

London's Wealthy explore the Culture of Lakshmi with His Holiness Radhanath Swami and Mr Alfred Ford.

Over a centum of London's wealthy gathered for an exclusive Executive Event at the ornate Grand Room in St James's, London. Organised to mark the forthcoming festival of Diwali, over 120 High Net Worth individuals congregated to hear discourses on the 'Culture of Wealth' and explore financial lessons from the festival epic.



Sita, the embodiment of the goddess of fortune plays a pivotal role within the epic to illustrate the polar opposites of wealth depending on her treatment and culture by others. In the association of Lord Rama, the goddess liberated all and when mistreated by King Ravana, she caused total destruction. In a world of duality, the yin-yang of wealth or seemingly contrary forces is sometimes difficult to separate and identify; they seem interconnected and interdependent. The monumental epic of the Ramayana ushering in the festival of Diwali, carefully details the ethics and morals in dealing with wealth correctly, both for the immediate and wider benefit.



Subject matter experts both from the tradition and corporate sponsor, HSBC, ornamented the theme with par-excellent speeches. Renowned for his global corporate and executive mentoring, His Holiness Radhanath Swami, a subject matter expert from the tradition delivered the central keynote speech. The great-grandson of legendary Henry Ford, Mr Alfred Bush Ford graced the event as chief guest to provide the closing speech on the topic both from his celebrated ancestry and himself. The retired private secretary of Her Majesty the Queen of England, the right honourable Lord

Janvrin presented the corporate keynote speech in his current capacity as Deputy Chairman of HSBC Private Bank UK.

With over 50 disciplines and industries represented by leading Executives, the event is believed to be one of the finest high profiled gatherings of its kind. In attendance to hear from subject matter experts were 120 chairman's, corporate partners, and CEO's from a variety of vocations including pharmaceuticals, auto motors, precious metals, minerals, food, designer ware, law, education, surgeons, actors, hoteliers, banks, medicinal and financial institutions. Members of Parliament, Home Office, House of Lords and the UK High Commission of India also attended.





The event commenced over festive food and drink with guests informally networking and meeting each other in one of London's stunning domed Atriums. At dusk, attendees were ushered into the Grand Room where they were seated to the sound of live flute and classical Indian music. Since lamps are set alight during Diwali to invoke the presence of goodness and seal friendships, guest speakers were requested to initiate the event by lighting a grand candle. To introduce the theme of the evening, Mr Zed Cama was invited to deliver the opening speech in his capacity as a board of director for HSBC Private Banking Holdings (Suisse).

During his dedication of 44 years with HSBC, Mr Cama served through innumerable capacities and was the Group General Manager of the Group Management Office before retiring last year. He continues however to serve as a non-executive Director of The Saudi British Bank and HSBC

Private Banking Holdings (Suisse) SA. Mr Cama also holds directorships in over six different charities which he oversees during what he calls his 2nd Innings!

Mr Cama began by offering homage to His Holiness as a friend and admirer blissfully recollecting how they both delivered keynote speeches to over 1000 bankers at HSBC Headquarters last year. Mr Cama also offered his immense gratitude to Mr Ford commenting that it is the first time that someone of his esteemed calibre has ever set foot in the Bank.



Mr Cama introduced the topic of the event to explain that lamps are used in the festival to encourage one on a journey of darkness to light. Similarly, wealth is revered as sacred to prompt respect and responsibility towards managing

finance both ones own and others. The sanctity of wealth is raised so high in the tradition that it personifies into a goddess of wealth named Lakshmi to further inspire monetary values and culture. He continued to describe how Diwali is one such opportunity to come together and participate in values that we all hold dearly. Through the banks dedication to only bring the best of HSBC, he thanked the guests for honouring the exclusive invitation. Establishing the assembly as ambassadors of the events theme – 'the Culture of Wealth' Mr Cama concluded with his joy to

host subject matter experts as guest speakers.



