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Presents:

Bali Mahārāja's Surrender
Lecture no. 17

Given By

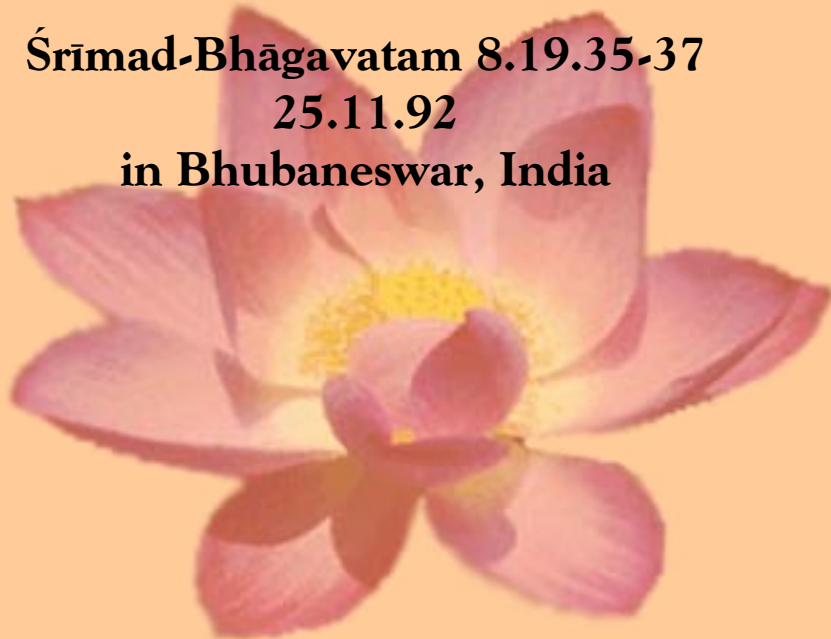
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Śrīla Gour Govinda Swami

Śrīmad-Bhāgavatam 8.19.35-37

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TEXT 35

*niṣṭhām te narake manye
hy apradātuḥ pratiśrutam
pratiśrutasya yo 'nīśaḥ
pratipādayitum bhavān*

TRANSLATION

You will certainly be unable to fulfill your promise, and I think that because of this inability your eternal residence will be in hell.

TEXT 36

*na tad dānaṁ praśaṁsanti
yena vṛttir vipadyate
dānaṁ yajñas tapaḥ karma
loke vṛttimato yataḥ*

TRANSLATION

Learned scholars do not praise that charity which endangers one's own livelihood. Charity, sacrifice, austerity and fruitive activities are possible for one who is competent to earn his livelihood properly. [They are not possible for one who cannot maintain himself.]

TEXT 37

*dharmāya yaśase 'rthāya
kāṁāya sva-janāya ca
pañcadhā vibhajan vittam
ihāmutra ca modate*

TRANSLATION

Therefore one who is in full knowledge should divide his accumulated wealth in five parts—for religion, for reputation, for opulence, for sense gratification and for the maintenance of his family members. Such a person is happy in this world and in the next.

PURPORT

The śāstras enjoin that if one has money one should divide all that he has accumulated into five divisions—one part for religion, one part for reputation, one part for opulence, one part for sense gratification and one part to maintain the members of his family. At the present, however, because people are bereft of all knowledge, they spend all their money for the satisfaction of their family. Śrīla Rūpa Gosvāmī taught us by his own example by using fifty percent of his accumulated wealth for Kṛṣṇa, twenty-five percent for his own self, and twenty-five percent for the members of his family. One's main purpose should be to advance in Kṛṣṇa consciousness. This will include dharma, artha and kāma. However, because one's family members expect some profit, one should also satisfy them by giving them a portion of one's accumulated wealth. This is a śāstric injunction.

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How to spend your money, the example is here, “At the present, however, because people are bereft of all knowledge, they spend all their money for the satisfaction of their family. Śrīla Rūpa Gosvāmī taught us by his own example by using fifty percent of his accumulated wealth for Kṛṣṇa, twenty-five percent for his own self, and twenty-five percent for the members of his family. One’s main purpose should be to advance in Kṛṣṇa consciousness. This will include *dharma*, *artha* and *kāma*. However, because one’s family members expect some profit, one should also satisfy them by giving them a portion of one’s accumulated wealth. This is a *sāstric* injunction.”

