

HOW TO IMPROVE FINANCIAL STATUS?

Brahmarshi Tatavarthy Veera Raghava Rao



How to improve financial status?



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1. How to improve financial status?

In the world, there are many people who are struggling because "they are not financially well off." Everyone, it seems, is making efforts, making mistakes, committing sins, and behaving unrighteously in the hope of improving their financial status. Some have lost thousands, even millions, in the pursuit of money. There are also those who, on an impulse, invested in cryptocurrencies like Bitcoins and lost significant amounts in our society also.

Additionally, there are people who are struggling because they have no money, who are trying to earn money, who are disappointed because they couldn't earn enough, and who are envious of those who have money. Like this, we have many types of people. There are also those who become hopeless and there are those who even blame God.

Therefore, let's understand financial matters:

1. What are the causes of financial issues?
2. What leads to financial instability?
3. What should be done to improve financial status?
4. How can one improve their financial status in this life itself? Let's explore these aspects.

1.What are the causes of financial issues?

Even if humans have everything, their dissatisfaction often comes from wanting more and more. To satisfy this desire and fulfill their wishes, money becomes essential. Therefore, to earn money, many people do things they shouldn't do, cheat, lie, follow unrighteous paths, and acquire wealth unfairly and illegally, acting against creation. They face financial problems and complain that, "they are struggling with financial problems."

Moreover, they justify their actions by saying, 'If we were honest, who would earn money now?' They even question, 'Can one live in today's world if they are righteous?' However, they do not think further.

Understand that anyone's present financial status depends on the merit or eligibility earned in the past. Therefore, if anyone remains content with the financial status given to them, limits their needs, and does not become a slave to unnecessary desires, they will not face financial issues. There is no need to worry about financial problems. Understand that greed for earning more and more unrighteously is the root cause of financial problems. Therefore, understand that desires and greed are the two that cause financial issues. These are related to the mind. To control desires, the mind needs to be disciplined. If one can purify the mind, their greed will go away. To achieve these, one must meditate. Meditation prevents one from doing things they shouldn't do. It prevents one from behaving unrighteously and acting against creation. Then, one will not face financial problems.

Understand that in this creation, each and every person's financial status is based on their merit or eligibility. Therefore, one may be born as a billionaire, another a millionaire, and yet

another a beggar. This is because of their merit or eligibility earned in the past. If one desires more than their merit or eligibility, trying against creation leads to disasters and financial difficulties. Therefore, there is no need to excessively work hard to earn money. Whether you work excessively hard or simply put in a reasonable effort, what needs to definitely come will come, and what needs to go will go.

Therefore, if anyone wishes not to face financial difficulties, they should make an effort to earn money righteously. To improve the financial status, at least start by enhancing merit or eligibility. Merit or eligibility is earned when one gives. They get as much as they give.

Those who wish to increase wealth should attempt to give money, use it for welfare activities of the world. To reach that state, one must practice more meditation. When one enhances the sattvic qualities in them through meditation, they will automatically try to give without being told. They will become wealthy in the future. Additionally, financial difficulties do not arise from not engaging in unrighteous work.

There are two types of financial problems:

1. Suffering with financial crises.
2. Inability to progress financially.

1. Suffering with financial crises:

Some people are financially well off for a period but later face financial crises, lose everything they have, and end up in debt.

For example, look at Reliance's Mukesh Ambani's brother, Anil Ambani, we can see the same pattern. Anil Ambani, once

highly successful, is now in severe financial crises. There are many such people in the world. We must understand that all this happens due to the karma they accumulated in the past.

When someone's financial status deteriorates (worsen), it is often due to previous actions, whether in this life or past lives such as committing fraud, earning unrighteously, stealing others' wealth, looting, or acquiring wealth through violent or unethical methods. They must know that such actions now bear their consequences.

They may not realize it now, but everyone must experience the results of their past actions. Many people, unaware of this, continue to earn money through unrighteous paths, doing things that go against creation, all in the pursuit of becoming wealthy. However, they fail to follow the rules and dharma (laws and principles of nature) established by the Divine, who governs this creation. As a result, those who act against creation inevitably (unavoidably) face the corresponding consequences-and are indeed experiencing them.

Look how, in our society, some masters claim that "money meditation" will bring wealth. Think about it-can money meditation bring wealth to those who have committed wrongdoings or sinful actions? Similarly, some promote "karma vipaka (consequence) meditations." But can simply closing the eyes and saying, "Karma will go away, karma will go away," make the karma disappear? Lord Krishna himself clearly stated it through the following verse:

**Shlok|| yathaidhansi samiddho 'gnir bhasma-sat kurute 'rjuna
jnanagnih sarva-karmani bhasma-sat kurute tatha
(B.G. 4-37)**

Meaning: Hey Arjuna! Just as a well-kindled fire reduces wood to ashes, in the same way, the fire of knowledge burns all actions (karmas) to ashes.

Based on this, Lord Krishna clearly stated that actions (karmas) are destroyed in the fire of knowledge. Therefore, understand that without acquiring knowledge, simply sitting and thinking, "Karma is gone, karma is gone," will not make it disappear. Such claims are made only to mislead and attract you, but meditations like these have no real benefit. If you genuinely wish to overcome your karma, acquire knowledge. How should one acquire knowledge? Didn't Patriji explain? "I, and Madam, have also been emphasizing this repeatedly." Therefore, do that work.

If one cannot gain knowledge, they must inevitably (unavoidably) experience their karma. Therefore, understand that such meditations are of no use and yield no results.

So, what should those facing financial problems do? They must act in alignment with the laws of creation. If they do so, their future will change. Even if their present financial status is not good, at least their future can change.

Thus, understand that whatever comes or goes in anyone's life is based on the karma they have done in the past. Simply sitting and crying without doing anything will bring no results. At the very least, start working in harmony with creation now and change the future.

Some people say, "It's my own people who cheated me and took my money." The reason is that in their previous lives, they themselves cheated someone else. As a result, they are now being cheated.

Others say, "A chit fund company owner scammed me." But in their previous lives, they must have harmed or deceived someone financially, and now they are facing the consequences.

Understand that no one can escape the rules (laws and principles) set by the Divine. Also, remember the saying: "It is easy to hurt others, but it is hard to bear the pain when it happens to us."

2. Inability to progress financially:-

Many people, when facing financial difficulties, try hard to improve their situation. They work overtime, day and night, but no matter how much they struggle, their financial situation doesn't improve. On the other hand, some people see their financial status improve without much effort. Let us first understand the reasons behind this and then explore the solutions.

First, we need to realize that we are part of this creation, created by the Creator. And it's not just human beings-there are 8.4 million species of living beings in this creation. All of these are bound to follow the principles and laws established by the Creator, known as Dharma. If anyone acts against these principles, they face punishment, which manifests as difficulties and problems.

One of the most important principles is the "Law of Karma." The Law of Karma states, "**Whatever actions you performed in the past will bear fruit in the present, and the actions you perform now will determine your future.**" This must be clearly understood and one should never forget it.

