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### **Interaction of Money**

**PMHT 2019 reading matter will start from here**

#### **Why Is There Always a Remainder of Desires?**

**Questioner:** We have enjoyed in so many past lives, became wealthy, yet desires remain, what is the reason for this?

**Dadashri:** Have you ever enjoyed! It just appears that way, that's all! When you see it in front of you, you cannot even enjoy it. For how long will *Pavagad* (a mountain in Gujarat state) seem beautiful? From the moment you decide that you want to go to *Pavagad*, there will be a lot of attraction for it from within. But once you go and see it, then that attraction is gone.

**Questioner:** So does that mean that we have not 'tasted' this yet? Has the 'taste' for money or enjoying sex not been fulfilled yet? Is that why thoughts about it still keep coming?

**Dadashri:** It is like this, in the past birth, one would be born rich, and that means, he would have women, money and everything. At that time, he may have been fed up with all this and thought, 'Instead of this, if there were less hassles, if my life had been simple, then it would have been better.' So all his thoughts will be like that. Then he would be reborn in poverty at that time, he will keep thinking of wealth and sexuality; such is the filled stock of karma.

#### **'We' Too Had the Burden of Money**

Even 'we' never liked this worldly life. Let me tell you about myself. Nothing in this worldly life interested me. Even if someone gave me money, I found it burdensome, even when the money was my own. I felt a burden taking the money, and a burden bringing it home. Before this *Gnan* (Knowledge of the Self), I found everything to be bothersome.

### **Did You Get Your Lifespan Extended?**

**Questioner:** Our thoughts are so enmeshed in making money in our business that we are not able to turn away from it, we are engulfed in it.

**Dadashri:** And even then, you are not completely satisfied, are you! You keep longing, 'I want to make a quarter of a million, half a million.' That is how it is. I, too, would have remained [in the desire] to make a million, but then I came to the conclusion that life does not give you an extension. Is there any extension on life? Then why should we bother? Instead of a hundred, if we were given a thousand years to live, then that would be acceptable, then the hard work would be worthwhile. However, there is no surety of that.

### **Why Does Money Predominate?**

**Questioner:** Currently money has predominance, why is that so?

**Dadashri:** When a person doesn't have any kind of insight (*sooj*) then he believes that money can get him happiness. This becomes firmly established, and then he believes that with money he can get sexual pleasures and other things. But he is not at fault either. Right from the beginning such karmas were done, that is why these results keep arising.

### **Do You Do It, or Does It Happen?**

**Questioner:** Some people are busy earning money and creating security for themselves, whereas other people who will attain *gnan* from a *sadguru* (Self-realized spiritual leader) and will be engaged in attaining security of *Atmadrashti* (the Vision that Sees the Self). So to understand *Gnan*, what genuine pursuits should the spiritual seekers do? What should be done to progress in *Gnan*?

**Dadashri:** So, then you should know whether you really earn money or whether ‘it happens’! You should know that right from the beginning!

Do you do all this, or is someone making you do it? What do you think?

**Questioner:** We indeed do everything, isn’t it! Nobody makes us do it.

**Dadashri:** No, something else makes that happen, and in your mind you have the wrong belief (*bhranti*) that, ‘I am doing it.’ When you give someone some money, something is making that happen too, and when you don’t give it, that is also because something is making that happen. Something is making this business happen. When there is a loss, something is making that happen also. When there is a profit, something is making that happen also. You feel, ‘I am doing it,’ and that is egoism. Should you not recognize what is making that happen? ‘We’ help you recognize that. When ‘we’ give you *Gnan*, we make you understand everything regarding who the doer is.

One is *swasatta* (the authority of the Self) and the other is *parsatta* (the authority of the non-Self). In *swasatta*, one is able to become the absolute Self (*Parmatma*). Whereas earning money is not under your authority. Therefore, which is better, to earn money or to realize the absolute Self? I know how money comes. If the authority to earn money were in one’s own hands, then he would even fight for it, and acquire it from any odd place. However, that [falls under] *parsatta*. Therefore, no matter what you do, you will not accomplish anything. A person once asked me about the nature

of money. I told him that money is like sleep. Some people fall asleep the moment they lie down; some toss and turn all night long and still cannot fall asleep, while others require pills to fall asleep. Therefore, money is not under your authority; it falls under *parsatta*. So what is the need for you become anxious about it?

### **This Is In Fact Instrumental**

This is why 'we' tell you that no matter how hard you try you will not acquire money. Money just comes, 'it happens'. Yes, you are merely a *nimit* (an instrument). You are simply one of the evidences when you go back and forth to the courts [Dada talking to a lawyer]; the speech that comes forth from your mouth is a *nimit*, therefore do not pay too much attention to all that. Whatever amount of attention that is necessary will automatically be allotted. You will not lose anything.

In your mind, you have established the belief that, 'It will not do if I am not there. The court would close down.' However, it is not so.

