

**Navnat Vanik Association (UK) 2012
Paryushan Celebrations**



Paryushan Celebrations – Tuesday, 18 September 2012

Day 7

How to fix your Karmic account?

Swamiji begins the lecture with a little reminder of the previous talk on two belief systems - one which believes God is the sole controller of destiny, and one which believes man himself makes his own destiny. What is the difference between Bhagwan Mahavir and us? Just a thread - Bhagwan Mahavir's parmaatma within is awake, and ours is still sleeping.

Jain dharma believes that aatma = parmaatma. So every man holds the capability within himself to reach the level of God. But because of our karmic body, we are not able to realise our aatma. The only way to get in touch with it is through deep meditation. The realisation of aatma is not an academic process, but an introspective and meditative process.

A question may arise in the mind of the readers that if man himself is responsible for his destiny, i.e. God is not, then what is the role of God in this whole process? The answer is simple - God is the guiding light. When a student is assigned homework from a teacher at school and he comes home, the parents coax and guide him into finishing his homework. And when he doesn't and returns to school, the teacher punishes him. In the same vein, God's role is to guide man in the right direction and show him the right approach to lead his life (God gives us homework). But when he does not follow it (when we don't do our homework), Karmaprakruti (the laws of karma) punishes him.

The second role of God is to inspire and elevate man so that he is able to garner strength and courage, but only through man's devotion. God is the "nimit" for man to get his strength. He cannot "give" strength. God's role is not to perform

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miracles, but to provide enlightenment (you realise the difference between right and wrong). But whether man gets enlightened or not is up to man himself.

Remember one thing: Life is a journey (this has a much deeper meaning than the colloquial use of the phrase).

Man's life has a fixed life span, but the *aatma* is eternal. So the life we are currently leading is an episode in the eternal journey of life. Wherever we stop this journey of life, we start there in the next birth. And any unfinished business in this life re-emerges in the next life. A simple way to explain this is through a story. Paresh and Ramesh are friends. Paresh is undergoing some financial difficulty, and asks Ramesh for £1,000 for two days. Ramesh, trusting that Paresh will return the money, gives it to him. Two days later, Ramesh asks for the money back, to which Paresh claims ignorance. He says he knows nothing about borrowing any money from Ramesh. At a point in the future, they end their natural life, and are reborn again in the same place. They have no connection with each other. One day, Ramesh, in his desperation, steals £1,000 from Paresh, to fulfill his own needs, leaving Paresh in the same mental state that Ramesh was in the past life. And thus, their karmic account gets settled.

Without a "*runanubandh*", two people do not interact in life. There has to be some unfinished karmic account to be cleared off. "*Runanubandh*" means a connection with someone who you have some unfinished business with. Whatever events you come across with people in your life, it is because of some left over business from the past life. There are a lot of real life events of Bhagwan Mahavir and Gautam Swami that illustrate this point.

So the real question is, how do you balance your karmic account? There are five keys to fixing it:

A point to reiterate and understand is that no relationships happen by accident. There is a karmic account behind each one, and each relationship. If there was no karmic account between us and Swamiji, then he would not be here with us today. And because he had a karmic account with us, there is no force that would stop him from being here. Whatever relationships you have in your life today, make every effort to clear them with full heart and devotion. If you don't, you will build up new karmas which will carry forward.

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So the five keys are:

1 - Take complete responsibility on yourself. Whatever happens in your life, take responsibility. Not only that, whatever someone does to you is also your responsibility. This is a hard concept to digest, but think this way - whatever someone does to you is because there has been some unfinished business with you, and hence it is now happening to you - so, it's your responsibility. What I do with someone else is my karma, and what someone does to me is my destiny. Action is the karma, and response is the destiny.

2 - Learn to accept things - don't keep a rejection attitude or an attitude of denial. Whatever happens is for the good. Acceptance is a big key, so understand it properly.

3 - Keep your mind stable, and be solution oriented - don't be reactive to situations because every reaction creates a new karma for you. With a calm mind, analyse the situation and respond to the situation with a solution. It will clear your karmas and not attract new ones. What is the difference between "chinta" and "chintan"? "chinta" = problem oriented thinking. "chintan" = solution oriented thinking.

4 - 80% - 90% of karmas are cleared when face to face. Without that interaction, karmas cannot be cleared or accumulated. For example, if someone is behaving rudely with you, you have two options. One, you realise that you are an aatma and the other person is an aatma, but there is some unfinished karmic account between these two aatmas and hence the other person is behaving rudely with me. Simple. That way, your karmic account gets cleared. The other option is to react to the situation and expect the other person to take more responsibility to behave and act more appropriately with you. That way, the situation is still not changing, but you are building more karmic accounts with him. And not clearing any old ones. If you look at Bhagwan Mahavir's life, he took the first option and cleared all his karmic debts. Unfortunately, we are taking the second option and still wandering on this physical level.

5 - Try to forgive each and everyone - whatever the behaviour of the person, their reaction towards you, their attitude with you, whatever it is - just forgive and

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forget. Every time you forgive, you are clearing your karmic debt with that person. Ofcourse, you may think that you are not in the wrong in a situation, so why should you forgive? But remember, two people only interact with each other because of past karmic debt, which means you must have done something in the past that has created these karmas, and hence given birth to this situation you are now facing. So ultimately, it is you who should forgive for whatever wrong is being done to you right now as it is payback for what you did in the past.

Swamiji finishes this talk with a question to meditate on. Is it easier to forgive, or easier to ask for forgiveness? And then leaves us with a "call-to-action" - From today, let's make a stern resolution that we will not start a new karmic account with anyone. No matter what the situation or event, I will not react and start a new account. At least that way, we don't add on any new karmas to our existing account.