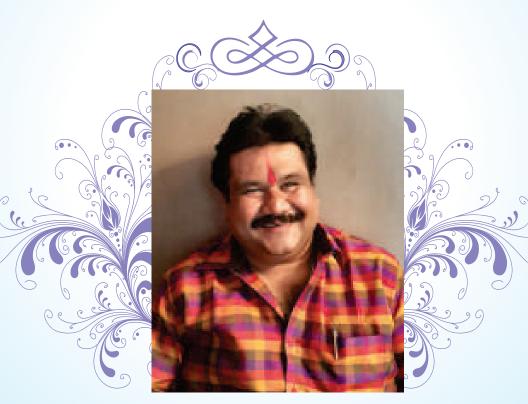


Pioneering Cosmic Intelligence Through jain Tarot

The Soul is Eternal

Dedicated to



Late Vimal Doshi

GOLDEN BOOK OF WORLD RECORDS



Certificate of Excellence

FIRST EMBLEM TAROT BOOK

The World Record of authoring 'first emblem tarot book' has been achieved by Dr. Jasmi Doshi Sarvaiya from Mumbai, Maharashtra, India.

On Apr 23, 2018; Dr. Jasmi exhibited the first emblem tarot book titled 'Chaitanya' along with the Jain Tarot card.



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FOREWORD BY DAME DR. PROF. MEHER MASTER-MOOS, PRESIDENT, ZOROASTRIAN COLLEGE

It is with greatest pleasure that I pen these lines for the book titled CHAITANYA-PIONEERING COSMIC INTELLIGENCE THROUGH JAIN TAROT

written by **DR. JASMI DOSHI - SARAVAIYA**



The genesis of this unique book was in her doctorate degree research thesis, which itself was one of the most original pieces of research work that has passed through the portals of the Zoroastrian College during the past quarter of a century.

This book combines Cosmic Ancient Wisdom contained in the Jain scriptures with her own original discovery of putting this ancient wisdom to practical use for modern day humanity through the set of Jain Tarot cards created by her.

The first part of this book is about the spiritual knowledge of KARMA, the laws governing the Soul (atma) of each person. Through aeons of time the individual soul is ripened through experiences, under the functioning of the laws of Action and Reaction, Pleasure and Pain.

Confornted with daily life problems, the mind of the individual person may become confused; and consequent reactions on body health and other consequences follow.

Dr. Jasmi guides the individual person through this karmic tangle by the use of her set of Jain Tarot cards, specifically designed by her to deal in detail with layer after layer of problem areas. This includes the physical body health, the related chakras, the emotions, the mind, interpersonal relationships, all with reference to past lives karmas created by the souj.

Practical solutions are given by her through the use of AFFIRMATIONS to change the effects created by past lives karma; to transform those effects towards the positive side in Nature.

Also through the use of RUDRAKSH beads-she has deep knowledge of the effects of different numbers of MUKHIS - cuts - on the naturally growing seeds of the trees.

She has great understanding of the use of CRYSTALS - the different vibrationary frequencies emitted by each piece of natural rock crystal, and its use for harmonising with the frequencies of the individual soul. COLOURS and the use of LIGHT COLOURS frequencies, one of the most powerful healing tools are also hernessed by her.

She combines this with the use of AROMA OILS, each fragrance being used for a specific purpose.

All this is combined in a practical manner with reference to the 5 states of matter -Akasha, fire, air, water-liqud and earth - solid, their imblances in the makeup of the individual person.

Her book takes this knowledge to a practical level of application with reference to TIME PERIODS - CHOGHADIYA - eachindividual requires to receive treatment for particular problem at particular time by particular method.

Her use of YANTRA - shapes and forms - for treatment purposes, is also remarkble.

The best part of this book is that she has made SELF HELP easily available to the reader. Unlike many authors who write books with a view to gain a clients' consultancy practice, it is really refreshing to find that her aim is to help each reader to become self reliant. With this end in view she conducts training programs to help people to make the best use of the knowledge and wisdom she has put together within the covers of this beautifully illustrated book.

Some of the problems areas considered by and solutions suggested to copy with and overcome the problem situation include Finance, Relationship problems, Health, Mental worries, at the physical daily life level. At the spiritual level she guides the reader to the Path to attain Inner Peace and ultimate MOKSH - Salvation., At-Onement with the Creator.

Dr. Jasmi is a credit to the Womanhood of India and her Jain community. She had the distinction of attending the UNITED NATIONS 61th Commission on Status of Women in march 2017; and has many other laurels to her credit. She is working for the Universal Benefit of Humanity

My BLESSINGS to her. May her book be read by millions and thrugh her book may people be helped to heal themselves, BE HAPPY AND MAKE OTHERS HAPPY.

Mehr Mach - Moor K. Master) Mumbai. 4th August 2017.

Author Speak

It is with immense gratitude and excitement that I venture into writing my first book, Chaitanya. I wish to give back the knowledge of healing and growth.

Authoring Chaitanya has been a very innovative and heart touching experience for me. The idea of writing a book was spurlged out of curiosity of freinds to know about my research work.

I've been fortunate to have had a good share of life's experiences ranging from the lowest of lows to the highs – both temporary, but both tremendous teachers.

Ever since childhood I have felt a connect with something deeper to mortal existence and being blessed to have been born in the Jain faith only accelerated my spiritual growth. The thirst for knowledge is inherited from my nana mr.hemubhai shah, who himself was very dynamic persona. my dad mr. Nayan shah always adviced me to adjust with situation and move on. The legacy of nana is carried forward by my mummy mrs meera shah; who cultivated the habit of reading good books since childhood.

The passion for knowledge drove me to learn various courses like tarot card reading, numerology, reiki, tea cup reading, graphology etc. The purpose was to search the driving force of my life. i joined the certificate course of jainisam in kalina university. with every step my thirst was increasing.. acomplished MASTERS degree in jain philosophy. Had an ambition to do ph.d Everything was going well and a BLAST... A day on which i lost my world, my best freind, my life and my soul, mr. vimal Doshi had to move on for his further spiritual journey. It was sudden. my existence became worthless in a spark of a moment.

I will always be indebted to my faimily,my sisters, and freinds who revived my life.made me realise that i have to accomplish all unfulfilled dreams and plans, soon I was in the classroom of press club thanks to love and care of ms.anahita subedar, facilitator of PR and media mgt prog; life has to move on. Started doing research work and my subject was Karmawad, study of ups and downs in my own life. I was writing on jain philosophy, and thought when i was broken; my freinds from all religions ie parsi, sindhi, islam, jain , brahmin all are standing by me. There comes the principle of anekantwad... respecting the

message.we just follow the messanger blindly.and forget the msg of humanity and peace.

That lead me to do comparative study on karma in all faiths.

Why so much pleasure and pain and again pleasure in store for me.I met an companion again mr.shrenik sarvaiya to be with me in this journey of life.who motivated me to finish my research work.we worked day and night to submit thesis before deadline of time.

And the inovative Tarot deck was designed.Dr.meher master moos guided me throughout the thesis.I was fortunate to represent zorastrian college in csw61, at un headquarters newyork .I spoke on status of women in jain community, at the meeting on interfaith and peace.

Ive been very fortunate to have been surrounded by very encouraging family and friends to have reached this position of expertise.

I extend my gratitude to one and all.my spiritual guru,my freinds,my faimily,my wellwishers.

Consultations (kindly refer to testimonials)

Reach me at

DR. JASMI DOSHI-SARVAIYA

101, sterling apt., Harbhanji lane, Ghatkopar east, Mumbai. E-mail: Jasvi27@gmail.com

Cell: 9320839234

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Section I **Understanding Karma**

1.1 Introduction To Karma

There are mainly two school of thoughts that most of us can classify ourselves into – the first is 'Purusharthwadi' – that is, the person who believes only in efforts. This person believes and hardword – for him work is worship. Nothing else matters. In common parlance, this person is known as a 'karmavadi'. The second school of thought is 'Prtharabdhwadi' – that is, the person who believes only in luck, going with the belief that everything will happen at its own time. This is a laid back person waiting for things to happen. In common parlance, this person is known as a 'bhagyavadi'.

Both schools of thought are based on their own unique sense of convictions. Both could be right in their approach. Even so, as humans, we must work towards our goals practically. There are no miracles. Then again, there are instances where it is seen that even though you put in a 100% of your efforts, you are getting no returns at all. This is where 'karma' comes in.

In life, one needs to cater to both - prarabdha and purusharth as both principles are complimentary to each other. Purusharth is your karma.

As a proud Jain disciple, I understand the basic principles of Jainisam include Ahimsa, Aparigraha and Anekantwad. The latter, Anekantwad propagates that there is no such reality as 'the absolute truth'. It encourages you to understand that you can establish your point of view, with due respect to another's point of view, however contrary – in short, knowing that you are right doesn't necessarily always mean that the other person is wrong. Eg. If I claim it's night, and my sister claims it's day – then both can be right at the same point of time, depending on where they are located – because I'm speaking from India, where it's night time, and at the same time, she's speaking from the USA, where it's day time! Hence, both are right, from their platforms. Applying this analogically, we can say that perceptions matter. Keeping in mind the principle of Anekantwad, I've endeavoured to share eclectic perceptions of karma from varied philosophical standpoints.

Karma is the driving force that rules our lives. Everything is preprogrammed as per our own Karmas. I welcome you all in my journey to share with you the intrinsic insights into the essence of Karma, through my elaborate and detailed research on the subject—Karmavad.

1.2 Theory of Karma in Jain Philosophy

When Sramana Bhagvan Mahavira attained absolute knowledge and gave a religious discourse for the first time, he is known to have said, 'Uppannei va. vigamei va, dhuvei va' (meaning 'the substance comes into being, the substance is destroyed, the substance remains steady'.) He laid the foundation of the great and grand edifice of Jaina philosophy on these three word - Utpata (creation), Vyaya (destruction) and Dhaurya (permanence).

Daily and regular change takes place in every part of the substance. Every moment, these three processes occur simultaneously - coming into being, being destroyed and remaining steady. However, the original form of a substance remains intact, but its modes come into being and are destroyed. Creation, destruction and steadiness - this threefold position is called 'sat' (existent). What is 'sat' is a substance. For example, gold. The substance is not destroyed when shaped into various ornaments - the form of the substance changes, but the original substance remains as is.

Similarly, the soul never dies – it changes form by taking rebirth in another body. The soul remains steady as a substance. It is indestructible and eternal. The word - Jiva, Atma, Cetana - are all synonymous. Jainism states that the soul has been bound by karma since times immemorial. Subtle, deep and detailed discussions about the soul and karma are found in Jainism.

The Nature of Jiva

That which has inborn and natural feelings and activity is Jiva (the soul). It is chetana (sentient). That which possesses the four chief instincts – namely the instincts of Eating, Fear, Copulation and Possessiveness (or mine-ness) – is the Jiva (the soul). When the soul appears one with the body and is joined to it, it displays the afore mentioned four instincts. This is the external sign for recognizing the soul.

The soul's internal beauty is manifested through experience—it is faultless and formless. It is free from karma. Essentially the soul is genderless having infinite knowledge, infinite perception and unlimited happiness. These are its fundamental qualities. According to Jainism, the incomparable beauty of the soul is enveloped by the cover of karma. The soul reaps fruits of the karmas it accumulates. The soul experiences miseries of life and death because of karma. It enjoys various types of happiness on account of karma. Nobody gives or can give happiness or misery to the soul. It itself is the performer and the enjoyer or sufferer.

Nature of Karma

The relation between the soul and karma is without beginning but not endless. This beginning-less relation can be ended, though. Karma is matter (Pudgala); the body is material because earth is matter - it is elemental, so the object made from it must also be material/elemental. The inherent aspects of the body affect the soul too.

Happiness is experienced by means of agreeable material like food, etc. and unhappiness is experienced by being physically or emotionally attacked. Material causes thus have the capacity to affect karma. The soul is bound by fetters. It prattles, when the body consumes liquor or becomes intoxicated. It becomes unconscious when the body inhales chloroform. The fetters, liquor, chloroform, etc. are material objects, inert objects. They affect the body, the mind and the soul. Similarly by coming into contact with karma, which is inert matter, fundamental qualities like knowledge, perception, etc. of the soul are covered and it likewise, experiences happiness and misery.

Types of Karma

There are 8 main types of Karma, according to the effect produced (nature). This is called 'Prakrtibandha'. There are originally 8 Prakrtis of Karma as follows:

- (i) Jnanavaraniya Karma is the karma that obstructs knowledge. It's like the bandage over the eye preventing the eye from seeing. The soul possesses infinite knowledge, but as long as this karma obstructs the soul, it cannot obtain knowledge. This karma obstructs the soul from gaining knowledge by subjecting knowledge to destructive outlooks including censuring knowledge and the learner; by showing hatred towards knowledge and the learned; by insulting knowledge and the learned; by forgetting the obligations to the learned; by quarrelling with the learned without a base; and by causing obstacles in the path of the learner and the learned.
 - The Fruits of this Karma: Jnanavaraniya karma renders the soul deaf, dumb or of retarded mind. It may not have pure intellect and may not acquire the knowledge of the soul.
- (ii) Darsanavaraniya Karma is the karma which obscures the infinite cognition of the soul—also known as 'Darsana-varaniya-karma'. Just as one cannot enter an area guarded by a watchman, this karma obscures the cognition of the soul. Darsanavaraniya karma is formed by censuring virtuous people; by showing contempt towards the virtuous and learned people; by being ungrateful; by doubting the word of God and by creating obstructions in religious practices.

The Fruits of this Karma: Darsanavarniya karma renders the soul with affected vision or blindness; insomnia or sleep apnea – where people may fall sleep while sitting or moving; the inability to see God, etc.

(iii) Vedaniya Karma is the karma that makes you experience happiness and unhappiness. This karma is akin to the edge of a sword lined with either honey or opium. If licked when honey is applied, one experiences sweetness in the beginning but later on feels pain and misery on account of the cut caused by the blade; if licked when opium is applied, one experiences bitterness first and pain later. Vedaniya Karma is of two forms - Satavedaniya Karma (accumulated by showing mercy to all living beings, by sharing the unhappiness of unhappy people and reducing their misery) and Asatavendaniya Karma (accumulated by troubling and harming living beings and gaining happiness from their misery).

