

Artha Forum @ GEV

Date: 8 – 9 December, 2012

Speaker: Dr. N.D. Desai

Topic: The nature of wealth

I was asked by my friend Rajesh Talwar, to speak at this wonderful gathering on the subject of Artha - Ancient Wisdom, Modern Business mentioned here. Respected Radhanath Maharaj, Respected Bhakti Rasamrita Maharaj, Directors, Leaders and members of the Board of Directors of various companies in the USA, India, distinguished ladies and gentlemen. We have met here at this wonderful eco farm, we started almost like any other farm in India, as he said with big snakes, rats etc. and now look what has happened. It's one of the most beautiful farm, houses with various beautiful places to stay. And I am sure; some of you will experience that tonight. The question is, I have to speak after lunch which is very special time, because you have already had nice prasadam which is food for the stomach, my job is to keep you awake and I request you to kindly co operate.

There are two ways of looking at Artha, one is the Vedic model of artha, and the other is a modern. Both are mentioned here. The Vedic one very succulently says that everything belongs to lord Krishna

Ishavasyam idam sarvam, yatkinchan jagatyam jagat, ten tyakten bhunjita. Isha is short form for Ishvar, supreme controller. So supreme controller is none other than Krishna. *Ishvaraha param Krishna, satchitanand vigraha, anadir aadir govind sarva kaarana kaaranam.* That is Krishna. Definition of Krishna is in brahamjis beautiful brahma samhita. Now if we work for someone, we all are working for someone, as Maharaj mentioned in his lecture, we have to serve, that's the nature of the soul. Since we are souls, we are not the body. So if we serve the real master, there is a story, would anyone of you like to hear this famous story from Mathura? There was the nagar seth of Mathura, nagar seth means the wealthiest man in Mathura who used to finance the King of Mathura. Now he is Mehtaji, the one who used to write his books of accounts, was proud that my boss even finances the king of Mathura. He has so much money. And so the Mehtaji, book writer, accountant was feeling very happy. One day his boss, the nagar seth said, the king of New Delhi, Akbar Badshah is coming and we must collect lot of funds for him. We have to pay taxes. Huge amount of wealth went out of this fellow's treasury, so this accountant started wondering that is my nagar seth bigger or Akbar Badshah is bigger. Why should I work for this guy, in his mind he was thinking. So he told his boss, nagar seth, sorry, I worked so many years here in Mathura, for a change I would like to go to New Delhi. At that time it was not New Delhi, it was just Delhi and work under Akbar. Please make a request to King Akbar. So king akbar, when he came, this nagar seth of Mathura said, I have a very fine, honest, sincere munim, accountant. Do you need one? King said, Yes, I do, because my guy is retiring shortly. If you watch for his honesty and sincerity, I will take it, so alright. So he went to Delhi and he was on top of the world.