Therefore, financial problems and the present financial status are a result of the past actions. Similarly, the future financial status will depend on the actions taken now. Financial crises or

the inability to progress financially are also governed by the Law of Karma.

For example, if you performed good deeds in the past-such as charity or selfless service-you might enjoy a good financial situation initially. However, if you later committed wrongs-such as fraud or stealing money-you would eventually face financial difficulties. At that point, you may wonder, "Why has my situation turned out this way? God has been unfair to me." But it won't help, no matter how much you complain. You must go through the results of your actions.

In our society, financial difficulties and unstable financial conditions are often the primary reasons for people to be drawn to practices like "money meditation." Without properly thinking things through, they look for quick fixes. Unfortunately, some individuals are exploiting such people and are even taking advantage of their desperation.

Many people try various methods to improve their financial status, such as offering prayers, seeking the guidance of spiritual gurus, participating in prayer groups, wearing items like Dhanalakshmi yantras or Kubera yantras, and even correcting their Vastu (making changes to the house architecture) or consulting astrologers. They go through many struggles to increase their wealth. However, those who wish to improve their financial status must understand the following key points:

1. I exist in this creation.
2. There is a Creator who created this universe.
3. Don't forget that there are certain laws and principles which are established by the Creator that govern this creation.

It is crucial to keep in mind that "I exist in this creation, and also the fundamental principles and laws exist."

Why is this important? Because if you wish to obtain or achieve anything, you must strive in accordance with these universal laws of creation. Simply working hard or trying in ways you think are right won't yield results. No guru or spiritual leader can do anything for you. It won't help even if you fall at their feet.

We approach gurus and do service to them, to learn the right path and take guidance from them. But they cannot give us wealth or make us rich. Only by aligning with the principles of creation one can see real improvement in their financial status.

Programs by the Tatavarthy's that will be broadcasted on YouTube:

a) Channel name: **Tatavarthy Veera Raghava Rao**

This channel has 2,000+ videos featuring messages from Mr and Mrs Tatavarthy.

b) PMC has also launched a YouTube channel for Brahmarshi Tatavarthy Veera Raghava Rao.

Channel name: **Brahmarshi Tatavarthy Veera Raghava Rao.**

c) For messages from trainees who have trained under Mr. and Mrs. Tatavarthy, watch the Tatavarthy Spiritual Trainees YouTube channel.

d) You can also go directly to the YouTube app, type Tatavarthy Veera Raghava Rao in the search bar, and watch all the Mr. and Mrs. Tatavarthy videos.

2. Financial instability

It can be said that there are three main reasons for this:

1. Lack of merit or eligibility.
2. Choosing such a birth to experience the struggles of poverty.
3. Money is not necessary for spiritual growth, so they do not prioritize wealth and instead choose to be born into a yogi's family (a spiritually advanced person's family).

1) Lack of merit or eligibility:

"Lack of merit or eligibility" means that someone has come to this earth without earning the necessary merit or eligibility. What merit or eligibility? The merit or eligibility to acquire a financial status. Therefore, one must understand that if someone has wealth, it means that they are eligible, and if they don't, it means they lack eligibility.

That's why, no matter what you do without eligibility-how much you work hard, how much ever overtime you do-wealth will not increase. Whether you gamble or invest in bitcoins, you won't get wealth. Even if you are involved in acts like fraud or theft, money will not increase. Hence, use your intelligence to earn the necessary merit or eligibility.

Then, let us find out what are the reasons for lacking merit or eligibility, and how can one gain it?

Following are the reasons for lacking merit or eligibility:-

1. Fraud, unethical earnings, or stealing others' wealth using power or authority and exploiting innocent people in past lives.

2. Not sharing the wealth you once had in the past.
3. Keeping the wealth you had with you only and not sharing anything you had in the past with anyone.
4. Failing to perform acts of charity or generosity in the past.

These all are the reasons for lacking merit or eligibility.

What is the use of crying after doing such actions? Will money come? Knowingly or unknowingly you led such life. Then, what should such people do now? At least from now onwards don't cheat anyone, don't do injustice to anyone, don't earn unrighteously.

Twenty years ago, before I met Patriji, I was unaware of these things. Back then, I had the belief that "the more money you earn, the more respect and value you gain." Because of that, I used to work hard day and night, constantly thinking, "How much am I earning?" but never gave a thought about "how I was earning?" I was in the rice mill business, and was one among the major businessmen.

After meeting Patriji, I began to think deeply. I questioned myself, "Am I truly earning wealth, or am I accumulating sin?" Upon introspection, I realized, "I am earning sin, not wealth." This realization led me to leave my business and step onto the path of meditation.

If you could see with your third eye, you would notice that many of the beggars and poor people you see today were wealthy in their past lives. What is the reason for their present situation? When they had wealth, they failed to spend it wisely or use it for virtuous deeds. Instead of donating or helping others, they spent their excess wealth on luxuries, indulgences (pleasures), extra-

gance (lavishness), and flaunting (to show off). Not only did they waste the wealth given to them, but they also misused it. As a result, they are now experiencing life as poor individuals.

Therefore, from now on, learn to earn money righteously. Living humbly with minimal resources is better than earning unrighteously. Enjoy what you have, be content with what you have, and never compare yourself to others. Understand that your present circumstances are only for this lifetime. If you live righteously, your future will also change. So, don't wish for others' possessions, don't keep what you have to yourselves, and never steal what belongs to others.

How to gain merit or eligibility?:-

Eligibility comes when you give. Whatever you give, you receive the same in return. The more you give, the more you receive. Therefore, if you desire wealth, you must share wealth.

That's why Patriji often said, "**Whatever you share will multiply and return, and whatever you keep to yourself gets stolen.**"

If you wish to increase your wealth, you must share it generously. If you keep wealth to yourself without sharing, nature will take it away in some form or another. This is the law of nature. That is why, Patriji encouraged us to engage in activities that benefit the world. He made us contribute our money to soul related activities.

Sri Vidyaprakashananda Giri Swami said, "What you hold back will slip away, but what you give to others will be credited to your account, Understand this." He also said that, "What you eat becomes dust, but what you give to others becomes your true

wealth, Understand this."

That is why scriptures say, "For the giver, the greater the giving, the greater the reward." Therefore, understand that whatever you do will come back to you. If you give wealth as charity, wealth will return to you. If you give nothing, where will you get wealth from? You won't get it, right? Naturally, most people find it difficult to give money. But in this creation, only those who can give are great. Because giving is hard, while receiving is easy. However, wealth returns only by giving. Just give a portion of what you have. You don't have to donate millions.

If you have a hundred rupees, give one rupee. In this creation, it's not about how many crores you give, but how much you give out of what you have is important. For example, if someone has a million rupees and donates one lakh, they have given just 1%. Another person with a thousand rupees donates a hundred, which is 10%.

According to the laws of creation-or laws of God-the person who gave 100 rupees is greater. However, in the worldly perspective, the one who gave one lakh is seen and treated as great.

But the one who gave 100 rupees will become a millionaire in the future, while the one who gave one lakh will remain ordinary. So, you don't need to give everything you have. Give what you can give. Earn the merit or eligibility to receive wealth.