### **Circumstances Itself Earn For You**

When money comes to you, it is only after so many evidences come together that money comes to you. If you say to a doctor whose father has mucus accumulated in his throat, "You have performed such major surgeries, then why don't you remove this mucus." He will say, "No, if I try to remove it, then he will die before I am able to." So, not the slightest [independent will] is permitted. All the evidences have come together! I became a *Gnani* due to scientific circumstantial evidences. And all these people who are billionaires have not become so through their own efforts. Nevertheless, they believe, 'I became a billionaire,' is the only wrong belief. Whereas a *Gnani Purush* is never under any wrong belief. He tells it like it is that, "This is what happened. I was sitting at the Surat railway station and it (*Gnan*) just happened." The other person believes, 'I have

made 20 million and I have had three wives.’ You have brought all of this with you from your past life. It is just that you have established the belief in your mind that, ‘Yes, I am doing all this.’ That is all it is. It is egoism. Moreover, what does this egoism do? It plans for your next life. Thus, a living being (*jeev*) continues planning life after life. Thus, he never comes to a life where no other life is created. When this planning stops, that is one gets ready to go to *moksha*.

### **Happiness in What?**

There is not a single being that is not seeking happiness! Moreover, it is seeking eternal bliss. His assumes that there is happiness in money. However, problems and inner turmoil accompany it. To have eternal bliss while there is inner turmoil is not possible. They are both contradictory. Money is not at fault here. It is the individual who is at fault.

What would you do if you were given 10 million rupees?

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

**Dadashri:** What would you do if someone were to give you that? You should tell him, “It is your problem, so why are you giving it to me? Why would I want to take on your problem? Take it back!”

And so much happiness arises with this money! If you are given five hundred thousand rupees, then initially, you become very happy just by looking it. Later you feel distressed in your mind, ‘Where to keep it? In which bank should I keep it?’ Then you have to make preparations so that no one steals it along the way, and what if someone robs you on the road? Hence, it cannot be considered happiness at all. There cannot be happiness in anything which you worry about being robbed of and [actually] become robbed of.

Everything in this world can someday become unpleasant, whereas, the Self is your own true state, there is no suffering in that at all. In this world, even the person who gives you money becomes [perceived as] unpleasant. People distress about how to store it.

### **Wherever You Look, There Is Unhappiness**

So, whether there is money, there is still unhappiness (*dukh*); whether there is no money, there is still unhappiness; whether one becomes a prominent minister, there is still unhappiness; whether one is a beggar, there is still unhappiness; whether one is a widow, there is still unhappiness; whether one is married there is still unhappiness, even one with seven husbands has unhappiness! There is nothing but unhappiness! Even the businessmen of Ahmedabad are unhappy! What must be the reason for this?

**Questioner:** They do not have satisfaction.

**Dadashri:** Where was the happiness (*sukh*) in it in the first place? There was indeed no happiness in that. It just seems like that due to illusion (*bhranti*). Just as a man who is drunk, whose one hand has fallen in the gutter, he will say, “Yes I feel coolness in it. It’s very nice.” It feels like that because of the alcohol. Otherwise, how can there ever be happiness in this? All this is nothing but refuse!

There is indeed no happiness whatsoever in this worldly life (*sansaar*). There is certainly no happiness at all, if there were happiness then this Mumbai wouldn’t be like this. This is not [true] happiness. This is in fact an illusory happiness and it is just a temporary adjustment.

It is not worth keeping the burden of money. When it gets deposited in the bank, it gives the ‘sigh of relief’, and when it leaves it gives unhappiness. In this world, nothing is worth having a ‘sigh of relief’ about because it is all temporary!

## How Much Assets Does One Have?

What unhappiness does a man have? One man tells me, “I have nothing in the bank. I have become completely empty, I am bankrupt.” I asked, “How much was your debt?” He said, “I did not have a debt.” Then it can’t be considered bankrupt. There are a thousand or two thousand rupees lying in the bank. Then I told him, “You have a wife, don’t you?” Then he replied, “It is not as though I can sell my wife, can I?” I said, “No, you have two eyes, do you want to sell them for two hundred thousand? These eyes, hands, legs, brain; just count the value of all these assets. Even if there is no money in the bank, you are already a millionaire! You have so many assets, let’s go ahead and sell that! You would not even sell these two hands. You have unlimited assets. Consider all these as assets and be content. Whether money comes or not, but you should get food to eat on time.

## Where Is There Any Unhappiness At All?

**Questioner:** Dada, currently our financial circumstances have changed, so now I keep thinking, ‘What will we do?’ Please show a solution for this?

**Dadashri:** These things certainly will keep changing. Doesn’t night come after the day? One may not have a job today, but tomorrow he will find a new one. Both will change. Many times, it is not financial at all, but his greed is at work. All you have to see is whether or not there is money to buy vegetables for tomorrow. There is no need to see beyond that. Now do you have that sort of suffering (*dukh*)?

**Questioner:** No.

**Dadashri:** So then how can it be even be considered suffering? One continues complaining unnecessarily of suffering where there is no real suffering. Then that leads to a heart attack, one

experiences *ajampo* (inner turmoil and restlessness) and believes it to be suffering. That for which there is no solution cannot be considered suffering at all. For that which has a solution, one should bring about a solution, but if there is no solution at all, then that is certainly not suffering.