Because then he felt, at that time, ladies and gentlemen, 35% of the world's GDP was generated in India. That is why, all these foreigners came to India. One third of the world's wealth was in India. So he felt, that as an accountant I am controlling world's one third of a wealth. But one day the same Akbar bad shah went to bake bihari temple in vrindavan, which is next to Mathura. And he told his accountant that we have to collect lot of wealth, gold silver coins, gems, jewellery to present to bake bihari. He said, what??? Again this treasury will become less, because he didn't like to lose control of the money. Anyway, Akbar was the emperor so he had to put loads and loads, cartloads of wealth and they marched off to vrindavan. Then this accountant started thinking that, if this temple authorities can engage me in the service of bake bihari then I will rather be working for bake bihari than this Akbar, muslim king. So again the king made a petition to the chief poojari. Chief poojari said, yes, we have a vacancy for this man, but the vacancy is not as an accountant, vacancy is as a door keeper. Ok. He says, anyhow I want to work for bake bihari, so he became the door keeper for bake bihari. Out was getting cold, and the lord, they put nice shall, nice clothes everything, pack him up nicely warm when he goes to rest at night. So this accountant who became a doorkeeper, watchmen was given strict instruction. Once we close the door, see to it that nobody goes in, because there is lot of wealth there. At night, there are dacoits and nothing comes out, fine. What happened? At night, there was sharad pournima. The door opened automatically. Bake bihari started walking out. So this watchman said, you are murthy, how are you walking out? You are not supposed to go out. Nothing should go in or nothing should come out. He said, I am the lord, I am the Krishna, I am the owner, I am bake bihari, how are you going to stop me? I will come back before mangal aarti, don't worry, there will be no problem. So bake bihari went out. And he went to seva kunj, he had that past time and just before 4 am, bake bihari came back. By that time, this fellow went to sleep, watchman, like most watchmen in Bombay. So lord Krishna felt little pitty on his, he is shivering, shivering and sleeping. So he put his shall on this man and he went and stood like bake bihari stands. Morning, chief poojari says, arre, where is the shall? It's missing. And he sees that the watchman is sitting outside with the shall. So he gets tight slap, wake up. You know which words they use in India, vrindavan. He said, no no sir, I did not rob this. He said you are a robber. You took out from the lord, you are wearing shall because you are feeling cold. He begged, he cried, but this fellow did not believe him. But he beat the hell out of it. At night, chief poojari got the dream, and lord Krishna, bake bihari gave tight slaps to him, to this poojari. This fellow is innocent. He is telling the truth. I went out, he was feeling so cold, so I put my shall on him so what's the big deal about it? So then this chief poojari apologized and so on. But he thought, in future if something happens like this, so the curtain of bake bihari is opened and closed very fast because bake bihari has a habit of coming out. So baahar nikaljave, some big devotee comes, suppose Radhanath Maharaj goes or somebody like that goes, bake bihari will decide to come out also, who knows. That is why, if you go to bake bihari temple, you notice that parda is closing and opening very fast. So this tells you that the service of the lord is the most important thing. That is the vedic wisdom on artha. Lakshmi devi is his consort. The other side of the coin is the western concept of wealth. And that is the materialistic concept of I am the lord of all I survey, whatever I want more of it. Today x, tomorrow I want 3x, after that 10x etc... so we will see the two different angles or vision of artha. The illustrious speakers before me have already spoken about vaishnavas, in the practice of bhakti. Now, in this practice of bhakti, you might wonder, how is it that somebody can do business in bhakti? Because normally, people believe that bhakti is meant for meditation and for praying in the temple and so on so forth. Isn't it? Most of us were under that impression but actually bhakti is