The Fruits of this Karma: Satavendaniya karma provides pleasures and enjoyments. Asatavedaniya karma gives miseries like poverty, disease, etc. in return.

(iv) Mohaniya Karma is the karma that makes your soul passionate and delusional. Those consuming narcotics are unable to practice discretion. On account of this karma, the soul forgets itself and becomes attached to transient pleasures. This karma has 28 varieties and is accumulated by outburst of excessive anger, pride, deceit and greed; by practising irreligion in the name of religion; by bad conduct, adultery, etc.

Fruits of this Karma: Mohaniya Karma makes the soul delusional creating excessing attachment to passions and material pleasures. The soul becomes jealous, quarrelsome, deceitful, hypocritical, anxious, frightful and sorrowfull.

(v) Ayusya Karma is the karma that creates life. This karma resembles a prison. An imprisoned man is unable to move around as per his desire. Similarly, the soul remains imprisoned in the prison in the form of the body on account of this karma. Ayusya Karma is formed by choosing professions where living beings are killed regularly; by hoarding or meat-eating. A soul goes to hell if it kills any living being possessing five senses. A living being goes to the tiryanca birth i.e. gets the birth of an animal or a bird by telling lies and being deceitful, by treachery; by cheating; etc. On the other hand, a living being, who is naturally free

from fraud, courteous by nature, merciful and free from jealousy, gets the birth of a human being. A living being gets the birth of a god i.e. he becomes a god, a goddess, an Indra or an Indrani by observing self-control after initiation, by observing the 12 vows as a house holder, by performing penances and by enduring pain with equanimity.

Fruits of this Karma: With the accumulation of Ayusya karma, the soul enjoys various kinds of fruits

(vi) Nama Karma: That matter (pudgala), on account of which various materials of life become available, is called 'Namakaram'. This karma is like a painter. Just as a painter paints various types of pictures with a pencil or a brush, so the soul assumes bodies of various forms and shapes. This karma has 103 varieties. Good 'Namakarmas' are accumulated by keeping the mind, speech and body straightforward and pure and by behaving with love and friendliness with all. Bad 'Namakarmas' are formed by keeping the mind, words and body crooked and by quarrelling.

Fruits of this Karma: By good Namakarma, one gets desired enjoyments, fame, beauty, happiness, health, etc. By bad Namakarma, scarcity, bad feelings and pain are suffered. It also results in ill-fame, diseases, etc.

(vii) Gotra Karma: is of two types - higher and lower. That pudgala (matter) by the power of which, one attains a higher family is higher 'gotra karma' and that pudgala (matter) by the power of which, one is condemned to a lower family is called lower 'gotra karma'. This Karma is like a potter. Just as a potter makes various utensils from the same lump of clay, similarly only one body (i.e. the same body) has experiences of various types on account of this karma. Lower 'Gotra Karma' is bound by showing pride and vanity in any one or more of these eight - caste, fruit, strength, beauty, penances, knowledge, gain and lordliness. By not showing pride in these, higher 'Gotra Karma' is formed.

Fruits of this Karma: By higher 'Gotra Karma' one reaps rewards - gets birth in a happy, prosperous and cultured family; acquires beauty, strength and wealth. By lower 'Gotra Karma', one gets the opposite - birth in a lower caste and family, suffering poverty, disease, ugliness etc.

(viii) Antaraya Karma: The pudgala (matter) creating obstruction to active power is called 'Antaraya' (Obstacle) Karma'. This Karma is like a treasurer. The institution or the owner may have sanctioned the amount to be given, but that amount can be collected only when the treasurer gives it. Similarly, the soul has infinite powers and qualities, but they are obstructed by this karma. This Antaraya Karma is bound by becoming an obstacle, when one is giving charitable gifts; or by coming in the way of one's gains; or by stopping one's food and drink; and by stopping one from performance of religious mediation, etc. Fruits of this Karma: On account of this Karma, one is unable to do charity; or make gains. One cannot enjoy various pleasures and cannot worship god. As long as the soul is concerned and connected with these karmas and their sub-divisions, the rebirth of the soul goes on.

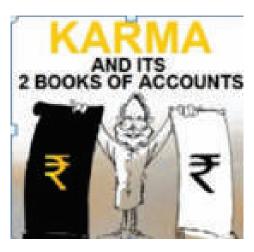
Liberation/Emancipation Is Possible Man can free his soul from karmas. He can make purify his soul and become unselfish by performing religious practices like penance, renunciation, detachment, knowledge, meditation, chanting of mantras, etc. The soul can be liberated and enlightened by destroying all karmas through ardent and severe religious practices. When the soul destroys all karmas, it becomes liberated.

1.3 The Double Accounts Of Karma

We all know and accept that the way karma works is that everything we do will have consequences - for better or for worse. Thus thinking of karma as a bank account, is not that difficult! Do something good = deposit; your balance is positive and you know you have good things that will gain interest and be returned. Do something not-so-good = withdrawal, you know you'll have less to look forward to. And of course if you withdraw too much, you go into debt, you accumulate interest and someday, somehow, payment becomes due!

But like (or unlike bank creditors), you can't escape karma. It's on autoprogram mode. But like (or unlike financial statements) there are a few differences we need to understand.

Please Note: The Karma theory in Jain ethos is a scientific and logical one. Using the analogy of accounts, etc, is not to undervalue or obscure the practicality of the theory, but simply to assist its comprehension through practical exemplifications.



Sources Of Karmic Income

Let's begin by understanding where the inflow begins. Imagine a pool with 5 sources (taps). 4 of these are letting in dark, muddy water. Only the 5th one is letting in both dark and clear water, at different intervals. The dark water is to be understood as - bad (*ashubha*) karma or *paap* and the clear water as good (*shubha*) karma or *punya*. All living beings bind un-meritorious karma (which undoubtedly bring suffering) in 5 ways, almost all the times while meritorious karma (the cause for comfort) only in one way, and that too infrequently. Not such a happy picture so far, right?

The following are the four sources of 'paap' binding:

- a) MITHYATVA = false belief, including ignorance, one-sided false belief, doubt, indifference etc.
- b) AVIRATI = lack of self-restraint, non-observance of codes of conduct like non-violence, truthfulness, non-stealing, continence and possessiveness.
- c) PRAMAAD = spiritual inertia or carelessness; unawareness or unmindfulness.
- d) AKASHAAY = passions and defilements; e.g. anger (krodha), pride (mâna), deception (mâyâ) and greed (lobha) according to various degrees, i.e. intense, great, moderate and mild.

The source for binding both, *shubh* and *ashubh* karma is YOG = vibrations in activities; of mind (manas), speech (vacana) and body (kâya), which may be positive or

Mithyatva is the first and foremost reason for attracting new Karma to the soul. It is to understand, believe think and practice in a contrary manner in every matter. For example, when one is mithyatvi (perverse), one does not believe self as a soul, but as body; considers religion as non-religion and non-religion; an ascetic as a non-ascetic and a non-ascetic as an

ascetic, etc. Once when one attains samyak drishti or right understanding, there is a fundamental change in approach and the soul will certainly attain Moksh, sooner or later.

Assets And Liabilities

We know that *punya* brings in positive fruits – assets; and *paap* gives us negative fruits.

Our Assets or the 4 ways that we enjoy the fruits of *punya* are: 1. SHUBHAYUSHYA—birth in heaven or human form

- 2. VEDANIYA SAATA healthy body, disease-free, all pleasures of 5 senses are available when desired e.g. favourite food, if hot there is airconditioning, etc., favourable conditions related to the body.
- 3. SHUBH NAAM beauty of body, excellence of the 5 senses e.g., melodious voice,
- 4. SHUBH GOTRA positive and helpful circumstances; e.g. birth in a rich family, good relatives, friends and neighbours, birth or association with people following right path, etc.

Our Liabilities or the 8 ways that we reap the fruits of paap: When the soul binds karma which are of 8 main types, these fruits are our liabilities. The first four subdue the quality of soul, namely - infinite knowledge (GNYAN AVARNIYA), infinite perception or vision (DARSHAN VARNIYA), infinite bliss (MOHANIYA) and infinite power or energy (ANTRAAY). The next four give us fruits that are the opposite of the 4 punya fruits; VEDNIYA ASAATA, ASHUBH NAAM, ASHUBH GOTRA and ASHUBH AYUSHYA e.g. birth in hell or animal forms, brings sensual displeasures, brings on unfavourable circumstances, keeps one away from favourable conditions. Spiritual disadvantages – hindrance from right belief, knowledge and conduct, and eventually from the path to moksha Here, let's also understand Paap and Punya inflow in terms of BHAAV (feelings, emotions, intentions etc.) – which are of three kinds for all living beings – SHUDH (pure), SHUBH (good), and ASHUBH (Bad).

Shudh Bhaav: A sublime state of feeling cannot be adequately expressed in the limitations of language. Attachments and desires of the soul vanish in this state, the real blissful nature of soul is experienced. This state causes Sanvar (stoppage) and Nirjara (shedding) of karma, which leads to moksha. Although it can happen to a householder and a saint, there is a remarkable difference in their purities.

Shubh bhaav (punya asrav): Compassion for living beings, reverence for Jinas, ascetics and guru and scriptures, humanity and charitable disposition,

detachment from world (vairagya), contemplation on reality (tattva chintan), confession and repentance (pratikraman) etc.

Ashubh bhaav (paap asrav): Mithyatva (wrong belief), sensual pleasure activities, 5 paap: hinsa (killing), jhooth (lie), chori (steal), parigraha (possessions), kusheel (bad character).

The Math Of Karma

STEP 1 - A balance sheet informs of a company's financial position as of one moment in time; to see what it OWNS as well as what it OWES to others. The aim of an ACCOUNTANT is to balance both – the assets and liabilities. Likewise, our first step then is to try and balance the clear and dark water by shutting the sources of negative or un-wholesome karma (paap) and increasing the flow of positive or wholesome karma (punya).

Activities of the mind, body, and speech; such as violence, dishonesty, theft, un-chastity, attachment to worldly objects, anger, conceit, deceit, lust and impure thoughts result in producing paap karma; while activities such as compassion, Jivadaya, charity, offering food, drink, shelter, protection of environment, honesty, purifying thought, physical and mental state of true happiness result in producing punya or meritorious karma.

STEP 2 - For the OWNER of a business, the aim is always to increase his assets and reduce liabilities. Our SECOND STEP also would be to completely replace the dark water with clear water. This is not as easy as it sounds. In general, we possess both, shubha and ashubha bhaav. Eg. when a householder builds a temple- there is shubh bhaav because building the temple for a good cause, and ashubh bhaav because building temple involves himsa - killing of life. Thus at every stage one has to consciously choose thoughts, words and actions that have more shubh and less ashubh components.

STEP 3 — Here is where the KARMIC BALANCE SHEET differs drastically. To reach the final goal—liberation, to be permanently successful an ASPIRANT or saadhak, aims to have both liabilities and assets ZERO (not equal but nil!). This is where karmic mathematics puts forth a whole different challenge. As we know we are doing some or the other activity, even when asleep or unconscious, we are attracting paap and/or punya, so how does one get rid of both?

The Double Books Of Accounts

We are all aware of the two books of accounts – black and white! Black

money is tax evaded income, earned through both, legal or illegal means. While white money is that on which income and other taxes have been paid. Now let's look from the perspective of karma - All our actions of shubh – positive bhaav/yog – are like the black money account. One can gain all the worldly pleasures, material comforts, sensory enjoyments. But this money is not recognized by any official authority. Every shubh bhaav or action, just like every ashubh bhaav or action, keeps us transmigrating in the 4 gatis or existence of the wheel of Samsar. If I donate, perform penance, help others, etc. but with the thought of doing punya, most certainly I will earn meritious assets; but they will be of the 'black money' account. Not the parameter of 'legitimate' success. And always with fear – of being found, of being taken away, etc. It cannot be 'deposited' in the bank.

Now the shudh bhaav and actions are like the white money account! Official and safe. No fear. You have paid your dues (taxes) and thus it's a 'deposit'—like when I donate, perform penance, help others, etc. I have only one thought—to attain moksh, to get closer to my goal. I minimize my ashubh, and repent for the ashubh I do. I consciously, with equanimity, face whatever unfavourable situation or circumstance, knowing it is only the fruits of my previous accumulated karmas. I resist from reaction, and be as a mere witness, to avoid new karmic bondage. I deliberately, with awareness, choose to perform penance (internal and external) to shed karmas even before they give fruit. All with only one desire to get rid of both shubha and ashubha, and attain 'shudha' state.

This understanding is crucial in all our efforts and non-efforts.

The theory of Karma applies to every Soul. But the problem is we don't consider self as a soul and act as if we are a body. We perform all virtuous or non-virtuous acts in the present body for limited happiness, not realizing that all this will attract only for the temporary benefit of the body and praise, love, etc from people. The Soul is attracting new Karma which can make the soul unhappy and prolong the pain potential. Karma can result eventually in misery and pain in my present as well as next body. Yes, wholesome karma will bring in pleasure and comfort in future, but my journey as a Soul will continue, and thus it cannot bring true permanent happiness.

We need to revisit our mathematical equation—of thinking of body and soul as one. Ending the cycle of the new body should be the objective of every Soul. All pain and happiness is endured by the Soul and not the body.

The Final Aim Of All Karmic Accounts

The only way to end the books of accounts – both white and black – is to

make all zero - by becoming a KARMA-LESS Soul. And if the Soul's liberation from bodies is the way for permanent happiness, then knowing the laws of Karma is essential for every Soul!!

May we all attain Samyaktva!

1.4 Karma in Western Philosophy



What You Don't Know About Karma Can Harm You!

Have you ever changed your behaviour, or made certain choices, because you were afraid of creating bad karma? If so, you are not alone — most of us have done this many times, and, if we are very spiritual or religious, this might even be a way of life. I'll confess, when my young kids were misbehaving, I would "threaten" them with karma — suggesting that their "bad behaviour" would come back to bite them in the future. I must say that it worked, because the fear of some mysterious force made them think twice before they acted out. Although it may have been a helpful patenting strategy at the time, I knew as they got older I would have to correct this misleading misnomer, so by the time they were teenagers I told them the truth about karma — and now I want to share it with you, along with 3 effective steps release yourself from the karma loop.

