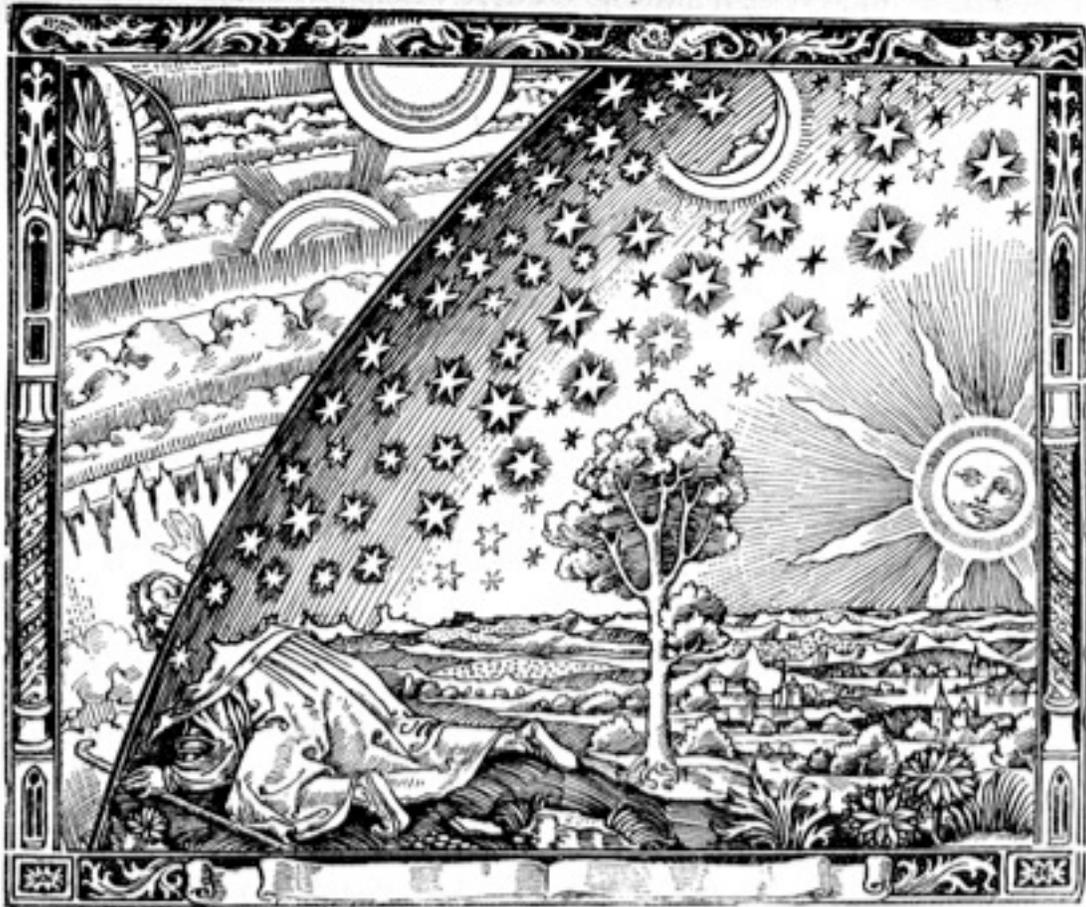
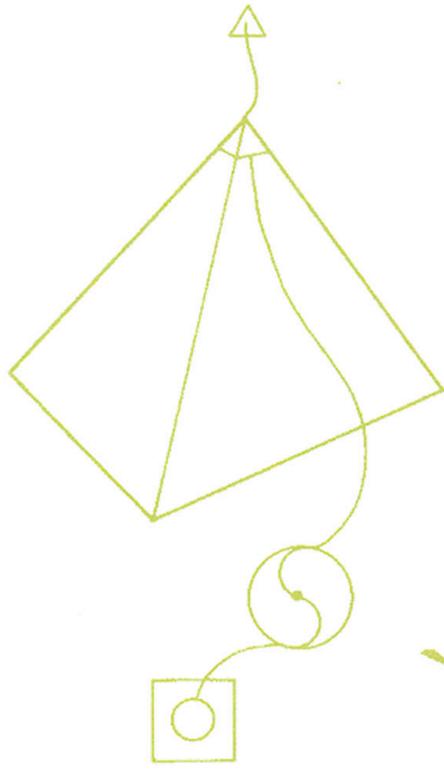


# The Karma Workshop

Facilitated by George A. Boyd, MA





*Mudrashram*

A Metaphysical Training Program of  
The Mudrashram ® Institute of Spiritual Studies



# The Karma Workshop

By George A. Boyd, MA © 2011



A Metaphysical Training Program of  
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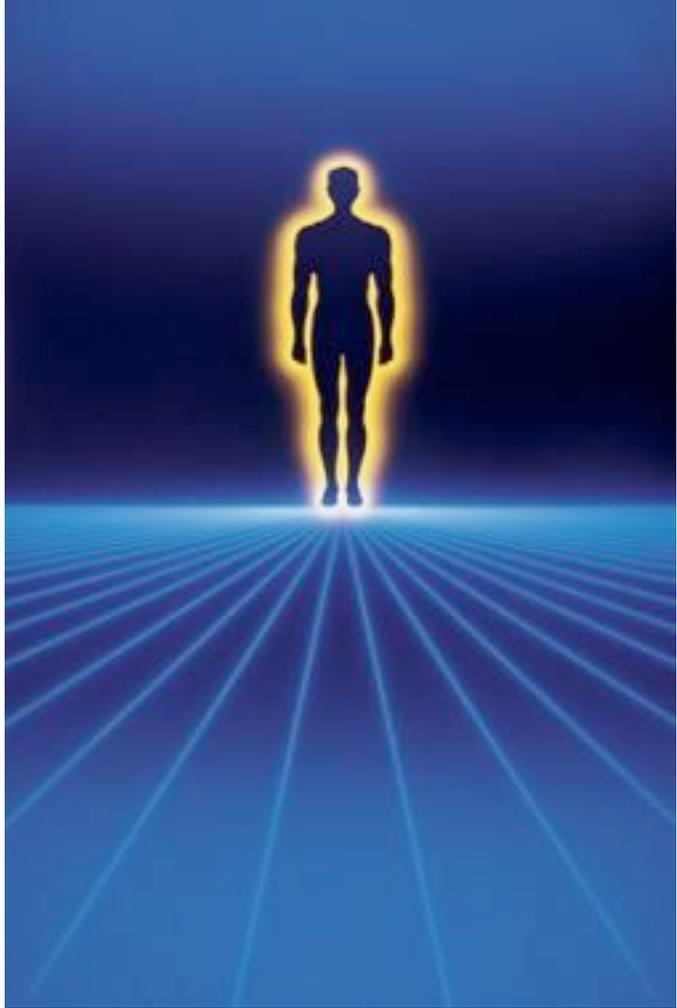
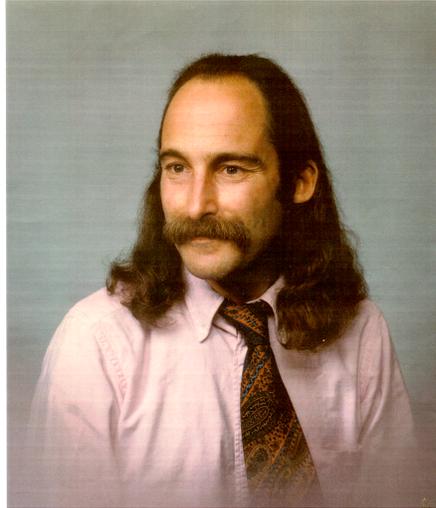


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George A. Boyd is a meditation teacher, counselor, and author, who has been offering a variety of educational and guidance services to the public since 1983. You can learn more about his services at <http://www.mudrashram.com>.



George has studied and practiced meditation since 1965. He is an expert meditation teacher and an innovator in the field of meditation. He developed a system of integral meditation in 1983 that he has taught to groups and individuals since that time. He was listed in *Who's Who Among Young American Professionals* in 1988 for his contributions to this field.

George holds a BA in Psychology from UCLA, an MA in Clinical Psychology from California State University, Dominguez Hills, and an Alcohol Drug Counseling Certificate from UCLA Extension. He has additional training in Psychosynthesis, Voice Dialogue, Focusing, hypnotherapy, and Movement Expression™ dance work.

George held groups for adult children of dysfunctional families for one and one half years. He facilitated Social Skills Training groups for five years. He worked as a drug abuse counselor for three and one half years with heroin addicts. He did his graduate clinical traineeship with a dual diagnosis population.

He has worked as an academic and vocational counselor for 16 years. He has been honored by inclusion in *Who's Who Among America's Teachers* for 2005 and 2006 for his role in service to youth.

He has presented public lectures and workshops on meditation at the Whole Life Expo and Learning Adventures. He was invited to speak at Babaji's Parliament of Yoga and World Religions in 1993.

George is the author of *Drugs and Sex*, published by The Rosen Publishing Group in 1994. He has self-published eight books, and several workbooks for meditation classes that he has developed, and a correspondence course for advanced meditation students. He has written many articles about the practice of meditation and its applications, and about recovery from addiction. A selection of his articles and poetry may be found on his web site, <http://www.mudrashram.com>. You may order his self-published books on [www.mudrashrampublishing.com](http://www.mudrashrampublishing.com).

