



2021 Guru Poornima

Willingly sacrificing wealth is considered true surrender?

Question:

In every lecture in every *satsang* I attend, it is said - “surrender everything to God”, but I need money for food, shelter, education, and other things that will make me and my loved ones' lives a little more comfortable. If I give away all the money, then I'll be poor. How will I live let alone be comfortable?

Answer:

Aspirants of unlimited divine bliss have to surrender to God. That is why this is reminded in every lecture in every *satsang*. This question brings about 2 points which need to be clarified before the question can be answered

1. Who surrenders, Why surrender, and How to surrender?
2. What is the extent to which we can become prosperous?

Surrender means willingly accepting the will of God. It is true, financial resources are indispensable to survive in *kaliyug*. Wealth is needed for the upkeep of the body hence it is essential. Nonetheless, when you surrender everything then God takes care of everything and you don't need to care for anything.



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So let us discuss each topic in brief

Who Surrenders, Why Surrender, And How to Surrender?

In brief, the mind (मन) has to surrender to God and Guru. It has to be surrendered since God takes full responsibility of the surrendered soul. So, how do we surrender? By doing actions (called *karma* in scriptural language) that ushers us on the right path.

To get a better understanding of “Who surrenders” and “Why surrender” please review the following 2 articles.

1. [Surrender](#)
2. [A couple of questions on surrender](#)

In this article we will dive a little deeper into “how to surrender”. Based on the goal being pursued, humans’ *karmas* can be classified into four categories – *Karmakand*, *karmayog*, *karma sanyas* and *vikarma*.

1. *Karmakand* – When one leads a life that is 100% congruent to the precepts of the Vedas it is called *Karmakand*. The reward of such karmas is an afterlife full of luxuries in swarg till the time the fruits of those good deeds run-out. After that the individual is hurled down to the lower species of life.
2. *Karmayog*- Where mind is incessantly engaged in God while performing worldly duties is *Karmayog*. Since devotion is predominant the recompense of this type of action is God-realization, attainment of divine bliss and liberation etc.
3. *Karma-Sanyas* – Observing *Karma-Sanyas* means staying focused on God alone at all times, and totally ignoring both Vedic rules and material duties. Since only devotion is being done, the result of such actions is also God realization, attainment of divine bliss and liberation etc.
4. *Vikarm* – *Vikarm* means deserting precepts of both the Vedas and also, not performing *Bhakti*. The result of performing *Vikarma* is suffering in *narak*.

Outcome of both *karma* and *Vikarma* is karmic bondage, which means the cycle of birth and death will not end. Therefore, it is evident that they are both reprehensible. *Karma yog* and *Karma sanyas* are venerated for they bestow the ultimate [aim of life](#).

Though there are two available options but observers of *Karma sanyas* need to meet some qualifications. It can be followed only by those who

1. Are totally detached from the attractions of the world and
2. do not have any worldly responsibilities.

As you can imagine, such people are far and few in between. For all others *karma sanyas* is not a feasible option. These are people who are

1. attracted by the allurements of the world or

2. householders who have material responsibilities.

So, for such people the only uplifting option left on the table is *Karma yog*.

The Supreme Lord compared the 2 options in Gita:

संन्यासः कर्मयोगश्च निःश्रेयसकरवुभौ ।
तयोस्तु कर्मसंन्यासात्कर्मयोगो विशिष्यते ॥

गीता 5.2

sannyāsaḥ karma-yogaśh cha niḥśhreyasa-karāvubhau
tayoḥ tu karma-sannyāsāt karma-yogo viśhiṣyate

Gita 5.2

“The path of *karm sanyās* (renunciation of all worldly duties) and *karm yog* (performing worldly duties while God remains as the focal point) lead to the [aim of life](#). But *karm yoga* is superior to *karm sanyās*.” *Karma yoga* suggests to live in the world and perform as many household duties as you can as long as they don't hinder your [sadhana](#). *Karma yog* means to perpetually feel the presence of God even while performing physical actions in the world.

Take Note: spending a couple of hours in devotion and lusting for worldly things for the rest of time, is not *karma yoga*. The Bhagwat says –

त्रिभुवन विभव हेतवेऽप्यकुंठस्मृतिरजितात्मसुरादिभिर्विमृग्यात् ।
न चलति भगवत्पदारविदाल्लवनिमिषार्धमपि यः स वैष्णवाग्र्यः ॥

भा 1.2.53

ananyāścintayanto mām ye janāḥ paryupāsate /
teṣāṃ nityābhiyuktānāṃ yogakṣemaṃ vahāmyaham //
tribhuvana vibhava hetave'pyakunṭhasmṛtirajitātmasurādibhirvimṛgyāt /
na calati bhagavatpadāraviṃdāllavanimiṣārdhamapi yaḥ sa vaiṣṇavāgryaḥ //

bhā 1.2.53

“Despite becoming the sole king of all the [Trelokya](#), a *karma yogi* must not forget Shri Krishna even for a fraction of a second.”