Tasmāc chāstram pramāṇam te, kāryākārya-vyavasthitau, in *Bhagavad-gītā* [16.24] Kṛṣṇa says, “According to *sāstric* injunction one can determine what is *kārya* and what is *akārya* what is to be done and what is not to be done.” It’s according to *sāstric* injunctions. *Śāstra* means Vedic literature, *Veda-śāstra*, Vedic literature, that is *śāstra*. Four *Vedas* are there, *Ṛg*, *Sāma*, *Yajur*, *Atharva*, *Upaniṣads* are there, topmost portion of the *Vedas*. *Upaniṣads* are there. Many *Upaniṣads* are there, 108 *Upaniṣads*, famous *Upaniṣads*, eight are most famous. They are topmost portion of the *Vedas*. *Mahābhārata*, Vedic literature. Original *Rāmāyaṇa* written by Vālmīki Muni, it comes under category of *śāstra*. Not other *Rāmāyaṇa*, Vālmīki’s *Rāmāyaṇa*. Original *Rāmāyaṇa*. Vālmīki is the authority on *Rāmāyaṇa*. Eighteen *Purāṇas* are there. Eighteen *Upapurāṇas* are there. *Bhāgavata Mahāpurāṇa* is the essence of all Vedic literature, *Purāṇas*. And *Pañcarātra-śāstra* is there. *Nārada-pañcarātra*, *Hayasīrṣa-pañcarātra*. All Vedic literature *Vaidika-śāstra*.

Tasmāc chāstram pramāṇam te, kāryākārya-vyavasthitau. Therefore what is Vedic injunction, *sāstric* injunction, accordingly you can consider what to be done, what not to be done. So *śāstra* says, here Śukrācārya quotes *śāstra*, money should be divided into five divisions. One part for religion, one part for reputation, one part for opulence, one part for sense gratification, one part to maintain members of the family. But Rupa Gosvāmī, *vaiṣṇava ācārya*, who is the real well wishing friend of

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all living entities like Kṛṣṇa, by his own example he has taught us this thing. Fifty percent of your accumulated wealth is spent for Kṛṣṇa. Twenty-five percent save for your future needs. Twenty-five percent for the members of the family, this is your share, this is your share. Kṛṣṇa has given you this much. So you have to maintain with this portion of the money. If you want more, where it will come? Kṛṣṇa has given this much. Twenty-five percent is your share. *Bas*. No more. Be content with it. If you demand more from where it will come. No way. Kṛṣṇa has given this. Kṛṣṇa Viśvambhara, Kṛṣṇa is Viśvambhara, Who maintains the whole Universe. So,

*īśāvāsyam idam sarvaṁ
yat kiñca jagatyāṁ jagat
tena tyaktena bhujñithā
mā gṛdhaḥ kasya svid dhanam*

Īśopaniṣad [1] says. Everything belongs to Īśa, Supreme Lord. And He has made allotments. What is your allotment you should have it. Don't take others allotment. So this is according to *sadhu śāstra*. For family members, this is your portion, twenty-five percent of the accumulated wealth. No more. Fifty percent should go for the service of Kṛṣṇa, and His devotees, *vaiṣṇavas*. Twenty-five percent save for future needs. Twenty-five percent, *Bas*.

Rupa Goswāmī has set up this example for us. *Mahājana yei kahe, sei satya māni* [Cc. 2.25.55], what *mahājanas* says this is truth. *Mahājano yena gataḥ sa panthāḥ* [Cc. 2.17.186], *mahājanas, sadhu mahājanas* they have shown us the path. We have just to follow in their footprints. That is the safest path. The path shown by *mahājanas* is the safest path. No danger in it. No fear. If you won't follow, then you welcome danger and fear. So *mahājanas* has said this thing. They are our only well wishers, friends. What is really beneficial for us, they have shown us. And especially everything belongs to Kṛṣṇa, *viṣaya-samūha sakali 'mādhava'*, [*Vaiṣṇava ke?*]. Everything belongs to Mādhava. Everything belongs to Kṛṣṇa. It should be utilized for His service, utilized for Mādhava's service, Kṛṣṇa's service, for His pleasure, satisfaction. Then all will be satisfied. *Tasmin tuṣṭe jagat tuṣṭa*, if Kṛṣṇa is satisfied then the whole world

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will be satisfied, because He is the source of the whole creation, *aham sarvasya prabhavo* [Bg. 10.8]. Like the root of the tree. If you pour water at the root of the tree, the whole tree gets; it's twigs, branches, leaves, fruits, flowers, all get. Similarly, *tasmin tuṣṭe jagat tuṣṭa*, if Kṛṣṇa is satisfied and pleased then all will be pleased. If you want to satisfy everybody you cannot. You cannot. Can you? No, no, there will be only dissatisfaction, dissatisfaction, dissatisfaction. No satisfaction. Unlimited material desires. Do you understand? Unlimited desires are there. How can you fulfill? It's unlimited. Coming, coming, coming, unlimited. So there is no question of satisfaction. Always dissatisfaction

na jātu kāmahaḥ kāmānām

uṣabhogena śāmyati

haviṣā kṛṣṇa-vartmeva

bhūya evābhivardhate

[Śrīmad-Bhāgavatam 9.19.14]