2. Choosing such a birth to experience poverty and life lessons:

Some people choose a life with financial struggle to gain certain life experiences.

Naturally, wealthier people often exhibit arrogance and pride. Look at landlords, kings, and the wealthy-there is often a pride in their wealth. With this arrogance, they belittle (degrade),

insult, or underestimate those without wealth, considering them unworthy.

But we must understand that everyone is the same! Everyone is a soul. If all are souls, then all are one, right? Isn't everyone equal?

That's why Annamacharya sang the song, "**Brahmam Okate Parabrahmam Okate**" (God is the only supreme being), emphasizing "There is no high or low... Sri Hari (Lord Vishnu) is residing (living) in everyone as a soul."

The meaning is that, in this creation, there is no one inferior or superior. The reason is that the same Sri Hari (Lord Vishnu) resides (lives) as the soul in everyone. Therefore, everyone is equal! Everyone is one! This is what Annamacharya conveyed.

The same is also explained in the Bhagavad Gita.

**Shlok|| vidya-vinaya-sampanne brahmane gavi hastini
shuni chaiva shva-pake cha panditah sama-darshinah
(B.G 5-18)**

Meaning: A learned and humble Brahmin, a cow, an elephant, a dog, and an untouchable (Chandala) who cooks and eats dog meat-all are viewed equally by a person with true wisdom. This means that a truly knowledgeable person sees all beings equally.

However, due to a lack of such knowledge, a wealthy person thinks, "I am great; I am born with a purpose." He looks down on those who are less fortunate. If someone asks for help, he scolds them, saying, "Go and work for yourself." He fails to understand the pain of others. Even though he has plenty, he does not help even a little.

Eventually, this person dies and goes to Bhavarlok (a world

between the earth and Suvarlok). After some time, he reaches Janalok (which is above Suvarlok), where counseling sessions are held.

There, the counselors reprimand (scold) him:

"Why did you, even after being born as a wealthy person, insult those who had nothing? You failed to understand their pain. That is why, to truly understand their suffering, you must be born as a poor person. By experiencing poverty, you will learn not to behave in such a manner." They explain that unless he chooses to experience such karma, he cannot reach the higher realms (worlds). With this understanding, the soul chooses to be born as a poor person to gain the experience of a poor man's life.

He is then born into a poor family, choosing such parents. As a result, he becomes poor from birth. In this state, he suffers thinking, "Why has my life turned out this way?"

From this, we understand that a lack of financial stability is due to choosing such a life, to experience the hardships of poverty. In reality, he might have been a millionaire in a previous life, but now he is poor. This is why people say, **"chariots become carts, and carts become chariots."**

Therefore, one should not be arrogant or feel superior because of wealth. Wealth is not permanent. Hence, when blessed with wealth, one should use it wisely for personal needs, while also utilizing it for the welfare of others and the betterment of society.

This same teaching was also explained by Shiridi Sai Baba in the Ishavasya upanishad.

**Shlok|| Ishavasya midam satyam yatkincha jagatyam jagat.
Tena tyaktena bhunjidha magrudhah kasya siddanam.**
(81 - 97)

Meaning:- Shirdi Baba explained the meaning of the above verse as: The entire universe, including both non moving and conscious forms, is filled by the God (supreme being). That is, everything in this creation-inert forms (unmoving) and conscious forms (living)-is occupied by God.

Shirdi Baba explained that, "Since everything belongs to God (supreme being), whatever anyone possesses or receives is from God. One must understand that it is granted by God." Therefore, the wealth and prosperity obtained from God should be enjoyed with a spirit of sacrifice and shared with others. One should not be greedy, overly attached, envious, or wish for what belongs to others.

By saying "spirit of sacrifice," Baba meant that one should enjoy what they have while also helping others with a portion of their resources.

However, due to a lack of this knowledge, many people spend lakhs and lakhs on luxuries and pleasures but fail to use even a small portion for the welfare of others.

Even if they do, it is very minimal. They do not realize the many rewards that they gain by spending for the benefit of all.

Understand this: Everyone is a manifestation of the divine, and serving others is equivalent to serving God. Pleasing people is like pleasing the divine. If this wisdom is understood, no one can avoid themselves from giving. Without this wisdom, even those who possess a lot cannot give even a little.

For our life to be successful and our future to be bright, we must learn to give from what we have. Why do so many people come to Bhimavaram? To learn and understand these principles-to grasp the subtleties of life and uncover its mysteries.

Many people with financial difficulties often wonder, "Is this all my life amounts to? Is there no solution? Do I have to continue suffering like this?" Let us explore whether there is a solution to this or not.

Also, another reason for financial struggles.

3. Wealth is not necessary for spiritual growth. In fact, wealth often becomes a major obstacle: This is why some people, even when they have the chance, choose an ordinary family.

Many people have taken numerous births-around 300 to 350 lifetimes. While they may not remember these lifetimes on Earth, they will be aware of them in higher realms (worlds). They come to know about what lives they have lived and in what forms. After experiencing all kinds of lives, they develop a desire for spiritual growth-a desire to grow on soul level. This realization often arises in the higher realms (worlds) where they think, "I need to evolve spiritually."

Those who progress spiritually reach the higher realms. Why is this important? Until now, they have only been in the lower realms (worlds) below Janalok (a spiritual world) despite taking 300 to 350 lifetimes. They have not reached the greater realms (worlds) above janalok. Those in the higher realms (worlds) reprimand (scold): "How many lives will you take? Won't you try to reach the higher realms (worlds) above the Janalok? Those realms (worlds) are great, so strive to reach them." At this point, the soul responds saying, "Alright, I will. What should I do?"

At that point, they say, "If you want to grow spiritually, you must progress on a soul level. The more spiritual knowledge you acquire, the closer you will get to the higher realms (worlds). Strive for that."

He then asks, "What should I do for that?" They reply, "Until now, in all the lifetimes you have lived, you have been chasing money, wandering (roaming) around Earth focusing only on wealth.

"Has that been of any use to you? You have not yet reached the higher realms (worlds), have you? When you have too much wealth, it leads to pride, and you don't make an effort to grow spiritually. That is why you should choose a middle-class or lower-middle-class family. This way, your focus will not be on wealth but on spirituality."

Hearing this, he realizes that spiritual growth does not require wealth. As a result, he deliberately (wantedly) chooses an ordinary life. He does not prioritize accumulating wealth, even though he could if he wanted to. But what is the point of chasing wealth in every lifetime? This is why he does not prioritize financial status.

Jesus said, "It is easier to fit a camel through the eye of a needle than for a rich man to enter the kingdom of God."

Observe this: In the world, there are many wealthy individuals. If you ask them to meditate, they say, "We don't have time, we have a lot of work." Without meditation, how can they attain wisdom? Without wisdom, how can they achieve liberation? No matter how many lifetimes they take, it won't happen. That's why, most of those who want to progress spiritually choose an ordinary family and come.

If we observe our society, most people who take the spiritual path come from middle-class or lower-middle-class backgrounds. The majority of our society contains individuals from middle-class and lower-middle-class. Millionaires are few and far between-perhaps one or two.