Releasing Yourself From Karma

The most well-accepted concept of karma is cause and effect, meaning that whatever we do comes back to us and we must pay the unavoidable price for harming others by experiencing that harm ourselves; and according to

certain spiritual traditions, we carry this karma from lifetime to lifetime until we rectify our karmic-debts or break the cycle of reincarnation through enlightenment. On the surface, there doesn't seem to be anything wrong with this approach to karma – after all, what's the harm in being nice, and what's to lose by doing the right thing? Well, probably much more than you can imagine, and, in fact, this old model of karma often contributes to disempowerment and loss of free-will, making it a hidden trap in disguise.

The biggest problem with the traditional model of karma is that it is impossible to track all the consequences of our actions, and even a loving act can ripple out and hurt someone. For instance, let's say, you find a stray dog and decide to adopt him, but, meanwhile the dog's young owner is heartbroken and it sets him on a downward spiral in life—you helped the dog but hurt the boy, and, as a result, he grows up to hurt others. Does this mean that you are karmically responsible for hurting the young boy and all the people he eventually hurt as a result?

Moreover, genuinely good intentions could actually be harmful in the longrun; for example, staying in an unfulfilling relationship because you don't want to hurt your partner may seem kind and loving, but your actions could keep your partner from finding an authentically loving relationship with someone else.

On the other side of the coin, let's say that you behave unkindly toward someone, but your bad behaviour propels him/her into making a powerful life changing decision, and, in fact, the impact of this decision ripples out to help the world.

The point is, there is no way to know how the ripple effect will impact others, and, in fact, if you trace the ripples outward, you will inevitably discover that every action results in both positive and negative consequences. So, taking all this into consideration how is it even possible to discern the karmic consequences of your behaviour, and if you cannot make this discernment, how can you realistically prevent negative karma?

When you consider all the potential effects of our actions, there is no possible way to avoid unwanted karma. Simply by virtue of living, we create karma with every choice, causing us to rack up more and more karma from one lifetime to the next. Therefore, there is no way to "get ahead" of cause and effect. In this old model of karma, the "karma cards" are stacked against us, and it's a convoluted game we can never win. However, once you understand the truth about karma, and its hidden purpose, it's a game you can stop playing altogether—so, let's go further down the rabbit hole until it all makes sense...

The Universe is conspiring for our awakening, but in order to wake-up, we must become conscious — and this requires that we make the unconscious

conscious, however, how can we know the unconscious if we are not conscious of it? Well, the best way to make the unconscious conscious is through feedback, and, this is why the Universe has created the perfect "feedback technology" in the form of life. In fact, the purpose of life is to demonstrate our conscious and unconscious beliefs, thoughts, emotions and intentions. So, even if we hide judgment and hostility by acting with love and kindness, life has no choice but to reflect our hostile judgment back to us in one form or another.

Actually, it's even simpler than this, because when we look closely, it becomes apparent that our thoughts, emotions and intentions are all manifestations of our beliefs, and, therefore, it's accurate to say that the purpose of life is to demonstrate our beliefs, and this demonstration is known as karma.

This understanding allows us to create a New Model of Karma, and according to this model, karma is a fool-proof feedback system that operates by manifesting our beliefs as actual life experiences, with empowering beliefs manifesting as positive experiences, and resulting in joy and fulfilment, and disempowering beliefs manifesting as negative experiences, and resulting in challenges and emotional pain.

All disempowering beliefs funnel back to three core beliefs: unworthiness, powerlessness and victimhood. But these beliefs are universally false, so when we believe them, we experience emotional feedback in the form of pain and suffering. This is not to punish us, but rather, pain and suffering is intended to make us pay attention to the fact that we believe an inherently false belief, and if we don't pay attention, the pain and suffering escalates until it reaches an unbearable threshold that forces us to seek relief. So, in order to find a permanent cure, we must ultimately identify and release the disempowering belief(s) that are responsible for the pain.

Understanding The New Outlook of Karma

The old model of karma tells us that it is best to forgive and forget because certain assertive actions can create bad karma; and as a result, we are taught to avoid these behaviours. But when we are afraid to speak our truth, take a stand or set boundaries, we disempower ourselves, thereby reinforcing the disempowering beliefs that keep us asleep. As an unfortunate result, for some, the fear of karma is a prime source of powerlessness and sometimes even victimhood.

The New Model of Karma shows us that behaviours that support disempowering beliefs perpetuate ongoing karma because those beliefs will keep manifesting in our lives. So, instead of avoiding negative karma by being nice, you might be creating negative karma for yourself whenever you tolerate abuse and remain disempowered.

Let's say that you are in a relationship with an aggressive person, but you are afraid to stand up for yourself – not because you are afraid of your partner, but, rather, because you believe the old model of karma and you are afraid to create bad karma for yourself. So, instead of asserting your power and setting boundaries, you choose to be kind and loving, and, consequently, your partner's aggressive behaviour does not change and you are locked in a cycle of disempowerment.

According to our New Model of Karma, the relationship is demonstrating your beliefs about powerlessness in order to draw your attention to this disempowering belief so that you can release it. Firstly, this means that you must identify the belief as false, and, secondly, you must consciously choose to release the belief. This choice also requires a physical demonstration in the form of action, and, therefore, you must dispel the false belief of powerlessness by claiming your power and demonstrating it through empowering actions, such as speaking up for yourself and enforcing boundaries, and you must continue to do so for as long as it takes to experience improved feedback or a tangible shift in circumstances; this translates to a positive change in your partner's behaviour or the dissolution of the relationship.

When you no longer believe in powerlessness, you will stop manifesting disempowering relationships, because you no longer need people to act out this belief by disempowering you, and, consequently, all past negative karma associated with the belief will also be resolved – ultimately aligning you with mutually empowering relationships.

There are three steps to Releasing Karma

Step 1 – Take Full Responsibility: The first step to releasing karma is owning the responsibility for every experience in your life; whether you like it or not, you create your reality through your conscious and unconscious beliefs, and, therefore, no one, but you, is responsible for your life. As long as you blame the world for your woes, you have no ability to receive informative feedback that comes in the form of experiences, and without the benefit of this fool-proof feedback system called karma, you inevitably lock yourself in a vicious karmic-cycle.

However, there is no need to worry because you have the power to free yourself. Once you own the full responsibility for your life and all its karmic-feedback, you will possess the golden key to emotional freedom, and you can use this key in steps 2 and 3 to consciously transcend karma, and when you do, you will be on the path to self-mastery.

Step 2 – Identify Disempowering Beliefs: Once you recognize life's karmic-feedback, you can use that information to identifying your beliefs. It is fairly easy to identify any karma-causing beliefs because disempowering beliefs attract complementary experiences that reflect those beliefs, and, in turn, those experiences trigger the same beliefs, so you just need to identify the beliefs that surface during and after challenging experiences. Hint: disempowering beliefs always surface as negative thoughts, so if you consciously examine your thoughts, you will be able to identify your beliefs.

For example, if a situation causes you to feel unworthy, you can be sure that the pre-existing belief of unworthiness manifested the situation in the first place, and because the current situation makes you feel unworthy, you unconsciously perpetuate the belief of unworthiness, thereby manifesting future experiences that trigger feelings of unworthiness — the endless pattern continues until you break this karmic-cycle. In this case, getting off the karmic wheel of unworthiness requires you to address this false belief, release it and ultimately claim your unconditional worth.

Step 3 – Take Empowered Action: Once you choose to release the disempowering belief and accept its empowering counterpart, it is essential to take empowered actions that demonstrate the new empowering belief. For instance, if you are releasing the belief of powerlessness and accepting the belief that you are intrinsically powerful, your actions ideally support self-expression in such a way that they demonstrate your intrinsic power. Or, if you are releasing the belief of unworthiness and accepting your unconditional worth, your actions would align with worthiness – this might include nurturing yourself or developing positive self-talk for example.

Staying With Your Own Karma

Despite how it sometimes feels, you are not responsible for another person's experience or their emotions. The most loving thing you can do is allow everyone to have their own experience, feel their own emotions and grow in the way they choose—even if they don't choose to grow.

If you find yourself reacting to another person's predicament, instead of trying to help or change him, look inside yourself and locate the part of you that is emotionally triggered — maybe it is because you have a similar unhealed wound and it is time to heal.

1.5 Karma in Japanese Buddhism

By definition, karma means deed or action in the Sanskrit language. At times, the word is not only exclusive to the deed itself but also used in referring to the power of the deed to bring about consequences. For instance, the hurt caused by a person to another may be long over but the animosity and regret that come with the deed will tend to linger for a longer time. The ill feeling and remorse will become the source of distress eventually. In this manner, even if karma means actions, certain ramifications will be left behind.

There are three varieties of karma that of the mind, mouth and body. The entire human karma is divided into mental karma (arising from activities of the mind), verbal karma (resulting from words coming from the mouth) and physical karma (ensuing from activities of the body). On the Buddhist path, all these actions have to correspond to each other instead of allowing them to be in contradiction to each other.

It is an essential Buddhist principle to be consistent in thought, words and actions. I can say something but if I think the opposite, my karma is not consistent. Buddhism considers the intention (mental karma) as important as the action (physical karma) while maintaining the difference between a bad action and a good action tainted by ignorance that will result in a bad karma. Karma is also categorized into common karma and individual karma. When people work together and share the same karma, like what happens in a social development effort or a disaster on the negative side, these are referred to as common karma.

By understanding the nature of karma, it will be easier to see that a person will receive the effects of his actions. This is in reference to the fact that any deed committed will receive retribution. According to a Sutra, the deeds of a person will not be erased. Without falling short, a culprit will receive reckoning of his own deeds. Anyone who commits a crime may not suffer in this lifetime but misery will come in his next life. Furthermore, the Hokku Sutra declares that evil deeds will stain a man while a man who steers clear of evil will stay pure. A man's deeds will cause him to be pure or tainted. Based on other teachings, karma plays a certain role in the destiny of men.

There are three main classifications regarding views about humanity, as under:

Man's destiny is controlled by God.

Man's destiny is determined by coincidence.

Man's destiny is decided by fate since the timeless past

These views are considered partial and trivial from a Buddhist standpoint because the teachings of Buddhism states that the pleasure and pain of humans are based on the pragmatic law of cause and effect as well as the karma of each individual. If a person wants to transform his karma, he has the choice to change the path of his life. Even if a person faces several impediments in the present life because of the karma from the past, embracing a positive karma in the present can lead people to live happy

1.6 Karma in Hindu Philosophy—A Yogic Approach

The great saint Paramhansha Yogananda, in his classic, 'Autobiography of a Yogi', writes, "Fate, Karma, destiny-call it what you may- there is a law of justice which somehow but not by chance determines our race, our physical structure and some of our mental and emotional traits. The important thing to realize is that while we may not escape our own basic pattern we can work in conformity with it. That is where free will comes in. we are free to choose and discriminate to the limits of our understanding, and as we rightly exercise our power of choice, our understanding grows. Then, once having chosen, a man has to accept the consequences of his choice and go on from there."

Does it not sound similar to Newton's third law of motion which says every action has an equal and opposite reaction? The Hindu Law of Karma recognizes 3 kinds of Karma in our life:

- a) "Sanchit Karma"- The good and bad Karma that we inherit from our past lives in this life.
- b) "Prarabdha Karma"- The net balance of good and bad Karma which we inherit from past lives in this life which we must experience in this life.
- c) "Kriyaman Karma"- The good and bad karma that we have earned from action in this life itself at any given point of time.

Out of these three Karmas, the first and third Karma types and their effects can be neutralized in the present via good and bad karmas in this life itself. But the net effect is of Prarabdha Karmas, whether it is good or bad have to be experienced in this life itself. This theory of Karma does not accept that our life is totally predestined, our free will and the choices that we make at critical junctures in our life also play an equally important part. Hence, it is not correct to say that whatever is supposed to happen is going to happen in our life and we are just hapless puppets dancing to the strings of karma.

1.7 Karma in Islam

What the Quran says about Karma

Islam doesn't teach reincarnation, but the connection between our deeds and our futures is stated clearly in the Quran and hadith.

Karma and Accountability - The Quran makes it clear that we will be rewarded for our good deeds and punished for our sins, but not necessarily in our earthly life. Allah holds us responsible for our evil deeds and remembers our righteous acts, smiling favourably on them. The righteous will earn blessings in this life but infinitely more in the hereafter.

And [for] every person we have imposed his fate upon his neck, and we will produce for him on the Day of Resurrection a record which he will encounter spread open. [Quran, 17:13]

The Righteous Look for Good Karma: The slaves of Allah do not, as do certain religious sects, seek out suffering as a form of spiritual discipline. Neither do they wish suffering on each other. Bad Karma is Associated with Denial and Disobedience. The Quran repeats many times with examples that the fate of the unbelieving disobedient ones is far from rosy.

Similar situations [as yours] have passed on before you, so proceed throughout the earth and observe how was the end of those who denied. [Quran, 3:137]

Then we sent after them Moses with Our signs to Pharaoh and his establishment, but they were unjust toward them. So see how was the end of the corrupters. [Quran, 7:103]

You'll have good karma if you tell the truth about Allah, even if people don't believe you. Who lived out this lesson better than Yunus and many others of the prophets? Allah instructed them to tell the truth, regardless of how the people responded. And He rewarded them for having the courage to do so.

And they denied him, so we saved him and those with him in the ship and made them successors, and we drowned those who denied our signs. Then see how was the end of those who were warned. [Quran, 10:73]

Good Karma Only Comes to Those Who Open Their Eyes and Fear Allah-The Message continually exhorts us to open our eyes, to reason, to seek the truth. A life of distracted busy-ness or wilful blindness does not lead to good karma. Cultivate consciousness.

