

## [Karma Management](#)

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INSIGHT

## Karma Management

SATGURU BODHINATHA VEYLANSWAMI

The concept of karma has spread beyond the confines of the Asian religions that conceived it to become a core concept of today's yoga and New Age movements. It is now mentioned regularly on American mainstream television programs and in the movies. Last year in discussing the concept with a junior college class in Hawaii, a student expressed contemporary culture's astute definition of karma as "What goes around comes around." Unfortunately, most individuals' understanding of karma is at best limited to thinking about it as an abstract principle without applying it to their own life. This is equivalent to a student's learning and understanding all the laws of nutrition, being able to get an "A" on any test on the subject, but following a personal diet of junk food three times a day. What he learned is not influencing how he lives. The study of karma is effectively approached in a three-step process: 1) dispelling common misconceptions about karma; 2) acquiring a correct intellectual understanding of karma's key concepts; 3) managing your own karma by utilizing the correct understanding of karma to refine your actions and reactions in life.

## Two Misconceptions

You have do doubt heard the most common false concept about karma on a number of occasions. It goes something like this: "Nothing but bad things happen to me. It's my karma, and even when I strive to do better, my striving has no effect upon it. So why should I even try to make my life amount to anything? It's truly hopeless."

This misconception must be rejected for two important reasons. The first is that you can actually change your karma through the principles of effective karma management. The second is that how you live in this life creates the karma you will face in

your future lives. So, why not consciously use the law of karma to create a future that is filled with pleasant experiences rather than painful ones?

A second common false concept about karma, which you have probably also heard, goes like this: "My life is in a state of chaos. Everything is going wrong, and it all started three months ago when Saturn entered Taurus and my karma changed. I have been advised that if I can successfully appease Saturn through having a priest do regular Sani puja, my problems will go away. Therefore, that has become the entire focus of my religious life at

this time." The fallacy of this attitude is that, yes, karmic difficulties indicated by your astrology can be mitigated, but not simply by paying a priest to do Sani puja. If that is all you are doing to work with your situation, that's not enough. In working through the trying times of life, your primary powers are willpower, devotion and understanding. Such karma can be mitigated through specific actions performed by the individual, such as those outlined below, but not merely by giving over such duties to others.

A second reason this misconception must be rejected is that it attributes the cause of our problems to the

planet Saturn rather than to our own actions in the past. It is like pleading with the jailer to release you from your cell simply because being incarcerated is an unpleasant experience, having forgotten about the crime you committed that put you in prison in the first place. Planets don't determine your karma, and neither do the actions of others. It is self-created, and you are the source of it all—good, bad and mixed.

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## Ten Correct Concepts

## One: Karma means act or deed.

Let's begin with the word karma itself. What does it mean? Karma means "action" or "deed," such as in the common phrase karma yoga, "union through action."

## Two: The law of karma is

## the law of cause and effect.

When we say "the law of karma," we refer to the law of action and reaction, also called the law of cause and effect. This law states that what we sow we shall reap in this or future lives.

Benevolent actions (punyakarma or sukarma) will bring loving reactions. Selfish, hateful acts (

papakarma or kukarma) will bring suffering. Every action that we perform in life, every word we speak, even every thought that we think, has its reaction.

Three: Karma is just and self-governing.

The law of karma is a divine, self-governing



system of justice that automatically creates the appropriate future experience in response to the current action.

However, unlike the justice systems of a country, which only punish the misdeeds of those who are caught, tried and found guilty, karma punishes misdeeds and rewards good deeds whether they are known or not. For example, if a man robs a bank and is never

caught, no punishment is received through man's law. However, he will inevitably face the consequences of his crime through the law of karma. Similarly, the good deed of giving money regularly but anonymously to a charity will be rewarded, even though no one knows the giver's name.

## Four: Karma is our teacher.

Through understanding the consequences of their actions, individuals sooner or later learn to refrain from committing a particular misdeed. Any good system of justice does not want repeat offenders. It wants individuals to understand the error of their ways and reform their behavior.

You've heard Alexander Pope's famous phrase that to err is human, to forgive is divine. Well, we can adapt his adage and say to err is human but to err only once is divine, meaning those who are striving to live a religious life are self-reflective and learn quickly from their mistakes. This is what we mean by saying "Karma is our teacher." It teaches us to refine our

behavior—hopefully sooner rather than later. One way to tell a young soul from an old soul is to observe how quickly he learns karma's lessons in life.