### **When One Takes Dada's Name, There Are Heaps of Money**

**Questioner:** In life, what should we do during times of financial difficulties?

**Dadashri:** If one year it doesn't rain, then what do the farmers say? "Our financial situation is doomed." Do they say that or not? Then, the following year when it rains their situation improves. So when the financial situation is delicate, you must have patience. You should cut down on your expenses, and in some way or other, you should work harder and put in more efforts. So all this has to be done only when the situation is delicate. Otherwise, when situation is good, things will go on by themselves. Is the situation very delicate right now? What sorts of difficulties do you have?

**Questioner:** It takes a long time to acquire any desired item.

**Dadashri:** Oh! A desired item!! But do you know which things this body wants?

**Questioner:** Actually, the main thing is to attain God.

**Dadashri:** This body in fact exists to attain God, but what are its needs? If it has been given some *kichadi* (lentils and rice) then will it let you focus the whole night or not? So this body doesn't ask for anything else, everything else is the turmoil of the mind. Don't you get two meals a day or not?

**Questioner:** I do.

**Dadashri:** It is only necessary to give this body the food it requires, it doesn't need anything else; and if not, then recite the Trimantra for an hour every day! If you recite this, then your financial



situation will improve. You have to find a solution for that. Once you create a solution, things improve. Would you like this solution?

If one recites Dada Bhagwan's name for one hour, then he will have heaps of money. But he doesn't do that, does he! Otherwise, thousands of people have acquired money. Obstacles are gone for thousands of people! If you take Dada Bhagwan's name and if money doesn't come, then that is not Dada! But these people don't take [Dada Bhagwan's] name like that after going home, do they!

### **Above Normal, Where Is the Happiness in That?**

What is the nature of money like? There is pain while earning it, pain while managing it, pain while protecting it, and pain while spending it as well. When a hundred thousand rupees come into the home, the distress of managing it begins. One has to search for a bank in which it will be safe; moreover, when the relatives and friends come to know, they immediately come running. All the friends come running and say, "Dear friend, you don't trust me even this much? I only want ten thousand." So then you have no choice but to give it. In fact, there is unhappiness when there is an excess of money, and there is also unhappiness when there is a scarcity of it. It is best when it is within normal [limits]. Otherwise, there is even unhappiness in spending money.

### **Have You Learnt How to Enjoy Money?**

Our people [of Indian culture] do not know how to take care of money nor do they know how to enjoy it. While enjoying it, one would say, "It is so expensive! How can you buy such expensive things?" Hey, why not enjoy it peacefully! But they are unhappy while enjoying it, and unhappy while earning it too. People have to work to make money in an environment where others are harassing them. Many people are not returning the money they owe, so there is unhappiness in

earning money and there is unhappiness in managing it also. Even when precautions are taken, it will not remain in the bank! The names of the bank account are itself 'credit' and 'debit', influx (*puran*) and outflux (*galan*)! When money leaves, it brings a lot of anguish. 'How can you buy such expensive mangoes? Why did you buy such expensive vegetables?' Hey, you are saying that it is 'expensive' for everything? Hey, what are you referring to as expensive? Then what do you refer to as cheap? This is simply one kind of bad habit that has been created. His viewpoint has been established, so then what can be done? What we are saying is that whatever was bought at an expensive price, that is all indeed correct. It is indeed *vyavasthit* (the result of scientific circumstantial evidences). But he doesn't understand that, does he? His viewpoint which has been established from the past doesn't go away, does it!

### **Bought a Return Ticket to the Animal Life-Form**



Many have evaded the income tax. They have hidden 2.5 million rupees. However, they do not know that this money will leave someday. When the income tax officers give them the notice then where will they pull the money out from? This is all just a trap. These people have prospered this way, but it carries so much liability with it and they are unaware of it, aren't they! On the contrary, they are only preoccupied in, 'How can I avoid income taxes.' That is indeed why 'we' say that they have bought a return ticket to the animal life-form.

Furthermore, one concentrates in the corner [area] of money and not in any other corners. That is why our cultural values (*sanskaar*) have been sold; they have been mortgaged. How can this be considered to have lived life? We are considered a civilized (Aryan community) people of India. This is not befitting of civilized people. Civilized people have three things, civilized conduct, civilized thoughts, and civilized speech. And now all those three have become uncivilized; and in

his mind he thinks of himself as having attained the right Vision (*samkit*). And *moksha* (liberation) will occur! Hey, based on what you are doing right now, it won't occur even after hundreds of thousands of lifetimes. The path to *moksha* is not like that.

### **Who Earns? Who Enjoys?**

Where there is no inner peace, how can there be any happiness? No matter how much you do, there is no inner peace. Externally you see great pomp. You will think that he is a very happy man, but he will actually be very unhappy. The reason is, he doesn't have inner peace. We consider inner peace as happiness. One may have an enormous apartment worth a million rupees but if you go inside it would feel like being at a cemetery. How can that even be called happiness? It is because there is no inner peace. Who can be considered as having inner peace in the bungalows? The cook and the two servants. They will be plump and robust, they will eat, drink and enjoy; whereas, the owner of the house would have caught a cold, so how can he eat? There will certainly be fruit in the house, but no one is able to eat them and all those servants will eat them and they would become robust! I have seen it, then I felt, 'They are so fortunate!' The merit karma of the cook and servants has manifested, isn't it!