Giving enjoyment to your senses, do you think you will satisfy them? No, *haviṣā kṛṣṇa-vartmeva*, *bhūya evābhivardhate*, if you pour ghee into the fire, fire will never be extinguished. It will become more ablaze, more ablaze, saying, "Give more, give more, give more." Yes. Similarly if you give enjoyment to your senses they will never be satisfied. They will say, "Give more, give more, give more, give more." No satisfaction. So how you will be satisfied? Only satisfy Kṛṣṇa *tasmin tuṣṭe jagat tuṣṭa*, if you satisfy Kṛṣṇa, please Kṛṣṇa, then the whole world will be pleased. That's what. Because everything belongs to Kṛṣṇa. Nothing belongs to ourselves.

aham sarvasya prabhavo

mattaḥ sarvaṁ pravartate

iti matvā bhajante mām

budhā bhāva-samanvitāḥ

Kṛṣṇa has said this thing in *Bhagavad-gītā* [10.8], "I am the source of all emanations. Everything belongs to Me." Kṛṣṇa is the only proprietor. One who has property he is proprietor. Everything is Kṛṣṇa's property so Kṛṣṇa is the only proprietor. Nobody is proprietor. *Jīvera svarūpa hoy nitya-kṛṣṇa-dāsa* [Cc. 20.108]. *Jīva* is Kṛṣṇa's eternal

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servant. *Jīva* belongs to Kṛṣṇa. You don't belong to yourself, "I am Kṛṣṇa's servant. Kṛṣṇa is my eternal master, I am His eternal servant." You don't belong to yourself. Your body, your mind, your speech, whatever you say mine, it all belongs to Kṛṣṇa. Nothing belongs to yourself. If everything will be utilized for Kṛṣṇa's service then Kṛṣṇa will be pleased, satisfied. Then the whole world will be satisfied. That is what one should understand.

Another point is this *dāna*, the money, we say Lakṣmī, is meant for Mādhava's service, *viṣaya-samūha sakali 'mādhava'*, everything belongs to Mādhava. Lakṣmī is *canchala*, very fickle. Lakṣmī will come and She will see if Mādhava is there, "My Husband, if I can be utilized for Mādhava's service," then She will stay. If you utilize Lakṣmī in Mādhava's service then She will stay with you always. If you won't utilize money in Mādhava's service, if you utilize in your own sense gratification, family maintenance, She will leave you very soon. *Canchala*, very fickle. If you utilize money in Mādhava's service She will never leave. Always with you. Do you understand? That is what. And Parīkṣit Mahārāj gave the fifth place to Kali, that is gold, *jāta-rūpam*, that is gold. The fifth place that Parīkṣit Mahārāj gave to Kali. First he gave four places. What are those four places? *Dyūtaṁ pānaṁ striyaḥ sūnā, yatrādharmaś catur-vidhaḥ* [SB 1.17.38], Where there is four types of *pāp*, sinful activities, *adharma*, there is your place; *dyūtaṁ* gambling, *pānaṁ* intoxication, *striyaḥ* illicit sex, *sūnā* animal killing, fish eating, meat eating. Four places he first gave. But Kali said, "This is not sufficient." In Parīkṣit Maharaja's ruling, administration, these places where very rare to find. Not available these places. So then he begged for another place, "Please give me another place." *Punaś ca yācamānāya*, when he again requested, "Please give me another place," then Parīkṣit Mahārāj gave this fifth place, that is gold. So gold is the place of Kali. If you have some gold or money, wealth and you won't utilize it in the service of Mādhava then it is a place of Kali. There will be enmity, quarrelling. Do you understand? All sorts of dangers you will welcome. Many people will become your enemy. They will stab you. "Take money from him. He has so much money. Stab him." Your family members also will become

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enemy. Yes. Your son, your wife, your brother, everybody, “He is not giving us.” Yes, because you are not utilizing it in Mādhava’s service. Then it will be a place of Kali, quarrelling, enmity. And you will commit sinful activity thereby. And you will go to hell. Better to utilize it for Kṛṣṇa. So fifty percent you give to Kṛṣṇa, twenty-five percent save for future needs, twenty-five percent is your share, family.

Householder, *gṛhastha* earns money. *Brahmacārī*, *vānaprastha*, *sannyāsī* they don’t earn money. They don’t earn money. *Gṛhastha* earns money. Why?

tomāra kāryera tore uparjibo dhan

tomāra saṁsāre-vyaya koribo vahan

[*Śaraṇāgati*, *Ātma-nivedana* 5.4]

Bhaktivinod Ṭhākura says “O Lord to maintain Your family, Kṛṣṇa’s family, I will earn money.” *Gṛhastha* will earn money to maintain Kṛṣṇa’s family. “It’s Your family, not my family.” He is *gṛhastha*, otherwise he is a *gṛhamedhī*. He is *gṛhamedhī*, attached, very much attached to his home and hearth, wife, children. He is *gṛhamedhī*. He is not *gṛhastha*. *Gṛhastha* is he who never says “mine”. Everything belongs to Kṛṣṇa. It’s Kṛṣṇa’s family.