**Five: We each have our individual karma.**

Karma also refers to our individual karma that we

carry from life to life, both the karma to be resolved in this life, and the karma to be resolved in a future life. To understand this better, let us reflect again on the criminal justice system. Justice is known for moving slowly. It can take a number of years before a convicted criminal receives his punishment. The law of karma is even slower. The consequences, or fruits of actions, known as

karmaphala, may not come for a number of lifetimes. Thus, the karma we are born with is comprised of rewards and punishments from many past lives that have yet to manifest, and are yet to be resolved.

**Six: There are three types of individual karma.**

Our individual karma is of three types: sanchita, prarabdha and kriyamana. Sanchita is the sum total of past karmas yet to be resolved. Prarabdha is that portion of sanchita karma scheduled to be experienced in the present life, shaping its events and conditions, including the nature of our bodies, personal tendencies and associations. Kriyamana is karma you are presently



creating. While some kriyamana karmas bear fruit in the current life, others are stored for future births.

**Seven: Astrology indicates the patterns of karma.**

Prarabdha karma determines one's time of birth, which dictates one's

astrology, which in turn delineates the individual life pattern by influencing the release of these karmas. Thus, an individual will experience certain astrological periods as difficult and other periods as auspicious and positive. Astrology does not dictate our karma, rather our karma determines our astrology, so understanding our horoscope helps us knowledgeably manage our

karma as it arises to be faced.

**Eight: Karmas are either active or inactive.**

Sanchita, prarabdha and kriyamana karmas can each be divided into two categories: arabdha, "begun" or "undertaken" karma that is sprouting;

and anarabhda, "not commenced," "dormant," or seed karma. An analogy can be drawn to a garden in which a variety of seeds have been planted. Some types of plants will sprout in a few days, others will take weeks and still others lie dormant for months. Similarly, some of our karmas will manifest in the next few years, some toward life's end and others in a future life.

## Nine: We create our own future.

Our actions in the present are creating what we will experience in the future, even in future lives. The point here is that when we think of karma, we tend to think of the past. We reflect upon the rewards and punishments from the past that are now manifesting

and what we must have done to create them. However, we must also think about our future in this life and lives to come. Our actions in the present are influencing that future, making it pleasant or unpleasant. Therefore, before acting, a wise person reflects on that action's karmic consequences and thereby consciously molds his future.

# Ten: Life is all about resolving karma.

The ultimate future to consider is liberation from the cycle of birth and death, samsara. As long as we have karmas to resolve, we will be reborn on Earth. Thus, individuals who are intent upon spiritual progress take the creation and resolution of karma

quite seriously. Not only do they strive to act wisely in the present, they perform extra religious practices to rid themselves in this life of karmas that would normally only manifest in future lives. This is a profound practice performed by sagacious sannyasins especially.

## The Ten Principles for



# Effective Karma Management

A few years ago, I was one of two speakers at a lecture in Perth, Australia. I spoke on enlightenment, stressing that it is a gradual process, a deepening of the

ability to experience God, starting with seeing God as the light in the eyes of everyone you look at. The second speaker, a prominent Malaysian Hindu leader, made the point that a modern trend of Hindus is to consider the traditional wisdom given by

swamis as old-fashioned and not lend it much weight. Instead, many Hindus are fascinated with the modern, secular self-improvement-seminar approach, which quite often takes its principles from Hindu thinking but gives them a modern

packaging. So, today we are taking that modern approach to karma. You've heard of stress management workshops? Well, this a karma management program, designed for workshops, in which we will learn the ten principles for effective karma management,

drawn from the teachings of Satguru Sivaya Subramuniyaswami (Gurudeva). This fulfills the third step of learning about karma, which is to apply our understanding of karma to our own life and thus refine the way we act in and

react to life. Gurudeva taught: "It is easy to study the law of karma and to appreciate it philosophically, but to realize it, to apply it to everything that happens to you, to understand the workings of it as the day goes by, requires an ability to which you

must awaken."

## First Principle: Forego Retaliation

There is no need for  
you to be the  
instrument to return a  
karmic reaction to

someone else. For example, an individual is really nasty to you, so you feel the impulse to retaliate and be nasty to him. If you follow that tack, you will create a new unseemly karma to face in the future. Better to let the law of



karma take its own course without your intervention, which will generally happen through some other person with less self-control who does not understand this law of life.

