

How Does Karma Express in Your Life?

The working of karma is mysterious, and there is much speculation about how it works, and how it expresses in your life. In the webinar of 6-23-12, we discussed how you experience destiny or fate. In this webinar, we will continue our discussion of karma, examining the mysterious law of cause and effect.

One of the first questions I asked Swami Prem Dayal while I was training to be a meditation teacher—this material became a part of a collection of early unpublished writings that I called *Mystics and Dreamers*—was how karmic retribution occurs and how we atone for evil deeds. What came, as a response to my query was a surprisingly comprehensive description of common “sinful” or “adharmic” actions, what are their common consequences, and how we typically atone for them. I reproduce that article here.

Retribution and Atonement for Common Karmic Issues

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“Aspirants and disciples need to know that the deeds they perform using their zone of personal liberty does lead to karmic consequences. When these deeds are motivated by their baser passions, there is karmic retribution in this or subsequent lives. There is also a way of overcoming these consequences through atonement. Retribution and atonement for these common karmic issues are summarized in the table below.”

Karmic Issue	Retribution	Atonement
Stealing	Being stolen from, incarceration	Philanthropy, paying back those who were injured
Rape	Being raped, incarceration	Treating women with respect

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Karmic Issue	Retribution	Atonement
Lack of chastity (in monks or nuns)	Low energy, weakness, disease	Brahmachariya, voluntary chastity
Betrayal, adultery	Being betrayed or abandoned	Loyalty, faithfulness, fidelity
Spiritual ignorance	Wasted life	Spiritual enlightenment and service
Drug addiction, alcoholism	Loss, destruction of relationships, disease, incarceration, insanity, death	Recovery and service to other addicts
Murder	Being crippled, murdered, or being born with constitutional diseases	Doing deeds of kindness to those who have been injured by the death of the loved one, serving time in prison, serving the one injured in another incarnation, undergoing the painful karmic consequences
Lying, deceit	Being lied to and deceived, leading to loss and ruin, or incarceration	Truthfulness, confession, conducting all affairs with probity and uprightness
Greed, money addiction	Deprivation, poverty	Deeds of charity, benevolence, philanthropy
Attachment	Immobilization by fear, and anxiety; accumulation of worthless items	Detachment, discrimination, the gaining of spiritual wisdom
Pride, hubris	Sudden loss of power, station, reputation on possessions	Humility, service, serving a spiritual Master

Karmic Issue	Retribution	Atonement
Domination, cruelty	Being cruelly beaten and injured, intense suffering and degradation	Kindness, non-injury, mercy, compassion
Sexual pervasion, sexual addiction	Degradation, contracting disease, social rejection, private hell	Purity, leading a celibate lifestyle
Gambling	Waste of wealth, squandering of inheritance, loss and ruin	Non-gambling, careful management of money, frugality
Laziness, sloth	Failure in life, self-loathing due to wasted opportunities	Energy, exercise, vigilance, rousing oneself
Depression, despair, suicidal thoughts	Emotional suffering, frustration of desires, feeling of giving up	Creativity and service, voluntary sacrifice
Ingratitude	Loss of blessings and opportunity	Gratitude, practice of religious faith and penance
Blasphemy, atheism	Spiritual torment, feeling of being utterly lost	Faith, surrender to God's will and direction

“We urge the serious aspirant to root out the tendencies of mind that may lead to the creation of these negative karmic patterns, and to make atonement for those patterns that persist in their character, attitudes, and behavior.”



Working Out Your Karma

In this same collection of articles, Swami Prem Dayal describes the role of Initiation—the process of downpour of the Light of Spirit that unfolds the Soul’s spiritual evolutionary potentials and transmutes the karmic accretions in the unconscious mind—in enabling you to work out karma. [I have placed some comments in this article to help clarify this discourse.]

Initiation and Karma

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“Karma is stored at several locations. An individual must first work through the constitutional, behavioral, emotional, mental, or volitional expressions of Pralabdha karma, which issues from the solar plexus center, or “gut.” [E.g., Some sensitive individuals are able to sense the physical–etheric matrix in which destiny karma is embedded through this center. Some destiny karma must be discharged before you can begin the spiritual path—much of this you undergo in your youth.]”

