

A Continuing Exploration of Karma

In this week's webinar, we will continue our exploration of karma by drawing upon our treasure trove of articles on this topic that explain different facets of how karma operates. We will examine the stages of working with Karma, how karma is processed in meditation, the expression of karma across the Seven Rays, and what is the impact of "sin."

We again draw our first article from the series of unpublished articles in "Mystics and Dreamers." I have included edits for clarity.

Stages of Working with Karma

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Working with karma appears to pass through seven stages. These stages are described below.

STAGE ONE: *Awareness* – Becoming aware of an aggregate [of desires, issues, or impressions in the unconscious, which we refer to as a] subpersonality; or a repeating behavioral pattern, which is the overt expression of karma. These patterns arise out of the unconscious mind, and are not controlled by the conscious will [of the attentional principle] (intention), Metaconscious will (volition), or higher octaves of will operating in the Super-conscious Mind (meta-volition).

STAGE TWO: *Repentance* – The development of a sincere desire to change or eliminate the karmic pattern. This may take the form of conscious attempts to change the behavior; asking for counsel, professional advice or therapy; or personal prayer or asking for prayer on one's behalf [to attempt to eradicate the pattern].



STAGE THREE: *Insight* – Insight into the origin of the karmic issue. This is direct experiencing of the incident in this present incarnation or a former incarnation that caused the pattern.

STAGE FOUR: *Conceptual Understanding* – Gaining understanding about why the pattern exists, how it was created, and what caused it to persist.

STAGE FIVE: *Transcendence* – Beholding the karmic issue from the detached viewpoint of the Transpersonal Self [or Soul]. This Impersonal perspective corrects misperceptions about the karmic issue, and dissolves the emotional turmoil that “locks the karmic issue in place.” The mechanisms of “self-sabotage,” “secondary gain (ulterior motive),” and self-delusion and other defensive strategies are brought to light.

STAGE SIX: *Inner Work* (Sadhana) – Using an appropriate inner technique, the karmic issue is reduced from the active form (behavioral), to the latent form (subconscious impressions, memory), to the essential form (seeds of desire in the causal body). [Note: for issues that are part of Destiny Karma, these meditation methods may not immediately reduce or resolve the issue.]

STAGE SEVEN: *Dissolution/Fulfillment* – This involves either direct burning, or dissolution, of the karmic seeds, or experiencing of the desire with corresponding fulfillment. This completes the karmic pattern.

Karma and Addictions

This understanding of how one works with karma is particularly relevant to a person with an addiction. Unlike an *association*, which is behavior practiced only in certain situations or contexts; or a *habit*, which is behavior practiced sufficiently to become engrained in the subconscious and therefore automatic—an *addiction* is a behavior pattern that operates independently of conscious control.

The process of re-owning and re-controlling this autonomous pattern is called recovery, and the breaking of denial (awareness), asking for help (repentance), inventory (insight), and seeking of understanding of oneself (conceptual understanding) are common to both psychotherapy and structured 12-step recovery programs. An individual who progressively works with karma to the final stage ultimately resolves the issue and is done with it.

Whether one uses therapy, a 12-step format, or a formulation such as the one presented here, it is important that a person deal with the addiction. Left unchecked, an addiction is destructive to health, wealth, life, family, and society.

The next article explains how karma is processed in meditation. It also is drawn from the “Mystics and Dreamers” series.

Karma as Processed in Meditation

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Karma is layered [in the unconscious mind] in the following ways:

Adi Karma	Karma stored behind the Soul on its track
Kriyaman Karma	Karma deposited behind the vehicles of consciousness that is linked with the expression of volition at its various octaves
Sinchit Karma	Karma obstructing the channels of the Nada
Pralabdha Karma	Karma embedded in the physical-etheric matrix of human life



The first two karmas, Adi and Kriyaman, can be removed by transformational methods initiated by the intention of the attentional principle, such as Kriya Yoga or Transformational mantra. The third, Sinchit Karma, is eradicated by Nada Yoga practice. Living through of a selected issue buried in the unconscious mind [that is layered on the physical–etheric matrix] processes the fourth, Pralabdha Karma.

When the veils have been dissolved by meditational practice, and the issue lived through, inner transformation takes place. By regular practice, the karma is worked off to certain nodal points, the life issue processed, and then, the unfolding on potentials of the Soul occurs spontaneously.

This systematic processing of karma is the essence of inner work (sadhana). Aspirants and disciples who have learned this secret make steady inner progress.

Knowing this, aspirants and disciples do not dread facing their dark side, knowing full well that the encounter with the shadow precedes a deepening immersion in the Light. The turning of the wheels of Dharma can exclude nothing—the whole truth of what we are in our deepest recesses, as well as at our heights—must be known, acknowledged, and lived.