### **In What Did the Human Life Get Wasted?**

The value of one minute of being human cannot be expressed, it is so very valuable. This is in reference to the people of India. The reason we have differentiated the human beings of India is because of their belief in reincarnation. People, apart from India, do not believe in reincarnation, therefore even a single minute of a person from India is extremely valuable. However, it is being used up recklessly. All day long, it recklessly goes to waste in unawareness. Has a fraction of a moment of yours ever gone to waste?

**Questioner:** Many have gone to waste.

**Dadashri:** Is that so? So how many were useful? What were they useful in?

### **More Wealth, More Entanglements**

A person remains in entanglements all day long. Even the saints and ascetics all keep getting entangled; whether one is a great king or a lawyer, yet he continues to get entangled right there. One who has less wealth, he too becomes entangled, and one who has more wealth will get more entangled; so all this worldly life is an entanglement. So how should one get out of this entanglement? One should ask this question and get the answer. And you should find a way to come out of this entanglement. It is the one who has come out of entanglements that can pull us out of entanglements. However, someone who has not come out of such entanglement at all, he will indeed cause us to become entangled, won't he! Do you ever have the desire to come out of entanglements?

Even if you make a mattress out of money, you will not get any sleep and there will be no happiness because of that either; no matter how much money one has, yet there is unhappiness. Therefore, there is nothing but unhappiness. At birth you have relatives like father, mother on one side; and after marriage you have a father-in-law, a mother-in-law, aunts-in-law, you have all these people. The entanglements were less, but you went ahead and increased them!

### **How Much Has Accumulated in the Bank?**

**Dadashri:** Why did you move from Dhoraji to here in Calcutta?

**Questioner:** For the sake of livelihood.

**Dadashri:** Every living being is managing its livelihood. Dogs, cats, all of them stay in their own towns and take care of their livelihood. These monkeys of Mathura, even they take someone's chickpeas right there and take care of their own lives, they don't go out of town. They stay precisely in Mathura, whereas our people go everywhere.

**Questioner:** That is because there is greed in his vision (*lobhdrashti*).

**Dadashri:** Yes, it is the greed that harasses them, not the livelihood that harasses them. This livelihood is not such that it would harass one at all. Livelihood will indeed become available wherever he is. Existence as a human being (*manushyapanu*) is a great, acquired spiritual power (*siddhi*). He gets every single thing, but he wanders around because of greed. 'Shall I take from this or take from that, shall I take from this, or take from that,' he keeps doing that. Even after moving all the way here to Calcutta, nobody says that I am fully satisfied!

**Questioner:** If there is satisfaction, then what is the unhappiness for?

**Dadashri:** No, no. It is not a matter of satisfaction. You had come all the way here to earn. Now after having earned, nobody says, "I have made five billion, now I don't need any more." I haven't met anyone who has said this to me. If he does not made five billion, but says, 'I have made one billion', then also I will think, 'Brother, you came to Calcutta, bravo!' How much do you have in the bank? Do you have about five million rupees?

**Questioner:** What can I say, Sir?

**Dadashri:** What do you have to say, Sir? Even after having moved here from Dhoraji, you have nothing in the bank? See, it turned out to be shameful. You came all the way from there and got trapped instead! You belong neither here nor there!

What is considered prosperity (*sampatti*) in Lord's language? The prosperity that multiplies! The prosperity that multiplies can be taken along with one, and he, himself, will also feel satisfied. The prosperity that divides has not been considered as prosperity by the Lord. Despite having pomp and prestige, [the one whose] prosperity divides, he inevitably dies, and his wealth will also go away. When one has no peace (*shanti*) during prosperity (*sampatti*), how can there be peace during adversity (*vipatti*)? There is no happiness in adversity or prosperity, there is happiness in *nishpatti* (beyond both adversity and prosperity). Nobody says, "Now I don't have the need for money," do they? Nobody is content? Are the jewelers content? Have the jewelers not become content?

### **Is Money The Only Way To be Called Sir?**

**Questioner:** If there is no money, then those people are considered as 'non-sense' [unintelligent], aren't they? And if one has money, then there is extra pride (*khumari*), is there not?

**Dadashri:** One without money will indeed be considered as 'non-sense'. Even if a person was to be an intelligent fellow, people would say, "Hey, don't come inside my home!" Even the intelligent one can't do anything, can he! He is considered to be 'non-sense' [unintelligent]! And then, there are the sensible [ones]. There are people with sense, and after that, there are the ones who are 'out sense' [beyond sense]; 'we' are considered 'out of [beyond] sense.' 'We' don't have sense; there is absolutely no intellect at all.

**Questioner:** Without money nobody will even acknowledge us. If there is no money then nobody will acknowledge us, they won't even talk to us.

**Dadashri:** I don't even have one-fourth of a rupee with me. Go look in my pocket; even then everybody acknowledges me.

When you no longer have the need for money, you will have lots of money. However, as long as the mind is a beggar that, 'I have 25,000 rupees with me,' then it keeps on ruminating on that. Hey, what good is that going to do? And have you saved a million thousand rupees? Then how much have you saved?