devotional service without any consideration, *ahaituki*. That is true bhakti. If there is no service, it is not bhakti. If you just sit there with thali and say ok, now Krishna give me some food. That's not it. You have to work for it. So in practicing bhakti in business we have to use the same things that we have got now but we have to make as an application for Krishna's service. Prabhupada has explained that everything, actually Rupa Goswami writes that originally 500 years ago, everything can be used in the service of Krishna. One should not have got this called *yukta vairagya*, like going to the shamshan and when you go there, your friend's or your relative's dead body is burned and you become philosophically very astute and I will not do this. I take this resolution, that resolution, by the time you get home, all the resolutions are forgotten. That is not Bhakti. Bhakti means day and night working for the lord. So In the 12th chapter of Bhagavad Gita, 6 times, Lord Krishna, from the 12th sloka to 20th sloka explains who is very dear to him. Now if you become very dear to the lord, the lord declares that he is my dear friend, he is my dear servant, or he is very dear to me in the rasa means the mellow of vatsalya prem or madhurya prem. That is the highest recognition, not the PhD degree, not a degree from London University. That is a bodily thing but highest recognition is when you are in love with paramatma because you are atma and Krishna is paramatma. *Ishvara param*. So if he says that, this guy or this lady is my true lover, I love them the most that is really something. So 6 times he says in Bhagavad-Gita. The slokas are, *adveshta sarva bhutanam, maitra karuna eva cha, nirmamo nirahankar, sam dukha sukha sami. Santushata satatam yogi, yathatmadridhnishchay, mayarpit manorbuddhir, yo mad bhakt same priya*. He starts with that. If you become a close friend of the lord, a friend is a friend in need, isn't it? There is a definition. If a friend runs away when you need him most then he is not a real friend. So lord Krishna says, I am the closest friend you have got and you become my closest friend, if we are tied in Bhakti. So that is the best thing to do. You heard this morning, Mr. Hrishikesh Mafatlal, their group, like so many groups in the world, I was reading some statistics, 100 years ago fortune list of 500 is there, only 3 names in last year's fortune list of 500, only 3 names appeared 100 years ago, 497 have disappeared. And I was shocked to see some of them committed suicide because they lost their money and they couldn't face their creditors and so on so forth. Or their business got crippled. As you know there are 5 types of businesses in the world. Businesses which give you the bread and butter today, you must continue that, because you need day to day. Businesses which are yesterday's businesses which are out of date, they are going to make you bankrupt, so those businesses you should sell off not close. Try and sell it to your competitor. Let him go bankrupt, if he is not a devotee. So businesses of yesterday, forget about them. Next, businesses which are very shortly, in the future going to be bread and butter, those are the ones you should concentrate on. Then there are businesses which are too far in the future, no need to waste too much money. 2 % of your income you give for R & D that is good enough, because it may happen in your lifetime or may not happen in your lifetime. So there are 5 categories of businesses. Businesses which are dead, business which are dying, businesses which are giving bread and butter now, businesses which will be bread and butter in future and businesses which are too far in the future. So Krishna says, whatever you want to do, you do, I am giving you freedom. That is the wonderful association you have with god. He gives us total freedom. Just imagine. That is the next sloka of the 12th chapter, no. 16 sloka, he says, first one is *advaishta sarvabhutanam*. He says, again, who is very dear to him? The one who doesn't misuse his property. If we use or misuse his property, just like supposing you are with some friend, jigar jaan dost, and he daily comes to your house, he eats your food, opens your refrigerator, cooks whatever he wants, goes away, then he opens your

cupboard, starts wearing your clothes, goes away, next day he says, oh there is a cash box inside, let me open that also. He doesn't know the combination but he will find out by hook or crook. There are people in Lalbaug who open any numbers. I found that out, because I had one suitcase and somehow I got mixed up, I took it there and within 2 minutes that fellow opened my suitcase. I said mari gaya. And this fellow, I don't want to give my address under any circumstances. And so this is in the Samsonite showroom and he is highly paid so that he doesn't become a professional thief. But the combination, fatafat, fatafat. He was listening very carefully and he opened the bag. So any of you have this problem in due course, I will introduce you to Bombay's no. 1 potential thief. But he is not. See, it takes all kinds in this world, but all this talent has come from Krishna because Krishna can open any safe, Krishna can do anything he wants. This is the first lesson I learnt. It was very fortunate that I had met Srila Prabhupada. And I was of course in the opposite camp, I was a mayavadi. There are two types, one is a Devotees, Bhaktas, Vaishnavas, and there is a Non Vaishnava. At least at that time I was following Lord Shiva, God blesses so. So Prabhupada told us that Krishna can decide and do whatever he wants. How can you restrict him? How can you put labels on him that he has the authority to do or that. He is the supreme controller, he is the owner of all planetary systems, not only of this little tiny spec of a planet called mother earth but much bigger planets, not only this planetary system but *anant koti brahmand*, unlimited no. of universes. He is the owner, he can do what he wants, so we will have to learn this basic lesson from the Vedic Santana dharma that the one and only master we should really have, is Lord Krishna and Bhakti yoga in business means business of Krishna. Now which are the businesses that Krishna doesn't want us to do. He has specified in Bhagavad-Gita, don't open slaughter houses, because he doesn't accept meat. He says *patram pushpam phalam toya, yo me bhaktya prayachhati* so if you want to have food factories fine, if you want to have clothes fine, anything which he has defined the owner, isn't it? Just like in your house, if somebody comes and as the owner if you say, look I don't like smoking in my house, you want to smoke, go out on the street and smoke, isn't it? So similarly Lord Krishna says, you want to go, go to some other universe, but not in my universe. But everything belongs to you, all the universes, where will you go? So this is what I am saying, our business should be only one i.e. devotional service. Those who follow this imperishable path of devotional service and who completely engage themselves with faith making me the supreme goal are very dear to me, the last sloka of the 12th chapter of Bhagavad-Gita. He uses the word very, two times. As you know in Sanskrit when you repeat the word, it is with great emphasis. So this, Lord Krishna is saying, you do Bhakti yoga in business, no problem but do it with faith, completely engage yourself in my service, so that's what we have started doing. So there is a formula, ladies and gentlemen, Rupa Goswami was working for a king of Bengal, Sanatan Goswami was elder brother. Sanatan Goswami was like a prime minister, and Rupa Goswami was like a finance minister. Both were brilliant people and he says out of your net wealth that you earn, 50% you keep aside for the boss, for Krishna's service, 25% for yourself and 25% for your relatives. This is the formula given. Have you understood everybody? Will we be able to follow? Because we have got too attached to our wealth. We feel that if we give it to Krishna, now how do we give it to Krishna, that is the next question, where is Krishna? So the answer to that is, Krishna himself says, I am the soul giving father, seed giving father to all, *sarvabhuteshu, aham brajbid pita*. So if you find anywhere a person who has no food even, no clothes even to wear, no education, no medical services, orphans, by all means give it to orphanage. I am saying not only in Bhagavad-Gita, Hindu dharma but even in the Muslim, because I have read Quran also, the highest service in the Quran they say is to the