In this way our spiritual progress is steady, leaving nothing undone, nothing incomplete. Traveling in this manner, we cross the Ocean of Darkness leaving no trace—without so much as a ripple. This is the meaning of being an Immaculate One (Khalsa).

The next article describes the influence of the Seven Rays on the way we experience karma. Each Ray colors the way karma manifests and how we encounter it.

Like the other articles quoted thus far in this webinar, it is excerpted from the “Mystics and Dreamers” manuscript.

Expression of Karma across the Seven Rays

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Karma is experienced at the different levels of Being in varying ways. As we study the Rays associated with karmic manifestation, we find the following correlations.

Level	Content	Ray
Soul	Psychic hallucinations, impediments on the Path	2 nd Ray
Individual spirit	Spiritual temptations and obstacles	6 th Ray
Self	Anomalies of the will—addictive patterns of behavior, or inability to make successful decisions	7 th Ray
Concrete Mind	Mental retardation and learning disorders	5 th Ray
Intellect	Psychosis, cognitive disorder	3 rd Ray
Etheric Body	Neurosis, conditions of anxiety, obsession, and depression	4 th Ray
Physical Body	Acute, chronic, and degenerative illness	1 st Ray

Those elements of karma that are part and parcel of personal destiny (Pralabdha Karma) do not respond to the fires of transformation, which reduces karma on the other three poles of being. As these aspects of karma must be experienced and worked off in life, the disciple must cultivate the requisite patience and forbearance to face these vicissitudes and bear them.

As you study the expression of karma through your different levels, it is important to discern which are expressions of the transformable elements of karma—Sinchit, Kriyaman, and Adi Karma—and which are currently unchangeable elements of Pralabdha Karma.

You need to understand what is possible for you to change and courageously make those changes; similarly, you must know what is not currently changeable and learn to accept it.

The next article, also drawn from the “Mystics and Dreamers” series, explores the themes of sin, and the darkening of consciousness.

The Outer Darkness

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When aspirants ask us, “What is sin?” We answer them that those are the actions that arise from the expression of your baser passions, which harm you and others, and also result in the darkening of your consciousness due to new karmic accretions. Though there is not complete agreement about which darker aspects of human nature belong on this list across all religious groups, there seems to be general consensus that these passions are generally associated with “sin.”

Ray	Examples of Expression	Content
1 st	Pride or hubris	Denial or repudiation of God, expression of self-will without regard for others. Perversion of the Law of Unity, or Integrity
2 nd	Lust or desire	Sexual attraction and behavior out of harmony with God’s Law and Will, causing harm to others or self. Perversion of the Law of Polarity, or Attraction
3 rd	Greed or covetousness	Money accumulation and/or acquisitive behavior out of harmony with God’s Law and Will, causing harm to others or self. Perversion of the Law of Abundance or Providence
4 th	Untruthfulness or hypocrisy	Speech, or representations of one’s intentions, which is out of harmony with the Law of Truth, causing harm to others or self

Ray	Examples of Expression	Content
5 th	Immoderation or substance addiction	Behavior or use of a substance, person, or thing that is out of harmony with the Law of Right Use, causing harm to others or self
6 th	Hatred or revenge	Violence in thought, word, or deed that is out of harmony with the Law of Love, causing harm to others or self
7 th	Theft, rape, or other violations of property or person	Imposing one's will upon others, such that violates their bodies, emotions, mind, or spirit, or takes from them their possessions, loved ones, emotional and mental health, personal integrity, or spiritual freedom. This violates of the Law of Goodness or Non-Injury (Ahimsa)

In sin, the atom of the will is separated from the Soul, and the will acts independently from the Divine Law, the harmony of the Soul. In this state, a darkening occurs, that separates the will atom from the Transpersonal Will of the Soul. This fall from Grace—portrayed as the myth of the expulsion from the Garden of Eden—occurred when humans violated the law of God through self-will. This has resulted in many individuals moving into and operating from the field of the Outer Darkness, or Lower Astral Plane.

The healing of sin comes by admission of wrongdoing (confession), willingness to refrain from further wrong behavior (repentance), invocation of God's forgiveness (prayer), and a re-attunement with the Divine Will and Law (atonement). These four steps appear in the ceremonies of Judaism, the conversion experience of Christianity, and in 12-step recovery programs used to overcome addictions.



The act of sin may be propitiated within a single lifetime, or over a series of lifetimes, during which one is led through indulgence in the sinful act (often to excess), and experience of the sinful act's negative consequences. This leads to ownership of responsibility for the act, and insight into its harmful nature.

