

Brother Achalananda
Balancing Your Material and Spiritual Life
Lake Shrine Temple
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In Self-Realization Fellowship (SRF) we always spend a portion of our time in all of our services in meditation and in chanting. One might say that meditation, as taught in SRF, is the cornerstone of our spiritual life. To meditate means to concentrate upon God. God is omnipresent, so why do we concentrate on Him? Since God is omnipresent that means that as a soul He is right inside of us, also, isn't He? And not only as a soul because God's omnipresence is in everything. The fact that we cannot perceive His omnipresence does not mean that It is not true. We simply cannot perceive it. If our concentration in meditation becomes deep enough, we can perceive and then it is no longer a theory but a reality.

So be able to concentrate upon God, to be able to meditate, is a very powerful quality to cultivate if we want to have a deeper personal relationship with God. We say that God's omnipresent. So we can concentrate upon Him right here in the spiritual eye. The third eye has different names in various scriptures of the world. It is also called the gate looking towards the East, the Eastern star. They are just different names for this particular point in the body.

In yoga teachings it is also a state of consciousness that one has and this particular point is called the *Kutastha Chaitanya*, the consciousness and intelligence that pervades creation. It is limited to creation. It is what in Christianity would be called the Second Person of the Trinity. Christ Consciousness is that consciousness that pervades creation and is limited to creation. We often think in mortal terms because we see those individuals that have attained Christ Consciousness. We sometimes may think that they are Christ Consciousness but no, they have attained Christ Consciousness.

Beyond that consciousness is Cosmic Consciousness that pervades and is also present outside of creation, during creation and the primal vibration of creation, which is also present because when God created He basically celebrated and saw it in three different aspects. As long as there is a creation, God as an expression in creation is three in one. When there is no creation going on then there is nothing but God and it wouldn't leave an

impression on us and we wouldn't use that terminology. One Christian saint called it the God-head. In India one might say Spirit just to use a different terminology.

So all these different aspects are there, plus we have our own souls that are another aspect of a part of God. How many things are? How many aspects of creation are there that we know very little or nothing about. We are going into a higher age now. We are getting into the higher material age and we have begun to understand a little more about matter, although still very little. We've begun to understand a little bit more about the five electricities but not very much more. That's why Brother said he calls this age the higher material age because we are now not just being completely materialistic in our thinking. That is, we can't feel, taste or touch something, it's not real. We are beginning to realize the tremendous power in matter. So we are beginning to realize the more subtle things involved that we cannot necessarily perceive with the senses, although sometimes we can perceive the effects.

How do we begin to understand more about ourselves, more of God, more of how we should live? Basically, that is what it is all about. That is why we're here. Why did we show up here on this particular planet at this particular time? Do any of us really know? Brother said he does and that we chose to! We all chose this and that's why we are here. We chose to come back at this particular time because we wanted to be here and experience creation in the physical sense. In other words, our karma, our desires, to do that drew us back. Finally, desires became so strong that we decide to be born again. We pick our own family. We make that conscious choice.

We had an overview. God gave us a little overview just as we were heading out trying to beat everybody else that wanted to be reborn at that same time and in that some form. We had to win the race so He gave us a little overview and we said, "Yeah, I like that. I can learn a lot in that incarnation of what there is for me to learn. This is a good time to come." We definitely play a part in our being here. We are not completely outside of the equation is the point Brother bringing out.

God's creation is going on but we, as souls, are also playing our part in this drama. The more we can cooperate with God and see what God wants the better we can play our roles. When we finally learn how to play our roles perfectly we don't have to come back unless we choose to do so. Until that

time we have to come back again and again because we are still not perfect. We still haven't learned how to play our roles perfectly. It is an opportunity for spiritual growth. Basically, this means growth in understanding. Being able to figure out how this drama works. Why it's here? Why we are here? How we should live? What is the best way to live? What is proper and what is not proper?