“The [spiritual spinal centers, particularly] the throat and third eye centers, store the Kriyaman karmas, [which comprise] the higher octave of potential expression for the Soul.”

“In some domains, the Nadamic channel containing the Sinchit karma runs through the heart center; [in some Transcendental spiritual paths this track appears in the] third eye center.”

“The brain center contains the pattern upon which the Initiation is founded. [This is summarized in the table on the next page.]”



Brain center	<i>Adi karma</i> - this is the potential pattern upon which the Soul evolves. This is the center that receives the spiritual force of Initiation first. The other centers [e.g., the seed atoms of your vehicles of consciousness in the Superconscious mind] open by reflex to the corresponding nodal point opened here.
Heart center (third eye in some domains)	<i>Sinchit karma</i> - [these karmas are stored in the channels of the Nada and must be worked off through the spirit opening these channels]
Spinal centers (particularly the throat and third eye centers)	<i>Kriyaman karma</i> - these issues represent the [Soul's potentials of] love, wisdom and power [that become actualized during] the [process of] initiation.
Physical Etheric Matrix (which some detect through the solar plexus center)	<i>Pralabdha karma</i> - these issues [are worked out during the course of your life]; [some of these patterns] must be resolved first before Initiation can be taken.

“Initiation brings the focus of the Light of the Spirit upon the Soul’s evolutionary potential, and unfolds it. The initiatory process is ongoing and dynamic in the [advanced disciple]; sporadic, but active in the disciple [on the path]; rare, but primarily self-generated in the probationer; and mostly dependent on the Teacher’s Grace and guidance in the aspirant.” [*Your T-mantra lets you to initiate yourself.*]

“It is said that in the initiate, three Master Teachers triangulate over his or her head.”

The first [Master Teacher] takes the initiate through his or her [karmic issues that are layered beneath consciousness]. This must be cleared first.

The second [Master Teacher] either actively translates the individual by granting the Light (Shaktipat), or directs the initiate to use his or her transformational method [to move forward upon the path].

“The third [Master Teacher] reveals the love, wisdom, and power aspects uncovered by the initiatory process. This third teacher also acts as “savior” for the spirit, leading it to open the channels of the Nada.”

“Initiation is the major alchemical force that transmutes karmas. You cannot escape destiny. You cannot escape the duty required of you. You cannot escape the authority and responsibility conferred by initiation. If you are changed, you are responsible for using the new powers, the new gifts that have been opened in you, for service.”

“It is not merely that you purify your self, that you move closer to the Godhead. Ultimately, you must come to use your wisdom, your expanded compassion, and your new abilities for the service of other living beings. If part of your own burden of karma has been lifted, so that you are not frozen, paralyzed, blind, deaf, and tormented—then you must find the way to help others lift these burdens, also.”

“This is the purpose of initiation. It is not only to escape from your ignorance, your suffering, your blindness, your thoughtless cruelty upon your self and others, but also to bring some greater measure of Light, of Love, of Grace into expression in the world. You are not running away from the world, decrying all its faults and its evil; you are running back toward the world, with healing in your eyes, your tongue, your hands, and your heart—to apply balm to the suffering, to illumine the darkness, so that others can see the path, shining within. It is not only that you are freeing yourself, you must also help others to be free.”

“The process of initiation will destroy your karma. But simply destroying your karma, developing your potentials is not enough. These new dynamic energies that have been opened in you must be used to heal your own brokenness, and the woundedness of others. It is not just for self. It is for the redemption of the whole world: human, animal, plant, and mineral kingdoms. Think for a moment on this.”

Gaining a Comprehensive Understanding of Karma

One of the things that Swami Prem Dayal had me do when he was trying to impress my mind with spiritual principles, was to have me meditate on seed thoughts. One particularly evocative series of seed thoughts was given in the following discourse in *Mystics and Dreamers*, in which he discussed the seventeen principles of karma.

Aspects of Karma

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“To [help you] gain a fuller understanding of what karma is and its action, it is recommended that the meditation student do reflective meditation on the following 17 seed thoughts which will elucidate the subject matter.”