This in turn leads to a repudiation of the attitudes, beliefs, and behavior, which are the expression of the sinful act, and the healing of the sin. When sin is healed, there is a reunification with the Soul, which is the state of Integrity, Wholeness, or Holiness.

In the state of Integrity, one ceases to do the sinful act anymore, and there is no further desire or tendency to do so; though temptation would be placed before one, there is no urgency or craving to partake of it.

The Lower Astral contains the forces that manifest the multiple evils in the world; crime, violence, rape, thievery, and deceit each have their origins in this separation from the Divine Law and Will.

Though we might rationalize our behavior under the most pious and sanctimonious grounds, the reality of our sinful behavior persists. Until this is addressed, the negative conditions in our cities and nations will not cease—and despite all of our moral outcry, legislation, policing, and prosecution—these measures will have little or no effect. *Rather, each person must redeem their own contribution to our collective evil by reforming themselves and ceasing to do evil.*

By this means, we will transform our own outer darkness into the Kingdom of Heaven, the expression of righteousness, and manifest the beauty of the World of Light.



Lifting Karma

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Q What occurs when karma is lifted from an individual?

A To understand this you need to understand the action of the stored karma. Karma is the “substance” or “matter” that makes up the unconscious mind. This is the dense or “tamasic” aspect of karma, and this is the aspect of karma with which the Masters work.

The dynamic or “Rajasic” aspect of karma is known as the law of cause and effect, or law of consequences, which responds to our acts of creation by will—and its reflections as thoughts, words and deeds—as immediate or delayed effects.

This dense aspect of karma has the following characteristics, and should be studied, so that you can better understand the nature of your unconscious mind.

1. *Karmic matter* – this is the raw material that is transformed and transmuted by the Light and as such, represents the potentiality of the Soul.
2. *Veil of mystery* – this obscures the archetypes of the mind, hiding their meaning, their gifts or abilities and their virtues.
3. *Karmic program of behavior* – a certain portion of the dynamic aspect of karma is stored in the unconscious vault as karmic matter. It contains the “program” of specific consequences that arise when certain environmental conditions (cues or “triggers”) are present. This may drive an individual to carry out certain behavior, or to say certain words that bring about specific consequences.

4. *Karmic interpretive frame* – this acts as a liminal filter on perception, so that individuals believe certain things about what they see, form attitudes about it, and act on those beliefs. To an objective observer, these beliefs may seem odd, irrational, even bordering on delusion. However, to the person under their spell, these beliefs seem compelling, urgent, and fascinating.
5. *Karmic driver of addiction* – these aspects of karma express as autonomous units of volition and desire, and operate outside the integrated functioning of the personality. These nuclei of addiction, which appear as “entities” or “subpersonalities” in the unconscious, appear to temporarily usurp the personality’s control, and lead the individual under their hypnotic influence to pursue the object of addiction irresistibly.
6. *Karmic driver of attraction* – this “tractor beam of desire” makes selected objects, people, subjects of study, locations in the world, potential adventures or experiences utterly compelling and fascinating. When these karmic influences begin to operate, you cannot get this object of attraction out of your mind.
7. *Karmic driver of spiritual obsession* – in rare individuals, these impressions in the causal body (samskaras) may ripen and lead the individual to seek initiation by a particular spiritual teacher or to follow a particular religion. These spiritual samskaras are typically carried forward from a former life, in which you may have been initiated into a tradition, but did not complete its spiritual training, stopping short of realization, Mastery, or Liberation along its track. Once started, spiritual development on any segment of the Continuum presses for completion.

As can be seen, the karmic accretions of the unconscious can exert powerful influences on your thoughts, beliefs, perceptions, words, actions, and even your choice of spirituality.

As the seeds that underlie these karmic impressions are lifted off of you, these karmic circuits cease to operate. You are free from them. They no longer influence you. The rankling in the depths of your mind stops, and you experience a little more peace.



1. When you have dealt with a karmic issue in the past, (a) when did you first experience awareness of it? (b) Did you regret what you did, and repent of your actions? (c) What insights did you gain? (d) Was there a point at which you gained a more comprehensive understanding? (e) Were you able to view it from a detached viewpoint? (f) Did you do any spiritual practices with an attempt to resolve it? (g) What issues have you completed in the past, either through dissolution or fulfillment?
2. When have you experienced karma dissolving as a result of your spiritual practices? What practices were you doing when you had this experience?
3. Which of the manifestations of karma that operate on the Seven Rays have you encountered? What did you do to overcome it?
4. Do you feel you have committed “sin” in the past? Were you able to heal the psychic split that it caused? Were you able to re-unite with your wholeness and harmony again? How did you restore it?
5. Which of the aspects of the dense form of karma have you experienced? Have you ever experienced this karma lifting from you? How did that change you?

Thank you for attending our webinar today!