‘āmāra’ bolite prabhu! āre kichu nāi

tumi-i āmāra mātra pitā-bandhu-bhāi

[*Śaraṇāgati*, *Ātma-nivedana* 5.1]

Bhaktivinoda Ṭhākura says, *mahājanas* says, “O Lord there is nothing I can say mine. Everything belongs to You. *Tumi-i āmāra mātra pitā-bandhu-bhāi*, You are my father, You are my friend, You are my brother, You are everything, O Lord.”

bandhu, dārā, suta, sutā—tava dāsī dās

sei to’ sambandhe sabe āmāra prayās

[*Śaraṇāgati*, *Ātma-nivedana* 5.2]

“What I say my friend, my wife, my son, my daughter, they are all Your servants and maid servants. Nothing mine. Your servants and maid servants. *Sei to’ sambandhe sabe āmāra prayās*. This is the only relationship. It’s the relationship with Kṛṣṇa.” Yes it’s the only relationship. Because everything belongs to Kṛṣṇa. Kṛṣṇa is the

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source of all emanations, *aham sarvasya prabhavo*. This is real *sambandha jñāna*, relationship. This is the knowledge of relationships, *sambandha jñān*. Kṛṣṇa-*sambandha*. Kṛṣṇa is the only relationship, chief relationship. Everything, everybody is related to Kṛṣṇa, *sei to' sambandhe sabe āmāra prayās*. So we should establish this relationship, relationship with Kṛṣṇa no bodily relationship or material relationship. This temporary relationship, material relationship, bodily relationship, gives you only misery and suffering, no peace, no happiness. But the relationship with Kṛṣṇa is eternal relationship, all peaceful and pleasurable relationship

dhana, jana, gṛha, dāra `tomāra' boliyā

rakhā kori āmi mātṛo sevaka hoiyā

[*Śaraṇāgati, Ātma-nivedana 5.3*]

“O Lord, whatever wealth I have gotten, whatever, these family members, my home, hearth, whatever, all belong to You. I keep it up as a servant of Yours, *rakhā kori āmi mātṛo sevaka hoiyā*. As a servant of Yours I keep it up for Your service. It doesn't belong to me, everything belongs to You. I am Your servant and this has come to me for Your service. Your property, Your family, everything. And I am Your servant, I keep it up, take care of it for Your service.” Do you understand?

Example you will find in *Rāmāyaṇa*. Proper example you will find in *Rāmāyaṇa*. Lord Rām, Lord Rām went to forest for 14 years. Father Daśaratha said. Bharat, the younger brother of Lord Rām, Kaikeyī's son Bharat will be king. Bharat was not at that time in Ayodhyā. He was in his maternal uncle's house. When Lord Rām left Daśaratha died, heart fail. So Bharat was called for. Bharat came. Bharat was very faithful brother, servant of Lord Rām. He could understand that this is the politics of his mother Kaikeyī. So he went there to Lord Rām, staying in the nearby forest. He requested, “Please come back.”

Lord Rām said, “No, no, no what is the promise of our father we must fulfill it. You should become king. I will go to forest”.

“No how can I become king. I am not king. You are king. Ayodhyā belongs to You. Ayodhyā doesn't belong to me. Ayodhyā belongs to You. Rām is the king of

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Ayodhyā, Bharat is not the king of Ayodhyā. I am Your servant. I am Your servant, how can I be king? No, You are king. I am a servant, I am meant to serve You.” Do you understand? But Rām didn’t come, Rām didn’t return. What *guru-jana* has promised, *guru’s* order. Do you understand? Father and mother they are guru also. “*Guru’s* order. Don’t add any deliberation on it. Just follow it. That is beneficial to you, O Bharat, and beneficial to Me. I will go to forest and you will become king.” But Bharat said, “No, no I cannot become king. I am Your servant. You are king.” Anyhow He didn’t return. “So as a servant I will keep up Your kingdom. Manage it on Your behalf.” So he brought Rām’s wooden sandals and put on his head and came to Ayodhyā. Then he put them on the throne and declared “Rām is king, sitting. I am His servant. So as His servant, representative, I am managing the kingdom. I am ruling the kingdom under His direction and on His behalf. I am not the king” So he didn’t sit on the throne. He led such life as Rām was leading. That is example.

dhana, jana, gṛha, dāra `tomāra’ boliyā

rakhā kori āmi mātṛo sevaka hoiyā

“O Lord this wealth, this *gṛha*, this home, hearth, family members, everything belongs to You. I am just taking care of it, keeping it up as Your servant.” As Bharata did. Do you understand? That is the example.