You may ask, "Don't you have wealth?" There's a reason for that too. Some highly evolved souls use wealth only for the welfare of the world. This is because they choose that path before they come, and hence they are in that state. It's nothing more than that.

Look, even though I was born into a wealthy family, after learning the wisdom through Patriji, I left all my businesses. Why? Because my plan wasn't to earn wealth; the knowledge I gained was meant to benefit many. That's why, as soon as I met Patriji, I let go of all my businesses.

Not only that, we constructed a meditation hall and a marriage hall back in 1988. From that time until I met Patriji in 2002, the meditation hall remained unused. At the time, I didn't understand why I built it, but I constructed it. However, after meeting Patriji, I realized that it was part of my plan to have a meditation hall ready in advance.

Many people have asked Patriji, "Sir, we don't have money; if we did, we would render our services." To that, Patriji replied, "Oh my dear, you are doing this precisely because you don't have money. If you had money, you wouldn't do it."

That's why, note this-if someone who didn't have money suddenly acquires it, it often goes to their head. Without money, they remain humble. But once they get money, we can't handle them. For this reason, financial stability may not always be there.

So, if you've entered the path of meditation, it means you were not someone who committed fraud or earned wealth unethically in your past lives. You've come for spiritual growth. Whether you have money or not, you will render services within your capacity. If you observe, many people on Patriji's path are like this.

Remember, you've come for spiritual growth, not for financial growth. If you leave your work and try to focus on accumulating wealth, you will face severe problems.

To watch Tatavarthy's zoom sessions:

a) Silence meditation from **4 a.m.** to **6.30 a.m.**, followed by messages related to soul-knowledge from **6.30am to 7.30am**.

Zoom ID: **2413823868** Password: **RAO**

b) The above-mentioned Zoom session will also be livestreamed on **YouTube** from **6.30am to 7.30am**.

c) Those who are in the TVR & TRL WhatsApp group will receive Zoom and YouTube links, along with details about the Tatavarthy's classes. They must save Sindhura's phone number:
8555995217

d) Those who wish to join the Tatavarthy's WhatsApp group can contact Sindhura: 8555995217, Madhu: 7893917364 or visit www.tst.org.in and click on the "Join WhatsApp Group" link.

3.How to improve financial status?

After hearing all this, many might wonder, "So, is this all my life amounts to? Is there no way out? Should I remain like this? Don't I have a chance to earn more?" The truth is, if you truly desire, you can improve your financial status even now. But you must follow the laws of creation and try.

People often look at a wealthy person and say, "He is so fortunate!" On the other hand, they look at someone without wealth and say, "He is unfortunate." If things go their way, many think, "God has blessed me with this fortune," or if they face difficulties they think that, "God has cursed me."

However, if you think deeply, it is not God who does all this. Everyone's situation is a result of their own actions. A person's financial status depends on the merit or eligibility they have earned but not just their efforts. Working hard and putting in the effort is not important but earning merit or eligibility is crucial.

That's why, for instance, if Mukesh Ambani's grandson is born, he is a billionaire by birth. Similarly, if a poor man or a laborer's son is born, he is born into poverty. Think about it! Why is Ambani's grandson born as a billionaire? What hard work or effort did he put in? He has just been born, hasn't he? Without any struggle or effort, he is a billionaire. If you give it a thought, "To God all are equal, right? He is free from bias, right?"

Then, does He make some people rich and others poor? The answer is-He doesn't do that. The reason lies in the merit or eligibility. Some have earned their merit or eligibility in the past and are born wealthy. Others, like the son of a laborer, have not earned

such merit or eligibility and are born into poverty. Therefore, financial status depends on merit or eligibility earned, not merely on working hard day and night.

Many may wonder, "How does one gain merit or eligibility?" But, in this creation, merit or eligibility is achieved by giving, without giving, merit or eligibility cannot be achieved. Not only that, what you give is what you receive, and the amount you give determines the amount you get. Therefore, in this creation, those who want to raise their financial status should definitely strive to gain merit or eligibility, meaning, they must give.

So, if you want your financial status to grow, you must give wealth. To accumulate great wealth, you must give more money generously.

Here, many people might have the following doubts:

"Why should we give millions to gain millions? Can't we simply keep it for ourselves?"

"To give millions, I must already have millions, right? How can I give what I don't have? How can someone like me, without wealth, earn the merit or eligibility to acquire such wealth? Isn't this opportunity limited to those who already have the money?"

"We don't have money. Even if we want to contribute to social service activities, we are unable to contribute. Doesn't this privilege belong only to the wealthy? Isn't it impossible for people like us to do so?"

Some may even feel disheartened, thinking, "God has made us poor and hasn't given us the fortune to serve. I don't have the chance to become wealthy."

"It seems like, in this creation, only the rich can become richer, but such opportunity might not exist for people like us, who are poor.

However, God has given equal opportunities to earn millions for everyone, to both rich and poor. Because to God, everyone is equal. Therefore, let us understand how this is possible. There is a significant difference between human calculation and the universal calculation. Human beings look at how much someone has given, but the universe measures by looking at the percentage of their total wealth given to them.

For example, if someone with one crore rupees donates one lakh, it may seem like a large donation to the world. But in the eyes of the universe, someone with only one thousand rupees who donates 900 has given far more. Why? The person with one crore has given only 1%, while the person with one thousand has donated 90% of their wealth. Meaning, the one with less wealth has given more than the one with abundant resources.

Therefore, in this creation, if anyone wants to gain greater merit or eligibility, they must give as much as possible from what they already have - that is, what they have received from creation. This is because, in creation, what is measured is "how much you gave in proportion to what you had", not the total amount given.

Thus, in the future, the person who gives 900 out of 1,000 will become wealthy, while the one who gave a lakh out of a crore will remain ordinary. It's not about "how much we gave", but rather, "how much we gave out of what we had"-in other words, the percentage of what we gave is considered.

Based on this, anyone-regardless of their present status-can

achieve great merit or eligibility in this creation. Giving more of what you already have is equivalent to giving millions in the eyes of creation. You don't have to literally donate crores; you just need to give a significant portion of what you possess.

Hence, both the rich and the poor have an equal opportunity to earn millions in the future. The one who gives generously from what they have will be recognized as great, will benefit in the future, and will earn merit or eligibility.

To help us understand this principle of creation, our ancestors and scholars conveyed it through stories in ancient scriptures.

Let's explore one such story now:

After the great Mahabharata war, during the reign of Dharmaraja, he conducted a grand yajna (sacrificial ritual). At the end of the yajna, he hosted a grand feast for everyone in the kingdom, providing food prepared with all six flavors. Following the feast, he without hesitation gave away generous donations to anyone who asked. Everyone was amazed looking at the grand feast and Dharmaraja's generous donations. They praised him endlessly, saying, "No one has ever given such donations in the past, and no one will ever be able to give it in the future."

While everyone was praising Dharmaraja, he began to feel proud of himself. He thought, "I was able to give such a huge donation! How fortunate I am!? How great I must be! How Lucky am I!?" Slowly, ego started to crop up in Dharmaraja.