### **A Blind Man Weaves, but Who Chews It Away?**

It's like this, from a young age people keep on earning money, but if you go to check in the bank then one says, "There's only two thousand left!" And the whole day there is anxiety; all day long there are quarrels, clashes, and conflicts. Now, there is infinite energy. There is so much energy that if you think about something within, it will materialize externally. But, on the contrary, it doesn't materialize externally not only through thoughts, but even if one works hard, it still does not happen. So tell me, how much bankruptcy have human beings invited!

A blind man weaves and a calf chews it away, that is called *sansaar* (worldly life). The blind man keeps weaving the rope like this, he keeps on weaving further and further, yet the calf keeps chewing the rope at the back. Likewise, all the activity (*kriya*) done in ignorance goes to waste. Moreover, one spoils the next life after death such that he doesn't even get a human birth! The blind man thinks, 'Wow, 50 feet of rope is done,' and when he goes to collect it, he says, "What happened to this?" Hey, that calf chewed up everything!

The entire world's effort goes to waste in the oil mill. There they give the ox an oil-cake, and here the wife gives him a piece of savory cake (*handvo*) so he is happy. He works like an ox all day long and keeps extracting oil!

### **Only the First Comer Gets the Prize, But What About the Rest of Them?**

Who wouldn't be thinking about money day and night in the city of Mumbai? There are a few saints who wear white or orange colored clothes, they are such that they don't take money, they don't even touch money.

**Questioner:** The one who has earned wants to earn even more, and the one who hasn't earned is distraught because he wants to earn; why is that?

**Dadashri:** What is there to earn in that?

**Questioner:** It is about financial matters, it's about materialistic things. Those who have earned materialistic things, they are distressed to earn more, and those who have not, they are distraught in earning; why is that?

**Dadashri:** People want to enter into a racecourse. When horses are running in a race, which horse gets the prize?

**Questioner:** The first horse.

**Dadashri:** So which horse comes first in your town? On the racecourse, what is the name of the one that came first? So all the horses keep running and they run out of breath and meet with their demise, but none come in first place. In this world, nobody has come in first place. Besides one has entered into this race unnecessarily. So the others run out of breath and lose, while the prize goes only to one. Hence, it's not worth entering in this race. We must just continue our work peacefully by ourselves. We should just complete all our duties and be done. But it is not worth getting into this racecourse. Do you want to enter in this racecourse?

**Questioner:** Having come into this world, we will indeed have to enter into the racecourse, won't we?



**Dadashri:** Then run, who is telling you not to? Run as much as you can. We are just letting you know to fulfill your duties in the right manner and to fulfill them peacefully. At 11 o'clock at night, you should check, 'Are people sleeping or not?' Then you will come to know that people are asleep. Therefore, you should also cover up and go to sleep and stop running. If people are asleep, and you are the only one running around unnecessarily, how does that look? What is that? That is the attribute of greed that is tormenting you.

### **Life and Death Are Also Mandatory**

For their entire lives, human beings are getting roasted, the way a sweet potato gets roasted in a charcoal pit.

**Questioner:** Yes, they are indeed living in suffocation.

**Dadashri:** If they don't live, then what [else] can they do? Where will they go? Because living is mandatory and dying is not under anyone's control. He will realize that when he tries to commit suicide; the police will arrest him and press charges against him. Just as a person in jail has to do everything by compulsion, similarly, living is mandatory, and [earning] money is also mandatory.

So, should there be any grief over money? And has anyone become content after grieving about it? Do you feel that anyone ever has come first in this world? In this Mumbai municipality, has anyone's name been noted that he has come first and the other person has come second? Have such names been recorded? Nevertheless, he takes birth, earns tens of millions of rupees and then he dies. He dies a dog's death. By mentioning a dog's death, I mean that one has to end up going to a doctor. In the past, people would die a human death [die like a human]. What he would say is, "Brother, it's time for me to go." So the family members would light a lamp in the house, Whereas

now in his last moments he would have lost consciousness. Even dogs don't become unconscious at the time of death.

Nowadays, the humans have not remained as humans at all! And just look at their death! They die like dogs. This is the result of having engaged in illicit sex. The intellect has become *viparit* (takes one further into the relative). Therefore, the one who has money has endless pain. The *samyak buddhi* (the intellect that takes one towards the Real) gives happiness.

The mill owners of Ahmedabad own two mills and yet their suffocation is such that I cannot even begin to describe it. They may have two mills, but there is no telling when they will fail [shut down]. They had actually passed with flying colors through school, but they fail here [in life]. This is because they have adopted the 'best foolishness'. 'Dishonesty is the best foolishness.' Surely there has to be a limit to this foolishness? Or do they actually have to reach all the way to 'best'? Yet today, they have reached to 'best foolishness'!

### **Dada's Calculation!**

I have drawn a conclusion on matters of money. I thought, 'If one keeps accumulating money, then to what extent is he able to do so?' Then I came to the conclusion that no one has ever managed to remain the richest person in the world. People used to say that Ford has the first rank, but four years later, someone else's name was being heard. So, no one lasts forever. What is the point of unnecessarily running around here? The horse that wins the race gets the first prize, the second and third horses will get some recognition. But is the fourth horse just supposed to produce foam at the mouth [exhaust himself] and die? I thought, 'Why should I enter this racecourse?' These people will give fourth, fifth, twelfth, or hundredth rank, will they not! Why should we start

foaming at the mouth? Would one not start foaming? He entered the race to come first but came at twelfth place; then they wouldn't even serve him tea. What do you think?

