

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 brahmacarya 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.

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.

Taking Decisions: Swamiji Special Talk for New Years 2024

This is Swamiji’s special talk for New Year 2024 and highlights how Bagawad Gita is practical even today. I believe many of the guidelines can be followed in today’s world – whether we are managing our lives or a company or a part of a company and make it better.

Swamiji’s Special Talk: 2020 Sivaratri

Please click on the link below to listen to Swamiji’s Talk for 2020 Sivaratri:

Relationship between bakti and jananam

Swamiji's Special Talk for 2020: Hinduism and Family Life"

Please listen to Swamiji's Special talk for 2020 at this link:
Hinduism and Family Life

Swamiji's Gurupurnima Talk 2019

On July 16, 2019, Swami Paramarthananda gave a Gurupurnima talk regarding jivan mukthi. You can listen to this talk (approximately 50 minutes long) at this link:

Gurupurnima Talk 2019

Swamiji's Sivaratri Talk: "Purpose of Meditation"

On the occasion of Sivaratri, Swamiji gave a special talk on March 3, 2019. The topic of the talk is Purpose of Meditation. You can listen to this talk at the following link:

<http://www.yogamalika.org.in/free-talks/sivaratri-talk-2019-the-purpose-of-meditation-04-03-2019/>

2018 Guru Purnima Talk by Swamiji

Swamiji gave a special talk on the occasion of Guru Purnima on July 27, 2018. The subject of the talk was A Gyani's Relationship with God. Please click on the link below to listen to the talk;

2018 Guru Purnima Talk

Swamiji's Shivarathri Message

Swami Paramarthananda gave a special talk on February 13, 2018 for Shivarathri. The topic of the message was two types of bakthi. Please listen to Swamiji's message at this link:

2018 Shivarathri Message

Swamiji's New Year Talk for 2018: Glory of Sanatana Dharma

Namathe:

Swamiji has given a special talk for the New Year and the subject of the talk is Glory of Sanatana Dharma. Please listen to this talk by clicking below:

New Year 2018 Special Talk