This is what religions teach if they are true religions. They teach us these basic fundamentals as to why we're here, what we need to do while we're here, how to connect with God and the whole drama? There are different ideas according to different cultures, different times and different teachers but basically pretty much of it is all the same. There will always be outer differences but all is pretty much the same. In SRF we teach meditation as a means to develop a deeper connection with God because sometimes when we're praying and if our concentration is not very deep, what kind of prayers do we have? We may start out praying and then there are certain forces that operate against concentration which keep us from concentrating deeply. Those forces will strike back and we cannot escape them. Brother qualified that by saying that we can escape them but it is not easy.

Those forces are the five senses. Those senses begin to send information into the lower brain, *manus*, the sensory brain that coordinates the sensory data coming in. Brother used the example of sitting in a chair to share how it does that. After a while we might think: "this chair is hard." Now why did we think that? Because that was the message the senses were sending that it's a hard chair. Then those thoughts cause memory thoughts, like this chair isn't as hard as Aunt Ellen's chair. She has a chair much harder than that. If we're not careful, about ten minutes later we realize we've had a magical, mystery tour of all the chairs that we've ever thought about and we haven't been meditating at all. That's is because we lack concentration!

The senses overwhelm our sense of concentration and we start having all those thoughts and we follow those thoughts. To truly meditate, to truly make that connection, we have to be able to concentrate. The very first technique taught in SRF is the *Hong Sau*, which is a technique of concentration. It is a technique to develop deeper concentration. We can all use deeper concentration. We don't have to use it just to meditate. We can use it at work and in whatever we're doing. When we concentrate more deeply at work it will improve our concentration when we meditate and vice versa because we're not separate people. We just one person. Brother said

that was a whole other story that he wouldn't get into because it wouldn't help those people having those type of problems. Most of us hopefully don't have that because we wouldn't be here if we did.

Brother went on to what he called the basics. How can we deepen our concentration? How can we deepen our meditation? One thing is when we're sitting to meditate...normally we don't meditate lying down or standing up. We meditate when we're seated or maybe cross-legged on the floor or on a firm bed or it maybe on a chair. Whatever it is, it should be comfortable. Why? So we can sit in that posture for longer and longer periods of time without moving. Why, without moving? Because when we don't move that quiets everything down; the senses start to quiet down. They start to withdraw if we don't move and that makes it easier to go inside.

If we've ever tried this we find that if it's very hot or very cold when we're meditating, we can just sit there without turning on a fan or putting on a coat but just sit there and not move. After a while the cold or heat isn't felt anymore. We don't feel it because the senses sort of got used to it. The senses are basically checking changes. The senses operate by changes. If there are no changes when we're just sitting and not moving, the senses do not notice any change. After a while we can lose our consciousness and everything quiets down. So just by training ourselves to sit still is very helpful in meditating deeper. God is love. God is bliss. God is light. God is sound. The deeper we go in meditation, the more these aspects begin to reveal themselves to us.

The topic this morning is: *Balancing Your Material and Spiritual Life.*

Brother went on to say that this was a challenge for most of us. How do we learn to live in a balanced way so that we can be productive, happy and contented so that we can get the most out of life?

Paramahansa Yogananda, the founder of SRF, like many great teachers liked to tell stories to illustrate spiritual points. One story he told was called the "Fisherman and the Fairy." He told it in this way:

"Once upon a time, a poor fisherman and his wife were reviewing their circumstances and were bemoaning the fact that they could see no possible way to improve their conditions. They wanted at least a modest remuneration for their work and some degree of comfort and happiness. After exhausting every possible

means of obtaining assistance, the wife was seized with a brilliant idea, or so she thought. She rushed to her husband, exclaiming: 'I have it! I know what we can do! There is a fairy in the woods who will grant us anything we wish. You go and ask the fairy to give us a home--a palace.'