tomāra kāryera tore uṇarjibo dhan

tomāra saṁsāre-vyaya koribo vahan

“As a *gṛhastha* I must earn money for Your service. For the expenditure of Your family I will earn money.” So a *gṛhastha* earns money for the expenditure of Kṛṣṇa’s family. It’s Kṛṣṇa’s family.

tomāra kāryera tore uṇarjibo dhan

tomāra saṁsāre-vyaya koribo vahan

“I will earn money for You, for Your service, to maintain Your family. The money I will earn will be utilized for Your service, to maintain Your family therefore I am earning money. Otherwise no need of earning money.” That is what *mahājanas* says. This is the proper utilization of money. Otherwise money, which is Lakṣmī,

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will be the place of Kali. Kali, *paṇ*. If you won't utilize it for Kṛṣṇa's service. Do you follow?

Stupid mind thinks so many things. Stupid mind. So *mahājanas* has given some instructions to the stupid mind. *Manaḥ-sikṣā*. Bhaktivinod Ṭhākura has written so many songs giving instructions to the mind, stupid mind. Raghunātha Dāsa Goswāmī has written nice verses, *Manaḥ-sikṣā*, instructions to the stupid mind. Here is Bhaktivinod Ṭhākura's song:

*mane re, dhana-mada nitanta asar
dhana jana bitta jata, e deher anugata,
deho gele se sakala char*

[Śrī Kalyāṇa Kalpa-taru 1.12.1]

“O stupid mind, this *dāna*, material wealth... If someone accumulates some material wealth, much wealth, he becomes very proud. Do you understand? Develops pride. And what is its value? *dhana jana bitta jata, e deher anugata, deho gele se sakala char*, the material wealth, assets, material followers, family members, whatever, these are all related to this body. Related to this body. When the body is finished everything is finished. Relationship is finished, useless. Becomes useless.” Do you understand? There is one song, very nice song in Oriya. A *vaiṣṇava* poet has written that thing

*galeṇi to saṅgaru jeteka jana
gaṅṭhire bānddhinele ke kete dhanare*
[Bhakta Charan Das' *Manaḥ-sikṣā*]

Says to the mind. Do you understand? *Manaḥ-sikṣā*. “O stupid mind, you are earning money, day and night toiling very hard like an ass. *Gāḍhe majjina nitye dhana arjilure*, only earning money, money, money, money. More money, more money, more money. You think of those who are your contemporary. Some of them have already left this world, died. Have they taken with them their hard earned money? No, it will never go with you. It will never go with you. It's all related to this body. When the body is finished everything is finished. What will go with you? This material wealth will never go with you. What will go? *Paramārtha dāna*. Do you follow my language?

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Paramārtha dāna, *dāna* means wealth, *paramārtha dāna*, what you have earned, this wealth, *paramārtha*, Kṛṣṇa consciousness, that is *paramārtha dāna*. *Paramārtha*, supreme *artha*, fifth *puruṣārtha*, Kṛṣṇa *premā*. What you have done for Kṛṣṇa that is the asset for you. And it is eternal asset, only this will go with you. Do you follow me? This will go with you. This material asset, wealth will never go with you. It will remain here. Robbers may take, dacoits may take, anybody can take. It will never go with you. Day and night you are toiling so hard like an ass earning money. It's all related to this body. When body is finished, everything is finished. Yes.

E deho gele se sakala char, when this body is finished everything becomes useless.

vidyar jateka cesta, cikitsaka upadesta,

keho deho rakhibare nare

ajapa hoile sesa, deha-matra abasesa,

jiva nahi thakena adhare

[Śrī Kalyāṇa Kalpa-taru 1.12.2]

“You are engaged in acquiring some material education, *avidyā*. This is *avidyā*.” Bhaktivinod Ṭhākura says. This is *avidyā*. This is not real *vidyā*, real education. It's *avidyā*, material education. Material education creates hindrance in Kṛṣṇa-*bhajan*. Do you understand? It creates hindrance in Kṛṣṇa-*bhajan*. It develops attachment towards this material world, illusory world. You cannot develop attachment to the lotus feet of Kṛṣṇa. It creates hindrance. *Māyāra vaibhava, tomāra bhajane bādhā* “O Lord it creates hindrance in your *bhajan*.” But when you are a young man you are engaged in acquiring this material education. Go to so many universities, getting so many degrees. Do you understand? What is the value? *Cikitsaka upadesta*, the doctors who are there in this material world, they may for some time cure some of your bodily disease. For some time. Can they cure the disease of the soul? You are covered up with ignorance, *avidyā*, evolving in the circle of birth and death, undergoing lakhs, lakhs of species of life. Sometimes in the higher planetary systems, middle planetary systems, sometimes lower planetary systems. Birth, death, old age and disease, suffering out of ignorance. Can they cure? These so called doctors, physicians, they cannot cure.