With the topic of the evening introduced, the corporate keynote speaker, Lord Janvrin, was requested to present the topic from the perspective of the Sovereign and Bank. With nearly a dozen state honours while spending half a century in services to the sovereign, Lord Janvrin commenced his career with the Royal Navy as lieutenant. He moved on in a number of roles including: First



Secretary at the mission to NATO; First Secretary in New Delhi from 1981 to 1984; Counsellor and Deputy Head of Department for the Personnel Department of the Foreign and Commonwealth Office; Press Secretary to Her Majesty the Queen of England. After a number of other appointments, Lord Janvrin ushered as the Private Secretary to Her Majesty the Queen of England. Finally, after his retirement he was to be made a life peer, moving on as Deputy Chairman of UK Private Bank. To speak on the 'Culture of Wealth' Lord Janvrin began by

sharing his experiences of a diplomatic career with 3 years in India as political secretary.

By becoming an expertise on the Indian domestic political scene, he explained how it was imperative for him to try to understand history, culture and the religious traditions of India. He commented how Diwali particularly was a memorable festival highly due to his neighbour in Delhi, Mr KK Sharma – a closet pyromaniac. In describing the bomb like fire crackers released annually by KK, Lord Janvrin joked that he was not sure what Lakshmi, the goddess of wealth, made of our celebrations.

Lord Janvrin elaborated how the festival should have reminded us of an underlying concept of Diwali - that the goddess Lakshmi brings something of a sacred quality to wealth.' He continued to share how it was not easy for someone brought up in the Christian tradition – where absence of wealth had a sacred quality – 'easier for a camel to pass through the eye of a needle than for a rich man to enter the kingdom of God' as in the monk's vows of poverty, chastity and obedience to bring them closer to God. But he contended that there is always much to learn from the Indian culture where wealth requires not worship for its own sake but a sense of responsibility, a generosity of spirit, an obligation to develop a culture of respect in managing wealth, based above all on a clear sense of values. He elaborated how the festival of Diwali is therefore a good moment to reflect on the theme of the 'Culture of Wealth' in our world today.

Lord Janvrin moved on to describe how the present global economic crisis has focused considerable critical analysis of our present western capitalist model, while it is perhaps all too easy to forget that this same model has been responsible for creating wealth across the globe, lifting literally millions out of poverty in recent decades. Lord Janvrin recollected how recent events have led rightly to a degree of soul-searching amongst many businesses and above all, in the banking industry - about their own cultures. He enlightened the assembly by adding: *"This has led to renewed interest in those who have for some time been arguing that a longer-term value-based – rather than solely*



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profit-based – approach to business may be the shape of things to come. To some extent this has of course been happening already as the corporate world has moved well beyond the purist doctrine of ‘the business of business is business’ to embrace corporate social responsibility. But in the future we may see less emphasis on CSR as a marketing tool and more on good citizenship being intrinsic to the way a modern corporation does business.’

Lord Janvrin described particular trends that have made way for renewed interest in values in the present economic crisis. Lord Janvrin commented “*Corporate philanthropy is going to be more important in the future and a values based approach to business is going to be of more relevance.*” In detailing a ‘peoples strategy’ Lord Janvrin showed how it addresses some of the wider issues around banking to cultivate a culture of wealth management built on responsibility, respect and values. Concluding on the relevance of Diwali, Lord Janvrin commented that the great festival is a moment to reflect as an opportunity to discuss, promote and share these values of wealth that unites us all.

Before moving on to the central keynote speech to provide spiritual reflections on the topic, Hari Sivanesan, Jahnvi Harrison and team alighted the stage to perform a soul beating collection of spiritual sounds which describe the personification of wealth as purifying.