**Questioner:** That's correct.

**Dadashri:** Hence, we made all these calculations. Dada's calculations! They are wonderful calculations. These mathematics are so amazing. That teacher was mentioning that it is worth knowing Dada's mathematics.

Run, run, run, but for what? If one gets to come first then it is fine, go, go ahead; let whatever is going to happen to body, happen. However, there is no rank, and there is no prize here either, there is nothing at all, and there is endless foaming. They did not put effort in anything else, but kept on running! He became disinterested in everything else, no enjoyment in even eating!

Don't you think it is worth learning these mathematics?

**Questioner:** The way you are saying this, it is not worth describing! It has become exactly like that.

**Dadashri:** So I am talking through experience, am I not! This is precisely the experience that I have had!

### **Gnani, Far Away from the Racecourse ...**

So this used to happen at weddings. 'We' have nephews, so when their weddings would take place, since they were the nephews, they would make his uncle [Dada] sit in the front row, in the center. So, an uncle will at least be third or fourth in the row. An uncle will indeed sit there. So then, when Zaverchand Lakshmichand [an honorable guest] arrives, he would be told, "Come, come, welcome." Then he would be seated in the center and 'we' would have to move aside. So in this

way 'we' end up being eighth in the row, by being moved over and over again. I thought, 'This has become a place for being disrespected. This is not a place of respect!' So thereon, whenever I would go, I didn't pay attention to the front rows. They [my nephews] would look around and ask, 'Where did uncle go? Where did uncle go?' This uncle would be drinking tea on the other side. After it is all over, I would go and sit in the very back and continue to watch everything. 'We' would keep drinking tea and observe which 'horse' is coming first.

Therefore, 'our' nephew would say, "Uncle, you are not sitting here [in front]. It looks bad, does it not!" I said, "Son, I don't like this racecourse, I am not able to run. My back hurts so I am not able to run." Then he said, "This is called being evasiveness. I, too, know how to do that, he was teasing me this way." I said, "Whatever it maybe, I am sticking to it." One has to keep moving aside with their foundation until the wedding rituals are over. Thus, 'we' got in the habit of seeing. When 'we' go to the weddings, 'we' got into the habit of seeing and being a knower-seer. *Gnan* had not yet manifested. Just a knower-seer; a knower-seer in the worldly sense!

### **The Plight of the Race Horses!**

There was once a president of a Jain organization. He was the president of their temples. He was a good man. He was a famous lawyer. He came to a wedding, so they said, "Please come, Chandubhai come," and gave him a seat. Then Zaver Lakshnichand arrived, so they said, "Please come, come," and gave him a seat, so Chandubhai had to move aside. He had to move one whole seat. After having to move seats two to four times, his face showed a frown. The first time he had to move, he showed a little frown, second time a little more, and after the third and the fourth time he had a complete frown. I kept watching all this. I thought, 'What a plight he has, this poor fellow. Hey.... the band is playing nice music, people are having their soft drinks and what a plight he is in!' He keeps thinking in his mind, 'This person is not wise,' he wanted to say so but he cannot

say it, and he was not enjoying the taste of the soft drinks either. There was nice music playing. People were [dressed] nicely but there was no pleasure in seeing their faces. I would enjoy seeing how he had become trapped. Then when he got up and I would go to meet him. I said, “Chandubhai Sir, how...” Then he said, “You Patel’s are bad with dealings...” I said, “I am not like that.” Then he told me, “Whoever comes, they keep seating them in the front. They do not even understand that who is who and what not. Shouldn’t they realize this?” I said, “They have this slight weakness!” So he became very pleased. I said, “Come. Let’s have cup of tea and then you can go.” But he wouldn’t give up the front row seat. He didn’t even think about being cautious the second time around. Here, in this racecourse one does not get a rank and unnecessarily becomes out of breath. They have no interest at home, nor do they have interest in food. This is their only interest!

I have written in the book that there is nothing in this universe that I have left remaining to think about. Can this be acceptable? People have become out of breath and died, yet they do give up their seat. Even though there is good food to eat and drink, there is no pleasure in anything, is there!

This talk can actually be experienced, can it not?

**Questioner:** I enjoyed it very much.

**Dadashri:** So if you just understand this worldly matter, then the worldly interaction becomes proper. When it becomes ideal, that means it is all right.

### **What Is Really Necessary?**

**Questioner:** If there is no money, there are no resources, and money is required for resources. Therefore, without the resource of money, when will we attain the kind of knowledge that we are

aspiring for? So, does it not seem as though this money is the first tool in order to go to the ‘school of knowledge’?

**Dadashri:** No, money is not a resource whatsoever. Not only for knowledge, but it is not a resource in any way whatsoever. If there is anything that is not necessary in this world, then it is money. That which seems necessary is believed so due to illusion and lack of understanding. What is necessary? The first thing that is necessary is air. If there is no air, then you can say, “Yes, air is necessary”; this is because one can die without air. No one has been seen to die from lack of money. So to say that ‘money is a necessity’ is all madness. This is because an owner of two mills also wants money, an owner of one mill also wants money, the secretary of the mill also wants money, the laborer in the mill also wants money; so then who is the happy one amongst all these people? Here, a widow cries, a married woman cries, and a woman with seven husbands also cries. When a widow cries, we understand that the lady’s husband has died, but [when you ask] a married woman, “What are you crying about?” She will reply, “My husband is immoral.” And one with seven husbands will not even say a word! Such is the matter of money. So, why are you after money? How did you get trapped into this?

