is beyond the gunas, he attains My nature

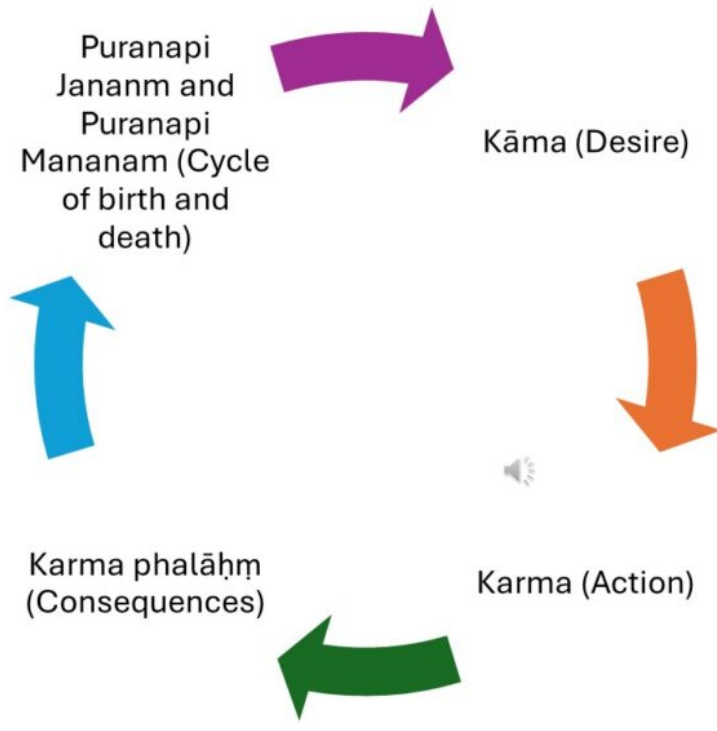
There is no escape from the bondage created by the three gunas; only the mode of bondage will be different. Sattva guna is addicted to knowledge predominant environment. A rājasa guna is addicted to activity predominant environment. AhaMkAra can never be free from gunas. It can only change the predominance of the gunas. The only way is to claim the higher nature of I, the sAkshi chaithanyam. sAkshi need not become guna free, because it never has any guna. So, there is no question of how to become guna free. You become guna free when you shift your identification from the lower I, the ego, ahaMkAra, anatma to higher I, consciousness, sAkshi chaithanyam, Atma. As long as I identify myself with body mind complex, I will be saguna ahaMkAra and I can never escape from saMsAra. The only solution is to know and identify with the higher nature and own up the higher nature.

Niyatha Karma: Compulsory Duties in Vedanta / Bhagavad Gita

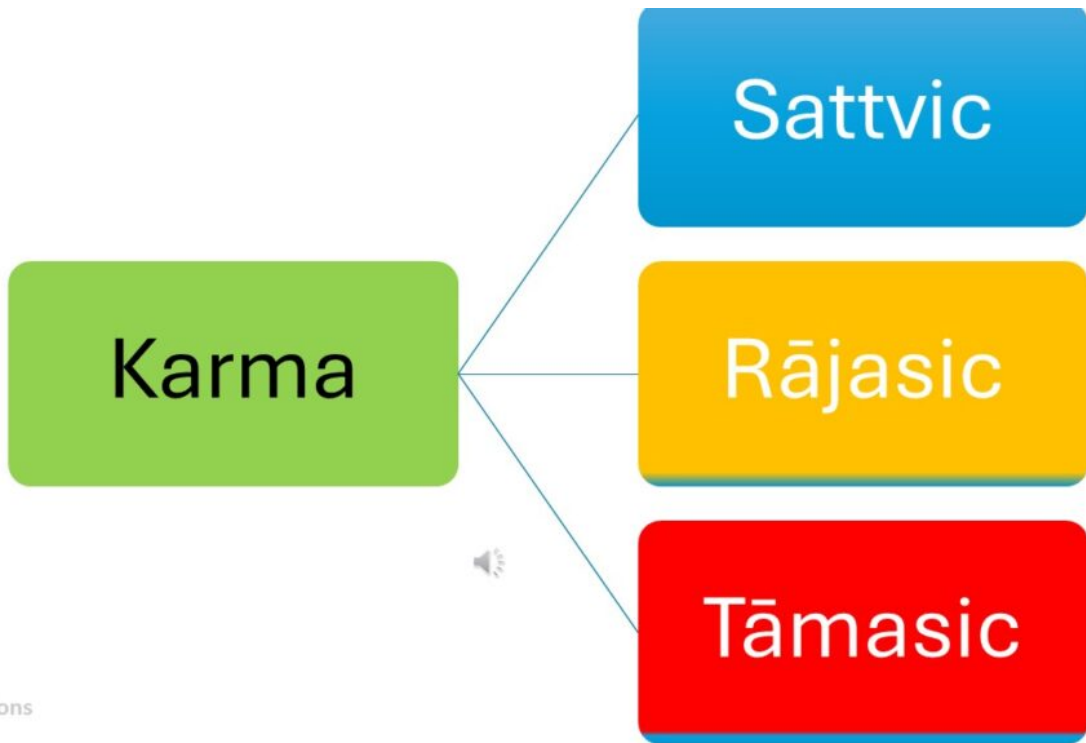
Charts and graphs used in this video:



Niyatha Karma – Compulsory Duties



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Five-fold Classification of Karma

Nitya or Vihita Karma – Compulsory Obligations

Naimittika Karma – Occasional Obligations

Kama Karma or Sakāma Karma, Optional Activities

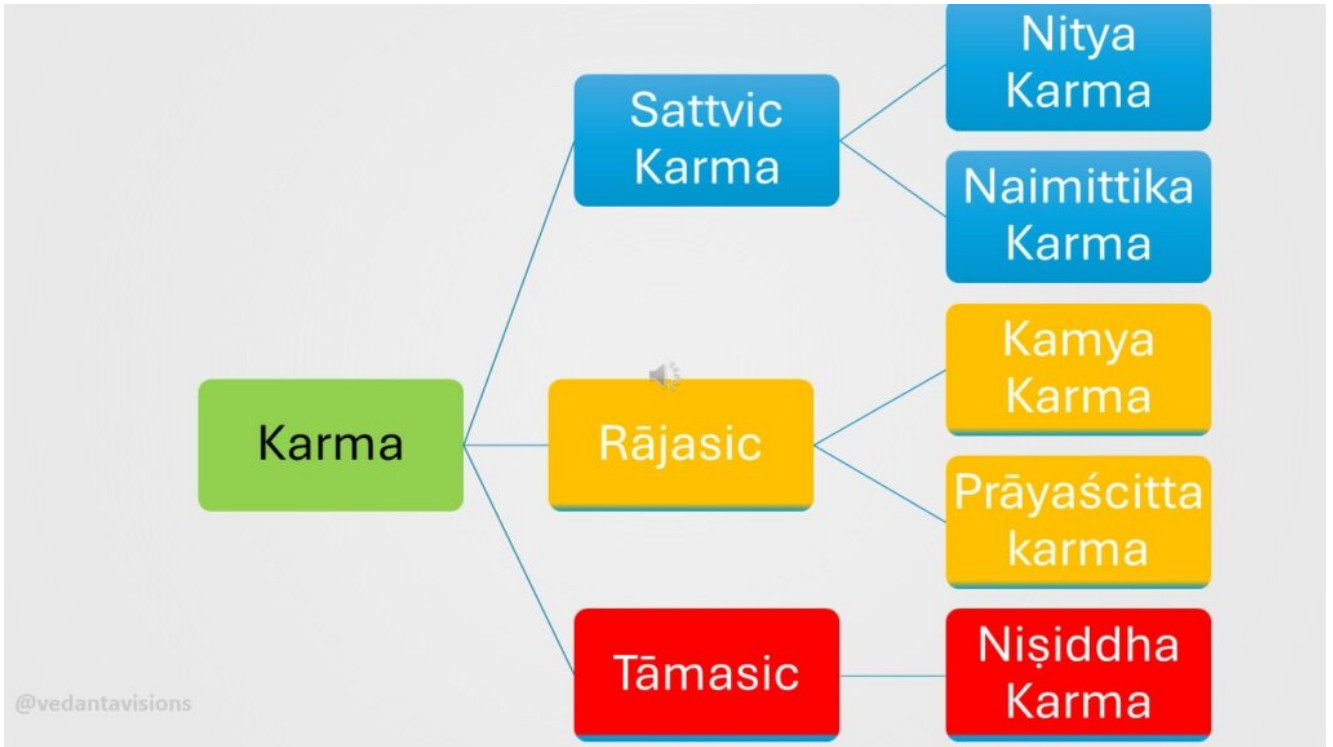
Prāyaścitta Karma, Remedial Activities