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*bhramite bhramite yadi sādhu-vaidya pāya
sādhu upadeśa-mantre māyā piśāci palāya*

[Cc. 2.20.123]

Do you follow? One who is fortunate *jīva*. After undergoing so many lakhs of planetary systems, lakhs of species, meets a *sadhu vaidya*. *Sadhu* is a *vaidya*, *sadhu* is a physician. Do you follow? He cures the disease of the soul. *Sādhu upadeśa-mantre māyā piśāci palāya*, *sadhu* gives instruction, gives *mantra*. Then *māyā piśāci*, *māyā* the witch will leave you. Otherwise *māyā* cannot leave you. These doctors cannot help. Follow me? *Cikitsaka upadesta, keho deho rakhibare nare*, They cannot keep up this body, it must meet death. *Ajapa hoile sesa, deha-matra abasesa, jiva nahi thakena adhare, ajapa*, breathing, breathing. Don't rely on this breathing, it may not come back. "He breathed his last." Isn't it? "He breathed his last." Inhaling, exhaling, we say. Inhaling, exhaling is there. It has gone. It may not come back. When you have exhaled it may not come back. It may not come back. Then what will happen? It's finished, it's death. *Ajapa hoile sesa, deha-matra abasesa, jiva nahi thakena adhare*, Don't believe, don't rely on this breathing. Some day, some moment it may not come back. It has gone. "He breathed his last", that it says. Then it is dead, this body is dead now. No life, it's a lump of dead matter.

*dhane jadi prana dita, dhani raja na marita,
dharamar hoito ravana*

[Śrī Kalyāṇa Kalpa-taru 1.12.3]

Do you think this *dāna*, the money, this material wealth will keep up your life? Then one who is a wealthy man, wealthiest person, he may not meet death. *Rāvaṇa*, *Rāvaṇa* who had made the whole Lanka golden, golden. Do you understand? All the houses in Lanka were golden houses. So much wealth he had. Then he would not have died. But he died, killed by the arrow of Lord Rām. So when the body is finished, everything is finished. All your relationships, bodily relationships, material relationships are finished. So therefore what is the value of this wealth? What is the value of this wealth? So these are the instructions,

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*jadi thake bahu dhana, nije ho'be akincana,
vaisnaver koro upakar*

[Śrī Kalyāṇa Kalpa-taru 1.12.4]

If fortunately by your previous *karma-mukhi sukṛti* you have gotten some wealth, material wealth, *bahu-dāna*, immense wealth. Immense wealth you may have gotten. *Nije ho'be akincana*, you should think this all belongs to Kṛṣṇa. It doesn't belong to you *nije ho'be akincana, vaisnaver koro upakar*. Utilize everything for Kṛṣṇa's service, for the service of Kṛṣṇa and His devotees. *Akiñcana*, you become pauper. *Vaisnaver koro upakar*, serve the *vaiṣṇavas*. Do you understand? If fortunately you have immense wealth you should not think that, "This all belongs to me." All belongs to Kṛṣṇa so don't utilize it for your own sense gratification. Utilize it for the service of Kṛṣṇa and *kārṣṇa*, Kṛṣṇa and His devotees, *vaiṣṇavas, nije ho'be akincana*, you live a very poor life, minimum requirement. Do you understand? Minimum requirement, what Kṛṣṇa gives. Minimum requirement. And utilize as Rupa Goswāmī says 25%. 50% of your hard earned money you give it to Kṛṣṇa. To the service of Kṛṣṇa and His devotees, *vaiṣṇavas*. 25% you save for the future needs. 25% for your family. *Bas*, this is for you. Kṛṣṇa has given you. *Bas*. No more. How can you expect more? Kṛṣṇa has given this much. This is your share. *Bas*.

*jadi thake bahu dhana, nije ho'be akincana,
vaisnaver koro upakar*

This *mahājanas* says. If by chance, fortunately, according to your previous *sukṛti, karma mukhi sukṛti* you have gotten immense wealth, material wealth, don't utilize it for your material sense gratification. You become pauper, poor. Do you understand? *Akiñcana*, materially zero. Because everything belongs to Him. Not mine. *Vaisnaver koro upakar*, do good to the *vaiṣṇavas*. Give it to the *vaiṣṇavas*, they will utilize it for Kṛṣṇa's service. Do you understand? That is the proper utilization of your money, wealth.