Good Karma Comes to the Patient - Whatever you have will end, but what Allah has is lasting. *And we will surely give those who were patient their reward according to the best of what they used to do. [Ouran, 16:96]*

Good Karma Comes to Obedient Believers - Indeed, those who believed and those who were Jews or Christians or Sabeans [before Prophet Muhammad] – those [among them] who believed in Allah and the Last Day and did righteousness – will have their reward with their Lord, and no fear will there be concerning them, nor will they grieve. [Quran, 2:62]

Good Karma Comes to Humble Givers - Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. [Quran, 2:262]

When it Comes, Your Good Karma Will Be Beautiful Beyond Imagining - Their reward with Allah will be gardens of perpetual residence beneath

which rivers flow, wherein they will abide forever, Allah being pleased with them and they with Him. That is for whoever has feared his Lord. [Quran, 98:8]

As much as Allah has blessed you in this life, don't look to the dunya for the lion's share of your good karma. Alhamdulillah, nothing the world can offer you can compare to the fate of righteous believers!

May your mind be opened and your deen strengthened!

1.8 Karma in Christianity

Many people ask is karma biblical and the answer is no. Karma is a Hinduism and Buddhism belief that says your actions determine the good and the bad that happens to you in this life and the afterlife. Karma is associated with reincarnation, which basically says what you do today will determine your next life.

You will not find anything associated with karma in the Bible. But the Bible does talk a lot about reaping and sowing. Reaping is the result of what we've sown. Reaping can be a good thing or a bad thing. Karma has to do with reincarnation and Hinduism. Both of these things are unbiblical. Scripture makes it clear that those who put their trust in Christ alone will inherit eternal life in Heaven. Those who reject Christ will suffer eternal punishment in hell.

Galatians 6:9-10 and let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.

Corinthians 5:9-10 Therefore we also have a sour ambition, whether at home or absent, to be pleasing to Him. For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad.

Galatians 6:7 do not be deceived: God is not mocked, for whatever one sows, that will he also reap.

But our actions towards others do affect us.

Psalm 7:16 the trouble they cause recoils on them; their violence comes down on their own heads.

John 3:16-18 "For God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life. For God did not send His Son into the world that He might condemn the world, but that the world might be saved through Him. Anyone who believes in Him is not condemned, but anyone who does not believe is already condemned, because he has not believed in the name of the One and Only Son of God.

Karma says don't trust in Christ. You have to do good, but Scripture says no one is good. We all have fallen short. Sin separates us from God and we all deserve hell for sinning before a holy God. Karma doesn't get rid of the sin problem. God can't forgive us. God made a way for us to be reconciled to Him. Forgiveness is only found in the cross of Jesus Christ, who is God in the flesh. We must repent and put our trust in Him.

Romans 6:23 for the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.

Karma is a demonic teaching. Your good can never outweigh the bad. You have sinned before a holy God and all your good works are like filthy rags. It's like trying to bribe the judge. By trusting in the work of Christ on the cross we will be made new with new desires to obey God. Not because it saves us, but because He saved us. Salvation is a work of God not man.

24. 2 Corinthians 5:17-20 Therefore, if anyone is in Christ, he is a new creation; old things have passed away, and look, new things have come. Everything is from God, who reconciled us to Himself through Christand gave us the ministry of reconciliation: That is, in Christ, God was reconciling the world to Himself, not counting their trespasses against them, and He has committed the message of reconciliation to us. Therefore, we are ambassadors for Christ, certain that God is appealing through us. We plead on Christ's behalf, "Be reconciled to God."

1.9 Karma in Zoroastrian Philosophy

Zoroastrian religion is the world's first and oldest monotheistic religion. As per the Avestan Cosmic Wisdom in the Zoroastrian religion, the understanding of the soul is viewed at three levels - the existence of the Soul before birth on earth; the existence of the soul during its life span on earth; and the existence of the soul after it leaves earth or post-death.

Zoroastrianism believes strongly in the concept of free-will and in the divine universal natural law of action and re-action - as each soul exercises its free will from moment to moment, and decides to obey or disobey the Cosmic Laws, it is creating its own 'karma' through its own actions. As per the Karma it is creating for itself, it takes birth eventually on planet Earth. Hence, at the moment of birth, the soul of every new-born comes accompanied by its own past Karma which it has created for itself.

What is the purpose of each person's soul taking birth on planet Earth? Earth is like a class room in the school of the Solar System. The soul has to learn the lessons of this class room – how to cope with the challenges and problems created by matter, and overcome them. Soul must evolve to a higher level of "asphendi" speed, by filling itself with higher quality of

white light radiance. Soul must aim to achieve its purpose to become so pure in its quality of white light that it is successful in uniting and becoming merged with the pure white light of AHURA MAZDA.

How can the soul achieve this purpose and goal?

When a person takes birth on planet Earth, the person comes as a whole Human Being comprising physical and spiritual components. All these components are given by God to help the person make right decisions in obedience of the divine universal natural laws, so that the person can progress spiritually during life on planet earth and succeed in achieving its goal of moksha or reunion with the Zoroastrian interpretation of God or Ahura Mazda. Zarathushtra gave this teaching and guidance to help every person to succeed in achieving its goal. This teaching is good thoughts, good words and good deeds. Thoughts, words and deeds which are righteous, help the soul of the person to evolve to a higher level of white light.

Under the law of Action and Reaction, the practice of Good Thoughts, Words and Deeds helps the soul to create good Karma as a reaction; and so the soul can increase its white light speed, through purity practices and gain happiness and bliss - the ultimate bliss being the reunion of the soul with the Creator, Ahura Mazda.

1.10 Vibrations of Karma

'As you sow, so shall you reap'.

Since we always say "Keep me in your prayers" to each other, I thought of sharing a small story about the actual meaning of these 5 words...

A voyaging ship was wrecked during a storm at sea and only two of the men on it were able to swim to a small, desert-like island. The two survivors, not knowing what else to do, agreed that they had no other recourse but to pray to God. However, to find out whose prayer was more powerful, they agreed to divide the territory between them and stay on opposite sides of the island. The first thing they prayed for was food. The next morning, the first man saw a fruit-bearing tree on his side of the land, and he was able to eat its fruit. The other man's parcel of land remained barren. After a week, the first man was lonely and he decided to pray for a wife. The next day, there was a woman who swam to his side of the land. On the other side of the island, there was nothing. Soon the first man prayed for a house, clothes and more food. The next day, like magic, all of these were given to him. However, the second man still had nothing.

Finally, the first man prayed for a ship, so that he and his wife could leave the island. In the morning, he found a ship docked at his side of the island. The first man boarded the ship with his wife and decided to leave the second man on the island. He considered the other man unworthy to receive God's blessings, since none of his prayers had been answered.

As the ship was about to leave, the first man heard a voice from heaven booming, "Why are you leaving your companion on the island?"

"My blessings are mine alone, since I was the one who prayed for them, "the first man answered, "His prayers were all unanswered and so he does not deserve anything."

"You are mistaken!" the voice rebuked him. "He had only one prayer, which I answered. If not for that, you would not have received any of my blessings."

"Tell me", the first man asked the voice, "what did he pray for that I should owe him anything?"

"He prayed that all your prayers be answered."

For all we know, our blessings are not the fruits of our prayers alone, but also those of others praying for us.

What you do for others is more important than what you do for yourself.

Section II

Understanding The Seven Chakras And Their Alignment

2.1 Importance of Chakras and their Alignment

The word chakra means 'wheel' in Sanskrit, a sacred and holy language of Hinduism and Buddhism. The first writings about the chakras are dated approximately 1000 BC, and their origins are based strongly in Hinduism, but the concepts of chakras and energy centers is also fundamental within the Ayurvedic concepts of prana and the Chinese practice of qi. It is believed that we all have seven primary chakras and twenty-one lesser chakras. Chakras are also sometimes referred to as energy centers or vortices. Each chakra is thought to resemble a colored wheel that spins in a clockwise direction, and the chakras are thought to each spin at a different rate or frequency.

Chakras are invisible to the naked eye and interconnect our physical and spiritual selves. Each of the seven chakras is tied directly to a specific region and nerve center of the body. It is believed that each of the chakras absorbs and filters the energy that we emit through our thoughts and actions as well as through the thoughts and actions of all those that we come into contact with. When one of the chakras is out of balance as a result of negative energy flowing through it, it begins to spin too slowly or too fast. When a chakra is not balanced, it can effect that physical region of the body and also effect very specific aspects of our spiritual and emotional selves.

Methods of Balancing the Chakras:

- a) Using Essential Oils Massage, reflection, meditation and energy work using essential oils is thought to help restore specific balance to each of the chakras. Go to AromaWeb's Balancing the Chakras Using Essential Oils page to view a recipe for creating your own chakra blends and information for diffusing essential oils for chakra work.
- b) Meditation/Prayer with Crystals Meditating with crystals that represent the color of a specific chakra is thought to strengthen and

balance that chakra. For instance, the Throat Chakra is associated with the color blue. Blue crystals like blue lace agate are thought to help balance communication and bring harmony to the Throat Chakra

c) Working with a Singing Bowl - Tibetan singing bowls are generally made of brass. When struck with a mallet, they emit a melodic tone representing a note of a musical scale. When the side of the mallet is rubbed against the lip of the singing bowl, the bowl sings in that same musical frequency. If you are familiar with making wine glasses "sing" at different musical pitches by adding or subtracting water, it's very much the same principle. Each of the chakras has an associated musical sound (i.e. the musical note "D" and the sound "Ohm" for the Sacral Chakra).

2.2 The Seven Primary Chakras

- 1) The Root Chakra: centers upon our core needs for survival, security and livelihood. When the Root Chakra is unbalanced, you will feel ungrounded, confused and lack the ability to move forward. Without a balanced Root Chakra, it is impossible to fully balance the other chakras.
- 2) The Sacral Chakra: influences personal creativity ranging from artistic expression to creative problem solving. Healthy sexual desire and expression is also controlled by the Sacral Chakra, though communicating sexual desires is also directly affected by the Throat Chakra.
- 3) The Solar Plexus Chakra: strongly influences your identity and sense of self worth. Imbalances can take on polar opposites ranging from low self-esteem all the way to arrogant, selfish behavior.
- 4) The Heart Chakra: strongly influences the ability to give and receive love in a healthy way. The Heart Chakra also influences our ability to cope with the sadness of betrayals of a loved one or losing a loved one due to breakup, abandonment or death.
- 5) The Throat Chakra: strongly influences our ability to effectively communicate our thoughts, opinions, desires and feelings and just as importantly, our ability to hear, listen and understand those in our daily lives. The Throat Chakra not only influences what we hear and say through verbal communication, but it also influences

body language and written communication methods.

- 6) The Third Eye (Brow) Chakra: The Third Eye Chakra influences the areas of our mind that control our common sense, wisdom, intelligence, memory retention, dreams, spirituality and intuition.
- 7) The Crown Chakra: influences our deeper understanding of ourselves beyond the physical or material.

2.3 Activating The Seven Primary Chakras Using Color And Candle Therapy

Each chakra vibrates and rotates at different speeds. The root or first chakra rotates at the slowest speed, the crown or seventh chakra at the highest. Each chakra is stimulated by its own and complimentary color, and a range of gemstones for specific uses. The chakra colors are of the rainbow; red, orange, yellow, green, blue, indigo, and violet. The size and brightness of the wheels vary with individual development, physical condition, energy levels, disease, or stress.

If the chakras are not balanced, or if the energies are blocked, the basic life force slows down. The individual may feel listless, tired, out of sorts, or depressed. Not only will physical bodily functions be affected so diseases may manifest, but the thought processes and the mind may also be affected. A negative attitude, fear, doubt, etc. may preoccupy the individual. A constant balance between the chakras promotes health and a sense of wellbeing. If the chakras are opened too much, a person could literally short circuit themselves with too much universal energy going through the body. If the chakras are closed, this does not allow for the universal energy to flow through them properly which may also lead to disease.

Candle and Colour Therapy helps in balancing the Chakras. Candles have been lighting the way for thousands of years, being used by nearly all religions, cultures and individuals. They are symbols of celebration, mourning, calming, spirituality and the soul. Their power, combined with your own thoughts and desires can have a profound influence in your life and assist you in balancing and maintaining a healthy mind, body and spirit.

Candles also create a meditative and hypnotic mood. The candle flame offers a good focal point for reflection and meditation, as it sends out its own energies. Candle color therapy can be used in many ways — meditation, Reiki, energy healing, chakra balancing and self-improvement. It can also

be used cleansing, healing and strengthening the mind, body and spirit. In any way you choose to use them, the most important goal is to develop a higher awareness and consciousness.

Color choice is of the utmost importance when burning candles because different colors vibrate at varying frequencies. These vibrations converge with your own energies and can assist you in manifesting your desires, balancing your auras and chakras and protecting you from negative energies.

- 1. Root chakra or Muladhar Chakra: The color is red. Meditate with burning a red candle to get rid of fear. Physical pain or ailments related to legs, spine and adrenal glands are due to imbalance in root chakra. Red brings about strength, love, passion, sexuality, grounding, psychic protection, healing, attaining ambitions and balances and cleansesthe root chakra.
- 2. Scaral Chakra or Swadhishthan Chakra: The color is orange. Meditate and burn an orange candle. It works on the reproductive system. Orange represents friendship, success, enthusiasm, attraction, vitality and creativity. It soothes shattered nerves, is used for seeking out career or healing treatments and balances and cleanses the sacral, or navel chakra.
- 3. Solar Plexus or Manipur Chakra: The color is yellow. Affects digestive system. Yellow enhances communication, meditation, clairvoyance, learning, healing, improves memory, mental stimulation, promotes happiness and drives negative energies away and balances and cleanses the solar plexus chakra.
- 4. Heart or Anahita Chakra: The color is green. It affects lungs. Green promotes healing, stimulates growth, attracts money, luck, balancing, calming, protection, confidence, recalling past lives and ailments attached to them, abundance and balances and cleanses the heart chakra.
- 5. Throat or Vishuddha Chakra: The color is blue. It affects the ears. Blue brings about forgiveness, healing (especially in children), meditation, calming, centering, peace, resolving spiritual issues, can help with immediate financial needs and balances and cleanses the throat chakra.