Having switched from the shores of the West to East through an outstanding musical performance, His Holiness Radhanath Swami, an ordained renunciate monk, was next to be invited on stage having kindly agreed to take time out from his demanding short visit to present the central keynote speech. Despite not writing a cheque for over 40 years, His Holiness managed to inspire a total of over 2000 HSBC bankers from over 200 nationalities last year at Headquarters. His Holiness has been sharing the message of devotion inspired by Shri Chaitanya globally for nearly half a century. In the wider world, this has included providing spiritual guidance to industrialists in UK, US, India, government, state members, professionals, multinational corporations, academics and celebrities.

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For the common professional working in the world, His Holiness has at large been inspiring them to continue working to help the practical needs of society but altogether with spiritual principles. Through his engagement of efforts at leading Universities and academic institutions, His Holiness helps to nurture the spiritual

foundations of many future leaders of society. He has inspired dozens of charities and amongst many successes, he has helped to bring together medical professionals of Mumbai to form the worlds first hospital there which uniquely offers spiritual care along with material treatments. Foremost however, His Holiness is one of the initiating spiritual masters in ISKCON and disciple of His Divine Grace, AC Bhaktivedanta Swami Prabhupada, founder and acharya of the International Society for Krishna Consciousness. In this capacity, he travels globally every year to teach the science of Krishna Consciousness to people of all backgrounds and positions including the diseased, orphans, and the terminally sick to monks, renunciates, and common people.



Speaking on the topic ‘creating a culture to cultivate an attitude of Wealth responsibility,’ the assembly welcomed His Holiness to stage with immense gratitude and respect. His Holiness began by reciting Sanskrit prayers to his spiritual master and showing his appreciation to all the assembly. His Holiness commenced his discourse by sharing the notion of stability through ecological, environmental and social examples to illustrate strength in unity for a successful community. In particular, the entire assembly were astonished and overwhelmed with the way in which he described the culture of age-old huge Redwood trees to the smaller ones, and thereby inspire economic and financial responsibility to all. Within minutes, nearly every person delightfully adjusted their seats to make themselves comfortable and fully receptive to be further enlightened.



In detailing the need for the wealthy to be responsible caretakers of wealth, His Holiness shared innumerable anecdotes to inspire a genuine culture. He elaborated how in the Vedic tradition of India, Wealth is considered sacred for it symbolises the consort of God and is popularly worshiped as the goddess of fortune, Lakshmi. For this reason, Wealth can be seen as a means to carry out good in this world and benefit

society. For one in advanced consciousness, Wealth can even be a means for liberation by utilising it in the service of God. He commented: *“When that love of service is shared throughout society, it has given rise to the greatest philanthropy and has nurtured spiritual concepts. To those whom much is given, much is expected, to be an instrument to make the world a better place.”*



In quoting the Bhagavad-gita, His Holiness explained how the native tradition trains adherents to handle Wealth responsibly both as a tool and value. It is therefore very common to see a person from India placing a coin to one's head if it drops on to the floor. They take care not to step over it, and in Diwali it is actually used in worship. The tradition clearly has an entire philosophical attitude towards Wealth. The story of Diwali primarily illustrates two aspects: 1. the importance of being ethical both in word and deed; and 2. the result of exploiting and misusing Wealth. His Holiness elaborated how Lord Rama, the incarnation of Godhead, was true to His word and remained loyal to His community by sacrificing life's comforts for others; be it going to exile for the sake of maintaining His father's promise to His step mother or His treatment of equality and love to all walks of life regardless of colour, religion or culture. With faith in His character sought from following the path of righteousness, Rama showed how to bring harmony to economic conditions, satisfy one's desires with gifts of nature, manage expectations through changes in living conditions, award those who are selfless and care for those who are selfish.

Applicable to this topic is the second part however. His Holiness elaborated how Ravana was an envious dictator obsessed with the desire to gain and exploit the possessions of others and anything attractive in this world. Rama's wife, Sita represented the goddess of fortune incarnate. Through deceit, Ravana kidnapped Rama's wife and continued to exercise such evil throughout the world. Ravana was ultimately defeated by a single simple mendicant in exile due to the strength of Rama's moral dedication to righteousness and devotion to his wife. This victory coincided with the end of Rama's 14 year exile, after which he journeyed home to mark the first celebration of Diwali.