## The Primal Substance of the Unconscious

Karma is the primal substance of the unconscious mind. On the one hand, it is the dynamic pressure of desires unfulfilled, of dreams unrealized, the non-completion of the Soul's Aeon mission. This "unfinished business" layers beneath the surface of consciousness. We feel it as tension and discomfort, ever pressing upward into awareness, seeking to communicate its wordless, primal cravings.

On the other hand, it is our potential for spiritual and personal growth. We transmute the raw material of karma into wisdom, understanding and virtue. We shape the inchoate, amorphous mass of karma by the forces of intelligence, imagination and will to create our lives, our character, and develop our abilities on each Plane of Light.

We characterize four types of karma. These are shown below.

Type of Karma	Content	Potential
Adi	Unfinished noetic experience	Spiritual evolutionary potential
Kriyaman	Incomplete action or communication, unfinished goals, un-experienced consequence of past actions	Potential love-wisdom-power
Sinchit	Attachment to objects of desire, expressed as craving, passion, obsession or fantasy	Potential virtue and Grace
Pralabdha	Template of life experiences, the challenges and blessings that are imbedded in life experience	Potential life experience and fulfillment of destiny

## Where Karma Dwells

Karma is multidimensional. We identify seven levels of karma.

- (1) *Physical distress.* This can take the form of muscular tension, organ inflammation, a disease condition, a genetic abnormality, and other afflictions of the tissues and their physiological functioning.
- (2) *Etheric obstruction.* In the energy field or aura, karma appears as blockages in the inner channels of the vehicles, plugging up its meridians or nadi.
- (3) *The magnetic force of craving or desire.* Karma uses this magnetic force to attract certain people or resources into a person's life so the desire can be fulfilled. It may create the opportunity for fulfillment, but we don't always take advantage of that opportunity because of other priorities or because of conflicting values. Desire has tunnel vision; it looks only for an opportunity to be fulfilled, through whatever means available.
- (4) *Fantasy.* This is creative visualization and imaginary enactment of the pursuit and possession of the objects of desire and craving.
- (5) *Cognitive-emotional nexus.* These underlying beliefs and feelings are innately bound to obtaining the object of desire. This includes the constellation of thoughts and feelings about the object of the desire. It also includes beliefs about the obstacles to its fulfillment, about other people who may possess the object of desire, about your self and your failure to possess the object of desire, and about the Divine and/or Fate as to why it is unfair not to let you have what you desire.

- (6) *Samskara, or impression in the causal body.* This looks like either iron filings or golden threads, depending on the nature of the desire. A samskara effectively remembers the karma, keeps a lasting impression of it, until it is finally worked out.
- (7) *The karmic seed.* This is the essence of karma. When karma is dormant, it sleeps in this seed form. When it is latent, it exists as samskaras, as imbedded beliefs deep in the unconscious zone of the mind, and as liminal fantasies, encountered in dreams, hypnotic states and in meditation. When it is active, it is present in all seven levels, and we are aware of the force of craving or desire.

### *Meditation on the Seven Levels of Karma*

Contemplate an issue that is an obstacle in your life. Personify this issue as a subpersonality within you. Reflect upon its karmic substrate by asking this subpersonality these questions:

- How do you express physically in me?
- How do you impact my vitality and energy?
- What do you desire?
- What fantasies express you?
- What thoughts, emotions and beliefs are associated with you?
- Where did you originate?
- What is your essence?

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## How Do We Get Rid of Karma?

We dissolve karma by using a transformational method. Transformational methods work by drawing down the energy of the Divine Spirit to burn away karma at each of these levels by vaporizing the karmic seed.

Whether it is a transformational (bija) mantra, Kriya Yoga, Nada Yoga, or Grace-Bestowing Light Immersion, each of these methods focalize the radiant, fiery energy of Divine Spirit. These methods are taught to you in the Mudrashram® Master Course in Meditation, the Accelerated Meditation Program, and the Mudrashram® Advanced Course in Meditation.

By knowing these techniques, you will be able to intentionally and consciously transmute and dissolve the karmic accretions that fill your unawakened inner vehicles. Through methodical and sustained transformational meditation practice, these obstructions will be largely removed, and you will actualize your spiritual potential.

## The Four Poles of Inner Work

These four poles of inner work consist of the following discrete elements that must be identified and mastered:

### **Pole One** – *The Ensouling Entity*

- Nodal points along its Path of development
  - The Soul Purpose or Adi Karma that separates it from its seed of purpose
  - The seed of purpose
  - What constitutes Liberation
  - The origin of the Ensouling entity
  - The colored Ray of Alaya substanding your Ensoulment
-

### **Pole Two** – *The individual spirit*

- The channel or channels of the Nada that must be opened
- The tones of the Nada that correspond to the Ensouling entity's current stage of spiritual evolution
- The Stored or Sinchit Karma that blocks the channels of the Nada
- The spiritual Guide on the Inner Planes and the methods for communing with that Radiant Form
- The ascending Planes of spiritual development, culminating in the spirit merging back in its origin
- The colored Ray of Alaya that dwells behind manifestation of the spirit

### **Pole Three** – *The Superconscious Mind*

You need to gain exact knowledge of each of the vehicles of the Ensouling entity in its current stage of spiritual evolution. Understanding and mastery of the following seven developmental pathways that exist within them:

Center	Content
Base of the Spine	Awakening of the Kundalini Shakti
Navel	Knowledge of the etheric networks of Life force; Development of the abilities and powers of the Superconscious mind
Solar Plexus	Cultivating virtue, living moral principles, and following Dharma
Heart	Expanding love and compassion to encompass broader spheres of Creation; opening the path of the spirit

Center	Content
Throat	Gaining wisdom and understanding, sharing that understanding by teaching and satsang
Thalamus	Discernment of the nature of the Ensouling entity, expression of the triune faculties of power (perineal and sacral centers), love (lumbar and thoracic centers), and wisdom (cervical and thalamic centers)
Cerebral	Knowledge of the opened rings of consciousness and the Rays of Creation through the different spheres

Additionally, Pole Three Mastery includes

- Exact knowledge of the content, chakras and seed atoms of each vehicle
- The Law of Consequences for Thought, Word and Deed, or Kriyaman Karma behind each vehicle
- The correspondences of the vehicles for each nodal point of the Path
- The correspondences of the vehicles for the seed of purpose
- The origin of each of the vehicles
- The Divine Potency (Shakti) that manifests each of the vehicles and their nuclei of identity

#### **Pole Four** – *Human Destiny and Consciousness*

- The life lessons that have been learned and integrated
- The current moment of life: its opportunities and its choices
- The knowledge of apparent obstacles to fulfillment of desires and developmental growth tasks

- The patterns of Destiny or Kriyaman Karma that works beyond the zone of your personal freedom
- The archetypes of fulfillment of your life mission
- The awakening the attentional principle, with its powers of witnessing (Metavisual seeing) and intention
- Attuning the attentional principle with a Divinely-empowered Initiate, and conferring the ability to minister to others

## Meditation on Karma of the Four Poles

The first part of this meditation is identifying the essential chakras of the ensouling entity. Next, you will meditate on the four quadrants of the throat (cervical) center of this vehicle to determine the extent of the karmic accretion that has built up within you.

### *Part One – The Essential Chakras Meditation*

Focus your attention on your Soul. Contemplate the essential chakras as described below.

Chakra	Instrument	Aspect	Keynote(s)
Feet (pedal)	Physical body	Power to act upon the environment	Action, achievement of goals
Base of spine (perineal)	Kundalini Shakti	Energy substanding awareness	Activation of the awareness and activity of the vehicles of consciousness
Navel (sacral)	Etheric body	Power of life force, health and vitality	Life and growth, incarnation of the Soul

Chakra	Instrument	Aspect	Keynote(s)
Solar plexus (lumbar)	Astral body	Power of suggestion, affirmation, and visualization; development of virtue	Imagination, creativity, and manifestation; expression of virtues
Heart (thoracic)	Individual spirit and the path of the Nada	Love of humanity and the Divine	Devotion, service, purification
Throat (cervical)	Causal body	Transmuting experience into wisdom, repository of karma	Transmutation
Forehead (thalamic)	Illumined mind	Expression of the Soul's love wisdom power	Illumination, integration, intuitive wisdom
Brain (cerebral)	Soul's consciousness	The rings of consciousness for each opened nodal point on the Path	The Kingdom of God, the inner dimensions of the Superconscious mind
Above the top of the head (transcerebral)	Soul (in its own nature)	Existence, Consciousness, and Bliss	Gnosis

Successively move your attention from the Soul, to your Soul's consciousness, to your Illumined Mind, to your causal body, to your spiritual heart, to your astral body, to your etheric body, to the kundalini track, to your physical body. Then reverse your attention, rising from your physical body to the Soul. Do this until this process is familiar to you, and you have a felt-sense of each of these essential chakras.

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## *Part Two – The Four Quadrants of Karma Meditation*

Next, focus your attention into the throat (cervical) center. This time, instead of pausing briefly and contemplating the center, visualize a circle with four quadrants surrounding this center. You are to note the content of each of these quadrants, observing the density of karmic accretion, the depth from which it originates, and identify which issues are contained in this karmic reservoir.

Move your attention to

- The right front quadrant [Kriyaman Karma]
- The left front quadrant [Pralabdha Karma]
- The left rear quadrant [Sinchit Karma]
- The right rear quadrant [Adi Karma].

You may physically sense this karmic accretion as stored tension in your neck, upper back, shoulders, and at the base of the skull.