"Her husband was somewhat flabbergasted, but he did as she wished, and found the fairy, who granted them a beautiful home. The wife was content for a while, but soon she became overambitious. She told her husband to ask the fairy for a kingdom to rule. The husband told his wife plainly that she was exceeding the limits of reason, but she insisted that they should get as much as they possibly could.

"Well, she obtained a kingdom to rule, and remained content with that, for a while. But in due course she found something else to wish for. It happened that she was a late sleeper, and the sun always woke her up too early in the morning. In a fit of exasperation, she told her husband to go and tell the fairy to prevent the sun from shining until she awoke.

"When the husband told the fairy about his wife's latest wish, the fairy told him that he and his wife would have to go back to 'scratch' and start all over again, as they had not learned any of life's valuable lessons while they were gaining material prosperity. They had instead become ungrateful, selfish, and absurdly unreasonable in their demands, the fairy explained; they must use their reasoning powers and not see the impossible or the useless. The fairy then told them to start all over again and to ask only for those things that they really needed for self-development and happiness."

We notice in all these stories, whether they include fairies or not, that somehow the main characters get three wishes and somehow they manage to usually be fairly reasonable in their first two wishes but the third wish blows the whole thing and they wind up right where they were before they had the first wish. They have to go back to 'scratch'.

Does anyone know where that saying "go back to scratch" came from? It's actually a saying that came from boxing at the very beginning of boxing in England. We say the boxing ring but actually it's square, which is an interesting anomaly. They didn't have rings in the early days and those who wanted to see the boxing match and bet on it would go out in the fields because it was against the law to gamble. They would make a mark in the dirt and that was the 'scratch'. One fighter would get on one side and the

other fighter on the other. There was no such thing as rounds. They fought until one was knocked down. Then for the fight to continue he had to be able to get up and go back to 'scratch' and then they'd start fighting again. The fighting would continue until one of the boxers was knocked down. Finally when one of the two was not able to get up any more or get back to 'scratch', the bout was over and the one still standing was declared the winner.

So "going back to scratch" means going back to where we started. That is often what we do in our lives if we are not careful. There is this law of unintended consequences and it happens all the time. Brother said that he wished that a few more of our politicians would figure it out because they pass all these laws and often they don't look far enough down the road to see what's going to happen if they pass the law. Then it has unintended consequences that are later found out. We have to learn to think ahead and use these brains that God has given us so that we can better live our lives in a way that we want them to be.

Paramahansaji once said: *"When you are unhappy you forget the days when you were happy and when happiness comes the days of unhappiness seem to be gone away forever. But just as sunny days would not be appreciated if there were no cloudy days, so also happiness can never be appreciated without unhappiness. It seems as if life is checkered with unhappiness in order to make people look for the happiness hidden behind the clouds of trials.*

"If that is so, the unhappiness of poverty and failure should not bring terror, for behind such clouds is the silver lining of real prosperity. The false standard of happiness and security that comes from having a lot of unused money leads people to the treacherous marshes of imaginary prosperity. Financial reverses come to us to rid our minds of greed and delusive trust in money, and to make us concentrate upon real prosperity, which alone can give permanent security and happiness.

"Money is a source of untold evil to those who rely on it as a lasting means of happiness. To money-seekers it promises much until they have it. When they have it they find themselves spent out--realizing too late that they have served a will-o'-the-wisp, a false God."

In other words, if we seem to have something like money...and why wouldn't we have money? There is nothing wrong with money. Basically, it is just an instrument of exchange. So what's the problem? Love of money is the problem because it is greed. We become greedy, just like the wife in

the fairytale. That's what the problem is. We find that most of our lives are very much controlled by two factors: greed and fear.

Take a look at the stock market. People are greedy when it goes up. They think they are going to make a lot of money. If they become worried it goes down because they are fearful of losing it. Greed and fear moves the stock market. Greed and fear rule our lives to a great extent. We don't tend to think of it in those terms. We tend to think of it, if we think of it at all, that it's like and dislikes. Have we ever stopped to think how much those likes and dislikes control our lives? If there is something we like, we want more of it, don't we? If there's something we dislike, we want to get rid of it. This goes right back to yoga teachings by the great yogi, Patanjali, who speaking of philosophy, the *kleshas*, said of the two things that he called *raga* and *dvesa*, which means attachment and repulsion.