What we need to understand is that when ego takes root in someone, no matter how great they are, gradually, their downfall begins. Lord Krishna, who was present in that assembly, could naturally sense the thoughts of everyone there. Realizing

Dharmaraja's thoughts, Lord Krishna understood that if ego had started to take hold of Dharmaraja, then it is impossible for Dharmaraja himself to escape the eventual downfall. To teach Dharmaraja a lesson, Lord Krishna created a small incident in that assembly.

At that moment, to everyone's surprise, a mongoose entered the assembly. The sight of the mongoose surprised everyone because it was half golden in color and half ordinary. Moreover, what it did next left everyone even more puzzled. The mongoose began rolling over the leftover food scraps on the leaves scattered in the assembly. It ate the crumbs and rolled over the leaves in an unusual manner, capturing everyone's attention.

After rolling around, the mongoose began to speak. "Everyone is praising Dharmaraja's donation, claiming it to be the greatest donation of all time. But let me tell you, what Dharmaraja did is not a great donation," it said. The fact that the mongoose was speaking, and more so that it contradicted the praise of Dharmaraja's generosity, left everyone in the assembly stunned. A deep silence fell over the room, and all eyes were fixed on the mongoose.

Hearing this, Dharmaraja's brothers were angry. Furiously they confronted the mongoose, saying, "What do you mean, Dharmaraja's act of charity is not great? Who could possibly perform a greater act of generosity than this? Everyone in the kingdom is praising him, yet you dare to say otherwise! Do you think you are greater than all of them? What do you even know about charity?" and they moved towards the mongoose in anger.

Then Dharmaraja calmed his brothers and said to the mongoose, "Great soul, it seems that you are a being with wisdom. If

what I have done is not a great donation, then please tell me what truly is a great donation. If there is anyone who made such a great charity, kindly let me know."

The mongoose began to speak, and everyone in the assembly listened attentively. "Dharmaraja, in your kingdom, there was a poor Brahmin who lived with his family in a village. They owned a small piece of land, and they maintained themselves on the crop production they grew. Despite their limited resources, they always shared their food with the needy. One year, due to insufficient rains, their crops failed, and their food supplies ran out quickly. The family had nothing left to eat. For days, they survived by drinking water, going through hunger. Eventually, their condition became so severe that they were on the edge of death from starvation. In desperation, the Brahmin returned to his field and gathered whatever grains he could find scattered on the ground. After carefully collecting them, he ended up with just a handful of grains. He grinded them and cooked rice, which yielded only that much, which is enough to give each family member a single morsel. The family decided, 'If we eat this morsel today, perhaps God will show us a way to survive tomorrow.'

Just as they were about to eat, an unexpected guest arrived at their home. The guest said, 'I am starving. Please give me something to eat.' The Brahmin thought, 'If I give him what I eat, I will surely die. But if I do not give it, I will be failing in my duty as a host.' After much thinking, he decided, 'If I eat this morsel today, it will only postpone death by one day. But if I give it to the guest, at least I will die with the satisfaction of fulfilling my duty of hospitality.' With this thought, he gave his morsel to the guest.

Then the guest had the morsel and said, "I'm still hungry."

Then the family members began to discuss. Like the Brahmin, they also thought, "We will all lose our lives tomorrow anyway, so what is more important than satisfying a guest today?" They all gave their morsels to him. When the guest finished them he said, "I am satisfied," and thanked the family members before leaving.

Just then, the mongoose entered the house. It searched all over but found nothing. Noticing some crumbs in the leaves, it quickly ate them. As soon as it did, its body turned half golden. The mongoose was surprised and realized, "This is the greatness of the Brahmin's charity." It left immediately.

Later, the mongoose had a wish: How would it be if the whole of its body turned golden? So it thought that if anyone performed great charity like the Brahmin, it would turn its whole body into gold. It went to several houses, but its body didn't turn golden. Wherever it went for charity, there was no benefit. It continued to wander (roam) until someone told it, "Why are you wandering here and there? Everyone is saying that Dharmaraja is doing the greatest charity. If you go there and try, your wish might come true."

That's why I came here. I ate what was in the leaves and rolled in it, but my body didn't turn golden. This means you didn't do great charity.

The mongoose then asked, "So, Dharmaraja, was your charity greater or the Brahmin's?" Even though the Brahmin had nothing left and was ready to die, he gave away the morsel he intended to eat. But you, Oh Emperor, despite having vast treasures and performing numerous charitable deeds, gave away only a fraction. Did you give everything you had? No, right? Therefore, "how can your charity be greater than the Brahmin's?"

After listening to that, Dharmaraja understood that the Brahmin's charity was indeed greater. He realized that this was a lesson for him because he was full of ego. He thanked the mongoose for enlightening him and recognized it as part of Krishna's play and bowed to Krishna.

From this, it's clear that in this creation, it's not about "how much we give," but rather, "How much of what we have is being given as charity?" Therefore, there is no need for large amounts of money to do charity. When one gives more of whatever is available to them in charity, it is called the greater charity.

Because many people say, "We don't have much money. We want to do charity, but we can't. Those with plenty of money are doing charity, performing good deeds. We lack that fortune." They think, "We need money to give."

Many individuals strive to earn money by performing sinful actions in order to perform charity. This is not intelligent.

Such efforts may result in less virtue and involve more sins. In a way, trying to earn virtue by earning wealth in a sinful manner will bring only loss but there is no benefit.

Therefore, be content with what you have and try to give from that. Understand that there is no need to specifically earn money to give; whatever the creation has given you is enough. Give as much as you can from that. It's not about giving more by earning more but giving more from what you have. That's what makes a great charity. In this creation, when a person having thousands gives hundreds, it is counted as if they have given millions. Such a person is destined to become wealthy in the future.

If you have no money, give your time. This is called the

charity of time. Give your speech, share knowledge, and contribute whatever other services you can do. In this way, you earn merit or eligibility in this creation, and will be prosperous in your life.

But how do you give time? Allocate some of your available time for activities that benefit the world. Which means make everyone practice meditation. When it comes to charity of speech, teach meditation, and spread knowledge. Participate in meditation-related activities, support those involved in such initiatives as a part of service.

Then, you turn into someone who gives endlessly. In the future of this lifetime and future births, wealth will come to you, and your financial status will improve. That's why it is said, "For the giver, the greater the giving, the greater the reward."

Here, we have some doubts. Why? Because when we observe the world, initially, some people have a poor financial status, but later, they unexpectedly become wealthy, and their financial status improves significantly. Others start off rich with good wealth but gradually lose it. Few others remain in a similar financial status throughout their lives. Sometimes it is not clearly understood that "Why is all this happening?"

Generally, people say, "A fortunate person is one for whom things fall into place, and an unfortunate person is one for whom they do not." But there is always a reason behind this.

Let's consider a simple example:

In olden days, grains were stored in granaries, which would hold different types of grains. Suppose that at the bottom of a granary, low-quality grain was stored first, and then, later, high-quality grain was poured in. After a few months, if you open the

outlet at the bottom, the low-quality grain will come out first. The high-quality grain will come only after taking out the low-quality grain.