orphanage. Do you know this? Even in the Christian faith it is stated. Because lord watches where you are putting your money. Are you putting your money in your mouth? Are you putting your money always in your pocket? You have to take out sometimes and use the money. Otherwise lakshmi devi is very chanchal. She will disappear. Believe me. She doesn't like to be pocketed in your pockets all the time. If you use it in her husband's service, then the wife is very happy. But if the wife finds out that you are only trying to pocket her like Ravana then you get in the category of Ravana. After all, Ravana did try to pocket sita, take her to lanka, tie her up, virtually tie her up in ashoka vatika. My wife wanted one day that, her name is Maithili means sita, let's go to ashoka vatika. I said, you are mad, this is civil war going on, and people are killing each other. This was about 15 years ago. But she insisted, no, I must go there. So, you know, sometimes to please the wife, alright, chalo jayenge. I had an agent in Colombo. He was a poor fellow. He was so kind that he got brand new, no it was second hand but reconditioned, beautiful van he made, Toyota, and he took us all the way from Colombo to Naruliya, and all the way up to, now there is a new road to this place. But there is one beautiful thing about ashok vatika. It is on a vertical cliff, almost vertically up. No man can climb it. Now of course they made a road. For only monkeys could climb it. And that is where Ravana made a mistake. So, all of us should realize that we cannot use money only for our own sense gratification. Because then we fall into ravan consciousness instead of Krishna consciousness. So this is the difference between these two consciousnesses. Actually speaking we have come to this material world to enjoy, really speaking. All of us want pleasure. All of us want fun. All of us want happiness. But the question is where do we find happiness? Not in liquor stores, surely not. I once, before I join Krishna consciousness still I was listening to Prabhupada, I went to Los Vegas and that is another business. Los Vegas like maharaja's mother, in those old days, we used to carry big wallets, you remember, men used to carry like a purse. Same thing, Passport, ticket, money, hotel ka chabi, all gone in this casino. And I must confess, I prayed right there in casino to Krishna. And really I am telling you there was a sound on the loud speaker with my name. Dr Narendra Desai here, in the hall, please come to the manager's cabin. I said thank god, somebody knows it that must be the wallet. And I went there; they asked me, have you got a proof who you are? I said my proof is in my wallet. They said you got driving license, I said yes, so fortunately I had the Indian driving license so I showed him. And they gave me back everything. So Krishna will give you what you lack and preserve what you have. That is another thing, beautiful thing, in Bhagavad-Gita he says, if for any reason like maharaja's mother lost her purse to this monkey who was fighting with her. Los Vegas is full of monkeys only, whether suited booted or naked. They will take away your things, whether you like it or not, one way or the other, your money is gone. So why get involved in liquor shops, places where gambling takes place, illicit sex goes on, you see. These are the places where kali resides. All of us know that, this age is known as *Kaliyuga*, age of quarrel and disturbance. So kali got a residence address given to him by the king, emperor of that time called Parikshit Maharaj. Because kali surrendered to him. Now in those days, if somebody surrenders to the emperor, emperor would not chop of this head. See then kali said now give me a place to stay. So he said, alright, you can stay in these places, where there are slaughters of animals, meat eating and all that, liquor shops, liquor production, gambling and illicit sex. Now why get involved with kali consciousness? We are already in kaliyuga, we are already in trouble, why to get into further trouble, isn't it? Let's get out of this kaliyuga. So business of a devotee is twofold. One is to please Krishna and other is to get out of this mess of kaliyuga, never come back again to this material world. Because actually speaking, three times the size of this material world is the spiritual world, according to Vedas. Is