### **How Karma is Stored**

Karma layers within the unawakened aspects of your inner vehicles, comprising the zone of unconscious mind. These areas of unconscious mind enfold karmic impressions to maximize storage within each vehicle. We discover that:

- The smallest unit of karmic storage is called the micromicroform.
- One microform contains 108 micromicroforms.
- One form (subpersonality) embodies 108 microforms.
- 108 forms exist between each nodal point. This number varies.

- 
- Varying numbers of nodal points correspond to the structure of each vehicle.
  - One or more vehicles may exist on a Subplane of the Great Continuum of Consciousness (GCC)
  - Seven or more Subplanes comprise one Plane.
  - Multiple Planes comprise one Band of the GCC.
  - One Creation Cycle of the Soul's Purpose may involve more than one Band of the Great Continuum of Consciousness.

Meditation upon the layers of karma extends from its smallest unit, the micromicroform, to its origins on the GCC. The Creation Cycle of the ensouling entity may span several realms of the Superconscious mind and contain layer upon layer of karmic accretion. This Herculean task of dissolving karma is ongoing and is very extensive indeed.

### *Meditation on the Layers of Karma*

Focus your attention on the seed of the Soul's purpose. Notice the areas of unconsciousness separating your illumined vehicles from this seed. Notice the gradations of this darkness.

See if you can differentiate

- A Plane
- A Subplane
- A vehicle
- A nodal point
- A form
- A microform
- A micromicroform

Observe the layering of karma at each of these discrete levels of storage.

## How is New Karma Created?

New karma is created with your every thought, word and deed. Each cause that you set into motion has consequences for your self, your family and other people interrelating with you, your community, your nation, the whole of humanity, the kingdoms of nature upon this planet, and the entire universe.

As you evolve spiritually, you gain the option to function from higher aspects of your being, through higher octaves of your volition. These higher octaves of volition allow you to relate to others with compassion, sensitivity and wisdom. They express the innate virtue and life of service that arise from your spirituality.

We say option, because your ego does not cease to function. You still may find yourself relating to others from this defensive, thoughtless, and selfish mode of being-in-the-world. But as you evolve, you can express the higher aspects of your nature. These octaves of volition are shown below.

Octave	Type of Will	Mode of Activity
Ego	Desire-based	Action based on passion, impulse, and strong desire
Etheric body	Suggestion-based	Action based on suggestion and repetition, habit
Personal Volition	Intelligence-based (Skillful will)	Uses the faculties of the Metaconscious, Subconscious and Conscious mind to carry out discrete goals; checks the activity of desire-based and suggestion-based will

Octave	Type of Will	Mode of Activity
Lower Subtle	Archetypal (Primitive)	Expresses the abilities of the Lower Subtle Band of the Superconscious mind
Higher Subtle	Magical	Channels the abilities of the Higher Subtle Band of the Superconscious mind
Biophysical Universe	Natural	Embodies instinctual and cultural modes of sexuality, parenting, and working
Abstract Mind	Apperceptive	Operates in the realm of the Abstract Mind Plane
Psychic Realm	Psychic	Anchors psychic powers in the personality; expresses the powers of the Psychic Realm
1st Planetary Initiation	Moral will	Guides behavior by scriptural injunction and wisdom, can be illumined by the Holy Spirit
2nd Planetary Initiation	Solar Angelic will	Creative fiat affecting the Astral Plenum; manifestation
3rd Planetary Initiation	Manasic Will	Focal point for radiation of inspired thought from the Illumined Mind, establishes attunement with the Soul, the Monad, and the Hierarchy of Light; aligns with Purpose
3rd through 5th Planetary Initiations	Transpersonal Will	Controls and direct all active octaves of the will, mastery of all vehicles and powers
Monad	Divine Will	Attunes all octaves of the will to Spirit

As your higher octaves of volition begin to operate, you refine the quality of the karma that you create. You express in a wiser, gentler, more compassionate manner. You are less driven by craving and obsession. You can function in your life with greater serenity and detachment. You shift from an urge to control to the wish to serve others. You transition from the need to win and be right to a need to understand and discover the truth about others and your self.

### Freedom from Karma

At an advanced stage of discipleship, you remove the final traces of *Adi*, *Kriyaman* and *Sinchit* Karma that are stored in your inner vehicles and the channels of the *Nada*. When this occurs, you liberate your spirit and your Soul, and your vehicles return to the original source from which they emanated. This profound state of meditation confers freedom from the necessity to reincarnate, and brings union with the Divine.

This stage has been called **Jivan Mukta**, which means the attainment of liberation and freedom from all stored karma while you are alive. At this stage only *Pralabdha* (Destiny) Karma continues to operate.

When this stage has been achieved, your human will becomes attuned to the Divine Will. You function as an instrument of the Divine. This is a state of complete inner surrender. It is called **nishkam karma**, or desireless action. You simply follow the Divine Guidance each moment of your life.

Ultimately, you may be empowered by the Divine to teach and minister to others as an Initiate. Through this means you will help others overcome their karma and reach the Light of Liberation, too.

## *Meditation on the Octaves of Volition*

Contemplate each of the octaves of the volition shown in the table above in turn, beginning with the desire-based will of the ego up to the Divine Will. Notice which octaves of the volition are active in you, and which are dormant. Explore these octaves by asking yourself the following inquiry questions.

- Do you sense the Divine Will is guiding you in this moment? What is it telling you to do?
- How much time do you spend in each of the active octaves of volition within you? Where do you spend the most time? The least?
- What actions arise from each octave? What words arise from each octave? What thoughts arise at each octave?
- Consider recent important decisions you have made in the last five years of your life. What is their impact on yourself, on others, on your community, on your nation, on humanity, on the planet, and on the universe? Are the consequences beneficial to you? Are they also beneficial at each of the other levels, as well?

## **Understanding the Divine Will**

As your Soul undergoes the Initiations in the Planetary Realm, the Divine Will begins to overshadow your personality. Overshadowing means that the Divine Guidance begins to check or restrain your inclination to act on your impulses and desires, and overrule your decisions that lead you to negative consequences. Like a wise parent who corrects an impulsive and wayward child, the Divine Will guides the personality to Right Activity.

**Right Activity**, also known as the Way of Righteousness, Right Use of Will, Living in Harmony with the Tao, Surrendered Living, or Following the Master's Commandments (Agya) is one of the cornerstones of discipleship. This inner, willing surrender is necessary to make an attunement with the Master and the Divine, and become the Instrument of the Light of the Spirit.

Progressively greater degrees of overshadowing occur at each Planetary Initiation:

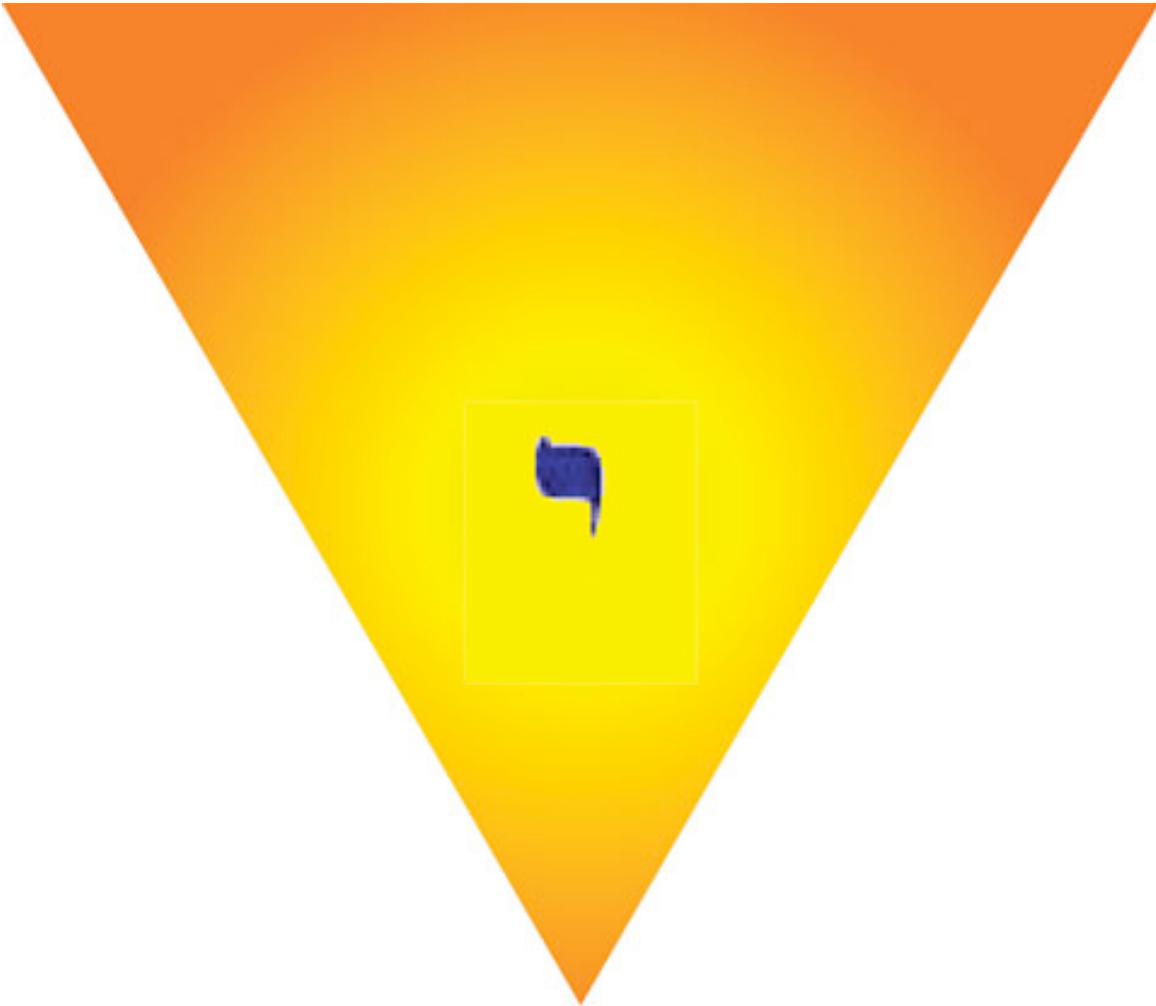
Planetary Initiation	Degree of Overshadowing
First Exoteric	1/7
First Mesoteric	2/7
First Esoteric	3/7
Second	4/7
Third	5/7
Fourth	6/7
Fifth	7/7

As your Soul ascends from nodal point to nodal point in the Planetary Initiations, the Light of the Spirit begins to overshadow the volition more completely. By the Fifth Initiation, the human will has been completely overshadowed by the Divine Will.