*jive doya anuksana, radha-kṛṣṇa-aradhana,
koro sada ho'ye sadācār*

[Śrī Kalyāṇa Kalpa-taru 1.12.4]

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Show mercy to all *jīvas*. Always engage in the worship of Radha and Kṛṣṇa, service of Radha and Kṛṣṇa. Become *sadācārī* what do you say, *sadācārī*, what do you say in English? *koro sada ho'ye sadācār, kṛṣṇera saṁsāra koro chāḍi' anācār* [Gitāvalī], don't do *māyā's saṁsāra*, do Kṛṣṇa's *saṁsāra*. Do you follow? We are doing *māyā's saṁsāra*, *māyā's saṁsāra* means material *saṁsāra*, material family, material bodily relationship. That is *māyā's saṁsāra*. Do you understand? Illusory world. Don't be in the illusory world, be in Kṛṣṇa's *saṁsāra*. Be in Kṛṣṇa's world. Establish your eternal relationship with Kṛṣṇa. Be fixed in the relationship with Kṛṣṇa. Do you understand? As I say, your wife, your son, your daughter, your friends, all are Kṛṣṇa's servants and maid servants, they are all related to Kṛṣṇa. So establish that relationship not bodily relationship. Then that becomes Kṛṣṇa's *saṁsāra*. That becomes Kṛṣṇa's *saṁsāra* not *māyā's saṁsāra*. Therefore we say, *kṛṣṇera saṁsāra koro chāḍi' anācār*. We don't say, "Give up this world. Leave this world." No we don't say so. But do Kṛṣṇa's *saṁsāra*; live in Kṛṣṇa's world. Live in the relationship with Kṛṣṇa. Don't live in the illusory world, *māyā's saṁsāra*. Give up illusory world, stay in Kṛṣṇa's world, establishing yourself in the relationship with Kṛṣṇa. Every family member is Kṛṣṇa's servant and maidservant. That is the real relationship. Establish that relationship and do Kṛṣṇa's *saṁsāra*.

Sadācār, always engage in the worship of Radha Kṛṣṇa, in the service of Rādhā-Kṛṣṇa, then you are always in Kṛṣṇa's *saṁsāra* and becomes *sadācārī*. *Chāḍi' anācār*, there are regulative principles, forbidden acts, Vedic forbidden acts, Veda has forbidden. Don't do it. What is recommended in Veda, *śāstra*, Vedic literature, follow it in your life. Practice it in your life. As for example we say no fish eating, no meat eating, no gambling, no intoxication, no illicit sex. It's forbidden. It's Kali's place. These are four pillars of sinful activity. This is *asadācār*, do you follow? *Asadācār*, what do you say in English? Yes, behavior he says, *acara*, behavior, based on Vedic recommended behavior. Do you follow? No fish eating, no meat eating, no illicit sex, no gambling, no intoxication. This is *asadācār*. *Sadācār*, what Veda recommends, *śāstra* recommends, Vedic literature recommends, you follow, practice

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in your life. Be always in cleanliness *śauca*, *śuci*. Outward and internal, external, internal cleanliness. Do you understand? Put on nice clothes, garments. Daily bathing. Do you understand? That is *śuci*, cleanliness. Put on *tilaka*, decorate your body, this is Temple of the Lord. This is external *śauca*, *śuci*. Internal cleanliness, chanting Hare Kṛṣṇa. *ceto-darpaṇa-mārjanam*, that cleanses the dirt accumulated on the mirror of the heart.

Hare Kṛṣṇa Hare Kṛṣṇa

Kṛṣṇa Kṛṣṇa Hare Hare

Hare Rāma Hare Rāma

Rāma Rāma Hare Hare

That's internal cleaning, *śuci*, cleanliness. External, internal cleanliness. *Saucācāra-sampanna* we say. He is always *śuci*. *Muci haya śuci haya, yadi kṛṣṇa bhaje, śuci haya mucu haya, yadi kṛṣṇa tyāje*. That's a saying; if he does Kṛṣṇa-bhajan then he becomes clean, *śuci haya*. Do you follow? That is a saying. One who is *muci* he is dirty but if he does Kṛṣṇa-bhajan then he becomes clean. If someone doesn't do Kṛṣṇa-bhajan he becomes all unclean, *muci haya*. Do you understand? *Muci* means unclean. He is unclean, one who doesn't do Kṛṣṇa-bhajan. One who does Kṛṣṇa-bhajan he is *śuci*, he is clean. External, internal clean. We have this daily taking bath, putting *tilaka*, putting on nice washed clothes. This is outward cleanliness. And chanting this Hare Kṛṣṇa *mantra*. Prescribed numbers are there, we chant, thereby we clean our heart. Inside cleansing. It's all cleanliness *śaucācāra-sampanna*. Do you understand? This is *sadācara*.

One who does Kṛṣṇa *saṁsāra*, keeps himself established in the relationship with Kṛṣṇa. Always in that relationship and does Kṛṣṇa *saṁsāra*, Kṛṣṇa's world. Being related to Kṛṣṇa. All family members are all related to Kṛṣṇa, they are Kṛṣṇa's servants and maid servants. All family is Kṛṣṇa conscious family, all the members of the family are engaged in the service of Kṛṣṇa. So they are in Kṛṣṇa's *saṁsāra*. Not in the illusory world. Not *māyā's saṁsāra*. They are in Kṛṣṇa's *saṁsāra*. Not in *māyā's saṁsāra*. They are not in the illusory world. They are in Kṛṣṇa's world. That is said.