Similarly, if in the past, or in previous lives, someone first did nothing good but later performed acts of charity, such as giving wealth to others, their present life might begin with financial difficulties. However, as time passes, unexpectedly, their wealth increases, and they become prosperous. It's not merely the present hard work or intelligence that leads to wealth; those are just the visible reasons. The real cause is the merit they earned in the past.

Why? Because many people work tirelessly day and night for wealth and display great intelligence. Yet, do all of them achieve wealth? Does fortune favor everyone? The answer is "No."

Similarly, suppose high-quality grain was poured first into a granary, followed by low-quality grain, and later when opened the outlet, the high-quality grain will come out first, and the low-quality grain later. In the same way, if someone first performed acts of virtue and charity in a past life and then took part in wrong-doings, they might start their present life as wealthy individuals but eventually lose all their wealth due to their unrighteous actions, they lose their financial status.

Understand this: Disregarding the laws of the creation and engaging in unrighteous deeds are the true causes of financial difficulties. Therefore, be content with what you have and don't be over ambitious. Those who wish to improve their financial status should start earning merit now if they did not earn in the past. Perform acts of charity, contribute to virtuous causes, and share what you have, even if it's just a little. Avoid injustices, illegal activities, and deceit. Do not accumulate wealth unrighteously.

Therefore, to improve one's financial status, no extraordinary effort is required; merit alone is sufficient. Even if you lack resources now, at least earn merit for the future. Whatever you desire, give that to others. If you wish to receive more, simply give more from what you already have.

Most importantly, understand the laws of creation and act accordingly; do what must be done and forget about what you will receive in return. That is why Lord Krishna advised performing actions selflessly (Nishkama karma). The reason is that in this creation, "Even if you don't ask, you will receive what you deserve based on your merit." According to the decisions of creation, whatever is due to you will come at the right time and in the right way.

Information available on Tatavarthy's website:

Website address: www.tst.org.in

- a) Details of programs conducted under the guidance of Mr. and Mrs. Tatavarthy and Google Maps location are available.
- b) All books by Mr. and Mrs. Tatavarthy are available in PDF format for free download in Telugu, Kannada, Hindi, and English languages.
- c) All the messages of Mr. and Mrs. Tatavarthy are organized in concept-wise YouTube playlists.
- d) Summaries of Mr. and Mrs. Tatavarthy's messages are provided in the form of quotations.
- e) The gallery of Mr. and Mrs. Tatavarthy is also available.

For registration of a 3 day free meditation and soul-knowledge training classes held in Bhimavaram on the 1st, 2nd, and 3rd of every month, contact Sindhura, 8555995217.

4. How can one improve their financial status in this life itself?

In this life, there is an opportunity to improve one's financial status through nature as well. Let us understand this concept.

There are three ways to borrow money from a bank:

1. You should have already deposited money in the bank.
2. You need to mortgage some assets.
3. Someone wealthy or the person who has money should act as a guarantor for you.

Similarly, if you want to receive wealth from nature:

1. You need to earn it.
2. You need to mortgage your future.
3. Someone has to help you.

1. Earn it:- In the case of a bank, you need to deposit money. Similarly, to earn from nature, you need to give. This means you should perform acts of charity and spend your money for the welfare of others. You should share what you have. That is why scriptures state, "What is given is multiplied."

Let's consider an example. We all know about an "ATM." At an ATM, there is no manager, clerk, or cashier. Yet, you can withdraw money 24/7. However, for money to come out of the ATM, you must insert your card. But just inserting the card won't get you money unless the bank account has money. Eligibility

comes only if you have deposited money beforehand. If you deposit Rs.1000, you cannot withdraw Rs.3000. You can only withdraw whatever you have deposited.

Similarly, this creation works in the same way. The Earth is like the largest "ATM" created by God. While a bank ATM is a small one made by humans, the Earth is the largest "ATM." At the bank ATM, no one is present, yet you can withdraw money. Similarly, on this Earth, though no one may directly hand you wealth, it will come to you automatically based on your prior efforts. You need to work hard and earn merit or eligibility to access it. Hence, one must earn the merit or eligibility beforehand to receive from nature.

In a bank, if you deposit more money, you can withdraw more from the ATM. If you deposit less, you can only withdraw less. Similarly, in nature, if you do more good deeds, you receive more; if you do less, you receive less. If you do nothing, you will get nothing. However, people today want to receive without doing anything, which is impossible in nature.

Many believe that by simply performing a quick prayer, offering flowers, lighting a lamp, burning incense sticks, and presenting a small offering, they can receive everything they wish for. But just as an ATM doesn't dispense (provide) money if you perform rituals in front of it-like sprinkling rice grains, applying turmeric and kumkum, lighting incense, and praying for Rs.5000-it won't give you anything unless you've deposited money beforehand.

Similarly, no matter how many rituals, offerings, or prayers you perform, nature will not give you anything unless you earn it. A wise person understands this and works hard, while an ignorant

person continues to perform rituals and waits with hope.

The bank's ATM only gives you money. But God's ATM gives you exactly what you deserve based on your actions-whether good or bad. If you do good, you will receive good; if you harm, you will face harm. If you bring joy to others, you will experience joy. If you envy others, others will envy you. If you cause loss, you will suffer loss. Similarly, if you give wealth, wealth will come back to you.

Through nature's ATM, you can take whatever you wish, but you must first earn it. In a bank's ATM, you need to deposit money; in nature's ATM, you need to act and create merit or eligibility. Without doing anything, you will receive nothing. Yet, in the world, people hesitate to give but are eager to take. So how can one expect to receive what they desire without putting in effort?

Many people often have this doubt: "What if I give and don't receive anything in return? What will happen to my life then?" They think a lot before giving. But consider this: When you purchase something in a shop, do you give money after receiving the goods, or do you pay first? You only give the money after you receive the goods from the shopkeeper. Similarly, in nature, you must give first to receive. It does not work if you say that "I will give after I receive." Therefore, know about nature's laws. Try to give a portion of what you already have.

Understand the principle of creation. what you give is what you receive; how much you give is that much you receive; what kind of thing you give is that kind of thing you receive. In this creation, your responsibility is only to give. When and how you receive back is determined by the laws of nature.

This concept is also explained in the Bhagavad Gita.

**Shlok|| karmany-evadhi karas te ma phaleshu kadachana
ma karma-phala-hetur bhur ma te sango 'stvakarmani**
(B.G 2-47)



Meaning: Hey Arjuna! You have the right to perform your actions, but you are not entitled to the fruits of your actions. You cannot be the cause of the results of your actions, nor should you avoid performing your actions.

Therefore, in nature, your duty is to do what you intend to do. It is nature that decides what to give and how much to give in return for your actions-this is the message of Lord Krishna.

Moreover, it is also said that renunciation of the fruits of action (leaving the results of the actions performed/Karma phala tyaga) is the greatest virtue.