At our current spiritual state it might feel almost impossible to remember God and simultaneously perform worldly duties. But it will become easy with practice. We already know how to do this in the world we live in. Consider a mother who has to leave her infant in the hands of a caregiver to go to work. All day she remembers her infant even while working; whenever she gets a chance, she calls the caregiver to know about the well-being of her child. Likewise, driving, cleaning, cooking are actions that require a certain level of concentration. Yet, while doing those actions some ancillary thoughts occupy our mind. For example, when cooking for a guest our mind wanders; we might think about the guest's choice of food, about a problem at work, or about some person. Instead of thinking about other things, thinking about God is following *Karma yog*. This will happen by constant practice.

Shri Krishna emphasized on surrendering mind unto Him alone as the exclusive and surest way to attain Him -

मन्मना भव मद्भक्तो मद्याजी मां नमस्कुरु ।

गीता 9.34

manmanā bhava madbhakto madyājī māṃ namaskuru |

Gita 9.34

“Always think of Me, be devoted to Me, worship Me, and offer obeisance to Me”

मामेवैष्यसि सत्यं ते प्रतिजाने प्रियोऽसि मे ॥

गीता 18.65

māmevaiṣyasi satyaṃ te pratijāne priyo'si me ||

Gita 18.65

“This is my pledge to you, for you are very dear to me.” He said, “Arjun! The only indisputable way to attain Me is to focus your mind unto Me alone, offer your sacrifices to Me and bow down to Me only”.

Listening to this advice, Arjun asked the same kind of question, “how can we perform physical duties, while remembering You all the time”.

Because –

**चञ्चलं हि मनः कृष्ण प्रमाथि बलवद्दृढम् |
तस्याहं निग्रहं मन्ये वायोरिव सुदुष्करम् ॥**

गीता 6.34

*cañcalaṃ hi mana: kṛṣṇa pramāthi
balavaddṛḍham |
tasyāhaṃ nigrahaṃ manye vāyoriva
suduṣkaram ||*

Gita 6.34

“O Krishna! The mind is very restless, turbulent, strong and obstinate. It appears to me that it is more difficult to control than the wind.”

Lord Krishna answered –

**यत्करोषि यदश्रासि यज्जुहोषि ददासि यत् |
यत्तपस्यसि कौन्तेय तत्कुरुष्व मदर्पणम् ॥ 9.27 ॥**

गीता 9.27

*yatkaroshi yadaśnāsi yajjuhoṣi dadāsi yat |
yattapasyasi kaunteya tatkuruṣva madarpaṇam ||*

Gita 9.27

“O son of Kunti! Whatever you do, whatever you eat, whatever you offer as oblation to the sacred fire, whatever you bestow as a gift, and whatever austerities you perform, do them as an offering to Me”.

This means continue to perform all your actions as you have done. But along with performing them, make a sincere effort to feel that you are doing everything only for the pleasure of Shri Krishna. For example, when you give food to someone, you feel that Shri Krishna is sitting in his heart and smiling. When you eat, consider it to be His *prasada* (leftovers from the food He accepted). Likewise, dress up nicely for His pleasure, cook carefully to offer Him and so on. Such a practice will not only grant spiritual

benefit but also improve the quality of your work, for now you are now doing it with love and concentration. Childhood friend of Shri Krishna, Uddhava challenged Shri Krishna saying –

त्वयोपभुक्तसृग्गंधवासोलङ्कारचर्चिताः ।
उच्छिष्टभोजिनोदासास्तव मायां जयेमहि ॥

भाग १.६.४६

*tvayopabhuktasṛggamghavāsolaḍkāracarcitāḥ ।
ucchiṣṭabhojinodāsāstava māyāṃ jayemahi ॥*

bhāga 1.6.46

"I will wear fragrant garlands, beautiful silken clothes and shiny ornaments worn by you and eat your leftover sumptuous food. I throw a challenge to You that while doing so, I'll win over Your all-powerful [Maya](#)".

The *gopis* are considered as the emblem of devotees. While performing all their household chores they constantly remembered Shri Krishna and used to shed tears of love for Him. The Bhagwat describes –

या दोहने वहनने मथनोपलेप प्रेखेंखनार्भ रुदितो क्षणमार्जनादौ ।
गायन्ति चैनमनुरक्तधियोश्रुकंठ्यो, धन्या ब्रजस्त्रिय उरुक्रम चित्तायानाः ।

भा १०.४४.१५

*yā dohane vahanane mathanopalepa preṅkheṅkhanārbha rudito kṣaṇamārjanādau ।
gāyanti cainamanuraktadhियोश्रुकंठ्यो, dhnyā brajstriya urukrama cittāyānāḥ ।*

bhāga 10.44.15

"The *gopis* constantly think about Shri Krishna while performing all household chores; milking the cows, churning yogurt to make butter, cleaning their house, loving their children, etc. While performing their duties around the house, tears of love flowed from their eyes and all the time they kept chanting "His glories".