- 6. Third Eye or Ajana Chakra: The color is indigo. It affects eyesight. Indigo enhances spirituality, intuition, psychic abilities, spiritual healing, after-death communication when burned with a silver candle and balances and cleanses the third eye, or brow chakra.
- 7. Crown or Shastrar Chakra: The color is violet. It affects central nervous system. It brings intense spiritual awareness, spiritual healing, assists in making changes and getting fast results and balances and cleanses the crown chakra.

2.4 Seven Chakras Balanced with Aroma Therapy And Crystal Therapy

1. Crown Chakra — located at the very top/center of the head. Essential Oils for Balancing the Crown Chakra: Cedarwood, ElemiFrankincense, Galbanum, Gurjum, Helichrysum, Jasmine, Lavender, Myrrh, Neroli, Rose, Rosewood, Sandalwood, Spikenard. Symptoms: These help in leading a balanced spiritual and purposeful life. Helps establish a connection with others and a higher power, does away with excessive fear of death, spiritual confusions, loneliness and feeling unloved by or angry at our Creator

Color: White/Violet

Crystals: Thought Crystals, Clear Quartz, Diamond, Herkimer Diamond, Lepidolite, Moonstone, Purple Flourite, Selenite, Snow Quartz.

2. Third Eye Chakra located in the middle of the forehead, just above the eyebrows.

Essential Oils for Balancing the Third Eye Chakra: Angelica, Root, Bay, Laurel, Clary Sage Cypress Elemi Frankincense Helichrysum Juniper Marjoram Patchouli Rosemary Sandalwood Vetiver Signs of Balance Intuitive Common Sense Fast Learner Clear Memory Intelligent Sense of Spirituality.

Symptoms: Imbalance, non-sympathetic/empathetic, judgemental, over-intellectualizing, lacks intuition, lacks common sense, forgetful, sleep/dream/nightmare issues

Color: Indigo

Crystals: Amethyst, Blue Quartz, Charoite, Kyanite, Lepidolite, Purple Flourite, Sodalite, Sugilite

3. Throat Chakra located at the center of the neck/throat.

Essential Oils for Balancing the Throat Chakra: Basil, Bergamot, Chamomile, Cypress, Peppermint, Spearmint

Symptoms: Poor communication skills, afraid to speak up, represses feelings, uncontrolled verbal outbursts, deceitful, manipulative, shy, talks excessively, unable to listen.

Color: Blue

Crystals: Angelite, Apatite, Aquamarine, Azurite, Celestite, Blue Calcite, Blue Lace Agate, Blue Quartz, Blue Sapphire, Chrysocolla Kyanite, Lapis Lazuli, Sodalite, Larimar, Turquoise

4. Heart Chakra directly surrounding the heart region.

Essential Oils for Balancing the Heart Chakra: Bergamot, Cypress, Geranium, Jasmine, Lavender, Lemon, Mandarin, Melissa, Neroli, Orange, Rose, Sandalwood, Tangerine, Ylang Ylang,

Symptoms: Unable to give or receive unconditional love, selfish, jealous, hateful, grief stricken, excessive loneliness, depression

Color: Green/Pink

Crystals: Amazonite, Chrysocolla, Chrysoprase, Emerald, Green Aventurine, Green Calcite, Green Flourite, Kunzite, Malachite, Morganite, Moss Agate, Peridot Pink Calcite (Mangano), Pink Tourmaline, Rhodochrosite, Rose Quartz, Watermelon Tourmaline

5. Solar Plexus Chakra located slightly above the naval.

Essential Oils for Balancing the Solar Plexus Chakra: Black Pepper, Cedarwood, Cinnamon, Clove, Coriander, Cypress, Geranium, Ginger, Grapefruit, Juniper, Lemongrass, Mandarin, Peppermint, Petitrain, Rosemary, Sandalwood, Spearmint, Vetiver, Ylang Ylang,

Symptoms: Low self-esteem or arrogant, egotistical behaviour, feeling abandoned or rejected, feeling the world revolves around you, nervousness, difficulty understanding or controlling emotions, rebellious or too eager to please, nervous or stressed out, addictive behaviors including eating disorders

Color: Yellow

Crystals: Amber, Citrine, Golden, Topaz, Sunstone, Yellow Calcite

6. Sacral Chakra located slightly underneath the naval.

Essential Oils for Balancing the Sacral Chakra: Bergamot, Cardamom, Clary, Sage, Neroli, Orange, Patchouli, Rose, Sandalwood, Ylang-Ylang

Symptoms : Sexual Problems or dysfunction, fear of sexual or emotional intimacy, infidelity, neediness, being withdrawn

Color: Orange

Crystals: Carnelian, Citrine, Orange, Calcite, Milky Quartz, Moonstone, Selenite

7. Root Chakra is located at the genitals on the front of the body, and the base of the spine.

Essential Oils for Balancing the Root Chakra: Root Benzoin, Cedarwood, Frankincense, Myrrh, Oakmoss, Patchouli, Spikenard, Vetiver

Symptoms: Purposelessness, fearfulness, insecure, confused

Color: Red

Crystals: Bloodstone, Garnet, Red Agate, Red Aventurine, Red Jasper, Red Tiger's Eye



Section III

Understanding Tarot Cards, Concept & Correlation with Karma and Seven Chakras

3.1 Tarot History

The tarot (first known as trionfi and later as tarocchi, tarock, and others) is a pack of playing cards, which, in the late 18th century, began to be used for divination in the form of tarotology/cartomancy. Like common playing cards, the tarot has four suits. Each suit has 14 cards, ten cards numbering from one (or Ace) to ten and four face cards (King, Queen, Knight, and Jack/Knave). In addition, the tarot has a separate 21-card trump suit and a single card known as the Fool. Depending on the game, the Fool may act as the top trump or may be played to avoid following suit. Occultists call the trump cards and the Fool "the major arcana" while the ten pip and four court cards in each suit are called minor arcana. The cards are traced by some occult writers to ancient Egypt or the Kabbalah but there is no documented evidence of such origins or of the usage of tarot for divination before the 18th century.

The first documented tarot pack was recorded between 1430 and 1450 in Milan, Ferrara and Bologna when additional trump cards with allegorical illustrations were added to the common four-suit pack. These new decks were called carte da trionfi, triumph cards, and the additional cards known simply as trionfi, which became "trumps" in English.

Special motifs on cards added to regular packs showed philosophical, social, poetical, astronomical, and heraldic ideas. Because the earliest tarot cards were hand-painted, the number of the decks produced is thought to have been small. It was only after the invention of the printing press that mass production of cards became possible. Decks survive from this era from France, and the most popular pattern is the Tarot de Marseille.

The 18th century saw tarot's greatest revival, during which it became the most popular card game in Europe.

3.2 Types Of Tarot Decks

There are mainly three categorisations of the tarot decks, namely the Divinatory Tarot Deck, the Occult Tarot Deck, and The Esoteric Tarot Deck The Divinatory use of tarot cards or Divination using playing cards is recorded as early as 1540, though the cards are used only to select a random oracle and have no meaning in themselves. A manuscript from 1750 (Pratesi Cartomancer) documents rudimentary divinatory meanings for the

cards of the tarot. In 1765, Giacomo Casanova wrote in his diary that his Russian mistress frequently used a deck of cards for divination.

The Occult tarot decks was specifically designed for occult purposes. In keeping with the misplaced belief that such cards were derived from the Book of Thoth, this deck contained themes related to ancient Egypt.

The 78-card tarot deck used by Esotericists has two distinct parts:

- 1. The Major Arcana (greater secrets), or trump cards, consists of 22 cards without suits: The Magician, The High Priestess, The Empress, The Emperor, The Hierophant, The Lovers, The Chariot, Strength, The Hermit, Wheel of Fortune, Justice, The Hanged Man, Death, Temperance, The Devil, The Tower, The Star, The Moon, The Sun, Judgement, The World and The Fool. Cards from The Magician to The World are numbered in Roman numerals from I to XXI, while The Fool is the only unnumbered card, sometimes placed at the beginning of the deck as 0, or at the end as XXII.
- 2. The Minor Arcana (lesser secrets) consists of 56 cards, divided into four suits of 14 cards each; ten numbered cards and four court cards. The court cards are the King, Queen, Knight and Page/Jack, in each of the four tarot suits. The traditional Italian tarot suits are swords, batons/wands, coins and cups; in modern tarot decks, however, the batons suit is often called wands, rods or staves, while the coins suit is often called pentacles or disks.

Tarot is often used with the study of the Hermetic Qabalah. In these decks there are Kabbalistic illustrations, most inspired by the "Rider-Waite" deck. The first deck to include completely illustrated suit cards was the 15th century Sola-Busca deck.

Older decks such as the Visconti-Sforza and Marseilles are less detailed than modern ones. A Marseilles type deck has repetitive motifs on the pip cards, similar to Italian or Spanish playing cards, as opposed to the full scenes found on "Rider-Waite" style decks. These more simply illustrated "Marseilles" style decks are also used esoterically, for divination, and for game play, though the French card game of tarot is now generally played using a relatively modern 19th century design of German origin. Such playing tarot decks generally have twenty one trump cards with genre scenes from 19th century life, a Fool, and have court and pip cards that closely resemble today's French playing cards.

The variety of decks in use is almost endless, and grows yearly. For instance, cat-lovers may have the Tarot of the Cat People. The Tarot of the Witches and the Aquarian Tarot retain the conventional cards with varying designs. The Tree of Life Tarot's cards are stark symbolic catalogs; and The

Alchemical Tarot, created by Robert M. Place, combines traditional alchemical symbols with tarot images.

3.3 Concept and Creation of Jain Tarot Deck to Eliminate Karma.

Fortunately, I was blessed to learn how to read Tarot, as an enthusiast as well as a strong calling. As an avid student of Jain Philosophy, a question always arose in my mind, "What can we do for our Karma Nirjara? Can there be any other way apart from the ways shown in our texts?" I got back one answer - No, Dhyan, Dharna and Samiti are the only ways. We need to meditate on our higher selves i.e. Tirthankaras and illuminate our Leysha to the golden white light and attain our ultimate goal – i.e. Siddhpad. One has to meditate on our Seven Chakras. Each Chakra can be cleaned by doing bhakti or namsmaran of the relevant Tirthankar. There are other alternative ways i.e. each Chakra is ruled by different therapies i.e. Rudraksha Therapy, Colour Therapy, Aroma Therapy, Crystals and Gemstones, Affirmative Quotes, Tirthankar Yantras, Tattvas and Choghadiya (Time). You have to bear your karma. Nirjara is only possible through tap, jap and dhyan.

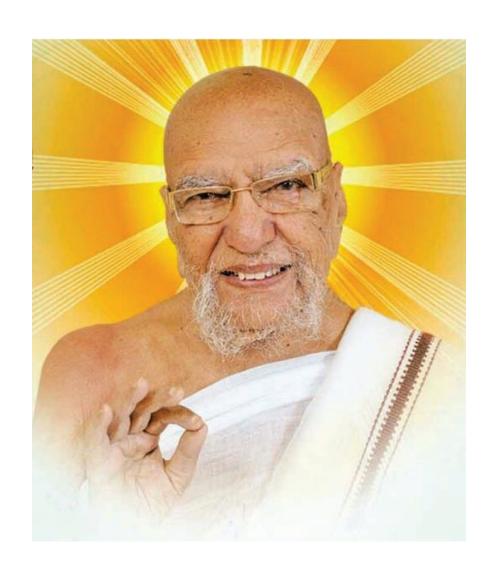
This is the 21st Century – The modern era of fast life, where people don't have time. The youngsters are smart and intelligent; you can't force them to believe anything. They need logic and scientific reasoning for our religious practices. This reality sparked an idea in my mind to create something that would generate enough curiosity in the young minds and help them return to our true values.

Being a Tarot reader, I have many young people coming up with their questions and with the blessings of Universe, I could suggest them useful remedies. I always used to wonder, "what karmas are fetching them to me?" This is the thought that birthed the idea of me conceptualizing and designing our own set of Jain Tarot Cards.

In Rider Waite Tarot deck, we have 21 major arcana and 56 minor arcana. In my Jain Tarot Cards Deck, which I have named "CHAITANYA" meaning "The Soul", there are 24 major arcana where we meditate on our 24 Jain Tirthankars. In minor arcana there are 49 cards, divided in 7 minor arcana having 7 cards each.

When everything is destined according to our karmas, is there any use of creating Jain Tarot Cards? We believe only in our Karmas, then why this mithyatva? Well, we can definitely eliminate our future karmas, nirzara is possible through bhakti!

A man asked God, if everything is destined, why should we work, just wish for it and relax? God replied...may be it is written as you wish. Hence an attempt to create awareness and balance our chakras through meditation is important.



Section IV Introduction to Chaitanya Deck of Jain Tarot Cards

4.1 Presenting Chaitanya - The Jain Tarot Deck

It is my absolute privilege and pride to have pioneered the concept of Jain Tarot Cards – here's introducing for the first time ever, Chaitanya – The Jain Tarot Deck.

The Chaitanya Deck has 24 Major Arcana and 49 Minor Arcana (7 Minor Arcanas containing 7 cards each).

Jain Tirthankars: In jainism, a Tīrthankara is a human being who helps achieve liberation and enlightenment as an arihant (meaning destroyer of enemies). According to Jain scriptures, that which helps one to cross the great ocean of worldly life is a tīrtha "ford" and a person who fills that role is a tīrthankara "ford-maker". Tīrthankaras achieve liberation and enlightenment by destroying their constraining (karmas) and becoming role models and leaders for those seeking spiritual guidance. They also seek kevala gyan, a state of permanent, perpetual, absolute knowledge of the soul; it is the precursor to final liberation from the cycle of birth and death.

Tirthankars are also called *arihantas* or destroyer of enemies - here the enemy denotes the enemies of the soul. These are enemies within and are defined as the passion of anger, ego, greed, and deceit (krodh, maan, maya, lobh), etc. A soul can only reach the state of *arihanta* by overcoming all its inner enemies. When one is able to destroy all the four *ghati* karmas, or is totally detached from all worldly aspects, and they become an *arihant* and attain the perfect knowledge, vision, power, and bliss.