Only the issues of Pralabdha or Destiny Karma operate independently of this mighty Power, but do so with the Permission and Mandate of the Divine. For the Karmic Law decrees that your destiny shall be fulfilled.

### *Meditation on the Divine Will*

Visualize a golden triangle within your essential heart chakra. This golden triangle has the Hebrew letter *yod* in its center.



Notice to what degree the force emanating from this center influences your personality, or whether there is any influence at all.

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Ask this center the following questions, and listen for its answer:

- What is correct sexuality for me?
- What is correct diet for me?
- What is correct livelihood or career for me?
- What are the correct moral values by which to guide my life?
- What is the correct path of spirituality for me?
- What are the gifts that I am to bring into the world, to share with humanity?
- What is my Soul's mission?
- What is my true service?

Reflect upon to what degree you are following this guidance, and to what degree you function independently from it.

## **Karmic Mastery**

At the highest stages of Initiation, mastery over the four types of karma becomes comprehensive and complete. In the stage of Multiplane Mastery, the Initiate gains the following transcendent abilities:

- (1) *The power to forgive sins.* These karmic issues are lifted from the individual and assumed by the Initiate. These are later worked out in meditation.
- (2) *The power to execute karma.* Karmic issues from deeper levels of the karmic reservoir are brought to the surface for current processing.

- 
- (3) *The power to withhold karma.* This halts the processing of current karmic issues, and can postpone them to a later time.
  - (4) *The power to redeem karma.* This permits the selection of specific karma with a common theme from different strata of the karmic reservoir to produce a particular result. For example, deeds of kindness from past lives may be combined and currently executed to grant wealth and prosperity. An ongoing pattern of negative behavior may be brought up for retribution in current processing to correct these evil tendencies.
  - (5) *The power to reclassify karma.* This transfers karmic impressions from one karmic category to another. For example, impressions of Sinchit Karma may be moved out of the Nadamic channels and transferred to the reservoir for Kriyaman Karma.
  - (6) *The power to read karma.* This grants understanding of the choice–event that started the karmic pattern, its patterns of repetition, its triggering factors and the contexts in which it is activated, and discernment of the conditions that will lead to its completion and dissolution.
  - (7) *The power to translate others.* This grants the ability to meditate on behalf of others using a transformational method, which moves the ensouling entity to a subsequent nodal point in its spiritual evolution. Grace–Bestowing Light Immersion, also called Shaktipat or Baraka, can directly burn away karma to unfold the potentials of the ensouling entity, clear the channels of the Nada, and purify and tune up the inner vehicles at all octaves of being.

## Importance of Understanding Karma

As a student of meditation, it is important for you to gain a clearer understanding of your own karma: what triggers it and what will resolve it. At first this insight will reveal only a few threads of this hidden fabric of your karma, but eventually you will discern the entire warp and woof of this garment.

Then you will know exactly what has been completed and what remains to be completed. Day by day, you will offer more of your karma to the inner sacred fire. You will become pure. You will actualize your potential. And you will become free.

### *The Sacred Inner Flame Meditation*

In the causal body, there is a flame that is always burning. The causal body resembles two lotus flowers, one within the other. In the center of the inner lotus, there is the flame of karmic transmutation.

Direct your attention to the inner flame within your causal body. Hold your attention one-pointedly in this flame until your awareness fully opens, and you feel you are one with this flame.

Think about the entire karmic reservoir within you. Think about its unfathomable depths, its compacted layers, and its suffocating mass. Get a sense of it in its entirety.

Now inwardly become willing to offer this entire karmic reservoir to the flame for transmutation. Inwardly resolve silently to yourself:

*Even though karma is boundless, I choose to overcome it all.*

*Even though karma seems endless, I vow to overcome it, eradicating it entirely.*

*Even though I am bound at this time, I promise to free myself and to help others become free.*

Offer all of your sins, problems and challenges to the inner flame. Become willing to overcome all of your karma and to reach the summit of highest Mastery and Spiritual Perfection. Release this intention into the inner flame, and affirm: "So May It Be."



## Addendum

### Notes on Karma

By George A. Boyd © 1994

Excerpted from *Light on Meditation*

We can take three perspectives on karma: satoguna, rajoguna, tamoguna

Satoguna emphasizes how you can work on karma to limit its effects on the future (consequences) through actions guided by wisdom, and to uproot and transform its stored accretions through using transformative meditational practices.

Rajoguna emphasizes the dynamic aspects of karma in action. This is the law of cause and effect. Methods that improve the quality of karma that you generate include basing your actions on love and compassion, feeling empathy for others, using restraint and discipline of passions, doing deeds of charity and philanthropy, studying the scriptures and observing the precepts of religion.

Tamoguna emphasizes the substance of the unconscious mind, the actual impressions of karma as they are layered behind the vehicles of consciousness, upon the matrix of human life, and behind the Soul and the spirit.

There are four kinds of karma – Adi, Sinchit, Kriyaman and Pralabdha.

Karma is a seamless web. It is divided into these four kinds according to where it is layered.

Adi Karma is layered behind the ensouling entity.

Sinchit Karma is stored in the channels of the Nada behind the spirit.

Kriyaman Karma is stored behind the vehicles of consciousness.

Pralabdha Karma is stored in the physical etheric matrix.

Karma operates from the unconscious mind outside of awareness and the control of the will.

There are seven layers of karma – physical, etheric, magnetic desire, imagination/fantasy, thoughts, beliefs, identification, karmic impression, and karmic seed

Transformational methods burn away the karmic seed, which removes all of the layers of karma associated with that seed

Integral meditation teaches how to transform in a balanced way, and shows you how to dissolve your karma.

We are built of operating units of karma. Through the process of transformation, many of these units of karma become integrated into the functioning of the personality after being transformed. For example:

The fantasy of motherhood becomes realized when you become a mother.

The fantasy of becoming an electrical engineer becomes realized when you finish your school and begin working in that field

The fantasy of being a minister or Guru becomes realized when your Soul attains that state of being and you begin functioning in that capacity

The fantasy, the drive, and the subliminal thinking of karma lead you to achieve these positive aims; it also embodies your negative aspects as the seven passions: lust, greed, anger, attachment, egotism/narcissism, ignorance, and sloth/indolence. The process of transformation both leads you to integrate these positive aspects, but also to transmute and sublimate those negative aspects.

Anger is sublimated into will power and self-discipline; it is transformed into forgiveness, compassion, and non-injury.

Lust is sublimated into respect, self-control, and cleanliness; it is transformed into chastity, holiness, spiritual beauty, and love.

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Greed is sublimated into the acquisition of knowledge and skill; it is transformed into charity and selfless giving.

Attachment is sublimated into voluntary simplicity and identification of necessity (e.g., identifying whether it is really necessary to buy or keep something); it is transformed into the realization that everything comes from God.

Egotism/narcissism is sublimated into the drive for excellence and to live up to an ideal; it is transformed into humility and the awareness of the Allness of God.

Ignorance is sublimated into the quest for truth and knowledge; it is transformed into the Illumined Mind of Wisdom.

Sloth and indolence is sublimated into energy and enthusiasm; it is transformed into the All Accomplishing Energy of God, which we call Shakti.

Karma in the unconscious personifies as the angels of your positive qualities, which are the archetypes of your potential. It also personifies as the demons of your negative qualities, which are the archetypes of your character weaknesses—you have the potential to overcome these negative qualities provided you work diligently and skillfully to eradicate them.

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## What is the Transmutation of Karma?

The Spirit generates the transmutation of karma. The Light operates at 14 levels<sup>1</sup> to dissolve the accretions of karma; to activate the abilities, virtues, wisdom, and compassion that are buried in the unconscious mind; and to actively transform the Soul and its vehicles of consciousness into the new nodal point that this transmuted fire has uncovered.

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<sup>1</sup> Nine of these operate in the unconscious mind and influence the personality. Five of these operate in the Superconscious mind, and affect the ensouling entities and its vehicles. The concept that there are 14 levels of transmutation comes from our article, "Transmutation and Completion of Patterns of Pralabdha Karma."