*jive doya anuksana, radha-kṛṣṇa-aradhana,
koro sada ho'ye sadacar*

And be merciful to all the *jīvas*. How can it be? Unless you see Kṛṣṇa's *sambandha*, the relationship with Kṛṣṇa, you cannot have this thing. Kṛṣṇa is the only object of love, *prītir viṣaya*, and every *jīva*, everything is related to Kṛṣṇa. This is the only relationship. When you see one *jīva* you should understand immediately, "Oh, this is Kṛṣṇa's. Yes, Who is my object of love." How you will be cruel to him? How will you kill him? How will you say, "I will eat it. Kill it and eat it. His flesh." Then that is *jive dayā*. *Dayā* means mercy. Be merciful to all the *jīvas*. Because they all belong to Kṛṣṇa. "It's Kṛṣṇa's Who is the object of my love." It's natural. Otherwise if you cannot, cannot see this thing, this relationship with Kṛṣṇa and cannot establish yourself in that relationship with Kṛṣṇa, loving relationship and that all living entities are Kṛṣṇa's, related to Kṛṣṇa. Then no question of *jive dayā*. No question of mercifulness to all *jīvas*. You will think, "Oh, this is my food. I will eat it. I will kill it and eat it's flesh." Such cruelty, where is mercy? And how this mercy will come? Unless you develop this relationship with Kṛṣṇa and sees this thing that everything is related, everybody is related, every living entity is Kṛṣṇa's. *Mamaivāṁśo jīvaloke, jīva-bhūtaḥ sanātanaḥ*, 15th chapter *Bhagavad-gītā* [15.7] Kṛṣṇa has said, "Jīva is eternally My part and parcel." He is Kṛṣṇa's. "He is Kṛṣṇa's. Who is the object of my love." Then automatically, it is natural, it becomes natural, that you will have love and affection for that *jīva*. Then how can you think about that, "I will kill him and eat his flesh." No question. That is *jive dayā*. Otherwise you cannot have this thing unless you see Kṛṣṇa's relationship. And establish yourself in that relationship. Unless you develop love for Kṛṣṇa you cannot love. You cannot love, develop love and affection for any living entity. No question at all. That is *vaiṣṇava ācāra*, *jive dayā name ruci vaiṣṇava ācāra*, this is *vaiṣṇavas* behavior. *Jive dayā name ruci*, He shows mercy to all the *jīvas*. Because, "It's Kṛṣṇa's Who is the object of my love." And always engaged in chanting the holy name. Develop taste for it. Tasting the nectar emanating.

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*ānandāmbudhi-wardhanam prati-padam pūrṇāmṛtāsvādanam
sarvātma-snapanam param vijayate śrī-kṛṣṇa-saṅkīrtanam*

[Śrī Śikṣāṣṭaka 1]

Amṛtā amṛtā, nectar emanating, *nāmāmṛta*. The nectar emanating from the holy name, he is always tasting it. Every step, *pūrṇāmṛtāsvādanam*, the chanter, one who chants pure name *Hare Kṛṣṇa, Hare Kṛṣṇa, Kṛṣṇa Kṛṣṇa, Hare Hare/ Hare Rāma, Hare Rāma, Rāma Rāma, Hare Hare*, he tastes that nectar, *nāmāmṛta*, nectar emanating from the holy name. *Prati-pade*, every step he tastes it *prati-padam pūrṇāmṛtāsvādanam sarvātma-snapanam param vijayate śrī-kṛṣṇa-saṅkīrtanam*, this is Sri Kṛṣṇa *saṅkīrtanam*. Thereby, *sarvātma-snapanam*, all the souls, all the *jīvas* will be peaceful and happy if you can fill the whole world with this *Harinam saṅkīrtanam*, *Kṛṣṇa saṅkīrtanam*. If you can fill the whole world, whole atmosphere with this transcendental sound vibration *Hare Kṛṣṇa, Hare Kṛṣṇa, Kṛṣṇa Kṛṣṇa, Hare Hare/ Hare Rāma, Hare Rāma, Rāma Rāma, Hare Hare*, then all will be peaceful. All will be peaceful. Such a person, he is in Kṛṣṇa's world, Kṛṣṇa's *samsāra*. He is not in the illusory world. He is with Kṛṣṇa. He has established his relationship with Kṛṣṇa. All his family, they have all established their relationship with Kṛṣṇa, always engaged in chanting His holy name, engaged in loving service to Rādhā Kṛṣṇa, Rādhānatha. They are in Kṛṣṇa's world. Not in illusory world.

Thank you.