Because they saw Shri Krishna everywhere and in everything.

Although this stage cannot be accomplished in a day, yet gradual practice with intense desire would lead to success indeed.



What is the extent to which we can become prosperous?

One more issue needs to be addressed in this connection and that is accumulation of wealth to become prosperous.

Accumulation of wealth and physical comforts are predestined. One cannot get more than that.

यद्वात्रा निजभालपट्टलिखितं स्तोत्रं महद्वा धनम्,
तत्प्राप्नोति मरुस्थलेऽपि नितरां, मेरौ ततो नाधिकम् ।
तद्धीरो भव वित्तवत्सु कृपणां वृत्तिं वृथा मा कृथाः,
कूपे पश्य पयोनिधावपि घटो गृह्णाति तुल्यं धनम् ॥

भृत्हरि

*yaddhātrā nijabhālapaṭṭalikhitaṃ stokaṃ mahadvā dhanam,
tatprāpnoti marusthale'pi nitarāṃ, merau tato nādhikam /
taddhīro bhava vittavatsu kṛpaṇāṃ vṛttiṃ vṛthā mā kṛthāḥ,
kūpe paśya payonidhāvapi ghaṭo gṛhṇāti tulyaṃ dhanam //*

bhatṛhari

“If you are destined to receive something, then indisputably you will receive it, even if you were not here but in a far-away desert. On the other hand, you will not receive a penny more than what you are destined for, even if you were seated on top of Mt. Sumeru (mountain of gold). The amount of water you can fill in a pot depends on the size of your pot and not the size of the water source, even if it's an ocean you dip it into.”

To elucidate further, a pot could be dipped in the limitlessly deep ocean, but it will only fetch the amount of water that its size permits. The rest of it will flow out. So, in the same way one can avail material benefits only according to one's destiny.

Those people whose mind is completely surrendered, do not need to worry about anything for God takes care of them. Lord Krishna says in Gita –

अनन्याश्चिन्तयन्तो मां ये जनाः पर्युपासते ।
तेषां नित्याभियुक्तानां योगक्षेमं वहाम्यहम् ॥

गीता 9.22

*ananyāścintayanto mām ye janāḥ paryupāsate /
teṣāṃ nityābhīyuktānāṃ yogakṣemaṃ vahāmyaham //*

Gita 9.22

“Those who constantly meditate on Me and selflessly serve only Me, I protect what they have (Yog) and give them what they don't have (chhem)”.

It denotes that if your mind is thoroughly immersed in devotion, God will perform all your duties secretly in your form without anyone knowing about it.

God fulfils duties of surrender souls - a real life example

For instance, there was a judge in Kanpur during British Raj. Every day he used to perform his daily devotion to Shri Krishna before going to the court. One day he was so drowned in devotion, he completely lost track of time. Incidentally that happened to be the day the verdict had to be passed on a very important murder case. He came out of his devotional meditation at noon which was way past the court-time. He nervously asked his wife, “why didn't you remind me of the time of court? I had to reach there at 10.00AM sharp today”. His wife answered, “I thought you didn't want to go to the court today, that is why you didn't get up”.

Somehow, he hurriedly got ready and reached the court thereafter. He asked his clerk, “Sorry, I could

not reach on time, what happened to that murder case anyway?” The clerk was stunned, “Sir, what are you talking about? You came here on time.” Saying that the clerk showed his 10 page - decision with his signature. By God’s grace he realized God’s causeless-mercy. Overcome by the graciousness of [akaran-karun Shri Krishna](#), he cried bitterly saying, “O Shyam! For the first time I was so engrossed in your remembrance that I forgot everything. And [Bhakt Vatsal Shri Krishna](#) descended to accomplish my (petty) work!!” The incredible graciousness of God removed all his desire to enjoy the worldly allurements. He quit his job and went to Vrindavan where he practiced devotion for the rest of his life.

So, when you practice devotion do not worry about the deprivation of wealth. Increase your love for God and surrender to Him. God will take care of the rest.

अजगर करे न चाकरी पंछी करे न काम ।
दास मलूका कह गये सब के दाता राम ॥

*ajagara kare na cākārī pañchī kare na kāma ।
dāsa malūkā kaha gaye saba ke dātā rāma ॥*

“A python doesn’t toil, birds don’t labor. Saint Maluka says - Yet Lord Ram provides food to all”.