Niṣiddha Karma, Prohibited Activities

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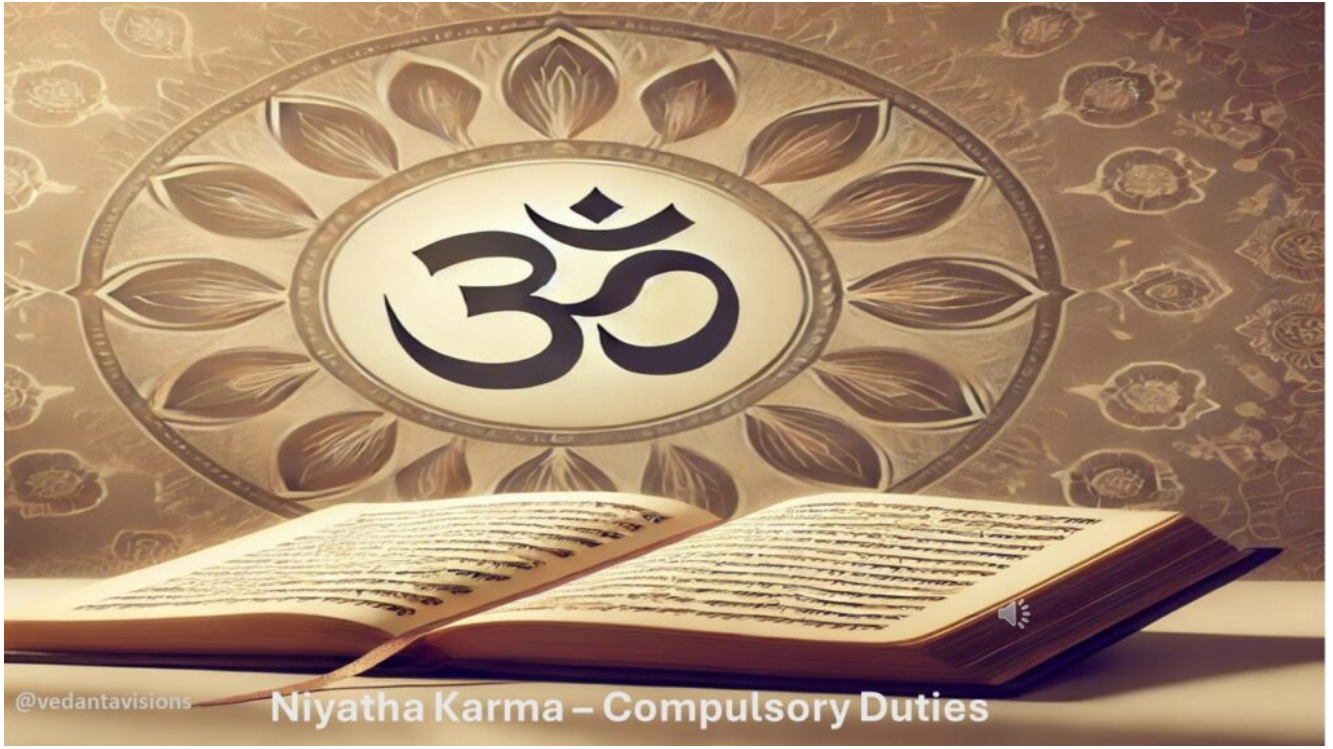


Niyatha Karma (18-4 to 11)

- Pañca Mahā Yajñas
- Dhānam
- Tapaḥ

- Nitya Karma
- Naimittika Karma

- Satvic Karma



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Niyatha Karma – Compulsory Duties