We can say, likes and dislikes. The things we want and the things we want out of our lives. These are the things that give substance to life, which make it real to us. If we could just observe life as it is happening to us, like it was happening to somebody else, we would not be nearly as affected by it as we are. These things make it very real because our feelings are involved. "I want this! I have to have this. If I can't have this I'm going to be so miserable. Oh, if I get sick I'll be miserable. Take that away! I don't want that." Our whole lives, without us even realizing, start being controlled by these likes and dislikes; by these desires because they are all desires. One is a positive desire and one is a negative desire. They are two sides of the same coin again. We can't have just one. We have to have both in this creation.

So how do we overcome these things? By being becoming calm, by becoming peaceful through meditation and right living, by realizing that material things cannot be truly held by anyone for in death they have to be left behind and given to others. Do we think we're going to die? No, we don't think we're going to die even though we see people dying all around us. We don't think we're going to die! Why do we think that way when there it is right in front of us? People are dying all the time and we're going to die, too!

We think we're going to live forever? As a matter a fact, we are but not in these body! Bodies comes and go. The soul goes on. It is eternal. That which has no beginning never has an end. There is only one source for

that. GOD! Everything in creation has a beginning and an end unless it's a part of God. Think about that. We should learn to be a little more thoughtful about our lives instead of setting out on a path without seeing where that path is going to lead us because we may not like where it's taken us once we get there. We can't always control where it's going to lead but we can at least have some idea. If we're doing something that is very bad, we can figure out sooner or later that it's going to come back to visit us. It is called karma, the law of cause and effect; the law of action and reaction. The more we can use some thought during difficulties, then the better we can handle them.

There's a story that talks about we can't take it with us. Brother thinks that we pretty much all agree with that we can't take it with us, although some people try to find ways to do it. He only knows of one instance where a person may have done it. That is, he arranged to pick it up in his next incarnation. One has to be pretty far advanced to take that memory with them and bring it back! When we come back in we normally lose all of the past memories. So it would be very unusual.

Once there was this funeral cortege that was going to the site of the burial. The hearse with the body and behind that were all the cars of the relatives and friends going along to the graveside ceremony. And in the one car, it was said, there was a fellow who was slightly inebriated. About a block from the car he was riding in, a Brinks armored car mistakenly happen to pull out right behind the hearse. The man exclaimed: *"So you can take it with you!"*

Okay, what do we really take with us? Character! What we are! We don't take our body's with us. It come and go. We can't take anything material with us when we go. What do we have that is not material? We have our soul; we have our character; and we have dragging along behind those karmic chains. They go along with us, too, like in Dickens famous story depicting Marley with his chains. How do we become free from all this and rise above everything that we hold on to?

The passage from the Bhagavad Gita (IX:22) by Lord Krishna, an incarnation of the preserving aspect of the Creator, is speaking: *"To men who meditate on Me as their Very Own, ever united to Me by incessant worship, I supply their deficiencies and make permanent their gain."*

That's kind of nice that the Lord will supply "their deficiencies and make permanent their gains." However, he doesn't just do that automatically to those who meditate on "Me as their Very Own, ever united to Me by incessant worship." He's talking about men who live their lives making God their major focus and don't forget about God but remember God. The more we can do that the more we can fulfill our part of that divine law.

Paramahansaji in speaking of this said: *"Devotees who are faithful to their Creator, perceiving Him in all the diverse phases of life, discover that He has taken charge of their lives even in the smallest detail, and and makes smooth their paths by bestowal of divine foresight. Thus sayeth the wise King Solomon: 'Trust in the Lord with all thine heart....In all thy ways acknowledge Him and He shall direct thy path.'*

"He who preserves the colossal cosmic dream and upholds lovingly the wisdom of yogis, once they have found it. And the Inexhaustible Lord finds no difficulty in supplying His devotees with food and shelter for the body as well as all other needful accessories of dream-life.