Let us take another example: a classic cowboy movie plot. Someone shoots and kills the hero's brother during a robbery, and the rest of the film is devoted to his chasing down the outlaw and shooting him in revenge. What, then, happens in the

next life, the sequel?  
There is definitely a  
karma to be faced for  
killing in revenge.  
Perhaps another  
robbery will take  
place and the hero  
will be killed. Wisdom  
tells us that it is  
better to let the  
sheriff apprehend the  
outlaw and bring him

to justice. The sheriff has taken an oath and is authorized to uphold the law and therefore creates no negative karma in capturing the outlaw, even if he has no choice but to kill him in the process.

Gurudeva said,  
"Retaliation is a  
terrible, negative  
force. When we  
retaliate against  
others, we build up a  
bank account of  
negative karma that  
will come back on us  
full force when we  
least expect it."

Tirukural: "Forget  
anger toward all who  
have offended you,  
for it gives rise to  
teeming troubles."

Second Principle:  
Accept Responsibility

Karma generally manifests through other people, and thus it is easy to see the other person as totally responsible for what happens to us. For example, you are attacked by a mugger who strikes you and steals your

valuables. You are quite upset with the malicious thief. However, the mystical perspective is to see yourself as responsible for whatever happens to you. You are, through your actions in the past, the



creator of all that  
you experience in  
the present. You  
caused your loss; the  
thief is just the  
instrument for  
returning your karma  
to you.

Of course, it is easy

to apply this principle when the effect is an enjoyable one (we know intuitively when we get good things that we deserve them) and not so easy to apply it when it is not enjoyable, but in both cases we are

equally responsible.  
In the end, you have  
no one to praise but  
yourself when your  
life is filled with  
successes and no  
one to blame but  
yourself when your  
life is filled with  
difficulties.

Gurudeva said, "As long as we externalize the source of our successes and failures, we perpetuate the cycles of karma, good or bad. There is no one out there making it all happen.

Our actions, thoughts and attitudes make it all happen. We must accept and bear our karma cheerfully."

Tirukural: "Why should those who rejoice when destiny brings them good

moan when that  
same destiny  
decrees misfortune?"

Third Principle:  
Forgive the Offender

Take as an example

a teenage boy on the way home from school. One day a gang of boys teases him for being different in some way and beats him up. A common response is for the teenager to feel angry at the boys

and harbor ill feelings toward them for years. This is problematic, however, as it keeps the lower emotions of anger constantly churning in his subconscious mind. Unless he forgives them, he



perpetuates the event in his own mind, long after it is over.

Gurudeva often told the story of when a man attacked Swami Sivananda,

hitting him  
forcefully in the  
head with an axe  
during evening  
satsang at his  
Rishikesh ashram.  
Swamiji's followers  
were outraged and  
angrily subdued the  
man. But Swami  
Sivananda

responded with the opposite sentiment. He asked that the man not be punished or turned over to the police. The next day he met with his attacker and gave him a train ticket home, several

spiritual books and money. Swami said, "Thank you so much for being the instrument to bring this karma back to me. Now I am free of it." He felt no anger toward the man whatsoever.

Tirukural: "If you return kindness for injuries received and forget both, those who harmed you will be punished by their own shame."

# Fourth Principle: Consider the Consequences

Quite often our  
actions are based  
upon an emotional  
reaction to what  
someone has done

or said to us. The consequences of such actions are often not clearly and carefully thought about. For example, someone insults you, so you insult them back. If you did reflect, you would see that the

consequence of harming someone else with your words in the present is for you to be harmed again in the future by someone else's words. This behavior creates an endless cycle of being harmed and



harming others,  
which is only  
stopped by  
considering the  
consequences  
before acting and  
not harming back.  
Mahatma Gandhi  
once said, "An eye  
for an eye makes  
the whole world

blind." So, too,  
instinctive  
retaliation  
ultimately makes  
the whole world  
angry. The principle  
of considering the  
karmic  
consequences  
pertains equally to  
positive actions. The

wisest approach is to not simply react to things that happen to us, but to take time to consider the karmic repercussions of all actions before we take them.

The habit of considering the consequences before acting can be developed at an early age when parents and teachers utilize positive discipline methods to help children face the

natural and logical consequences of their actions. An insightful letter from Lord Ganesha on consequences in Gurudeva's book Loving Ganesha reminds us: "Keep track of your paces, for your walk makes

marks. Each mark is a reward or a stumbling block. Learn to look at the step you have made and the step you have not made yet. This brings you close to Me."