### **Where Is the Effort in Acquiring Money?**

**Questioner:** Whether the money arising from merit karma (*punya*) will come to us or not, there should be some natural effort (*purusharth*) for it, shouldn’t there?

**Dadashri:** What should the effort for money of merit karma be like? It is actually straightforward and simple effort; but here we make that which is straightforward and simple very difficult due to lack of understanding.

**Questioner:** If we feel that it's not simple and straightforward, that it is difficulty, then should we leave it aside? If we feel that we don't have enough merit karma for money to come through simple ways, should we just become natural and spontaneous (*sahaj*)?

**Dadashri:** No, no. If you keep patience, then everything will automatically turn out to be straightforward! But there is no patience and one runs around and spoils everything.

**Questioner:** There is no patience, and then one feels, 'Let me do this, and do that.' That is what ends up happening.

**Dadashri:** Yes, and by, 'Let me do like this, let me just do like that,' he complicates everything. When he has to catch a train, he doesn't have any patience there either; would he leisurely drink tea in that situation? No. He is in fact worked-up about, 'The train will come any time now, the train will come any time now.' If we were to tell him, "Come here for bit I have to talk to you," he still would not listen. So because of impatience he feels, 'Let me just do this and do that.' So he surely experiences such clashes and exhaustion.

**Questioner:** It is such that, in business there is generally a 'sword' hanging over my head, such as; the income tax has to be paid, the sales tax has to be paid, the salaries have to be increased, so as a result of these pressures I am hustling around to, 'Let me do this and do that!'

**Dadashri:** Even then, nothing is achieved; those who hustle will continue to have to hustle.

**Questioner:** So just as you said, if we maintain patience, then will it automatically get arranged?

**Dadashri:** Everything indeed happens through patience. Through [inner] peace, everything comes. It will come calling you while you are sitting at home. Furthermore it's not as though we have to go looking for it in the market. Otherwise, today one would die working hard, die using

his intellect, even then he won't get even one-fourth of a rupee; and you are not the only one doing that, are you? The whole world is indeed chasing after money!

### **Can One Search for Money at the Cemetery?**

One is indeed chasing money such that, 'From where shall I get money, from where shall I get money?' Hey, why are you searching for money at the cemetery? This worldly life (*sansaar*) has become like a cemetery. There is nothing like pure love (*prem*) to be found. The way in which money is going to come is a natural course, it is [the results of] scientific circumstantial evidence. So then, what is the point of chasing after it? If this very thing liberates us then it's very good!!!

Money is limited, whereas people's demands are unlimited.

### **Money That Comes Is Like Sweat**

Some people possess an *atkan* (major blockade or impediment in the path of liberation) within for sexuality, some people have an *atkan* for pride, there are many kinds of such *atkans*. Some have the *atkan* that, 'From where can I earn, from where can I earn.' So, in this way, the *atkan* of money has formed. From the moment he wakes up in the morning, his attention remains on money! That is considered a big *atkan*.

**Questioner:** But one cannot do without money, can he!

**Dadashri:** It may not do, but people do not know what causes money to come to them and so they keep running after it. Money comes the way perspiration does. Just as some people perspire profusely while others perspire very little. Just as sweating is inevitable, in the same way, money certainly comes to people.



From the very beginning, I never had an *atkan* for money. I started business from the age of twenty-two and when someone came to visit me at home, they would have no knowledge about how my business was faring. On the contrary, I would keep asking them if they were having any financial difficulties.

### **What Does the World Want?**

**Dadashri:** Do you have dreams about money, day and night?

**Questioner:** I don't have dreams but I do indeed have the desire for such dreams.

**Dadashri:** So, if someone were in difficulty and he comes to ask you for 100 rupees, then what will be your plight? 'Oh my God, what if it becomes less [from my savings]?' Does that happen? This money is indeed for spending, it is not as though it is going to come along with you [when you die]. If one could take it along, then these *Vaniks* (member of the merchant caste) are very intelligent people, but go and ask in your caste, has anyone taken it along? Perhaps they must have hidden it in their pockets and taken it? If one were able to take money [to the next life], then we would even meditate on it, but one is not going to take it along, is he?

**Questioner:** Then why does every human have the inner tendency towards acquiring money?

**Dadashri:** They keep doing it by seeing [copying] others. One keeps on feeling, 'He is doing this, whereas I was left out.' The other thing that he has in his mind is, 'If there is money, then everything will follow.' One can get everything with money. But he doesn't know the other law, namely, on what basis does money come? Just as if one has a healthy body, then he is able to sleep; similarly, it is when the mind is healthy that money comes.

**Questioner:** But in spite of this, right now, nobody wants *moksha*; they want only money.

**Dadashri:** That is why God has said that one dies an animal's death. Just as animals like dogs and donkeys die, human beings die a fatal death. 'Oh money! Oh money!' They die saying this!