**Shlok|| shreyo hi jnanam abhyasaj jnanad dhyanam vishishyate
dhyanat karma-phala-tyagas tyagach chhantir anantaram**
(B.G 12-12)

Meaning:- Knowledge is superior to Practice, meditation is superior to knowledge, and greater than meditation is the renunciation of the fruits of actions (leaving the results of the actions performed). Through such renunciation, one can attain peace quickly.

Therefore, in nature, do what you must do without expecting anything in return-what is meant to come to you will come to you.

Understand this: If your financial status is not good at present, it is because you did not act appropriately in the past.

However, there is no need to be hopeless. Even if you start now, you still have the opportunity to improve your financial status. If you truly have the will, act properly now; you can still change your circumstances-the opportunity is not lost.

I am not the one who is telling this, it was taught by Sage Vashista in Yoga Vashista. He said:

**Shlok|| sarvame veha misada samsare raghunandhana|
samyaksru yukthatsarvem pourushatsatuvapyatthe||**
(vashistamrutham - 1)



Meaning: Sage Vashista said, All the things in this world are obtained through the best human effort, which means only through hard work.

For example, if you want wealth now, then perform acts of charity with your wealth-give, and you shall receive.

This is what Sage Vashista emphasized.

He further said:

**yadha samyatate yenatadhatenanubhuyate|
swakarmevetichanenya vyatirikthanaranavruk ||**
(vashistamrutham- 13)

Meaning: "Whatever a person does, he will experience the results accordingly."

This means that if you give wealth, wealth will come to you in return. So, give from what you have-you only receive whatever you give, right? without making any effort to give, there is no use in saying, "God hasn't shown mercy on me."

No matter how your life is right now, there is no need to

worry. Do what needs to be done now, and your future will be better. If you do nothing, your future will not change. How can you expect something to come to you without taking any action? As the elders say, "For the giver, the greater the giving, the greater the reward." Therefore, understand that you will receive only if you give.

Moreover, according to the principles of creation, specifically 'The Law of Karma', understand that 60 to 70% of the actions you perform in this lifetime have the potential to yield results within this lifetime itself. Don't be hopeless. Give from what you have. Improve your financial status in the future.

2. You need to mortgage your future:-

Similarly, to earn money in a bank, you need to mortgage something like a house, land, or gold. But in nature, mortgage your future life to earn wealth. This means committing mistakes, sins, fraud, theft, or dacoity, which effectively puts your future on mortgage. When you mortgage your future like this, you may gain wealth in the short term, but in the long term, you face financial troubles, losses in business, and other difficulties. Look at how many people lose money in things like cryptocurrencies or scams, some lose money in bettings, some lose lakhs in lottery. Many have lost their assets, and some are burdened by debts.

This happens because of past wrongdoings. What they lose now is a consequence of what they did before. When people run out of money, face hardships, or struggle to repay debts, they finally realize, "We should not commit wrongdoings and sins and mortgage our future."

3. Someone has to help:-

In a bank, someone must act as a guarantor. Similarly, in nature, someone must extend their help.

For example, Srikanth received a car as a gift from someone. If that person hadn't given it, he wouldn't have been able to buy it on his own. This means he received help from someone.

Additionally, Sage Vashista also said:

**Shlok|| Prakthanam chaihikam chethidwividham viddhi pourusham
Prakthanodhyatanenanu purusharthana jayathe
(vashistamrutham - 2)**

**"There are two types of things done by human beings:
Those carried from past lives and those made in this life.
Among them, the things made in this lifetime can quickly yield
results when supported by the deeds of past lives."**

Look, if someone engaged in unrighteous acts such as earning wealth dishonestly, deceiving others, or stealing in their past life, they are born in this lifetime without having financial status. Or, if they do have wealth, they may lose it and face financial struggles. The reason lies in the bad karma they accumulated in the past.

Look at businessmen who earn unethically, employees who accumulate wealth through bribery, no need to talk about how unrighteous politicians are. Almost everyone is earning unrighteously. But remember, there is always one who is watching-He observes everyone and everything. No matter how smartly you think, or how much wealth you gain through fraud, injustice, or misuse of power, it will not last forever. You may only enjoy temporary success, but that prosperity is only for sometime.

Take the example of Duryodhana. He unrighteously acquired the Pandavas' kingdom through deceit in a manipulated dice game. This act of acquiring wealth unrighteously brought him temporary power and glory, but how long did it last? Perhaps it lasted for 10 to 12 years. Then came the war. What happened? The Kauravas were destroyed. Not only did Duryodhana lose the Pandavas' kingdom, but he also lost his own. His entire family was destroyed. If Duryodhana avoided unrighteous acts and been content with his half kingdom, he and his family could have lived happily and prosperously. But his greed and attempts to gain wealth through deceit led to destruction. Therefore, understand that "wealth earned unrighteously does not last long."

Some people think, "I have power, I hold a prestigious position, I can do anything. I can take bribes and accumulate crores illegally." They may enjoy temporary luxury and pleasure, but these pleasures will not last forever. Moreover, as a consequence, they may take the next birth as poor, destitute (underprivileged), or beggars, suffering through the consequences of their actions in future lives.

This is the situation of those who lack financial status. Each person comes with a different set of actions (karmas) from their past. Most people are unaware of their past deeds, which is why they worry, saying, "Why has my life turned out this way?"

Patriji said, "Everyone is the creator of their own reality." Therefore, the reality you are experiencing right now is a result of your own past actions. This means that what you are experiencing today is a consequence of what you have done in the past. Hence, crying, worrying, blaming others, or feeling jealous of someone wealthier will not change your present situation.

So, if you are in such a situation and want your circumstances to improve, what should you do? What can you do to change your financial status? The answer is, align your actions with the laws of creation. The fundamental law of creation is: "Give, and you shall receive; whatever you give is whatever you receive." If you want wealth, you must give it. Therefore, Spend a portion of what you have on good deeds that benefit society, serve others, and contribute financially to noble causes.

Many people in our society have experienced transformation. Didn't Srikanth and Madhu experience change? Kukatpally Ramana, who selflessly served others, had seen a significant improvement in his financial status. I have personally witnessed such changes in the lives of many individuals within this very lifetime.

So, dedicate a portion of what you have for the welfare of society. Don't desire what belongs to others. At the same time, avoid actions you shouldn't do and focus on doing what must be done. What you deserve will come to you naturally. Some people say, "We have nothing. How can we give? How can we earn wealth?" Therefore, if you want to improve your financial status, you must earn righteously, give to others, share a portion of what you have with the world, engage in good deeds, and offer selfless service. By doing so, your financial status will definitely improve in the future - there is no doubt about it.

Look around, whenever someone prospers or becomes wealthy, people say, "He's so lucky!" But they don't think about how he became lucky. They fail to realize the effort and hard work behind his success. It is the effort and righteous actions (good deeds) that led to his growth and prosperity. In the same way, anyone who puts in effort and acts righteously will see a positive change in their circumstances.

To the creation or to God, there is no discrimination between one person and another. He doesn't favor one more and another less. To Him, everyone is equal, as all are one and the same.

