

Prologue: Why the Mind Flickers

Over the years, as practicing financial planner, columnist, public speaker and guest on TV shows, I have observed/interacted with individuals and families from varied backgrounds. They are from different strata of income, have different educational qualifications, family backgrounds; they come from a range of cultural up-bringing and beliefs, age group, etc. To begin with, all the interaction revolves around issues concerning money. The top-most layer is money. However, simply by scratching the surface a little, it is evident that the issue is more in the mind. It is the mind which throws up different kinds of emotions.

These emotions are manifestations of latent impressions we have in mind about the way we should live. For example, the way we should celebrate our birthdays, so that we will be happy, could stem from any of these motivations - (i) this is the way I want to celebrate (ii) this is the way everybody does it these days (iii) what will people think if I do not celebrate it this way.

The first one is an independent decision. It is absolute. It will give maximum joy. However, there is a catch here. While saying/thinking, "This is the way I want to celebrate, and hence, I will", there should not be a tint of arrogance in it. It should not translate into, "I like it so I'll do it; I don't care what others feel." Arrogance is a manifestation of ego and an inferiority complex. Feelings will be extremely subtle and hence, difficult to catch within us.

The second decision is more motivated by the need to conform to the norms of the society we live in. Based on each individual's surroundings at any point in time, it could change. This is dynamic. It may give happiness for some time; this happiness comes more from conforming to social norms. However, if this form of celebration does not conform to our inner most self, i.e., if at all there is discord between our inner most self and our surroundings, then there may not be happiness. Since the decision is relative, whether we are happy or not will be short lived. This is because it is taken in relation to what others are doing.

The last decision is motivated by fear. This will not give happiness at all.

No one, except our own self, will be able to tell what state of mind has motivated our behaviour. To each his or her own.

As I kept observing the reactions of individuals and families, I realised that in many instances, individuals and families are not enjoying their wealth. The lack of enjoyment had nothing to do with the strata of income and/or the level of wealth. The very wealthy could be reacting to the fear of "What will people think if I do not celebrate my birthday in a particular manner?" On the other hand, someone from a middle class income background could also be saying, "I like celebrating this way and hence, I will do it." The reaction could be vice-versa also; the very wealthy could be saying, "I like to celebrate this way and hence, I will do it," and the family from the middle income strata could be thinking, "What will people think if I do not celebrate in a particular manner?"

To get a deeper insight into this behaviour, I started looking at our scriptures and bravo, answers started coming. The most prominent answer was that there is no right or wrong way. If it gives an individual happiness to do something, it is right for him. As long as there is no harm caused to anyone else, either physically, verbally or emotionally, it is fine. On the other hand, if there is the absence of happiness, it is time to look within.

This book discusses some of the emotions that the mind experiences when situations pertaining to money arise. These emotions are discussed in the first part of the book. As long as human beings remain, these emotions will remain.

In the second part, the discussion moves on to how today's human beings react when those emotions arise. Those reactions will change from time to time. It is important to note that while the way we react will change from time to time, based on our surroundings, latent impressions in our mind and emotions that have been arising in the human mind have not changed since time immemorial.

Third section contains discussions from our scriptures. If we want to enjoy wealth, how should we deal with it? While examples given in the section are from current times, the principals will be applicable perpetually.

This book is about enjoying the wealth we have, in the manner we like and not in relation to anyone. Absolute joy cannot be relative. Our scriptures talk about absolute joy; they are not against wealth; they advocate the enjoyment of wealth in a calm, serene, respectful way.

Lastly, nothing that I have said in this book is my unique creation. It is all there in our scriptures. In fact, if a reader can relate to it then it means he is already aware of these facts and principles and reading this book has only awakened that wisdom within him or her. If we are not aware of something, we cannot relate to it.

This prologue would not be complete without an honest confession on my part. Since I am a human being, I fall prey to all the emotions and behave like all other human beings once those emotions arise in my mind. I am not above all of it ☺ yet. Whenever I fall prey to those emotions, I am not enjoying my wealth.

On a closing note, our scriptures talk about four kinds of wealth - Physical wealth (our health), Social wealth (relationship with our spouse, family, friends, acquaintances and society in general), emotional wealth and financial wealth. Only when all of these are in harmony, is when we will have a blissful life – Absolute joy. Yogic Wealth.