There are nine levels that directly imbed this pattern in unconscious mind, so it has expression in the personality

Level	What Arises from This Level
Karmic seed pattern in the causal body	The karmic roots of the pattern, appearing as seed and impressions
Blockage or obscuration in the astral body	Impressions of desire and fantasy
Representation of the issue on the mirror of human life before the Divine Judge	Archetype of human life
Triune will matrix comprising the conscious will resisting the pattern, unconscious will maintaining the pattern, and the Divine Will dissolving [during Initiation] or allowing the pattern	Volitional Substrate
Origin of emotional pattern and habit in past incarnations (Akashic Records)	Unconscious mind pattern as an autonomous “mental circuit” or “engram”
Identification of the issue as a demon or fallen angel	Personification of the issue in the unconscious mind as a “thought form” or “entity”
Location of issues as a genetic pattern (ancestral unconscious)	Anchoring in the physiological-genetic matrix, giving rise to mental and physical symptoms
Origin of emotional pattern and habit in early childhood (personal unconscious)	Gives rise to patterns of emotional reaction, behavioral habits, and speech
Dualistic mind (conscious/unconscious split)	Conditions perception, shaping the view that one is divided into good and evil parts

Transmutation burns away this karmic accretion. As this occurs, certain aspects of the expression of the emotional and behavioral symptoms of this karma may be seen to change, ameliorate or disappear.

In addition to emotional and behavioral changes, concomitant transformations can arise with the dissolution of the karmic impressions that affect the underlying layers of desire and fantasy, the strength of resistance of the karmic pattern in the volitional matrix, the emotional charge embedded in the pattern's engram, the appearance of its thought form, its associated psychological or physiological conditions, and perception.

Through transmutation, the "substance" of karma is changed. Its presence as "dark matter" is vaporized so no atom of its substance remains. The aspects of karma that block inner channels are "washed" or "cleansed." The karmic impressions that cling to the helix of the unconscious mind are "burned away." Negative qualities are changed into their opposite good qualities; conflicts are resolved by finding an inner synthesis.

The *Bible* refers to this process in Isaiah 1:18 "...though your sins be as scarlet, they shall be as white as snow; though they be red like crimson, they shall be as wool."

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## Phases of Interaction with Karma

As karma is removed by transformational methods from behind the vehicles of consciousness and the ensouling entity, and from the Nadamic channels, karma appears to dwell in ten discrete states. These ten states of karma may be conceived as dwelling in three phases:

- (1) States of dominant blockage or occlusion, the Nescience Phase
- (2) States of interplay between conscious and unconscious elements, the Conflict Phase
- (3) States of removal of the roots of karma, the Resolution Phase

These ten states of karma, with their associated phases, are shown in the table on the next page.

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Phase	State	Appearance of Karma
Nescience	1	Very densely packed – full occlusion down to micromicroforms
	2	Densely packed – full occlusion down to microforms
	3	Moderately packed – full occlusion down to entire forms
	4	Lightly packed – partial occlusion of forms, with up to 3/7 of the form’s activity integrated into consciousness
	5	Very lightly packed – partial occlusion of forms, with more than 3/7 of the form’s activity integrated into consciousness
Conflict	6	Up to 3/7 of the forms purified within a vehicle of consciousness, negative polarity of unconscious elements predominate
	7	More than 3/7 of the forms purified within a vehicle of consciousness, positive polarity of unconscious elements predominate
Resolution	8	Karmic plug with seal – this thread-like extension of karma is used by the Lords of Karma to establish an individual in a particular state of consciousness. This state may be chosen, for example, in the voluntary assumption of karma seen in Bodhisattva Projects. It may be involuntary, as when disciples have a “spiritual fall” after failing to resolve core karmic issues required to fulfill their mission.
	9	Core issues holding the disciple back from Liberation or Empowerment – these karmic issues are anchored directly in front of the state of Liberation or at the gate of empowerment. They must be overcome for the disciple to move into Liberation or Empowerment.
	10	Liberation (Jivan Mukta) – all karma is dissolved except for the remaining traces of Pralabdha Karma.

In the *Nescience Phase*, aspirants and disciples are primarily concerned with removing the unconscious veil. Depending on the density of karmic occlusion, from very densely packed to very lightly packed, their progress through these zones of the unconscious varies.

Very densely packed karma and densely packed karma, where inner vehicles store the greatest volume of karmic impressions, take longest to transform and transmute their embedded karmic matter.

Forms with moderately packed karma take less time to transform and transmute this material.

Forms that are partially cleared already, such as lightly packed and very lightly packed karma, take the least amount of time to transform and transmute their karmic stores.

The karmic storehouse in any Division of the Great Continuum of Consciousness<sup>2</sup> appears to alternate in relative impaction of karma. Some bands might be lightly packed, whereas others might be more densely packed. Spiritual wayfarers cannot make assumptions about how dense the karmic accretion will be in any given form or vehicle. They must simply do whatever amount of transformational meditation is necessary to dissolve it, whether it contains light, moderate or heavy impaction.

In the *Conflict Phase*, which occurs at more advanced stages of the Path, there is sufficient activation of a vehicle for the spiritual wayfarer to begin to empower it and use its faculties. At this stage, the unconscious mind appears to battle against incursion into its territory. Disciples on the path may have to intensify their efforts in using their transformational technique to power through these difficult stretches of the inner journey.

When all vehicles in one of the Divisions of the Great Continuum of Consciousness have been purified by transformational meditation practice and/or reception of the Light, disciples encounter the foundations of their embedded karma. During this *Resolution Phase*, they

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<sup>2</sup> The major Divisions of the Great Continuum of Consciousness where the ensouling entity dwells make up the Superconscious band of the mind. This includes the Subtle, Planetary, and Transplanetary Realms, and the Cosmic, Supracosmic and Transcendental Spheres.

encounter the actual karmic plug that moved their ensouling entity and its vehicles into this band of the Continuum. With further inner development, they uncover their final karmic anchors that hold them back from Liberation or Empowerment. They behold the state of Liberation for their ensouling entity and its vehicles of consciousness, and for their spirit. At the completion of their work in this Division of the Continuum, they enter into Liberation or become empowered as Spiritual Teachers and Initiators.

### **Moving through the Karmic Avalanche**

The thoughts, word and deeds of aspirants and disciples continue to add to their karmic storehouse. It is important for spiritual wayfarers to begin to work on their karmic issues to resolve them, to reform their character, and begin to attune their personal will with the Divine Will so they may begin to actualize and carry out their Soul's mission.

This upward journey through the karmic avalanche is not uniform. There are times during the wayfarer's journey, in periods of thoughtlessness or inattention, when their passionate nature comes to the fore, or when they lapse in their dedication to spiritual progress that their karmic stores begin to increase again.

This darkening or obscuring nature of karma, depending on the nature of the wayfarer's transgression, may fill a micromicroform, a microform, a form, an entire vehicle, or cast a shadow upon even larger segments of the Path.

This new karmic avalanche, if there is sufficient volume of new karmic impressions, can back down the Soul one or more nodal points as this material starts to fill in on the track of Adi Karma. It may move the inner vehicles of the Soul down to lower vibrational states as the vaults behind these vehicles take in a new influx of Kriyaman Karma. The opened channels of the Nada may also partly fill in as new Sinchit Karma is extruded into these channels.

For this reason, if an aspirant or disciple gives up spiritual practice, this karmic cascade will erase some of their progress. This continues to remain a possibility for the wayfarer until liberation in that Division of the Continuum is reached.

## Liberation

Liberation can be attained at seven stages of the Path.

1. Subtle – Liberation of the Soul Spark at the top of the Intellecty Plane of the Subtle Realm, with rebirth as the Planetary Soul
2. Planetary – Liberation of the Planetary Soul at the top of the Atmic Plane in the Nirvanic Flame (5th Planetary Initiation), with rebirth as the Monad
3. Transplanetary – Liberation of the Monad in the Pleiadean Vortex, with rebirth as the Astral Soul
4. Cosmic – Liberation of the Astral Soul in the Brahma Jyoti (Paranirvana), with rebirth as the Supracosmic Soul or one of the Transcendental Sphere ensouling entities
5. Supracosmic – Liberation of the Supracosmic Soul on the Supracosmic Path in which it dwells in the Supracosmic Light of Liberation (Mahaparinirvana), with rebirth as one of the Transcendental Sphere ensouling entities<sup>3</sup>
6. Transcendental – Liberation of one of the seven Transcendental ensouling entities (Soul of the Bridge Path, T1 through T6), with rebirth as Satchitananda
7. Eternal – Liberation of Satchitananda (T7)

When spiritual progress follows the pattern laid down in the Great Plan, the Alayic current appears to recede from the periphery of the Great Continuum of Consciousness to its core in Satchitananda, as each ensouling entity on its track is animated in turn—though not

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<sup>3</sup> Liberation of the Supracosmic Soul ensues by transcending the level of its Path's Guru or Teacher, the origin of its Path's lineage, its Supracosmic Plane Lord, the Supreme Guru, the Lokas of Existence, and the Abode of the Lords of Karma before it can ultimately merge again in the Light of Liberation.

all of the ensouling entities of the Transcendental Sphere necessarily are animated on this Alayic track.

Those that skip ahead in this process by prematurely activating octaves of being beyond their cutting edge of spirituality do become liberated at that higher octave, but must return to work at the level animated by the Alaya.

Problematic in this process is when spiritual wayfarers do not have a technique to ultimately liberate their ensouling entity in one Division of the Continuum. They remain in sublime states of Divine Union and Mastery, but fall short of ultimate liberation. This condition is most commonly encountered in Supracosmic and Transcendental Paths.

