

19. This bank and that bank

I am glad that the State Bank of India is opening a branch here in the Prashaanthi Nilayam area. *Artha* (wealth) is one of the *Purusharthas*---legitimate objects of human endeavour. The four *purusharthas* are *dharma*, *artha*, *kaama* and *moksha*. They have been listed so, in that order, on purpose. *Dharma* (righteousness) has to direct and control the process of earning wealth (*artha*) and *moksha* (liberation) is to be the regulating factor of desire (*kaama*). All *artha* accruing from sources minted by *adharma* (*vise*) is to be treated with contempt as unworthy of man. All desires that do not subserve the one supreme need for liberation are to be given up as beneath the dignity of man. So, the *Adhyaathmic* (spiritual) basis of *dharma* and *moksha* : as to be the root of both *artha* and *kaama*. Without it, earning degenerates into plundering; desire degenerates into death.

This Bank helps you to keep your money safe when you deposit it with them. They are happy to receive it from you; they will allow you to make use of it when you are in difficulty. But your money helps you only in worldly distress. You accumulate it with great care, by thousands of acts of denial, denying yourselves this comfort or that convenience, saving in this item and that, spending less and earning more; but a day comes when you have to leave the pile and go, empty-handed. This passbook will not be looked into there. Why, even while here, when the pile grows into an attractive quantity, sons start fighting for it, causing you anxiety and fear; taxes take away a large share; thieves and crooks have an eye on it.

Depositing spiritual efforts gets peace

There is another Bank which receives deposits and maintains accounts strictly and confidentially. Every little sum is entered and accounted for deeds, thoughts, words, good, bad and indifferent. If this Bank takes good care of your *aasthi* (properties, wealth), that Bank watches whether you are an *aasthika*, a person who acts on the assumption that there is *asthi*--a sovereign guiding principle that is divine, that whispers warnings from the heart when *dharma* and *sathya* are infringed, when *artha* and *kaama* enslave man unchecked. No son can sue for that *aasthi*; no tax-gatherer can lay his hands on it. No crook can transfer it to his purse. Open a deposit account there, in that Bank, for your prosperity here and hereafter. That deposit, growing by your spiritual efforts, will give you joy and peace.

While you should develop this saving habit here, for the sake of old age and a rainy day, it is necessary that you should develop that "saving habit" for the hereafter, so that you may be saved. *Dharmam chara, sathyam vadhathat* is the method. *Dharma* and *sathya* and *prema* are the currency accepted by that other Bank. All acts, words and feelings ringing with the purity of these metals will be accepted as deposits. So, along with an account in this bank, you must take care to have an account in that other Bank also.

You talk glibly of Raamaraajya but how can it be established, if you do not emulate Raama? He was *Vigrahavaan Dharmah*---the very embodiment of virtue. He never deviated from it. *Dasharatha* means he who is master of his ten senses, the five *karmendriyas* (senses of action) and the five *jnaane-ndriyas* (senses of perception): that is to say, the successful *saadhaka*. Such a person can have the holy progeny of the four *Purusharthas*: *Dharma* (Raama), *artha* (Lakshmana), *kaama* (Bharatha) and *moksha* (Shathrugna). Become a *Dasharatha* and have that holy progeny, as a gift from God.

Draw upon the accounts of previous births

This bank will not give loans to all and sundry; its help is only for those who are credit-worthy, who have impressed by their industry and integrity that they will make good use of the money and keep their word. That other Bank too will save from distress and grief those who have *sathya, dharma, shaanthi* and *prema*. This bank will help only in proportion to the deposits that stand in your name; that Bank too deals like that. The consequences of the meritorious activities of previous births can be drawn upon now; but unless you have them, no cheque will be honoured. Moreover, only those who have the account can operate. Each must have a separate account in his own name; one brother cannot draw on the account of another brother; the wife cannot draw on the account of the husband.

This bank will give loans if you mortgage your house or lands, property that has come down to you from your ancestors, gold jewellery that has come to you from your mothers, etc. That Bank also will allow you to draw upon the accounts of previous births, and deposits made then. That is why you find some people, who are obviously wicked and cruel, mean and miserly, yet leading 'happy' lives, free from pain and grief. They have drawn upon deposits made in the past. They are entitled to that happiness.

Sometimes, this bank will grant you overdrafts, so that you tide over temporary crises; the extent of the overdraft is settled by the Manager with reference to your reliability and capabilities. It is like the *anugraha* (Grace), that God will confer on you when you have earned it by *sath karma. sath chinthana, sath bhaava, sath sanga* and *Naamasmarana* (good deeds, good thoughts, good feelings, good company and constant contemplation on the name of God and the glory it seeks to express).

Surrender your Ego to God's safe deposit vault

Banks have safe deposit vaults, where customers can keep their valuables, jewels, legal documents and other things like silver and gold, which attract thieves; they can then be free from worry; they can sleep in peace. Surrender them to the custody of the Bank and dismiss anxiety from the mind. That other Bank, dealing with spiritual accounts, has also a safe deposit vault. Surrender your jewels of intelligence, cleverness, capacity to serve and the gem that you most value, namely, your EGO to the care of God; then, you can be happy. *Maam ekam sharanam vraja*, He invites. Surrender to Me alone. Then, He assures *Maa suchah*: You need not grieve at all.

Arjuna is called by the Lord in the Geetha, '*Dhananjaya*'; people explain the word *dhanam* to mean booty gathered by him from the kings whom he defeated. *Dhanam* means 'any valued possession, an object of affection'. The most valued possession is self-knowledge.

Arjuna has earned this; so he is called *Dhananjaya*. This bank deals with one type of *dhanam*, that Bank deals with another. This *dhanam* (money) and the rest can be earned by any one; even black marketeers and dacoits, crooks and pirates can amass money. But that *dhanam* which is acceptable in that other Spiritual Bank comes only to those who struggle to be virtuous and detached, humble and holy.

This earthly *dhanam* you take to this bank; that other *dhanam*, the *punyam* you do, the purity you achieve, the love that you manifest---bring Me those precious things and I shall accept them as deposits.

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Whatever God grants is for your good, for your liberation, not for your fall or bondage. A God who does evil is no God at all. God has no likes and dislikes; he is above and beyond all traits and characteristics. He is Gunaatheetha. So, how can He be hating or revengeful? He is Mercy. He is Goodness, He is Wisdom, He is Power. He gives you what you ask; (so be careful what you ask).

Learn to ask the really beneficial boons. Do not go to the Wish-fulfilling Tree and come back in glee, with a towel that you asked and got!

Sathya Sai Baaba