Tirthankaras are special *Siddhas* (liberated souls) who have attained omniscience. They guide other souls to save them from the cycles of repeated earth existences (rebirth). Tirthankaras are born as ordinary humans, but through their intense practice of kindness, equanimity and meditation, they attain the state of a Tirthankara. Thus, a Tirthankar is an individual who destroys attachment with all earthly things and relations, frees himself absolutely from ignorance, repays all his previous and this birth's dues of karmas, detaches himself from all the good and bad, attains

absolute knowledge about present, past, and future, and becomes an omniscient in the process. He becomes *Sidha* and frees himself from the cycle of birth, death and re-birth.

Tirthankaras revitalize the Jain Sangh (four-fold Jain Order) consisting of Sadhus (male saints), Sadhvis (female saints), Shravaks (male householders) and Shravikas (female householders). During every half time cycle, twenty-four ordinary persons rise to the level of Tirthankara. Every time-span consist of 12 Araah's (era's) 1 to 6 in first half cycle and 6 to 1 in second half cycle. Jainism states time has no beginning or end. It moves like the wheel of a cart. There have been infinite number of cycles before our present era and there will be an infinite number of time cycles after this age. At the beginning of the twenty first century, we were approximately 2,530 years into the fifth era of the present half cycle i.e. Avasarpini time-span.

The 24 Tirthankaras are considered to be the creator of Jain religion. They are the divine elements of Jainism. They have attained all the achievements of ultimate nature, including the ultimate knowledge, after vigorous efforts. Their principles are for the betterment and welfare of others. Their path is to provide a fearless life and that of non-violence and to give love and friendship. Their vision of life is very wide and they have no insistence for anything. Their way of life is giving up all possessive passions and being free from the karmas.

After achieving enlightenment, a Tirthankara shows others the path to enlightenment. The Tirthankara's religious teachings form the Jain canons. The inner knowledge of all Tirthankaras is perfect and identical in every respect, for the teachings of one Tirthankara do not contradict those of another. However, the degree of elaboration varies according to the spiritual advancement and purity of humans during that period. The higher the spiritual advancement and purity of mind, the lower the elaboration required. At the end of his human life-span, a Tirthankara achieves liberation ('moksha' or 'nirvana'), ending the cycle of infinite births and deaths.

There are 24 Tirthankars in one era. Ever wondered why 24, and not 25 or 23? This query was answered by Pa. Pu. Jyotishacharya Hemchandra Suriji Maharaj Saheb as follows, "There are only 24 yogs, as per the nakshatra, in which a person with Tirthankar gotra karma is born, so it is restricted to 24 numbers." Each Tirthankar has one symbol, which is termed as *Lanchan* in Jain Terminology.

4.2 The Major Arcanas In The Chaitanya Jain Tarot Deck – The 24 Tirthankaras

The Major Arcana in the Chaitanya Deck consists of 24 cards - each card symbolises a Lanchan of the 24 Tirthankaras. You may wonder why I decided to opt for pictures of the Lanchans and not photos of Tirthankaras or Yaksha and Yakshinis. The reason is quite interesting – firstly, my obvious reason is to avoid *ashatana*, and secondly, this idea was birthed in my mind with the Asoka Pillar - the national emblem of India. This pillar holds a staunch relationship with Jainism. It has four lions seated back-to-back, looking out in the four directions. We all are familiar that the Lion is the Lanchan of Lord Mahavira. At the bottom of the pillar, we can see a dharma chakra which has 24 spokes which tells us about the 24 Tirthankaras. This wheel is extensively found on Jain pantheons and sculptures. Next to it, is a bull, which is but the symbol of Lord Rishabha. The symbol following that at the bottom, is an elephant - the symbol of Lord Ajitnath. Besides that, stands a hor, se which is symbol of Lord Sambhavnath...

Hope you will enjoy and appreciate the oncoming symbols I have chosen as the Major Arcanas...

Major Arcana

आदिनाथजी का कहता बैल, छोडो चार गति की जेल



Name - Shri Rushhabdev Swami

Lanchan - Vrusabha (Bull)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Gaumukh Yaksha Shashan Devi - Chakeshwari Yakshani

अजितनाथजी का कहता हाथी, जग में कोई नहीं है साथी।



Name - Shri Ajitnath Swami Lanchan - Hathi (Elephant)

Color - Golden
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Maha Yaksha
Shashan Devi - Ajitadevi Yakshani

संभवनाथजी का कहता घोडा, जीवन अपना है यह थोडा।



Name - Shri Sambhavnath Swami

Lanchan - Horse (Ashav)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Trimukh Dev Yaksha Shashan Devi - Durtari Devi Yakshani

अभिनंदनजी का कहता बंदर, कितनी कषाय भरी है अंदर।



Name - Shri Abhinandan Swami

Lanchan - Monkey (Kapi)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Yakshesha Yaksha Shashan Devi - Kali Devi Yakshani

सुमितनाथजी का कहता चकवा, धर्मात्मा का जग में है रुतवा।



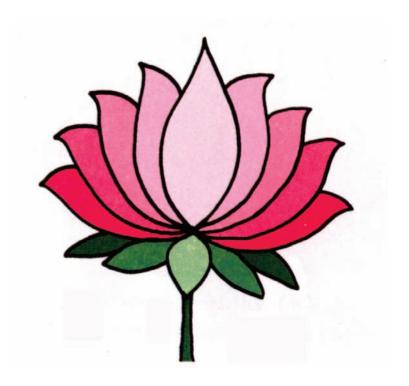
Name - Shri Sumatinath Swami Lanchan - Kauch Pakshi (Bird)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Tamburu Yaksha

Shashan Devi - Mahakali Devi Yakshani

पद्मप्रभजी का लाल कमल, कभी किसी से करो न छल।



Name - Shri Padmaprabhu Swami

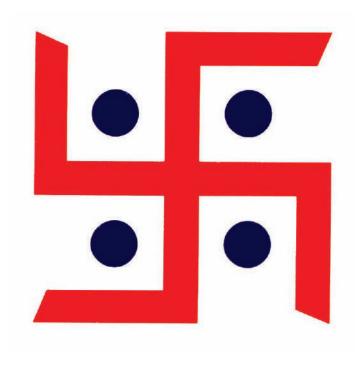
Lanchan - Padma (Red Lotus)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Kusuma Yaksha

Shashan Devi - Achyuta Devi Yakshani

सुपार्श्वनाथजी का कहता साथिया, काटो अपने कर्म घातिया।



Name - Shri Shuparshwanath Swami

Lanchan - Swastika
Color - Golden
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Matang Yaksha
Shashan Devi - Shanta Yakshani

चंद्रप्रभजी का कहता चंद्रमा, सच्ची है जिनवाणी माँ।



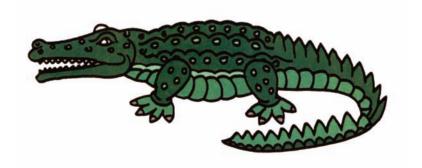
Name - Shri Chandraprabhu Swami

Lanchan - Chandrama (Moon)

Color - White Gotra - Kashyap Vansh - Ikshavaku Shashan dev - Vijaya Yaksha

Shashan Devi - Jwala Devi Yakshani

पुष्पदंतजी का कहता मगर, मोक्ष महल की चलो डगर।



Name - Shri Suvidhinath Swami

Lanchan - Crocodile (Magar)

Color - White
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Ajita Yaksha

Shashan Devi - Sunara Devi Yakshani

शीतलनाथजी का दहता कल्पवृक्ष, धर्म-कर्म में हो जा दक्ष ।

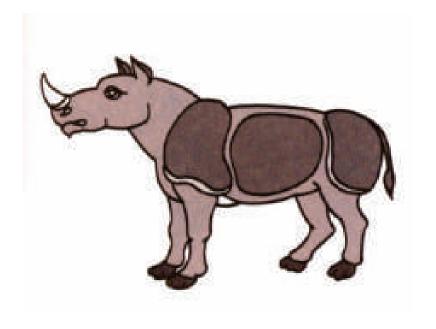


Name - Shri Sheetalnath Swami

Lanchan - Shree Vatsa
Color - Golden
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Bramha Yaksha

Shashan Devi - Ashoka Devi Yakshani

श्रेयांसनाथजी का कहता गेंडा, कभी चलो ना रास्ता तेढा।



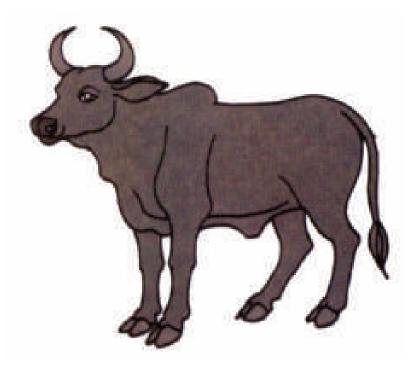
Name - Shri Shreyanshnath Swami

Lanchan - Gando (Rhinoceros)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Munjeshwara Yaksha Shashan Devi - Vatsa Devi Yakshani

वासुपूज्य का कहता भैसा, जैसी करनी फल हो वैसा।

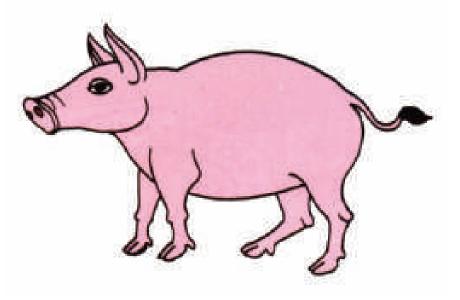


Name - Shri Vasupujya Swami Lanchan - Mahisha (Buffalo)

Color - Red Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Surakumar Yaksha Shashan Devi - Chandra Devi Yakshani

विमलनाथजी का कहता सूकर, बुरे काम तू कभी न कर।



Name - Shri Vimalnath Swami

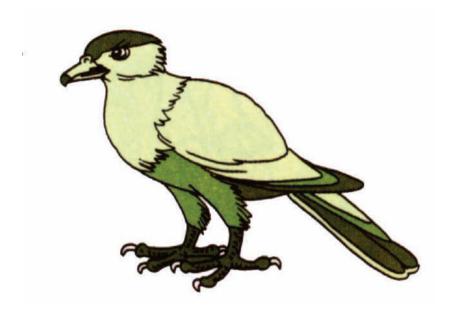
Lanchan - Varaha (Boar)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Sunmukha Yaksha

Shashan Devi - Vidita / Vijaya Devi Yakshani

अनंतनाथजी का कहता सेही, हमको भी बनना है वैदेही।

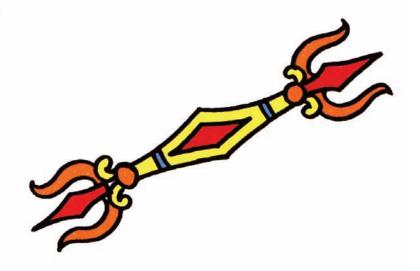


Name - Shri Anantnath Swami Lanchan - Baaj Pakshee (Hawk)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku Shashan dev - Patal Yaksha

Shashan Devi - Ankusha Devi Yakshani

धर्मनाथजी का कहता व्रजदण्ड, कभी न करना कोई घमण्ड ।

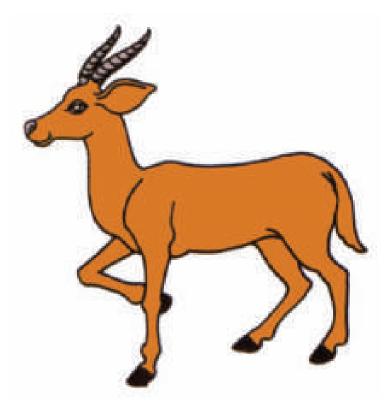


Name - Shri Dharmanath Swami Lanchan - Vajra (Thunder Bolt)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku Shashan dev - Kinnar Yaksha

Shashan Devi - Pragnapti Devi Yakshani

शांतिनाथजी का कहता हिरण, सत्य धर्म की रहो शरण।

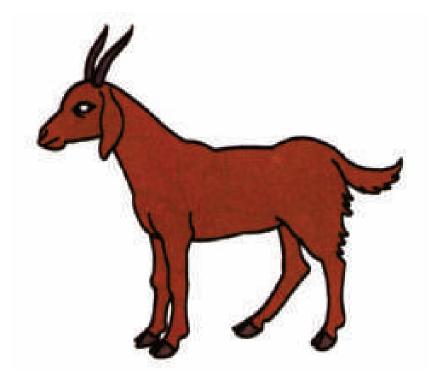


Name - Shri Shantinath Swami

Lanchan - Mriga (Deer)
Color - Golden
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Garaud Yaksha

Shashan Devi - Nirvani Devi Yakshani

कुंथुनाथजी का कहता बकरा, मोक्ष महल का पथ है सकरा।



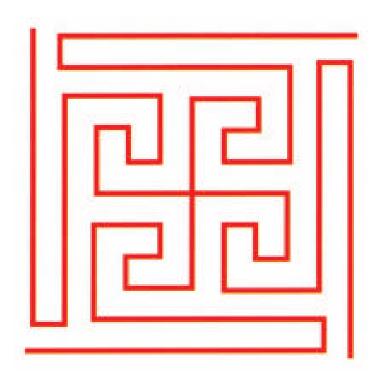
Name - Shri Kuntunath Swami

Lanchan - Bokado (Goat)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Gandharva Yaksha Shashan Devi - Achyuta Devi Yakshani

अरनाथजी की कहती मीन, रत्न कमा लो अब तुम तीन।



Name - Shri Arnath Swami

Lanchan - Nandavrata (Special Swastik)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Yakshendra Yaksha Shashan Devi - Dharini Devi Yakshani

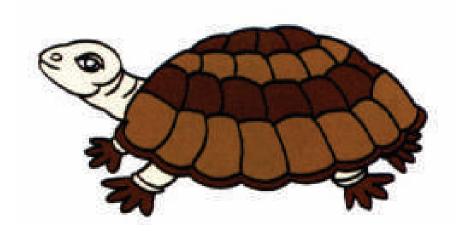
मिल्लिनाथजी का कहता कलशा, बनाओ मन को निर्मल जल सा।



Name - Shri Mallinath Swami Lanchan - Kumbh / Kalash (Pot)