In Supracosmic Paths, wayfarers receive a transformational method or are translated up to the level of their lineage's current spiritual teacher, but have no method to take them beyond this stage. [This track that the Supracosmic Soul must follow is described in the footnote at the bottom of page 3.]

In Transcendental Paths T1 to T5, the disciple's spirit unfolds the Transcendental ensouling entity by opening the channels of the Nada. When the spirit opens these channels to their origin, the ensouling entity is merged into the origin of the spirit. In this stage, which we call Sat Guru Bhagwan, disciples become empowered to become a Nadamic Master for this Transcendental Path. But they lack a method to ultimately liberate their ensouling entity, so they remain fixed in this blessed state of Divine Union.<sup>4</sup>

Fortunately, the teachers of the Mudrashram® lineage have discovered that the use of the Alayic Divine Name—or in the case of selected Transcendental Paths, the Transcendental Divine Name—can liberate the ensouling entity in the Supracosmic and Transcendental Spheres. These

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<sup>4</sup> In the other three Transcendental Paths, the Bridge Path, T6 and T7, the spirit's origin is either beyond the origin of the ensouling entity (Bridge Path) or at the same level (T6 and T7). For this reason, these three paths do not have the problem of falling short of ultimate liberation.

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key transformational methods have remained hidden on the Bridge Path until they were rediscovered by the Initiates of the Mudrashram® lineage.

## Challenges at the Brink

When disciples have reached state nine in the Karmic Resolution Phase, they must fulfill the final karmic challenges anchored here. In the event they are unable to resolve these karmic impediments, they may be returned to state eight, where they will be involuntarily moved back to a prior state of development where they can work out any unfinished business.

This movement backwards from the brink of Liberation might seem like a spiritual fall. Indeed for some, it is a permanent fall.

For those who are unable to complete their designated tasks may remain fixed in state eight, entangled with their karmic struggle, and are unable to ascend again. These dwellers at the threshold behold the Light of Liberation ahead of them, but cannot reach its shores of freedom.

For others, this movement backwards is temporary. They readily resolve their issues. They return with renewed resolve and commitment to state nine, and quickly eradicate their remaining karmic challenges. They step into Liberation.

In the Mudrashram® tradition, this encounter with core karmic issues normally occurs when an advanced disciple is ready to become an empowered teacher. Common obstacles that would-be initiators and teachers encounter are:

- (1) The challenge of surrendering personal will to Will Divine
- (2) The challenge of clearly understanding the Mudrashram® teachings, so they can communicate them to others without distortion
- (3) The challenge of sacrificing personal goals or dreams to become an emissary of the Divine Plan, and to carry out the mission imparted to them

- (4) The challenge of clear seeing —the ability to see the attentional principle, ensouling entities, spirits, nuclei of identity and vehicles of consciousness, and to be aware of the content of the conscious and unconscious zones of the mind in self and others
- (5) The challenge of clear hearing and discernment—the ability to discern the transformational mantra for self and others, plus the ability to discern the “voice” of the attentional principle, the spirit, nuclei of identity, the ensouling entity and the guidance coming from their supervising Mudrashram® Adi Sat Guru.
- (6) The challenge of faith and trust, which is the willingness to trust their supervising Mudrashram® Adi Sat Guru and the Divine to rightly guide them through the difficult stages of the path, to overcome their personal obstacles, and to lead them to empowerment, Mastery and Liberation
- (7) The challenge of unresolved desire—here the disciple must put away or resolve any remaining issues so that they are ready to assume their place in the lineage as teacher, advanced teacher, or lineage holder,<sup>5</sup> and so fulfill the purpose given to them by the Divine

Aspirants and disciples will benefit from carefully examining the following topics raised in this article:

1. How is karma laid down in my unconscious mind? Are there areas in which it is densely packed? Moderately packed? Lightly packed?
2. What are the three phases of karma? Which phase is currently active in me?

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<sup>5</sup> The teacher in the Mudrashram® tradition fully purifies the Form of the Disciple and is empowered to teach the Mudrashram® Master Course in Meditation. The advanced teacher stage is attained when the disciple’s Soul of the Bridge Path ascends to the Mahatma stage—this enables them to teach the Mudrashram® Advanced Course in Meditation. In the lineage holder, the disciple’s Soul of the Bridge Path ascends to the edge of Adi Sat Guru Desh, where it is empowered to be a human representative of the lineage. The lineage holder is empowered to teach the Mudrashram® Teacher Training Course. The final stage of Mastery, Adi Sat Guru, first emerges when the Soul of the Bridge Path ascends to Hansa Desh or above in the higher realms of Adi Sat Guru Desh. The Adi Sat Guru gains the ability to liberate the ensouling entity, spirit, and the vehicles of consciousness of others in multiple domains, plus can work with the Lords of Karma to set up Bodhisattva Projects.

3. What are the ten states of karma? How can I discern which state of karma is present in the layer of the unconscious closest to my cutting edge of spirituality?
4. What level of intensity of transformational spiritual practice will be needed to overcome the avalanche of karma that darkens my vehicles and blocks my path? Are there stages in my inward journey where greater intensity will be required?
5. What is the state that marks liberation for each of my ensouling entities? For each spiritual domain? Which of my ensouling entities are currently liberated? Which still need to be liberated? Which spiritual domains have been cleared and the spirit within it freed? Which domains still need to be purified?
6. What are my core karmic challenges that keep me back from liberation and empowerment? How might I resolve these issues?
7. What is the state attained by the teacher in the Mudrashram® lineage? The advanced teacher? The lineage holder? The Adi Sat Guru?

Those who genuinely wish to wind up their karma in this lifetime and to attain Liberation and Mastery must clearly understand the answers to these questions. They must verify their spiritual progress through each stage of their spiritual journey and ultimately lay hold of the promise held out to them by the Divine.

For those given a calling to serve in the Mudrashram® tradition, they must maintain their commitment to the inner work of transformation for longer periods than many other paths, as the work of purification and empowerment is much more extensive. They must find a way to overcome the challenges at the doorway of empowerment, so they may claim the anointing bestowed upon them by the Divine and achieve requisite Mastery to carry out their Divinely ordained mission.

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## Ways in Which People Overcome Karma

By George A. Boyd ©2001

Karma weighs you down. Like a suffocating, dark amorphous mass, it holds the Soul in the grip of the unconscious mind. It blocks the expression of your Soul's dormant potentials. It bars the way to the expansion of your Soul's potentials. It presses the spirit down into the matrix of matter and separates it from its home in the Divine.

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What's in this karmic reservoir?

- Addictive cravings and passions
- Traumatic experiences
- Anxiety and phobic reactions
- Delusional beliefs, psychotic terror
- Unfulfilled dreams and thwarted desires
- Unfulfilled spiritual aspirations and potentials
- Unfinished actions, incomplete goals, unlearned lessons

We must all deal with karma. Here are seven ways through which people overcome it and live through it.

1. Telling the complete truth about what you have done, what you believe, and what your intentions are. "The truth shall set you free."
2. Making direct amends to people you have harmed.
3. Undergoing suffering, punishment or retribution for past sin you committed. Living through it with faith, forbearance, and courage.
4. Learning the lesson inherent in repeating patterns of behavior. Deciding to no longer repeat the behavioral pattern, and stopping the cycle. Taking responsibility for your "unconscious" behavior.
5. Gaining discernment, wisdom, and new knowledge to correct erroneous beliefs, to uproot delusions, and overcome ignorance.
6. Forgiving others, releasing resentments and animosity towards them. Receiving forgiveness from other people and from the Divine.
7. Using transformational methods to burn up karma directly. These include transformational (bija) mantra, Kriya Yoga, Kundalini yoga, Nada Yoga, and Light Immersion.

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Part of the work of the spiritual teachers of the Mudrashram® lineage is to make people aware of the methods by which karma can be directly dissolved. These techniques are taught in the Mudrashram® Master Course in Meditation, [the Accelerated Meditation Program] and the Mudrashram® Advanced Course in Meditation...

### **Sacred Inquiry**

Ultimately, you must come to truly understand what karma is, not just intellectually, but experientially. You must handle it with your fingers, look into its depths; listen to the silent screams of your unfulfilled desires and unmet needs, the cries of your secret pain. You must come to feel as comfortable working with the dark, unconscious aspects of your nature as you now do with expressing the lighted, conscious portions. You must make a sacred inquiry, not being content with a surface, conceptual understanding, but a genuine knowing from the depths of your Soul. You must answer questions like these, pressing on until they reveal their secret truths to you:

- What is karma?
- What is the relationship of karma to desire?
- How does karma express in my life, through my feelings, thoughts, and choices?
- What are the forms of karma? What are Adi, Sinchit, Kriyaman, and Pralabdha karma?
- What are its manifestations at the physical, etheric (life force), astral (emotions and fantasy), mental (beliefs and thoughts), volitional (decisions and choices), causal (reservoir of karmic impressions), and essential (karmic seed) levels?
- What karmas exist in me? What exactly is the content of my Adi, Sinchit, Kriyaman, and Pralabdha karmas in my karmic reservoir?
- What will be required to overcome each of these karmas so my Soul can rise to mastery and Liberation?

These are not simple answers. They are very deep, very profound inquiries that you will return to in your reflections and meditations. But if you are sincere about making spiritual progress, they are questions that you must fully answer. For if you seek to become a spiritual Master and to become spiritually free, you must overcome all of your karma...