### **Worship of God or Money?**

It is even dangerous to keep remembering money, so imagine how dangerous it must be to worship money. Do you understand what I am trying to say?

**Questioner:** I understood that, but I don't understand what the danger is in it. There is an instant gratification in that, isn't there! If there is money, then everything follows. Pomp and splendor, cars, bungalow, one can attain everything, can't he?

**Dadashri:** But would anyone actually worship money?

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

**Dadashri:** So that means, worshipping Lord Mahavir has stopped and this worship has started, is that so? Man can only worship one thing; he can either worship money or the Self. It is not possible for a person to remain attentive in two places. How can the focus remain in two places? The focus can be in only one place. So, what is one to do? But it is a good thing that man has been granted permission to take money with him [when he dies]! Isn't it good?

**Questioner:** Where does anyone take money along with him? He indeed leaves everything here, nothing goes with him.

**Dadashri:** Is that so? But people take it with them, don't they! No, you don't know that art! Ask those people who have [high] blood pressure about this art? You wouldn't know about that.

### **What If One Could Take Along With Him?**

Once I met a businessman. He was in fact a millionaire. He was fifteen years older than me, but he would come and spend time with me. One day I asked him, “Your children wear shirts and pants, but you wear a *dhoti* (traditional form of clothing worn by Indian men, consisting of a long piece of cloth wrapped around the waist and extends down to the feet) which barely covered his knees; why do you wear that?” When the businessman goes to the Jain temple to do devotional viewing (*darshan*) he would appear exposed! In such a short *dhoti*, it appeared as if he was wrapped in a loincloth. Wearing a short sleeve shirt and a white cap, he would go hustling to the temple to do *darshan*. I told him, “It appeared to me that you will take all this with you.” He told me, “It is not possible to take it along, Ambalalbai. It cannot be taken along!” I told him, “You are intelligent people, we Patels [community of farmers from the warrior caste], do not understand, whereas, you are an intelligent community so you may have found a way?” He told me, “No, no one can take!” Then I told his son, “You father was saying this.” He said, “It was a good thing no one can take it along. If it were possible to take it [the money] along, then my father is such that he leave a debt of three hundred thousand rupees for me to repay! My father is very shrewd. Therefore, it is good that no one can take it with them; otherwise, my father would create a debt of three hundred thousand rupees and leave us on the street. I would not even have clothes left on me. If it were possible to take it along, then he would bankrupt us; that is how shrewd he is!”

**Questioner:** He would even create a debt and take it [the money] along with him?

**Dadashri:** He would create a debt and take the money along with him, but look, he said, “It is indeed good that one can’t take it along, or else my father is such that would leave behind a debt of three hundred thousand!”

**Which Karma Is Bound Because of Black Money?**

**Questioner:** Many big businessmen of Bombay accumulate black money; what effect will this have?

**Dadashri:** It binds karmas. It may be black money or white money. Good money or bad money, it all binds karma. Karma are being bound automatically. As long as a person has not attained Self-realization, karma continues to be bound. With black money, bad karma is bound. One will have to spend a life in the animal life-form; one will have to go to the animal kingdom.

### **How Can Contentment Remain?**

**Questioner:** All these people who are chasing money, why can't they stay content?

**Dadashri:** If someone were to tell you, "Stay content," then you would say, "Sir, why aren't you doing it and yet telling me to?" In reality, contentment is not something that can be maintained. Moreover, it's not something that can be maintained by someone saying to do so. Contentment is in fact automatically maintained in proportion to the knowledge one has. Contentment is not something to be done. It is actually a result. Your grade will depend upon how you gave your exam. In the same way, your contentment will be a result of however much knowledge you have. It is for the sake of maintaining contentment that these people work so hard! Just look, they even perform two tasks when they go to the toilet! They shave their faces while sitting on the toilet; they do both! They have so much greed! This is considered 'an Indian puzzle' and that is why it has been referred to as, 'an Indian puzzle,' hasn't it!

### **Two Tasks, at a Time**

One lawyer shaves while he sits on the toilet, and his wife was telling me, "He never talks to me." He had become so single-minded! [He is stuck] On just one side, in one 'corner', and he is

constantly on the run! When he gets money and he squanders it away. Lo and behold! He milks the cow and gives it to the donkey!

### **Is There Ever Any Limit to Greed?**

In the current times of *Kaliyug* (the fifth era of the time cycle), a person ruins his life by having greed for money. By having *aartadhyan* (an adverse internal state of being that results in hurting the self) and *raudradhyaan* (an adverse internal state of being that hurts the self and others) in the state of a human, people lose their right to be born as humans again. In the past, these very people have enjoyed the luxuries of grand kingdoms and royalty. They were never such beggars, but currently, their mind has become like a beggar. It keeps [bickering], 'I want this and I want that!' Otherwise, a person whose mind is content will walk around like royalty, even if he has been given nothing. Money is such a thing that it turns one's vision towards greed. Money increases vengeance (*ver*). The further away you can stay from money, the better it is. And if it is spent, then it is better to spend it towards a noble cause.

However, money is subject to scientific circumstantial evidences. So whether it is used for a moral cause or for an immoral cause, the money will still continue to come.