Gurudeva elucidates our fourth principle: "It is our reaction to karmas through lack of understanding that creates most karmas we shall experience at a future time."

Tirukural: "All suffering recoils on the wrongdoer himself. Thus, those desiring not to suffer refrain from causing others pain."



# Fifth Principle: Create No Negative Karmas

Now that we have a  
good grasp of the  
karmic  
consequences of  
various kinds of

actions, what is needed next to progress even further in the management of karma is a firm commitment to refrain from actions that create new negative karma. Perhaps we should

all take a pledge,  
such as "I promise  
henceforth to refrain  
from all actions that  
create negative  
karmas."

This is actually not  
as difficult as it

sounds. How do we know if a specific action will create negative karma or not? Scriptures such as the Tirukural may make mention of it. We can ask a Hindu religious leader his or her opinion. We can ask our parents

or elders. And once we get the knack of it, our own conscience will be able to provide the answer most of the time.

Gurudeva advises

us: "Wise handling of karma begins with the decision to carry the karma we now have cheerfully, and not add to it. A firm decision to live in such a way as to create no new negative karmas is

a sound basis for living a religious life, for following the precepts of dharma and avoiding that which is adharmic."

Tirukural: "What good is a man's

knowledge unless it prompts him to prevent the pain of others as if it were his own pain?"

**Sixth Principle: Seek  
Divine Guidance**



We don't have to manage our karma totally on our own. Help is available, divine help, in fact. Such help comes from none other than Lord Ganesha, who has the duty of helping sincere devotees manage

their karma in the  
best way possible.

Once, through  
sincere worship, an  
individual develops  
a personal  
relationship with  
Ganesha, he

naturally drops off  
any remaining  
adharmic patterns  
of behavior and  
becomes fully  
established in a  
dharmic life. Not  
only does Lord  
Ganesha help you  
become

established in  
dharma, but in the  
best personal  
dharmic pattern for  
this life, known as  
svadharma, your  
natural occupation  
and duties to  
family, friends,  
relatives, deceased

relatives,  
community, guru  
and temple.

When we seek His  
permission and  
blessings before  
every undertaking,  
Ganesha, as the

Lord of Obstacles,  
guides our karmas  
through creating  
and removing  
obstacles from our  
path, similar to a  
mother's watching  
over her young  
children at play. He  
also has an

extraordinary  
knack for  
unweaving  
complicated  
situations and  
making them  
simple. He can  
unweave His  
devotees from their  
karma, clarifying

and purifying their lives. How can we invoke this divine guidance when we encounter karmic difficulties? Simply by chanting His name or a simple mantra, or placing a flower at His feet,



visiting His temples  
for puja, meditating  
on Him or just  
visualizing His holy  
form and inviting  
Him mentally to  
help in our time of  
need. He will  
respond.

Gurudeva  
comments on  
svadharma, "Such  
a life is the  
fulfillment of all  
previous efforts  
and thus erases the  
uncomplimentary  
deeds and adds  
beneficial ones, so

a next birth can be most rewardingly great and useful to the whole of mankind."

Tirukural: "Draw near the Feet of Him who is free of

desire and  
aversion, and live  
forever free of  
suffering."

Seventh Principle:  
Mitigate Past  
Karma

Once we have stopped acting in ways that create new negative karma, our life will be sublime enough to focus on ridding ourselves of karmas of the past, mitigating them,

meaning to make  
less harsh, painful  
or severe.

To better  
understand  
mitigation, let's  
make another  
comparison to the

judicial system. A man commits armed robbery and receives a ten- to twenty-year sentence. But due to good behavior in prison, he is paroled after only

five years. He has mitigated his sentence, made it less severe, through his good behavior.

Let's now take an



example of karma that is mitigated. You are destined to lose a leg in this life because you caused someone to lose his in a past life. If you are living a selfish, low-minded kind of

life, the karma would come full force and you would lose your leg. However, if you are a kindly person who regularly helps others, the karma would be

mitigated and you might read in the morning paper about someone losing a leg and take on the emotion of that experience as if it had happened to you. Later on

when hiking you  
stumble and your  
leg is injured, but  
not severely. The  
full force of the  
karma was  
softened by your  
kind and helpful  
actions.