Whether we assist you, or you find these answers else where, unraveling the mystery of karma is the key to unfolding the potentials of your Soul. Is this the life, O shining one that you will set yourself free?

For as you become free, you can also help others. And though this ocean of suffering is fathomless, you will begin to empty it out with your cup, by one fiery, transformational meditation at a time.

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## The Three Modes of Karma

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In Samkhya Yoga, the philosophers of this tradition speak of three modes of Nature: Sato Guna, Raja Guna and Tama Guna]<sup>6</sup>.

Sato Guna is the mode of purity and clarity of mind.

Raja Guna is the mode of passion and goal-oriented action.

Tama Guna is the state of inertia and nescience.

Applying this model to karma, we see that there are three modes of karma.

The *sattwic mode of karma* emphasizes acting, speaking and thinking consciously, and using meditation methods to control and transform karma.

The *rajasic mode of karma* explores how karma expresses in the present time, examining its motivation (where it originates), its impact and consequences.

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<sup>6</sup> Mishra, Ramamurthi (1959). *The Fundamentals of Yoga*. New York: The Julian Press

The *tamasic mode of karma* details how karma is stored and layered in the unconscious mind, and its interface with the awakened vehicles of the mind.

### The Sattwic Mode

As karma expresses through behavior, speech and thought, the sattwic mode seeks to actively control behavior and speech by moral guidelines and precepts to be observed, and ultimately to shape thought and identity. Meditation and prayer play a role in controlling these wellsprings of karma.

Sattwic Forms of Working on Karma	Controlling behavior by observing religious precepts or VOWS
	Controlling speech by observing religious precepts or VOWS
	Controlling thoughts by using techniques to focus the mind and to re-identify with a higher center
	Purification of the unconscious accretions by transformational method

There are various ways meditation is used to change one’s perspective, and with it, one’s thinking. For example, meditation can utilize

1. A mantra to identify with a nucleus of identity
2. A mantra to identify with an ensouling entity
3. A mantra to identify with a spirit
4. Concentration on inner centers, e.g., holding the attention on a nucleus of identity, an ensouling entity or the spirit until identification occurs
5. Singing, chanting or dancing to awaken an inner center, leading to passive absorption in that center
6. Prayer from a nucleus of identity, ensouling entity or the spirit

7. Remembrance of the nature of a nucleus of identity, ensouling entity or the spirit.

Once identity with a higher center is achieved, it activates the inner center and the nexus around it. In the nexus surrounding the inner center of a nucleus of identity or an ensouling entity, there is

1 <sup>st</sup>	Will, choice or apparent powers
2 <sup>nd</sup>	Intellectual, intuitive or discriminative mental activity
3 <sup>rd</sup>	Moral guidelines, apparent laws of behavior
4 <sup>th</sup>	Creative or artistic inspiration, music, songs, poems, painting, architecture, etc.
5 <sup>th</sup>	Description of the universe or inner worlds, cosmology, viewpoint of perception
6 <sup>th</sup>	Emotional evocation, urge to prayer, worship, reverence, awe, songs of praise
7 <sup>th</sup>	Ritual behavior, services, ritual worship ceremonies, holidays, celebration of sacraments, initiation ceremonies

The expression of these qualities and abilities from this inner center cements the believer's identification with it. The believer then lives from this higher center by making choices condoned by scriptures or authorized by the spiritual teacher through this means, the believer can interiorize into this new state of identity by

- Understanding the world from that perspective.
- Observing and introspecting to see if one has lived up to the moral standards or expectations laid out by precept, scripture or ethical code
- Expressing creative inspirations that arise from interaction with the archetypes, forms and inner scenery surrounding the center
- Describing the cosmology and deriving theories, explanations, credos and scriptures from it

- Living a life of worship and prayer emerging from a relationship with and appreciation of the Supreme Being as known in that context
- Developing rituals, worship ceremonies, holidays, etc., where one must reenact union and/or participate from that center

This re-identification brings about a change in the thoughts, words and deeds that the individual expresses. The individual incarnates as a holy warrior, a saint or a yogi, and changes how he or she formerly lived through this means. The conscious work of meditation utilizes transformational methods to dissolve karma. This inner alchemical process transmutes the karmic material of the unconscious...

### The Expression of Karma

In the rajasic mode of karma, we speak of karma as the Law of Cause and Effect. Thoughts, words and deeds yield consequences that eventually return to the individual. This is the Law of “as ye sow, so shall ye reap.” Some consequences are experienced immediately, while others may be delayed. Good actions yield eventual rewards as evil actions produce a legacy of misery.

Rajasic Forms of Karma find their expression as current actions and their consequences	Sphere of impact
	Center originating the action (octaves of the will)
	Karmic reward/retribution (direct consequences)
	Assimilation as shared/destiny karma (delayed consequences)

### The Sphere of Karmic Reaction

To understand the consequences of karma, we must recognize that each action, each word spoken, even every thought leaves an indelible trace on the Akashic Record. We cannot undo what we have done, said or thought – it does not go away.

More importantly, what we do, speak or think affects much more than ourselves. It ripples out to influence the very universe. This ripple effect of cause and effect is shown in the figure below:

It is our shortsightedness that gets us into trouble with the Law of Karma. Let us analyze the karmic impact of a crime of robbing against someone unknown to the thief:

<b>Zone</b>	<b>Karmic Impact of Crime</b>
Self	Commits the robbery, gets money, apparent short-term benefit for self, long-term risk of arrest, imprisonment, fine, loss of freedom, reputation and civil rights (if a felony)
Intimate	Family may become accessories to a crime or conspirators, threat to family, potential loss of a breadwinner, incurring legal fees, shame of having a family member arrested and imprisoned, stress of not knowing how long he will be in prison
Social	Issues of secrecy, shame, loss of reputation, bad result for others, can lose job if crime is revealed, bad results for self and others
Community	Increased costs for police, investigation, criminal prosecution, members of the community do not feel safe, victim and family are harmed, bad for victim and community
Society	Media reports news of the crime, it leads to the impression that the community is not safe, businesses do not want to relocate here, existing businesses put up security, homeowners do not want to live in the area based on their perception of the crime, bad for society
International	Negligible impact
Ecological	Negligible impact
Universal	Negligible impact
Spiritual	Adding to the magnetic vortex of fascination of the Lower Astral Plane with theft, increases the atmosphere of collective evil, bad for everyone

Many decisions we make only consider the Egoic Zone of the Self and sometimes the Intimate Zone of family and close friends, but we do not examine the wider impact. We act, but we do not see the big picture. We seek an immediate reward without considering the wider repercussions of what we do. We may reap a financial profit, but do we destroy the ecology of the planet, cause cancer in our community or remove the livelihood of these that we lay off in order to show greatest profit?

### *Meditation on Action, Word and Thought*

- Contemplate an action and notice the impact through these nine spheres.
- Contemplate a word spoken and notice its impact through these nine spheres.
- Contemplate a thought and notice its impact through these nine spheres (consider that the thought may be made manifest as written material or an idea discussed among others, or as a belief transmitted from one person to another).

The yogic virtue of non-injury (Ahimsa) is based upon a consideration of the impact of thoughts, words and deeds through these nine spheres. If you can show kindness and respect to your uncle, can you also show it to a nation, to an insect, to a blade of grass, to a stone, to the earth, to the cosmos or to the spirit of another?

### The Origination of Karma

From what does a thought, a word or an action arise? You may contemplate the 13 focal points of the will:

Number	Focal Point	Description
1	The Unconscious	A sub-personality or entity that acts outside of volitional control, as in an addiction arising from the unconscious mind
2	The Ego	Identified with the body, life, possessions and fulfillment of desire
3	The Etheric Habit Matrix of the Subconscious Mind	Following habit
4	The Volition of the Self	Choices arrived at by reflection, planning and careful study
5	Collective Octave I	Choices made in synchrony with nature, in harmony with the needs of the tribe
6	Collective Octave II	Enactment of myth, cultural ethos, ritual worship and the rites of magic and ceremonial invocation
7	Collective Octave III	Biological union, union with the earth, enactment of courtship rituals and sexual communion, establishment of family
8	Collective Octave IV	Expression of gifts from the Abstract Mind Plane
9	Collective Octave V	Expression of gifts from the Psychic Realm
10	Collective Octave VI	Expression of the Moral Will and the Mind of Wisdom, inspiration by the Holy Spirit
11	Collective Octave VII	Expression of the Creative Fist of the Soul, speaking the Word
12	Collective Octave VIII	Expression of the Soul's genius and abilities through the Transpersonal Octave of Will
13	Collective Octave IX	The Will of the Monad, the Will Divine

When a thought arises, from which of these octaves does it come? A word? An action?

As the potential of a human being is activated, it becomes possible for that person to access and express these higher octaves of the will. It brings the possibility to express something other than the selfishness, the defensiveness and the combativeness of the ego. A deeper, more thoughtful, more compassionate choice becomes manifest in humanity.