1. *Transmutation of karma* – karma is dissolved into pure light: the dissolution of karma is the result of the descent of the Spirit through the Grace Bestowing Power of the Divine, through transformational methods, and through living through destiny karma in one’s life.
2. *Balancing of karma* – equalizing of positive and negative aspects of desire, balancing of aversion and attraction to create detachment (vairagya) and equanimity.
3. *Creation of karma* – formation of desire seeds that lay dormant until they ripen into manifestation in the unconscious mind.
4. *Manifestation of karma* – the Nidana chain, the sequence of cause and effect that leads to birth and death. [See <http://en.wikipedia.org/wiki/Nidana> for more information on this].
5. *Law of reward* – good karmas lead to positive situations and life circumstances: wealth, beauty, health, success, fame, power, virtuous conduct, positive family life, and positive afterlife.

6. *Law of retribution* – bad karmas lead to negative situations and life circumstances: poverty, deformity, illness, failure, rejection, victimization, crime and addiction, negative family life, and tormented afterlife.
7. *Law of cause and effect* – each cause has an irrevocable change on the universe, the planet, the community, other individuals, other species, the personality, and your own body.
8. *Law of change* – no karmic influence is eternal, but is released in its time and its season, as executed by the Lords of Karma.
9. *Group karma of nations* – each individual, born in a national group, must share in the political and economic destiny of his/her nation.
10. *Karma of racial groups* – each individual, as part of a racial group must share in the karma of that race.
11. *Karma of ancestral groups* – each individual, as part of a lineage of ancestors, must share in the cultural, psychological, and genetic transmission of that lineage.
12. *Law of purification* – meditation of the sound current (Nada) dissolves these karmic impressions and eventually leads to liberation from all karmic bondage.
13. *Law of thought* – thought is a creative force born of karma; as a man/woman thinks, so he/she becomes.
14. *Law of reaction* – joy and misery are the emotional experience of karma; suffering and reward are experienced emotionally.
15. *Law of incarnation* – karma is stored physically in the tissues of the body.
16. *Law of remembrance* – every thought word and deed is indelibly recorded in the Akasha (etheric matrix).
17. *There are four states of karma* – active, fantasy, latent, and vacuum.

“**Active karma** operates on the physical level. It is behavioral, marked by compulsive behavior and addiction, by full-blown expression of chronic genetic and constitutional illness.”

“**Fantasy karma** operates on the astral level, while no behavior is present, strong craving is experienced and the mind is obsessed with the object of desire. Life issues may be expressed by psychosomatic conversion; or constitutional conditions by acute inflammation or cleansing reactions.”

“**Latent karma**, which operates on the causal level, is marked by lack of behavior, fantasy or craving, but seed impressions (samskaras) continue to remain in the mind. Given the requisite stimuli, these can be reawakened into fantasy or active karma. Constitutional conditions exist as unawakened genetic latencies.”

“**Vacuum state of karma** is marked by the complete dissolution of karma and the expression of pure, effulgent virtue, Grace, and power by the Soul in the absence of karmic obscuration and impediment.”



Reflections on Swami's Three Discourses

1. Which of the karmic issues that Swami described, do you feel you are experiencing in your life now? Do you see yourself adopting patterns of atonement to work through these issues?
2. As you consider the gifts that you have been granted as a result of your spiritual development, how might you use these for service to ameliorate the suffering of others?
3. When have you experienced the transmutation of karma? [This is typically demonstrated by the cessation of an active pattern of karma in expression in your life.]
4. Have you ever experienced overcoming an issue so you can remain detached and balanced when you confront it in your life? What was the process through which you worked this out?
5. Have you ever done something that you felt came back to you as either rewards or punishment? What was your decision? What was the apparent outcome of this decision?
6. How do your decisions impact you? Those around you? Your community and your nation? The world? The spiritual plenum?
7. Have you ever experienced the influence of group karma—of your nation, your racial or ethnic group, or your ancestors? How did it impact you?
8. Have you ever observed that your thinking impacts how you experience your life? What role do your beliefs play in your emotional experience of happiness or misery?
9. What karma do you feel is expressed in your body physically? What karma is in the *active stage* in your life?
10. Have you ever experienced the impressions of the Akashic records, and traced karmic issues back to early in this life or to another life? How is this different than the experience of memory?

Thank you for attending our webinar today!