His Holiness elaborated on the pitfalls of mistreating wealth through the ancient epic. By kidnapping Sita, the goddess of fortune, Ravana represents the vices found in exploiting the commodity of wealth irresponsibly through greed and unethical means. As a result of mishandling Sita, Ravana and his entire entourage were destroyed. When wealth becomes an obsession rather than a means to economic development, it becomes devastating for all.

Although empowered through anger, greed, lust, envy and violence, Ravana eventually succumbed to the overpowering virtues of Rama. After his defeat, Rama did not usurp the wealth of Ravana but let it remain with the people of Sri Lanka after coronating a local inhabitant as the successor, Vibhishana. Rama returned home to only manage the ancestral state treasury for his

subjects. The epic of Dewali therefore reminds us of fair dealing and the need to give back to society. True wealth is measured in the hands that give and not take. The foremost of the celebrated Upanishads called Isha Upanisad prompts one to utilise wealth allocated for living and thereby not live for wealth.



With wealth comes huge responsibility both for the owner and manager. Thinking twice about investments and the need to profit without exploitation paves the way for ethical gain. It is with this consciousness that wealth can be considered sacred. His Holiness expressed how if for a moment one thinks that wealth is next to God (as we see with Lakshmi), then owners are indeed uniquely blessed to help society as caretakers of wealth. Sometimes help is not just through sharing wealth. It can for example be mentoring or sharing skills and knowledge. Wealth creates jobs, hope and can inspire a generation. The return in giving to another comes with fruit which cannot be grown or purchased.

Rather than look at another's possessions as desirable, one should learn to appreciate another's wealth, and if managing, then doing so credibly. Sometimes it may be about remediation and sometimes it may involve the need to establish a culture within to cultivate an attitude of global responsibility by managers of wealth. His Holiness went on to detail how this begins with the wise being exemplary in their dealings and most importantly, cascading that attitude down across the corporation. *"Deep roots connected with each other keeps us strong."*

His Holiness explained that when his spiritual master, His Divine Grace Shрила A.C. Bhakivedanta Swami Prabhupada came to the UK he was challenged by a journalist asking why he has come here. Shрила Prabhupada explained how the British ruled India and even brought back its wealth. However, they left behind India's highest wealth in the form of our culture of devotion, compassion and love. "I have therefore come to give you what you forgot to take" said Shрила Prabhupada in response to the journalist's question. His Holiness elaborated on the wealth of Krishna consciousness that Shрила Prabhupada shared for the universal upliftment of the entire society illustrating how it resolves the issues of poor attitude and culture predominant in the world.

On all accounts wealth interestingly is feminine both as energy, resource and in Sanskrit grammar. Due to its gender, wealth is by nature beautiful, attractive and addictive. Therefore, great care and respect is required in the treatment of wealth. If we can use wealth to elevate our

consciousness through higher utility and principles, then any loss of it will not damage us for we know that it is achievable again. One may lose all the wealth owned over night. The laws of karma help to acquire wealth and the decisions we make in its utility directs our destination. When wealth is used correctly to uplift society and the economy through spiritual principles, it brings us closer to the objectives of the soul.

Through spiritual realisations and utility, wealth can award devotional service which brings true undying wealth to the soul. Devotion to God creates a spirit of purity and compassion in the world. It leads to peace and prosperity in our own paths. By connecting with God known as Krishna, we can remain directed by the spirit to do good. Diwali allows us to see the true nature of wealth, its responsibility and utilisation in the spirit of Rama. His Holiness described the efforts of Shrila Prabhupada to re-spiritualise the entire world with universal principles that can award ultimate happiness and bliss.