### Instant and Delayed Karma

Some karmic repercussions are nearly instant. Hit a highly agitated, angry man in the face without provocation, and you will reap a fight in an eye-blink. Karmic consequences that are not encountered immediately become layered in the unconscious, waiting to fructify according to twelve orderly cycles:

Number	Cycle	Description
1	Diurnal	Within a 24-hour cycle
2	Semi-Lunar	Between a full moon and a new moon, or a phase of the moon and its complement after a fortnight (i.e., two weeks)
3	Lunar	A whole moon cycle (approximately one month)
4	Seasonal	Between three and four lunar cycles, comprising a season of Nature
5	Solar	12 to 13 lunar cycles: one revolution of the earth around the sun (one year)
6	Coronal	11 to 13 years, marked by the emergence of great solar flares from the surface of the sun (approximately one revolution of Jupiter around the sun)
7	Constellational	Movement of the sun through one sign of the Zodiac (approximately 2,000 years)
8	Zodiacal	One revolution of the sun through all 12 signs of the Zodiac, equal to one Age (Yoga: 24,000 years)

Number	Cycle	Description
9	Galactic	Movement of our galaxy around a fixed nebula: 1,000 Ages (24,000,000 years)
10	Universal	Creation and dissolution of a universe: 1,000 Galactic Ages (24,000,000,000 years)
11	Meta-Universal	Creation and dissolution of a Brahmanda, comprising a causal mental universe, an astral universe and a physical universe
12	Grand Meta-Universal	Emanation and dissolution of countless Brahmandas, 1,000 meta-universal cycles

### Tamasic Expressions of Karma

Tamasic Forms of Karma Accretion as Unconscious Mind	Pralabdha
	Sinchit
	Kriyaman
	Adi

As karma is extruded from its reservoir in the unconscious, it arises as

- Desire and craving for a person, object or experience
- Fantasy and mental fascination with a person, object or experience
- Powerful ideas that evoke strong emotions that come into awareness
- Obsession or compulsion, a sense that one is driven to act in a certain way.
- Spontaneous thoughts upwelling into conscious awareness
- Suddenly perceiving a person, object or experience in a new way
- Feeling strong attraction or revulsion for a person, object or experience

Karma may arise from various depths of the unconscious. Typically, about 60% to 85% arises from the first 48 nodal points past the liminal edge of conscious awareness. Another 10% to 35% arises from the 49<sup>th</sup> through 96<sup>th</sup> nodal points. Roughly only about 5% arises from unconscious bands deeper than the 96<sup>th</sup> nodal point.

## Pralabdha Karma

The template of human life is the repository of the Pralabdha Karma. This helix-like structure, which Shakespeare referred to as “the mortal coil,” has 12 filaments, in which karma can be embedded, crossing over at 18 points, which correspond to anatomical locations in the physical and etheric bodies. These 18 nexus points are:

1. Ankles
2. Knees
3. Hips
4. Base of spine
5. Navel
6. Solar plexus
7. Heart
8. Left palm
9. Right palm
10. Medulla (base of skull where it meets the neck)
11. Point between the eyebrows
12. Fontanel at the top of the physical brain
13. A point three fingers' breadth below the navel in the etheric body
14. Solar plexus center in the etheric body
15. Heart center in the etheric body
16. Throat center in the etheric body
17. Point between the eyebrows in the etheric body
18. Fontanel of the brain in the etheric body

Each filament in which karma is embedded has seven strands, which correspond to the expression of karma in:

Number	Strand	Karmic Expression
1	Physical- Ethereic	A genetic/constitutional component that expresses as acute or chronic disease
2	Emotional	A psychological issue that continues to repeat, nurtured by changes in mood and reaction to events
3	Mental	The activity of mental processes to resolve the problem, the formulation of beliefs and expectations
4	Volitional- Behavior	The actions that arise out of the karmic thread; seen in conditions of craving, compulsion or addiction
5	Astral- Fantasy	The images, voices and feelings arising within the mind
6	Causal	Core mental tendencies [samskaras] – this is the substrate on which karma is remembered
7	Seed or Essence	This is the original issue from which the karma originated, the choice-creation point – it can usually be traced to a discrete event in the current or a past life

As more than one strand is typically embedded with karmic matter, issues arising from Pralabdha Karma may be seen to simultaneously have physical symptoms, emotional, mental and volitional aspects, fantasy components, deep memory traces, and may bring spontaneous remembrance of a particular incident.

### How to Identify Pralabdha Karma

Pralabdha karma typically has one or more of the following markers:

- Constitutional or genetic conditions, long-standing health issues, aches, pains or inflammations for which a medical cure cannot be identified

- A recurrent emotional theme enacted in interpersonal relationships
- Irrational beliefs, delusions, fixed or obsessive ideas, cravings, compulsions or addictions that resist reason, moral injunction and volition
- Recurrent fantasies, hallucinations or repetitive dreams
- Obsessive memories and distracting thoughts that continue to bring up upsetting or troubling memories.
- Remembrance over and over and over of a particular incident in the present or a former life

Issues that you seem to live over and over and over again, repetitive patterns or problems that don't resolve, are markers of Pralabdha Karma. These issues are not burned up by transformation spiritual practices and typically must be lived through. They do eventually resolve, however.

### Sinchit Karma

Sinchit Karma is stored in the tubules of the Nadamic current, which passes through the 12 domains of spirituality. Sinchit Karma plugs up these inner tubules in which the spirit dwells. This form of karma takes the form of desires, fantasies, temptations, cravings and passions. These impressions, once purified, become the holy virtues of serenity and effortless self-restraint seen in a saint. The spirit traveling back through these Nadamic tubules works out this form of karma. This practice has been variously referred to as udgit, Surat Shabd Yoga or soul travel. We call it Nada Yoga (we teach the fundamentals of Nada Yoga in the Mudrashram® Master Course in Meditation, the Accelerated Meditation Program, the Mudrashram® Advanced Course in Meditation and the Way of the Heart workshop).

## Kriyaman Karma

Kriyaman Karma has three aspects:

1. New karma that is set into motion by current thoughts, words and deeds (this is the Rajasic aspect of Kriyaman Karma)
2. The sublimation of the will, so that the individual is able to relate to each situation from the higher centers, and make wiser, kinder and gentler choices (this is the Sattwic aspect of Kriyaman Karma)
3. The layering of the patterns of Kriyaman Karma behind each vehicle (this is the Tamasic aspect of Kriyaman Karma). These comprise
  - a. Unfinished goals or objectives
  - b. Unfinished business in relationships, which must be resolved by communication of truth, apology, forgiveness, restitution or amends
  - c. Latent abilities or gifts that the Soul needs to bring into expression
  - d. Unawakened intuitive wisdom that has yet to be realized; insights that have yet to be cognized
  - e. Unawakened potential states of ministry or service, marked by a pattern of expressed Soul purpose (a work that must be accomplished in this current life), an inner Star of expression, an inner spiritual throne, an inner wheel, or a glorified etheric form on the Inner Planes
  - f. Rehabilitating the cords that pass from the personality into the Superconscious, building the Bridge of Will, the Bridge of Intuition and Understanding (Antakarana), the Bridge of Faith and the awakening of dormant awareness and energy (kundalini) to enliven and purify each vehicle

- g. Freeing the blocked energy of the Spirit behind each vehicle, awakening the experience of the power of Love and Life as supernal bliss, ecstasy and joy.

Kriyaman Karma is overcome by transformational methods such as Kriya Yoga, Transformational (bija) Mantra and Light Immersion.

## Adi Karma

Adi Karma is layered on the Path of the ensouling entity. It is sometimes referred to as Soul Purpose Karma. It represents the future initiations of the Soul. As transformation unfolds the potentials of the Soul, it concomitantly unfolds each vehicle. Thus, as Adi Karma is transmuted, the stored aspects of Kriyaman Karma are concomitantly resolved and actualized. Since they are directly linked, the same transformational methods that work out Kriyaman Karma are used to work out Adi Karma.

In the Mudrashram® System of Integrated Meditation, we disseminate methods to directly work out Sinchit, Kriyaman and Adi Karma. As the Soul evolves, there is a spontaneous sublimation of the will: the patterns of karma-creation change, with concurrent changes in perception, character and behavior following closely behind.

## Purpose in Karma

Karma persists until its purpose is fulfilled. We characterize four major purposes inherent in karma, which are represented by the following inner centers:

Type of Purpose	Type of Karma	Center	Context
Innate Soul Purpose	Adi Karma	The seed of the other side of the higher unconscious	The calling of the Soul, the goal of this track of spiritual evolution

Type of Purpose	Type of Karma	Center	Context
Expressed Soul Purpose	Kriyaman Karma	Inner wheels, stars, vortices and thrones of other centers awakened by the Soul in its spiritual evolutionary journey	The expression of the Soul's gifts and its service to other living beings, utilizing the higher octaves of the Will
Domain Purpose	Sinchit Karma	Mirrored in the 12 upper toruses of the Purpose Center in the Subconscious mind	The relative opening of the Nadamic path and development of potential states of Spiritual Mastery in each of the 12 domains are mirrored in these centers: as the Spirit opens the path of the Nada, these toruses (or crowns, as they are called in the <i>Bible</i> ) change from black to golden
Life Destiny	Pralabdha Karma	Mirrored in the lowest torus of the Purpose Center in the Subconscious mind	The 18 radii of this torus mirror the relative purification of the karma imbedded in the helix of Destiny Karma

The conscious intention to complete and work out these four types of karma serves to fulfill the grander purposes of Supreme Nature. When this intention dawns on the mind, the individual is said to have embarked upon the spiritual path. When this intention is sustained until all karma has been resolved, the individual achieves Spiritual Mastery.

In this article, we have discussed the three modes of karma. It is to the degree that an individual can adopt the sattwic mode, to be able to consciously work on and work out karma, that transformations of the potentials of consciousness becomes possible.