"This stanza of the Gita reminds us of Christ's word: 'But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you.'

"Most men foolishly spend their valuable lives in seeking material riches, which must be forsaken at death. Yogis use their efforts to find imperishable wisdom. Their spiritual wealth is deposited for them by God in the bank of eternity to be used by them forever."

Rabbi Bunam who lived in the early day of of Hasidism, used to tell young men who came to him for the first time the story of Rabbi Eisik, son of Rabbi Yekel in Cracow. After many years of great poverty which had never shaken his faith in God, he dreamed someone bade him look for a treasure in Prague, under the bridge which leads to the king's palace. When the dream recurred a third time, Rabbi Eisik prepared for the journey and set out for Prague. But the bridge was guarded day and night and he did not dare to start digging. Nevertheless he went to the bridge every morning and kept walking around it until evening.

Finally the captain of the guards, who had been watching him, asked in a kindly way whether he was looking for something or waiting for somebody. Rabbi Eisik told him of the dream which had brought him here from a faraway country. The captain laughed: "And so to please the dream, you poor fellow wore out your shoes to come here! As for having faith in dreams, if I had had it, I should have had to get going when a dream once told me to go to Cracow and dig for treasure under the stove in the room of a Jew—Eisik, son of Yekel, that was the name!

Eisik, son of Yekel! I can just imagine what it would be like, how I should have to try every house over there, where one half of the Jews are named Eisik, and the other Yekel!" And he laughed again. Rabbi Eisik bowed, traveled home, dug up the treasure from under the stove, and built the House of Prayer which is called "Reb Eisik's Shul."

The treasure was there. But God didn't just tell him to dig under his stove. He had to work for it. He had to go about it in a round about way. He had to have a lot trust in God, a lot of faith or belief, or whatever you want to call it...we often use word faith when we really mean belief...to get that treasure. The same is true with a lot of treasures in our own lives and they don't just have to be material treasures. God makes us work for them. Sometime He makes us work for even the most mundane things. Unless we have the good karma that we are blessed with all the material things we need and even then there is no telling when they might be gone. One never knows for this life is very impermanent. This creation is very impermanent. It is changing all the time. We are going through some very interesting changes right now. Also, that we are all feeling the effects of those changes worldwide, to different degrees, depending on the individual, country and other things, but we are all feeling some effect of it. This world we live in is a world of change. It is a world of change. We have to be able to accept change and deal with change.

So getting back to the words of Christ from St. Matthew a few sentences before the ones quoted where he was speaking and said: *"Wherefore if God so clothed the grass and the fields, which today is and tomorrow is cast into the oven, does He not much more clothe ye, o ye of little faith? Therefore take no thought, saying, 'What shall we eat?' or, 'What shall we drink?' or, 'Wherewithal shall we be clothed?' For your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God and His righteousness; and all these things shall be added unto you."*

Do we really believe that? Daya Ma did! She put it to the test. She said as a young girl when she first came into the ashram, she was going over this point and said: *"I wonder if that is really true? Suppose one really does that. I'm going to put it to the test in my life."* And she did! Before she passed, she told the monastics: *"I proved it. I could have followed a different kind of life, not the kind of life I lived, and I suppose I would have had some friends but I have many more friends now. I don't have to worry about being taken care of. I know people will help me."* Why? Because she spent her whole life helping and trying to

take care of people. That is the law of karma. *“As ye sow, so shall ye also reap...”* It comes back.

So the axiom there is true. If we live that kind of life, then that creates results. The problem we can have with it is that the results don't always come right away. Sometimes the karma portion can come later. Maybe a year later, maybe ten years later, maybe a lifetime later, maybe ten lifetimes later. By the time it comes we have forgotten what we did that caused it, whether good or bad. We have forgotten that. That's why we say, “Why, Lord? Why did this have to happen to me. I didn't deserve this.” Brother shared that he used to say: “It's not somebody else's karma. It's your karma.”