Following Dharma:  
Living virtuously,  
in itself, helps  
modulate the  
release of karmic  
seeds, evening out  
the ebb and flow  
of karma and  
minimizing  
"karmic

explosions" that might otherwise occur. Thus negative karmas in one's individual pattern are naturally avoided or mollified and positive karmas accentuated and

brought into  
fruition.

Karma Yoga:  
Helping  
others – karma  
yoga, performing  
good deeds – and

thus acquiring  
merit which  
registers as a new  
and positive  
karma is one way  
of alleviating the  
heaviness of some  
of our past karma.



Bhakti Yoga:  
Worship, bhakti  
yoga, that is  
intense enough to  
cause us to  
receive the grace  
of the Gods can  
change the  
patterns of karma  
dating back many

past lives, clearing and clarifying conditions that were created hundreds of years ago and are but seeds now, waiting to manifest in the future. The key concept here is

intensity. Dropping  
by the temple for  
fifteen minutes on  
the way home  
from work is  
unlikely to  
accomplish such a  
transformation.

Pilgrimage:  
Pilgrimage is an  
excellent way to  
generate an  
intensity of  
worship. Over the  
years, Gurudeva's  
devotees have  
pilgrimaged to  
India, visiting

major temples  
such as  
Chidambaram,  
Rameshvaram and  
Palani Hills. Many  
have come back  
transformed. They  
physically look a  
little different,  
behave differently

and fit back into  
life in a more  
positive way than  
before. Their  
karma was  
changed by the  
grace of the Gods.

Vows: A vrata, or vow, can also generate an intensity of worship, such as fasting during the day and attending the temple on each of the six days of Skanda

# Shashthi or the 21 days of Vinayaga Viratam.

Penance: Penance,  
prayashchitta, is a  
forth way to  
mitigate karma.



This is like  
punishing yourself  
now and getting it  
over with instead  
of waiting for your  
karma to manifest  
a punishment in  
the future. A  
typical form of  
penance is to

perform walking  
prostrations, such  
as around a sacred  
lake or mountain,  
up a sacred path  
or around a  
temple.

Often it is advised to perform penance that is directly related to a misdeed. Let's take the example of a teacher who frequently used corporal punishment to

discipline students  
but now strongly  
feels hitting  
children for any  
reason, even for  
discipline, is  
wrong. An  
appropriate  
penance would be  
to print and

distribute to  
teachers literature  
on alternatives to  
corporal  
punishment. This  
type of penance  
should only be  
undertaken after a  
certain degree of  
remorse is shown

and the urgency is felt by the devotee to rid his mind of the plaguing matter.

Gurudeva said,  
"When pre-dawn

morning pujas,  
scriptural reading,  
devotionals to the  
guru and  
meditation are  
performed without  
fail, the deeper  
side of ourselves is  
cultivated, and  
that in itself

softens our  
karmas and  
prolongs life."

Tirukural: "Be  
unremitting in the  
doing of good  
deeds; do them



with all your might  
and by every  
possible means."

**Eighth Principle:  
Accelerate Karma**

Why wait twenty more births to achieve spiritual maturity when you could achieve it in two births? That is the idea behind accelerating karma. When we begin meditating

and performing  
regular daily  
sadhana,  
preferably at the  
same time each  
day, our individual  
karma is  
intensified. In our  
first four or five  
years of striving

on the path we  
face the karmic  
patterns that we  
would never have  
faced in this life  
had we not  
consciously  
intensified our  
spiritual practices.  
Those on the

spiritual path  
resolve much  
more karma in a  
lifetime than  
others. They could  
be called  
professional karma  
managers.

Of course, family duties in the grihastha ashrama don't allow much time for sadhana. Thus, the principle of karma acceleration is best fulfilled in the stage called

sannyasa, both by those following the path of the monk and by everyone after age seventy-two. Retirement can be more than playing golf. It is an opportunity to

intensify our  
spiritual practices  
and thus  
accelerate our  
karma.

Gurudeva said,  
"By this conscious



process of  
purification, of  
inner striving, of  
refining and  
maturing, the  
karmas come  
more swiftly,  
evolution speeds  
up and things can  
and usually do get

more intense.  
Don't worry  
though. That is  
natural and  
necessary. That  
intensity is the  
way the mind  
experiences the  
added cosmic  
energies that

begin to flow  
through the  
nervous system."

Tirukural: "Not  
allowing a day to  
pass without  
doing some good

is a boulder that  
will block your  
passage on the  
path to rebirth."