**Shlok|| Dwavhudaviva yuddhyethe purushartha samasamow
Prakthanachhaiva shamyathyatralpaveeryavan
(vashistamrutham - 5)**

Meaning: He explained that the efforts from previous lives, such as sinful deeds or unrighteous actions, can be treated as one goat; similarly, the efforts in this life, such as living righteously, giving donations, participating in good and noble causes, and spending money on such activities, can be treated as another goat."

He said that when these two goats clash, the weaker one will be defeated.

This means, suppose the misdeeds or unrighteous actions you performed in your previous life outweigh your present good deeds, then the scale of unrighteous actions will be stronger. If your present actions, such as donations and services, are less, your scale of righteous deeds will be weaker. What happens then? The weaker goat will lose, meaning your financial status will not improve. You might say, "I have given donations here, I've helped there," but your actions were too weak, which is why wealth did not increase.

Therefore, the righteous acts must continue consistently. You should do as much as you can do in every way possible. By continuously giving and performing noble deeds, the goat of righteous deeds becomes stronger. Once it becomes stronger, the goat of unrighteous actions will be defeated. At that point, you will experience remarkable transformations. Your business or any task

you take will start succeeding unexpectedly, and your financial status will change.

He further stated:

**Shlok|| Doshah shamyathyasandeham prakthanodyatanairgunaih
Drushtanthotra hyastanasya dosha syadhyagunaih kshayayah
(vashistamrutham - 8)**

Meaning: Just as the indigestion or illnesses of the previous day are cured by the medicines of the present day, similarly, the wrongdoings, sins, and unrighteous acts of past lives can undoubtedly be nullified through righteous actions such as charity and selfless service in this life.

Understand that these misdeeds of previous lives, whether committed out of ignorance or greed, can now be cleared through the good deeds and services you perform today.

Know this: Earning wealth is not great; offering service is great. Service is true wealth. Money can be seen, but service is invisible. If you are earning money now, remember it is because of the good deeds you performed in the past. However, if you simply enjoy the wealth without continuing the good deeds, your store of good karmas becomes empty, and then the flow of wealth will stop. Then you will again worry, saying, "Why has my life turned out this way?" Thus, no matter how much you earn today, do not assume that this income will last forever. Therefore, you must continue to perform acts of service and charity, just as you did in the past.

Look, You deposit money in the bank and withdraw from it daily. But can you withdraw from it indefinitely? For how long can you keep withdrawing? Only as long as there is balance available in the account. Once the balance is over, you cannot with-

draw anymore. Therefore, if you wish to keep withdrawing, you must continue to deposit regularly.

Many people think, "He was born with a silver spoon." But whatever you put in is what you get out. If the stock is over, it doesn't come; you will also lose what you received.

Therefore, Shirdi Baba said, "Experience what is given to you with a spirit of sacrifice." This means you should use what is given to you for necessities, services, and for the welfare of the world.

You don't have to give everything you have or you don't have to give by taking loans. Give as much as you can from what you have-whether it's time, speech, or energy-always give something.

But, there is no use in practicing money meditations or karma vipaka meditations. Such practices may provide you contentment but they can't provide you the results.

As said by Vashista Maharshi, if you continue your efforts as you are doing now, regardless of your past, everything will be erased, and your life will change for the better. There is no doubt.

Therefore, don't worry about your life-focus on what you need to do. Everything will fall into place. Leave the outcome to nature. Everything you do is recorded, and when the time comes, the result will come to you without fail. Your financial issues will be resolved, and your financial status will improve.

Remember one thing, "**nothing in your life is permanent.**"

More importantly, intensely practice 'observation of the breath' meditation. your intellect will blossom, and you will naturally start to give. You alone will change your life.

5. How to become extremely wealthy?

In this world, everyone looks at others who have accumulated wealth, seeking to accumulate millions themselves. Despite having millions, people still say 'more and more'. This mindset comes from equating wealth with greatness. There is always a desire for more, even if people accumulate wealth for years. Those without significant wealth might consider themselves 'unfortunate'. Not only that, they even engage in wrongdoings and sins. If you observe, no matter how much one may earn, there is always more to earn. The reason is, there will always be someone who is wealthier than the other.

This is the present situation of the world. No one is thinking more than this. In a way, everyone is striving to be wealthier than others. That's why they work hard throughout their lives. However, if you observe carefully, people's desires often go unfulfilled, and at some point, they have to end their lives. But if someone wants to be the wealthiest in this life, there is a path to achieving it. Let's explore what that path is.

First think about this: when questioned, "Do you want to earn millions? Or, would you rather aim higher and marry someone who already has millions?" Intelligent young woman replies, "Marrying a wealthy person could be a shortcut to earn millions without hard work because one cannot earn millions even if they work throughout their life. Sometimes it is impossible too. But, if one marries a millionaire then all the wealth belongs to her only, right?"

Therefore, instead of spending a lifetime striving to become

wealthy and a millionaire, it's better to align with the one who is the wealthiest in this creation-God. There is no wealthier being in this creation than Him. Everything belongs to Him; millions of worlds in this creation belong to Him. All the treasures in these millions of worlds within this creation also belong to Him.

Even this planet Earth belongs to Him! All the treasures within this earth also belong to Him! Not knowing this, Human beings often claim ownership over a tiny fraction of this world, feeling proud and arrogant, but in the end, they leave it all behind, and are not seen again.

But those who are wealthy on earth, such as kings, emperors, and Kubera, are not greater than the Divine, who is the greatest of all wealthy beings. Therefore, wise people do not strive their whole lives to accumulate a few millions; they do not waste their lives. Instead, they strive to attain the most valuable possession-the Divine. They seek to align with the Divine and ultimately attain Him. Those who attain the Divine are truly fortunate; no one on this earth rises above Him. Because those who have attained the Divine have gained everything, haven't they? Such individuals are the greatest of the wealthy aren't they?

So, what should one do to attain God? How can one connect with God? First, one must understand who God is. Then, one must know where God resides. Finally, one must know how to attain Him.

Understand that the Divine is not someone else; it is the 'Soul.' This is also stated in Chapter 10, verse 20 of the Bhagavad Gita by Lord Krishna. Now, if the Soul is the Divine, then where does it reside (live)? It resides (lives) 'within everyone,' which was said in the same verse of Bhagavad Gita. Therefore, it is im-

portant to know that the Divine within everyone also resides within one's own body.

To reach the Divine within the body or to attain Him, the only path is meditation. Those who practice meditation attain the Divine, becoming the ones who possess everything. They become the wealthiest and the most fortunate. This is because they gain the bliss of God and are permanently liberated from all sorrows. Therefore, don't chase material wealth; practice meditation. Attain the Divine, become the wealthiest and the most fortunate.

That's why, the great yogi Kabir said, 'Acquire wealth that lasts through all births. I have never seen anyone carrying physical wealth on their head and taking it with them at the time of death.'

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In the world,
there are people who are struggling
because they have no money,
who are trying to earn money,
who are disappointed because
they couldn't earn enough, and who are
envious of those who have money.
Like this, we have many types of people.
There are also those who become hopeless
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Therefore, let's understand financial matters.

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