Color - Neelvarna
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Kuber Yaksha
Shashan Devi - Vairatya Yakshani

मुनिसुव्रतजी का कहता कछुआ, धर्म से जीवन सफल हुआ।

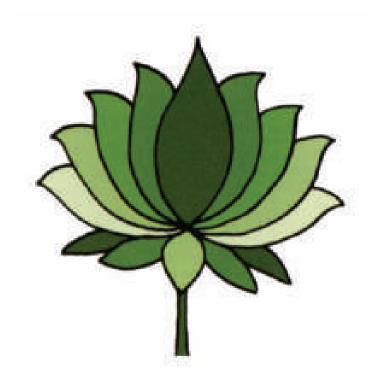


Name - Shri Munisurat Swami Lanchan - Kachabo (Tortoise)

Color - Black Gotra - Gautam Vansh - Harivansh Shashan dev - Varun Yaksha

Shashan Devi - Nardata Achupta Yakshani

निमनाथजी का कहता कमल, शुभ करनी का उत्तम फल ।



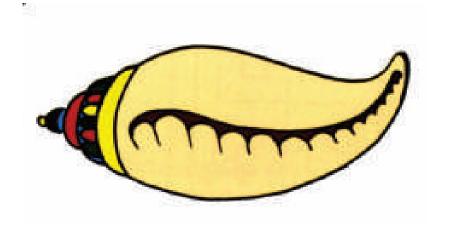
Name - Shri Naminath Swami Lanchan - Neel Kamal (Lotus)

Color - Golden Gotra - Kashyap Vansh - Ikshavaku

Shashan dev - Bhrukutee Yaksha

Shashan Devi - Gandhari Devi Yakshani

नेमिनाथजी का कहता शंख, संयम लेकर रहो निशंक।



Name - Shri Neminath Swami

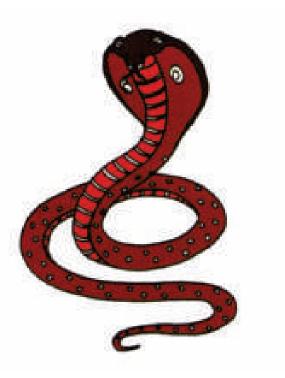
Lanchan - Shankh (Shell)

Color - Black Gotra - Gautam Vansh - Harivansh

Shashan dev - Gomedha Yaksha

Shashan Devi - Ambika Devi Yakshani

पार्श्वनाथजी का कहता सर्प, मिटाओ मन से सारे दर्प।



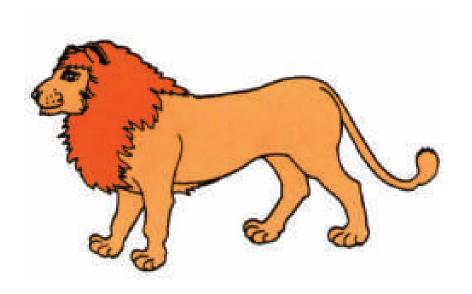
Name - Shri Parshvanath Swami

Lanchan - Sarp (Snake)
Color - Neel (Blue)
Gotra - Kashyap
Vansh - Ikshavaku

Shashan dev - Parsvayaksh / Dharnendra Yaksha

Shashan Devi - Padmavati Devi Yakshani

महावीरजी का कहता शेर, चलो मोक्षमार्ग में करों ना देर।

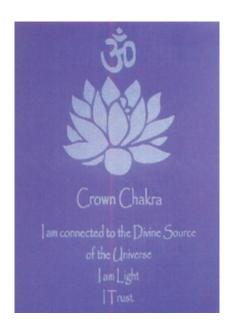


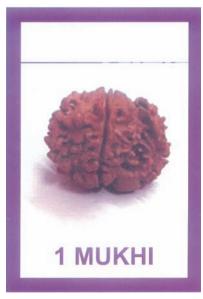
Name - Shri Mahavir Swami

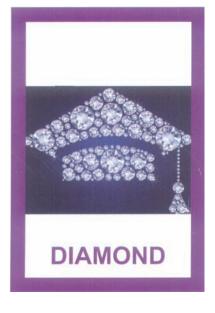
Lanchan - Sinh (Lion)
Color - Golden
Gotra - Kashyap
Vansh - Ikshavaku
Shashan dev - Matang Yaksha

Shashan Devi - Siddhayika Devi Yakshani

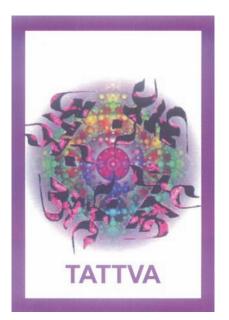
MINOR ARCANA

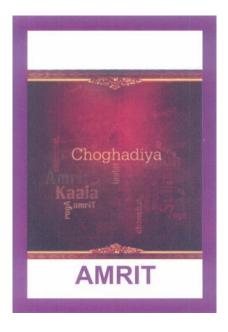




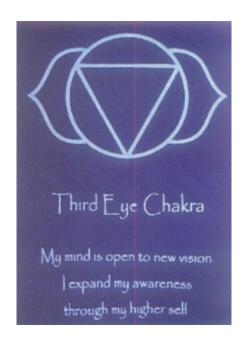








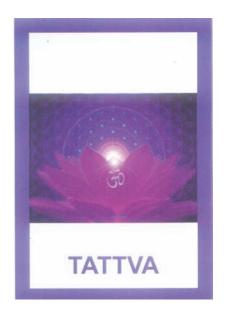






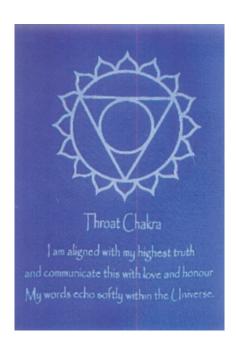














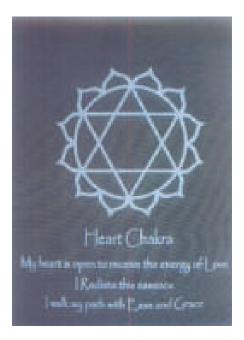


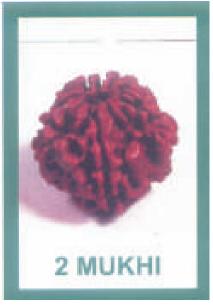








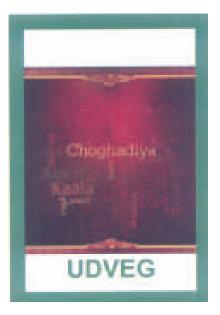




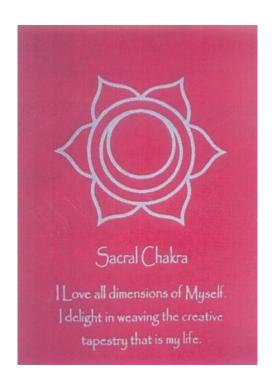




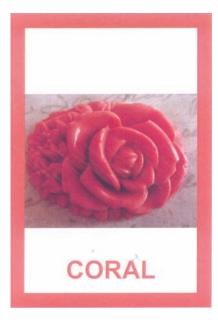




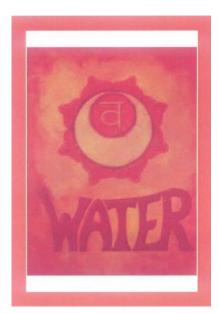


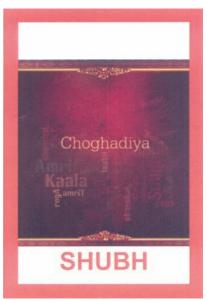




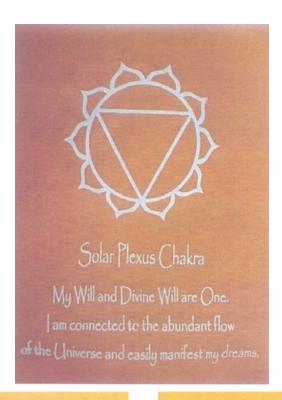


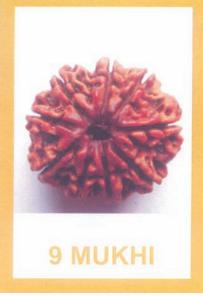


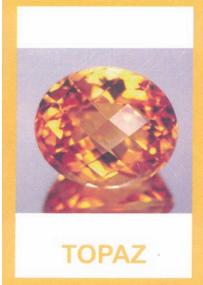






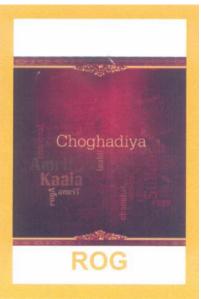




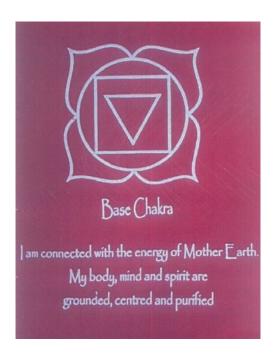








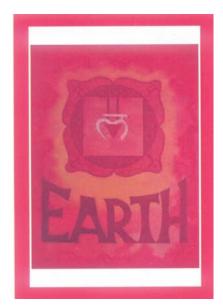






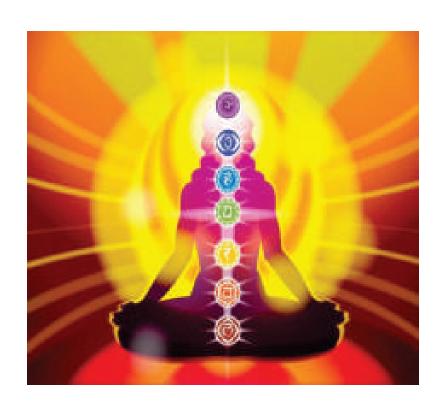












Section V

Self-Education & Remedies For FAQs (Frequently Asked Questions)

Remedies for Help & Betterment in Finance:

Aroma Oil: Patchouli Oil

Rudrasha: Wear 18 Mukhi Rudrashak

Crystal: Ruby

Meditate on: 1^{st} , 8^{th} , 15^{th} and 22^{nd} Tirthankaras with Red Color Japmala

Mantra: Lam

Affirmation – My body mind and spirit are grounded and purified

Remedies for Solving Relationship Problems:

Aroma Oil: Jasmine

Rudrasha: Wear 13 Mukhi Rudrashak

Crystal: Coral

Meditate on: 2nd, 9th, 16th and 23rd Tirthankaras with Orange Color

Japmala Mantra: Vam

Affirmation – I love all the dimensions of myself

Remedies for Holistic Wellness and Health:

Aroma Oil: Blackberry Sage Oil Rudrasha: Wear 9 Mukhi Rudrashak

Crystal: Topaz

Meditate on: 3rd, 10th, 17th and 24th Tirthankaras with Yellow Color

Japmala Mantra: Ram

Affirmation – My will and Devine will are one

Remedies for Eliminating Stress from your Life:

Aroma Oil: Chamomile

Rudrasha: Wear 2 Mukhi Rudrashak

Crystal: Emerald

Meditate on: 4th, 11th and 18th Tirthankaras with Green Color Japmala

Mantra: Yam

Affarmation – I walk my path with love, ease and grace

Remedies for Achieving Inner Peace:

Aroma Oil: Lavendar

Rudrasha: Wear 6 Mukhi Rudrashak

Crystal: Turquoise

Meditate on: 5th, 12th and 19th Tirthankaras with Blue Color Japmala

Mantra: Hum

Affirmation – I am aligned with my highest truth and communicate

Remedies for Spiritual Enhancement:

Aroma Oil: Passion Flower

Rudrasha: Wear 14 Mukhi Rudrashak

Crystal: Lapiz Lazuli

Meditate on: 6^{th} , 13^{th} and 20^{th} Tirthankaras with Indigo Color Japmala

Mantra: Om

Affirmation – My mind is open to new vision

Remedies for Achieving Ultimate Happiness:

Aroma Oil: Ylang Ylang

Rudrasha: Wear

Crystal: 1 Mukhi Rudrashak

Meditate on: 7th, 14th and 21th Tirthankaras with Violet Color Japmala

Mantra: Arham

Affirmation- I am light

Remedies for Greater Academic Success:

Aroma Oil: rosemary essential oil Rudrasha :wear 4 mukhi rudraksh

Crystal: yellow saphaire

Meditate on:13,16,24 tirthankara with green color Japmala

Mantra: bram

Affirmation - I expand my awareness through my higher self

GLOSSARY OF JAIN WORDS

AAHARAK ASSIMILATIVE

AGHATI

KARMAS THAT GENERATE EMBODIMENT AND PARTICULAR CONDITIONS THERE OF

ANUBHAG
INTENSITY OF FRUITION

ASATA VEDNIYA
THE INFLOW OF PAIN
BRINGING FEELING

ASRAV THE INFLOW OF KARMA

AUDARIK

THE PHYSICAL BODY OF ALL MEN AND ANIMALS

AVIRATI NON-RESTRAINT

BANDHA BOUND

BHAV KARMA REAL SYMBOL OF SOUL

CHARITA MOHNIYA CONDUCT-DELUDING KARMAS

DRAVAYA KARMAPSEUDO-ACTION

DRAVYAEXTERNAL SUBSTANCE EK
KSHTRAAUGAAHOCCUPYING
THE SAME LOCUS

GHATI
DESTRUCTIVE
GUNSTHANAK
THE FOURTEEN STAGES OF
PURIFICATION

KARMANKARMIC ACTION

KARMAN SHARIR
THE TRANSMIGRATING
BODY OF KARMIC MATTER

KARMAN VA**RGANAKARMIC** MOLECULE

KASHAY DESTRUCTION

KSHARYOPSHAMIKTRUE INSIGHT ACHIEVED BY DESTRUCTION-CUM-SUPPRESSION OF DARSHAN MOHANIYA KARMAS

MITHYATVA LACK OF IN-SIGHT, WRONG BELIEF

NIDHATI
ENERGY THAT RENDERS
KARMAS INCAPABLE OF
ALL ACTIVITY SAVE
CHANGES FRUITION, TIME
AND
INTENSITY

NIKACHANA ENERGY THAT RENDERS KARMAS INCAPABLE OF ALL ACTIVITY

NIMMIT REASON

NIRZARA
DISSOCIATION OF KARMAS
PARIMANIK
EXISTANCE OF KNOWLEDGE

PARMANU ATOM

PRADESHSPACE-POINT, AMOUNT OF
KARMA

PRAKRITI
ORIGINAL MATTER OF MIND
AND MATTER IN THE
SAMKHYA DOCTRINE

PRAMADCARELESSNESS

PUDGAL MATTER

SAMVAR SPIRITUAL PATH, THE STOPPAGE OF KARMIC INFLUX

SAMYAKTVA AUTHENTICITY

SATA VEDNIYA
PLEASURE BEARING
FEELING, KARMIC MATTER

SIDDHATHUA LIBERATED SOUL

STHITI DURATION TATWARTH
OBJECTS OF FAITH FOR
JAINS
TEJAS
ELECTRIC BODY

UDAY ARISING

UDIRANA
ENERGY THAT MAKES
POSSIBLETHE PREMATURE
FRUITION OF KARMAS

UPSHAMAN
ENERGY THAT
TEMPORARILY PREVENTS
KARMS FROM COMING TO
FRUITION

UPSHANT MOHA
ELEVENTH GUNA STHAN
IN WHICH ALL CARITRAMOHANIYA KARMAS ARE
BRIEFLY RENDERED
INOPERATIVE

VAIKRIYA FLUID, THE BODY OF HELISH AND CELESTIAL BEINGS WHICH THEY CAN CHANGE AT WILL

YOG CONTEMPLATION, VIBRATION ACTIVITIES

Words Of Praise For Dr. Jasmi





-સંસ્થાપક : પ.પૂ.તપાગચ્છાધિપતિ આ.શ્રી પ્રેમસૂરીશ્વરજી મ.સા.ના પટ્ટધર જૈન જ્યોતિષાચાર્ય <mark>શ્રી દેમચંદ્રસૂરીશ્વરજી મ.સા.</mark>

4. पू. लया अवकाशियांते का स्त्री यमदेवही प्रारंक का नामां भागीश थी भाग भागिषाह की साथ साथ ते की सीनां पर्धर शीव्यरत्न. य. य. क्या कि प्राथा स श्री हिस्रवाह २३३ रिवर का अल्या ना ट्यारिशाम सह गारी देना का दा दाने कारी तारी आधीर्याह....

त्मिक रामारा सार्विवाह राजे प्रेयला थी क्रिह्मित् नाम जिल्ला दिलाय तेवु राहिष्मा अर्थ " ज्या देशेट" हाड, यान सानामां मुर्गिष्ठ तेम मेबार उपर के संशोधन ने हार्य हरी रह्याछा. में मां खुपेरे ात कार्शियमन कारा के तरमं कार्शियार छे. cd. จานาโกษาลาที - รพลาย วลให

ચેક મોકલવા માટે : યુનિયન બેંક ઓફ ઇન્ડિયા – શંખેશ્વર તીર્થ શાખ





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ALL INDIA CONGRESS COMMITTEE (MINORITY DEPARTMENT)

KHURSHID AHMED SAIYED

24. Akbar Road. New Delhi-110011

I take this opportunity with immense pleasure and pride to write this forward note for the book "CHAITANYA PIONEERING COSMIC INTELLIGENCE THROUGH JAIN TARROT", written by Dr. Jasmi Doshi - Sarvaiya.

This book is unique of its kind and has been written with a perspective combining the traditional Tarrot Practices of National and International practices.

This book covers the complete gamut of methodologies covering the five state of matter.

I strongly recommend this book as a " MUST READ " for everyone who is keen in exploring life, life cycle and beyond.

My sincere appreciations to Dr. Jasmi Doshi - Sarvaiya for her hard work.

My best wishes for a successful journey of this book.

Khurshid Ahmed Saiyed

From: Dr. R. N. Shukla, (Scientist); Ph.D.; D.Sc.; D.Litt

msshukla@gmail.com
A-21, Sneh Vihar,
Next to Aundh Telephone Exchange,
Aundh, Pune 411 007
020-25880725 / 25882331 / 09422323907

RECOMMENDATION LETTER FROM CENTRE HEAD

TO WHOM IT MAY CONCERN

RE: Research thesis titled KARMA PHILOSOPHY OF MAHAVIRA WITH COMPARATIVE RELIGION STUDIES & JAIN TAROT CARDS submitted by Mrs. Jasmi Doshi.

I, the undersigned Dr. R. N. Shukla, (Scientist); Ph.D.; D.Sc.; D.I.itt have very keenly read the Research thesis submitted by Mrs. Jasmi Doshi, address 202 Mayfair Mystic, Vikrant Circle, Ghatkopar (E), Mumbai 400 077 on the above titled topic to be submitted to S.B.B. S. /Zgroastrian College /OIUCM for awarding the degree of Doctor of Philosophy.

The candidate has thoroughly understood the subject matter, and she has manufested and abided by the established Norms of the University/Zoroastrian College for awarding her the degree of Doctor of Philosophy (Ph.D.) by submitting this thesis. Her unique contribution is the creation of an original set of Tarot Cards based on Jain religion.

I therefore Hence I highly recommend that Mrs. Jasmi Doshi be conferred the degree of Doctor of Philosophy in the next Convocation/Conference of the S.B.B.S. Zoroastrian College near Sanjan /OIUCM in February 2017.

Best regards, Yours sincerely,

Dr. R. N. Shukla

Pune Centre Head & Sr. Guide

Dated J. J.1.2. . L& November 2016 at Pune



ممبئی ریجنی کانگریس کمینیی MUMBAI REGIONAL CONGRESS COMMITTEE

(MINORITY DEPARTMENT)

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Nizamuddin Rayeen Chairman

To, Jasmi Vimal Doshi, 202, Mayfair Mystic, Vikrant Circle, Ghatkopar (East) Mumbai.

I wish you all the best for your research work.

May Almighty guide you to walk through spiritual path.

It was an amazing experience of reading with the cards designed "Chaitanya" by Jasvi.

We all family members pray for your success and achievment.

Yours Faithfully,

Nizamuddin Rayeen

Parsi Times

December 1, 2016

Letter Of Appreciation for Jasmi Doshi

It is my pleasure to write a note of appreciation for Jasmi Doshi as well as extend my heartfelt congratulations to her on her well-deserved oncoming Doctorate in her area of expertise.

Jasmi is truly an exemplary connoisseur in the art of Tarot Reading and in my own personal experience spanning three years, I've found her readings to be accurate and her interpretations, extremely helpful. But more than that, I've found her unrelenting passion and dedication in this field nothing short of inspiring.

I'm sure her creativity coupled with her intelligence and dynamism, will do her mentors very proud! I know her ability to bring together the art of tarot reading, her expertise in comprehending the science behind it as well as her innate nature of being a very compassionate human being, will be instrumental in helping out a lot of people.

I wish her all the very best in the future!

Best Wishes,

Anahita Subedar Editor, Parsi Times

Academic Coordinator, The Press Club (The PR & Media Mgmt. Prog.)

Acknowledgments

I thank Universe for all the love, grace and glory bestowed upon me.

I thank all my spiritual Gurus and teachers for enlighting my path.

I owe this Thesis to my mummy, Mrs. Meera Shah and papa, Mr. Nayanbhai Shah.

A million sincere thanks from the bottom of my heart to my Husband, Mr. Shrenik Sarvaiya, for being a rock solid support and 24/7 help centre for all my technical, moral and emotional needs.

I thank Ms. Anahita Subedar from the bottom of my heart for editing this book inspite of her busy schedule.

My sincere thanks to all the family members and friends.

I convey my gratitude to all who assisted me, directly or indirectly, during the course of my work.

TESTIMONY

1 don't think there are enough words to describe about Jasmi's Tarot Card Reading . Everything she has said to me during our sessions feels like a timeless. truth. There is an inner knowing. in my heart when she speaks: about my life. It is almost as if she comes from a different dimension to give me guidance, and the truth. She speaks and the messages keep coming in. My journey feels so right partly because of the acknowledgement I have received from her. But above all it is who she is as a human being that I love the most. She cares, and that makes all the difference to me." --Tina #9820032123

Tarot cards was introduced to me by Jasmine.My approach to this was disbelief and suspicion. The predictions made by Jasmine in the forthcoming events of my life was so accurate and the solutions and advise she gave me to ward off and minimize any unfortunate incidents in my life was so effective that I developed a new respect to the world of tarot. card reading. Thank you Jasmine for your guidance and wishing you. success in this venture. Lots of love and best wishes Karishma Mahtani 9.55 (90)

"Chaitanlya- pioneering cosmic intelligence through jain tarot" is so true to its title it is innovative insightful and gives me a deep understanding and spiritual connection with terot. It gives a revolutionary perspective of tarot card reading through Jainism it also reflects Dr Jasmi Doshi Sarvalya's incomparable divine connection with Tarot & Jainism - Disha Govol

2021438610

10000

I was not a believer of Tarot card reading but whenever I have seeked help from Jasmi aunty at different times in my life it has been a great guide and helped me choose the right path in my life. Today I believe in tarot cards thanks to you.

Keep giving positive vibes and lead people in their lives. Thank

- Kesha Doshi

10/20/20

Dear Jasmi Di
U are a wonderful reader, Thank
u see much for everything!
Whatever u said (promotions,
marriage) has been so accurated U
give such amazing guidance And
u Emit positive energy. U are a gen
keep doing the awesome work
& apread joy like u always do so
happy to received tarot reading a
guidance from u.

- Aarati Sharma

Jasmi is excellent, quiet accurate, understands human emotions and advises in a manner that can help effectuate positive changes. She is easily the best tarot card reader one can hope to meet. She is a friend, a guide and that flame who helps you seek the path that you have lost. With her guidance I found a new perspective to life which is more beautiful than ever.

Chanchal Hassani 9892245706

9:29 PM

With immense pleasure I would like to inform that Vastu done by Jasmi doshi for my new house at Colabe brought lots of positivity Loads of Good luck Lots of happiness Great health for all my family members It gives Positive Vibrations to one and all guests coming to my house It has made my house full of peace and comfort Thanks a million for all your afforts

- Dr. Kunjal Bhatija (Bombay Hospital)

Jasmi Doshi is a person of varied interest. Her interest in tarot reading has persuaded her for in depth study in this subject and given to human kind a unique discovery. This wonderful combination of Jainism and tarot will definitely be an amazing contribution from her to this world.

Salute to you

you reading was very much perfect

Whit you said is far proven atleast to me.

BOTH AND

- Manthan Mehta, Kotak Securities

Tarrot reading means jashmi . 100%correct prediction and very knowledgeable person in astrology And correct remedies

- Shital Thote, Sangali

My name is Niki Domadia 9323244171

I have done tea cup reading with Jasmi, and it was really intetesting n truth, what she predicted was almost true and accurate.It was an great experience with her I have the privilege of knowing Dr. Jasmi over the last decade. Her passion has driven her to acquire deep understanding of life – coupling logic and traditions, acience and energies, tools and intuition. Her positive attitude and methods have not only improved lives of thousands of people but also made her master of own destiny translating an otherwise difficult journey to a benevolent and meaningful one.

- Shivali Migalani, Bangalore

Jasmi has been a teacher from whom I have learnt the incredible powers of the Tarot. She has been a mentor who guided me on every step of the way as I learnt the subtleties of reading the Tarot. She is a beautiful person who has turned her life experiences into means of helping others. My best wishes to her on this book and hope it helps more people take to the Tarot.

Kanchan Mahbubani

No words ... can describe the depth of my grattitued towards your kindness and holiness

Your guidance will definitely lead to a better way of taking these though things in though time.

11/60 PM

SHARL STAN

Thank You Once Again

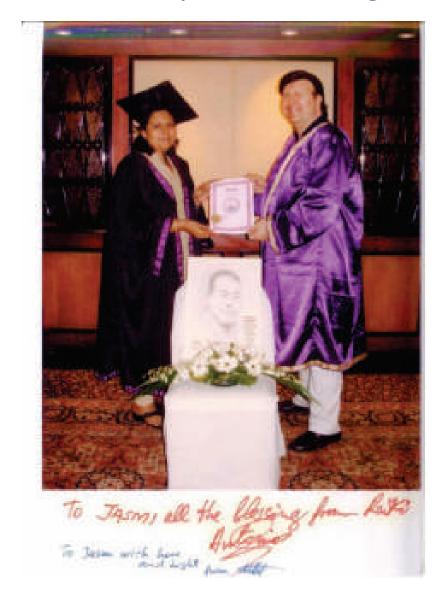


- Zankar Uchat, Dubai

My mind was plagued with questions when I sat with Jasmi for my first reading but soon her powerful form of divination helped me find answers in different paths of my life. Her reading is accurate and I had all my answers at the end of the session.

- Trupti Date, Abudhabi

Masters Degree in Reiki Gokuliden by Dr. Antonio Morgao





At India House Londan



At British Paraliment receiving Mahatma Gandhi Samman





REIKI MASTERS PAR EXCELLENCE WOMEN OF WISDOM AWARD BY BLISS EQUITY MAGAZINE



Ph.D



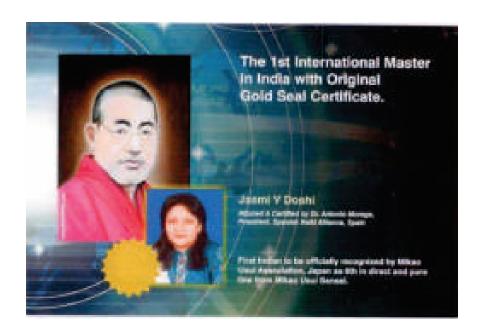


CSW 61 At UN Head Quarter Newyork USA



Awarded 'Jyotish Vibhushan' at Jyotish Mahakumbh organised by Amar Ujala at Deharadoon







International Women Leadership Award IWLF Innovator in Tarot Grand Master



At Altarnative & Restorative Medicine Conferance at Viena Austria





Awarded 'Jyotish Vibhushan' at Jyotish Mahakumbh organised by Amar Ujala at Deharadoon