**Ninth Principle:  
Resolve Dream  
Karma**

Though some of our dreams are only the result of thoughts occurring in our own mind, other dreams are astral experiences, of being conscious in our astral body

and interacting with others in their astral body. These astral plane actions create karma, just as do our physical plane actions. This is the basis of the Hindu ideal that

one would not steal or injure even in a dream. Why? Because such transgressions create negative karma that will come back to you. These are real

karmas that may eventually manifest on the physical plane. However, this can be avoided if you happen to have further dream experiences in which appropriate



actions are taken  
to dissolve the  
karma. More  
commonly,  
though, we can  
resolve dream or  
astral-plane  
karmas in the  
same way we  
would

physical-world  
experiences, by  
performing  
penance for them  
in our waking  
state, while  
remembering the  
high standards of  
virtue and good  
conduct that

should always be maintained, even during sleep. For instance, if in an emotional dream you injured someone intentionally, you could perform a simple penance

the next day to atone, such as fasting one meal.

Gurudeva said, "These kinds of dreams" when a person is in his

astral body and  
can feel what he  
touches, emotive to  
his experiences,  
think and  
talk— are not  
what is known as  
the dream state.  
This is an astral  
experience,

similar to the death experience, but the astral body is still connected to the physical body."

Tirukural: "The

highest principle  
is this: never  
knowingly harm  
anyone at any  
time in any way."

**Tenth Principle:  
Incinerate Karma**

In the practice of yoga, we can burn up negative seed karmas without ever having to live through them. What we have to do is find the seed and dissolve it in



intense inner  
light. Let's take  
the analogy of  
growing alfalfa  
spouts. You place  
the seeds in a jar  
and keep them  
moist until they  
sprout. But if you  
heat the seeds in

a frying pan  
before putting  
them into the jar,  
they will no longer  
sprout. Similarly,  
karmas exposed  
to intense inner  
light are  
destroyed.

A meditation adept, having pinpointed an unmanifested karmic seed, can either dissolve it in intense light or inwardly live through the reaction of his

past action. If his meditation is successful, he will be able to throw out the vibrating experiences or desires which are consuming the mind. In doing this, in traveling

past the world of  
desire, he breaks  
the wheel of  
karma which  
binds him to the  
specific reaction  
which must follow  
every action. That  
experience will  
never have to

happen on the physical plane, for its vibrating power has already been absorbed in his nerve system. This incineration of karmic seeds can also happen during sleep.

Gurudeva explains it in this way, "It is the held-back force of sanchita karma that the yogi seeks to burn out with his kundalini flame, to disempower it

within the karmic  
reservoir of  
anandamaya kosa  
, the soul body."

Tirukural: "As the  
intense fire of the  
furnace refines



gold to brilliance,  
so does the  
burning suffering  
of austerity purify  
the soul to  
resplendence."

## Conclusion

No matter how deep our understanding of karma may be, actually applying our understanding of karma to the events in our daily life can still be a challenge.

Why is this? Our humanness gets in the way; our ego is challenged and we react to preserve our self image; our emotions are stirred and we respond

impulsively,  
without  
intellectual  
reflection; our  
attitudes are  
prejudicial against  
certain religious  
or ethnic groups  
and we feel  
justified in striking

out at them,  
because they are  
not "our people."

How can such  
human  
weaknesses be  
overcome? It is by

perfecting our  
character, which  
Gurudeva defined  
as "the ability to  
act with care."

This is done  
through  
mastering  
Hinduism's Code  
of Conduct, the

ten yamas,  
restraints, and the  
ten niyamas,  
observances (see  
HT, October,  
1997, pages 32 to  
35 or

[www.hinduismtoday.com/1997/10/1997-10-03.shtml](http://www.hinduismtoday.com/1997/10/1997-10-03.shtml)).

With a strong character in place, the mastery of karma becomes natural to us. Gurudeva mystically summarizes this process as follows:



"Bhakti brings grace, and the sustaining grace melts and blends the karmas in the heart. In the heart chakra karmas are in a molten state. The throat chakra molds the

karmas through  
sadhana, regular  
religious  
practices. The  
third eye chakra  
sees the karmas  
past, present and  
future as a  
singular oneness.  
And the crown

chakra absorbs,  
burns clean,  
enough of the  
karmas to open  
the gate, the door  
of Brahman,  
revealing the  
straight path to  
merging with  
Siva."