By chanting the names of Krishna and Rama we connect to spiritual principles to help us focus on how wealth can be utilised as sacred. The wealthy have the unique ability to transform the culture of greed into goodness by taking up spiritual disciplines. In closing, His Holiness described how life can be beautiful through spiritual directives and with that the opportunity to access the treasures of the soul in whatever we do. A prolonged round of applause from the assembly

evidenced the will for change in the spirit of the speech kindly delivered by His Holiness Radhanath Swami.

To provide the closing speech, Mr Alfred Ford was invited to speak on devotional philanthropy owing to his inspiration from Shrila Prabhupada. Mr Ford began by discussing his very first Diwali which occurred during his first trip to India in 1975 with Shrila Prabhupada. After not sleeping for two days he was startled to hear the noise of fireworks in his first night in Juhu-Mumbai, India. The topic of the 'Culture of Wealth' seems to be an oxymoron nowadays with the propaganda of the wealthy being evil, commented Mr Ford. In giving the example of occupied Wall Street events of last year, slogans like 'Eat the Rich' illustrated for him the need to change the culture.

Mr Ford explained how his great-grandfather, Mr Henry Ford did not drink, smoke or ball room dance. Infact, he was very austere and liked to live simply. Since he was able to assemble a watch from the age of 9 without any training, he explored reincarnation and even entertained spiritual discourses by inviting monks from the East at that time. Mr Ford attributed his interests in spirituality to his great-grandfather which only resonated further after reading Bhagavad-gita As It Is. He paraphrased





chapter 16 which described how the demoniac person thinks with regards to wealth: *'So much wealth do I have today, and I will gain more according to my schemes. So much is mine now, and it will increase in the future, more and more. He is my enemy, and I have killed him, and my other enemies will also be killed. I am the lord of everything. I am the enjoyer. I am perfect, powerful and happy. I am the richest man,*

surrounded by aristocratic relatives. There is none so powerful and happy as I am. I shall perform sacrifices, I shall give some charity, and thus I shall rejoice. In this way, such persons are deluded by ignorance (thus says the Bhagavad-gita).' When Mr Ford first read that quote many years ago he instantaneously felt that this is something that he does not want to be like and instead decided upon a culture of giving.

'Since Lakshmi is a personality who serves Lord Vishnu, it is necessary for others to utilise wealth properly' said Mr Ford. By following a principle called yukta-vairagya, he felt that he is carrying on with the family tradition since Henry Ford and his grandfather were people who probably did the most to the world in terms of giving.

Since with great wealth comes great responsibility, all of the Ford family have been great philanthropists. As an extension of this attitude, under the direction of Shрила Prabhupada he has been giving most of his energies in spreading the teachings of Vaisnavism all his life. Having gone through many examples of devotional philanthropy, Mr Ford described his current project to create the Vedic Planetarium in Mayapura. Mr Ford elaborated on the scientific importance of creating the Planetarium to illustrate how life comes from life and the need to bring spiritual concepts to the world in a very large way. To conclude, Mr Ford summarised why the wealthy need to know why they have been blessed with wealth and what they can do to help the world. *'Since it's a battle for the wealthy against a lot of negativity in the press, each one should try and create a story to make a difference.'* While the status of the wealthy was different during the time of his great-grandfather where such people were held in high regards, *'it is up to each and every one to turn it around in our behaviour and corporations to show how Lakshmi serves Vishnu.'* Mr Ford was deeply applauded and admired by the assembly for his genuine humility and life long dedication to being an example for the worlds wealthy.

The evening ended with guests meeting keynote speakers late into the night. Innumerable questions and queries evolving from the presentations showed the extent of the deep impressions left on every High Net Worth individual to implement and promote a sacred culture towards wealth in the footsteps of Lord Shri Rama.

For further info contact event host and organiser: Surinder Shandilya, VP Global Private Bank HSBC on: surinder.shandilya108@gmail.com

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