Brother explained it was one of the big lessons that he learnt. When something came to him, he introspects and asks what is there in him that attracted that particular thing because he didn't like it. This way he could change his way of life, so he didn't attract it any more. He said that he'd rather attract positive things in his life. We can all do that.

“Jesus in no wise told people to neglect acquiring material necessities; he spoke against giving to the body the soul's entire attention, as though that were the aggregate of the purpose of existence. He averred that the Giver of Life deserves man's principal thought, not the indifference that gives precedence to material needs and desires in utter oblivion of God. It is He who is the Creator and Owner of all commodities of nature from which man derives food, clothing, money, property, health, and vitality; it is He who gives all these things to man by which he can maintain his life on earth.”

So God gives us all these things but He make us work for them and because we have to get involved in the process we think we're the ones that are doing it. No! We can't create food. Most individuals can't even control the power of their digestion. That's why they make umpteen tons of money out there selling digestive aids and this that and the other thing. We can't control it. We do things without thinking about what can happen to us. We just foolishly do them.

There's a joke that Brother loved ice cream and he does but learnt not to eat so much. As he got older he found that his stomach didn't have quite the digestive capacity that it had when he was younger. We have to learn to take these things into consideration as to how we live. We have to try and act properly. So it is not that there is anything wrong, as was said

earlier, with having money because it's just a means of exchange. It is how use it that can be a problem. It's our character that counts.

“Man’s arrogance of self-sufficiency belies his desire to be more powerful than his mortal limitations. By a mere thought or wish he cannot “add one cubit unto his stature.” God’s laws can be made to work for the benefit of man, but those laws cannot be transcended except by God Himself and devotees who are one with Him.” For those who achieve samadhi or God-union. “I and my Father are One.” Then those laws can work for them. Until that time we have to work with the law because we do not have control over the law. *“Man is directly sustained by God in the abundance of nature, and indirectly by his earning capacity and physical efforts.”*

We have to realize that money and the various things that we go through in life are for one reason only. They are to help us grow, to become more understanding and to get to where these experiences we have in this dream reality of creation do not overwhelm us. To give us the strength and the power to be able to take these waves and to get ahead...riding the waves so that we can smooth it out.

How do we do that? By meditating, by becoming calm so that when these things happens we have the strength to deal with them. It is meant to give us strength to help and train us to call upon that strength that we already have. We already have that strength but how few there are that ever use it.

Sometimes it is interesting to see how people think about things. Brother said he was looking for things about money because money is such a fascinating thing to most people. He ran across in his notes some things that children said about money and some are quite interesting. They have ideas that they pick up from listening to their parents and other people and they still have their young imaginations, which are pretty well flying high because often they are still able to go back to the astral and not just be here. So they have some astral ideas, too.

A little girl, named Jeri said: “The inventor of money was God. He thought it out so the people wouldn’t be sad. In the old days before money they just wrote out checks. All I have is play money and you can’t use that for buying unless the people in the stores are nice enough. I’m going to be a mother and a first grade teacher. Teachers make about one dollar a year. I’m not rich and I’m not poor. I will go between both. I know because once I looked in my mother’s purse and

there was hardly any money inside it. To be poor you don't have much money. You live sadly."

This is the trick right there. This is something that people have in their consciousness. "If I don't have money; if I'm poor, I will be sad." It doesn't have to be that way. Brother said that when he was in India the first time, he noticed the difference in the poverty there to here was unbelievably overwhelming. He saw whole families working on roads with hammers breaking up the rocks to make them into gravel. Heating up the tar with fires in pits and then carrying the tar on their heads. The only piece of equipment they had was a big roller that rolled over the road to finally pack it down. These people were making a pittance a day and they were happy. They were singing and joyful. Why? Not from what they had. They were just happy. They accepted what they had to go through. They didn't say why should I be unhappy just because of this.