A beautiful conclusion

While currently we are very attracted to money and the comforts that money brings, yet we are unhappy. We want happiness. We have heard that God is happiness and He can be attained by surrendering. So how do we reach from our current position of longing for happiness to the point of surrender to God (शरणागति)? The path for such people is *Karm Yog*. When we follow the path of *Karm yog* then slowly our attachment turns away from material wealth and turns towards God. Then, eventually we surrender to God. After that point God takes care of EVERYTHING for us. God is infinitely capable (सर्व-समर्थ) and all-knowing (सर्वज्ञ). So, when He fulfills our needs then no need remains unfulfilled and one become fully contented (पूर्णकाम). In fact, one gets more than what one could have ever imagined, therefore, one doesn't need to do anything else ever again (कृतकृत्य).

Kripalu Leelamritam - “This dog has worn many flower-garlands”

This is a story of the days before Shri Maharaj Ji became Jagadguruttam and used to live in Pratapgarh as a family member in Mahabani’s house.

A stray dog came and started staying outside Mahabani Ji’s house. His white fur coat naturally had a big *tilak*-like mark on his forehead. Occasionally, one of the devotees would give him a piece of bread and he would rarely touch that bread. People used to call that dog extremely lazy as other dogs would carry away that piece of bread and he won't even growl at them. He used to follow Shri Maharaj Ji when he went anywhere.

One day as the dog was following Shri Maharaj Ji, He removed one



of his flower garlands and threw it around the dog's neck. Banchary didi was a 5-6 year old girl at that time and was also accompanying Shri Maharaj Ji. Seeing this, like a little girl she started giggling. Shri Maharaj Ji asked "what makes you giggle. This dog has worn many flower-garlands, even more than I have". At this she laughed and said "He is a dog. Then how come he has worn more garlands than You?"

Shri Maharaj Ji said "He was a *Mahant* (the chief priest of a monastery) in his previous life. Every place he visited he used to be welcomed with flower-garlands. Due to a single sin he has been born as a dog." It was no longer a laughing matter.

Moral: When one does not take assistance of *bhakti* and follows *karmkand* a single sin can cause someone's downfall from a mahant to a dog. But if you do *bhakti* till the last moment of your death, then Shri Maharaj Ji has said, you will certainly get a human birth where you will get another opportunity to progress on the spiritual path.

Kid's Story - If prosperity is destined, it will follow you

There was once a rich and prosperous king. He ruled for many years then he realized that owning and controlling the wealth hasn't made him any happier than before. In fact, the cares of the world are making him more stressed and anxious. So, he handed over the reins of the kingdom to the crown prince and went to a jungle to meditate on God. As time passed by, the travelers through the jungle gave him various useful objects to make his life comfortable.



One day a traveler passed by and saw that this sage was meditating in the woods, far from civilization, yet he had so many objects to make his life comfortable. He approached the saint and said, "*Baba ji!* You live far from the world to attain God. These things will be an obstacle in your way, please accompany me. I'll take you elsewhere, where you won't be bothered by the upkeep of these things".

That saint had willingly given up so much opulence in the past, why would he care about leaving behind some pots, pans, and clothes etc.? He considered this as God's wish to get away from all those things. So, he accompanied the traveler to the denser part of the forest. There the traveler said, "there are many fruit trees and you can eat these fruits and use your time to meditate on God. Since, this is a denser part of the forest people will also not disturb you". Also, the traveler promised to check back on him in a few months.

No sooner did the traveler take leave from *Baba Ji* that a king passed by that place in the dense forest. Seeing the aura around *Baba Ji* the king felt he was a divine personality. So the king alighted the horse,

approached the saint with folded hands and said, “*Baba Ji* ! You are such an elevated man. Please bless me and accompany me to my kingdom. There I shall serve you and learn about God from you”.

The saint narrated the story of how he was a king and gave up everything to meditate on God. *Baba Ji* told how he loved having so much time to devote to God and be far away from the cares of the world. *Baba Ji* politely refused the offer. The king urged and said, “Please allow me to serve you”. The saint said, “I won’t leave this place, but you may do what you please”.

The king made a house in the forest which was studded with precious gems, made a comfortable bed which was embellished with gold, pots and pans were all gold and silver, and also left a few servants to cook/clean and take care of the saint. Considering that it was God’s wish *Baba Ji* continued to live in that opulence and do his daily devotions.

After some time the traveler came back to check how *Baba Ji* was doing in the dense forest. He was astounded to see so much opulence. He approached *Baba Ji* and asked how he amassed all this wealth. So, *Baba ji* narrated the whole story.

Moral: If you are destined to be opulent, you will be. You don't need to invest all your time in attaining those things. You have been given a human body to attain God. Even while living in the world, focus on attaining that goal or else the human body would become a bane instead of a boon.



Happy Guru Poornima