Guruji said this very thing: *"If you are happy, no one can make you unhappy; and if you are unhappy, no one can make you happy."* It is simple. It depends on us.

Matthew, aged 5: "In the whole world there's about \$68.00. A rich man must make at least \$1.00 a year. You can tell a rich person because of his beard. Jackie Gleason is the richest man in the world because he's fat. If I were rich I'd give to the poor but I would save enough to buy myself a cabin cruiser. Money makes you happy because with money you can buy toys and food and dishpans."

Kent, ages 7: "If I were rich I'd give some of my money to poor people, if they could pay me back. People should give the poor people seeds to plant but the rich don't want to spend money on what other people need. It'd like to have a servant and make them clean up my room on Saturdays. No, I don't really want to have a servant because I think if I did and if he did the job for me, my mother would give him my allowance."

The next one is written by an 11 year old girl. It is interesting and one can tell that she is older by the way she thinks.

"You can tell a rich man because he is smoking a cigar and swinging a cane. A rich woman would be carrying a big shopping bag and wearing a \$1,000 hat with a big pheasant feather sticking out of it. In the bag would be five credit cards, three mink coats, two pairs of high heels, her size, and sixteen dresses. [Brother chuckled and said, "Where she got the figures he did not know."]

The way you can tell poor people is by their raggedy clothes. They walk kind of droopy. They are either barefoot or have holes in their shoes.”

Again, this thought that seems to be prevalent is that if one doesn't have much money, one should be sad and that was even proven to a certain degree by tests that were done back in the University of Chicago. They went around asking people from all different stratus of material prosperity what it would take to make them happy. Brother asked if we knew what the answer was. “If was making just 10% more, I could be happy.” What is that telling us? That's telling us we're putting our happiness off into the future all of the time. Why not be happy NOW! Why not be happy now with what we have. And if we don't have as much as we'd like then immediately go seek it.

This is what Mike came out with: “A millionaire is man who has made a lot of money digging up gold. The best place to dig up gold is around the Golden Gate Bridge. That's what the cowboys used to do. A real quick way to make money is to make it in a money factory and then keep it.”

A money factory is, of course, called work. That is how we accomplish things, not only in making money but that is how we accomplish anything...by working, by making an effort, by doing something, and not just by sitting around and saying: “here I am Lord, take care of me.” Get involved in the solution of a problem. Don't just sit there and expect God to do it all for us. That would be foolish and not thinking very clearly.

Brother closed on these words of Paramahansaji:

“To love money is to be lost. That is a snare. You must use it wisely, allowing just the right voltage of prosperity to shine through the bulb of your life. If you send through it a current of mad desire for wealth, the bulb will burn out and become darkened with the lust for money.

“Yet money gives power, and when it is judiciously held without attachment, one can use it to bring happiness to many and can himself outgrow the desire for material happiness.

“It is easy to be idle or filled with hopelessness and thus desist from striving for financial success in life. It is easy to earn money dishonestly when such opportunity presents itself. But it is wrong thus to excuse oneself from making an effort to sustain himself honorably.

“To make money just for oneself is not unusual. To hoard money to satisfy the craving for gold is not unusual. But it is an exceptional man who earns money

abundantly, unselfishly, honestly, quickly, just for God and His work and for making others happy. Such activity develops many sterling qualities of character that aid one on the spiritual path as well as the material path. Making money honestly and industriously to serve God's work is the next greatest art after the art of realizing God. Responsibility, knowledge of organization, order, leadership, and practical usefulness are developed in creating business success and are necessary for the all-round growth of man.

“If you live for God alone--if neither money, nor health, nor wealth is your primary goal, but God alone is your goal--then all else will come to you. Commune with God first in the temple of silence; then health, prosperity, and wisdom will be added unto you.”