it correct maharaja?? And that is our real home. Giriraj maharaj once told me, Giriraj maharaj's book is for sale outside, 'watering the seeds'. Now why watering the seed? Because our original body is not this body. The material body is made of these 5 pancha-mahabhutas, which will be buried or burnt, as Radhanath maharaj said, when we die. But we have a spiritual body. Most of you may or may not know but we really have 5 bodies. One is this annamayakosh, made of food; this is what we are now. In mother's womb, umbilical cord, the food went there, and baby developed. Second, pranmayakosh, breath of life. Manmayakosh mind body and vighyanmayakosh intellect body and then satchitanaanand kosh, which everybody talks of satchitanand which is spiritual body. Now this spiritual body we have left behind in the spiritual world, all of us are like living something in defreeze. And that is actually shrink, shrunk. By bhakti, chanting the holy name of the Lord, *Hare Krishna, Hare Krishna, Krishna Krishna Hare Hare, Hare Rama Hare Rama, Rama Rama Hare Hare* that gives life to the spiritual body and again that spiritual body develops. So if you are on the right path of this bhakti yoga in business, you will have a very successful life while you are here, but more important, you will have a much better life when you are in spiritual world. So you are building an asset, a big khazana, treasury house for your next life. If you don't believe it, once a man, a newspaper reporter asked Srila Prabhupada, "Srila Prabhupada, suppose there is no after life, when you die, you are buried, finished, that is the end of it. Then what will happen to you? All these efforts you made, all this hard work you did for Krishna and there is no Krishna at the end, then what happens to you, Mr. Prabhupada?" This American reporter asked, and Prabhupada replied, what will happen to you if there is Krishna? At least I am happy what I am doing now. You are unhappy what you are doing now, and you will be worse off. And if there is Krishna, what will happen to you?? So that is the answer he gave. So he was very brave, Srila Prabhupada. He could answer anybody, immediately. So what we are doing now is building our assets which are eternal, permanent assets, not temporary. And I think any wise businessman knows that he has to build his assets, he has to build his wealth. He has to make sure that he is prepared for death. He has to make sure that he has after death. There are many books on after death. I will talk to you in a minute. What happens after death, you have to be prepared for. There is a wonderful person called Dr. Moody Junia, he has written this book, "life after life", and various other authors. And it is a proven medical fact now that death is a passing show. It is not a terminal, end of the story. Death is a temporary phase. There is life after death, so the real devotee is a one who prepares not only for this life, have a good, happy life here but also for next life. I did start by telling you that there is a material concept also of artha, now the material concept I need not emphasize too much. Before you earn much about it, the income tax department is going to be after you, because they have the authority to raid. There is a section 32, something like that, any chartered accountant here? Yes madam, section 132, I thought so. And they are authority, correct? What can you do? They will come in your house, show you a piece of paper, section 132, ok, give me all the keys. They are like Yamdoots, simple, straight forward. They have that authority. Yamdoots also have that authority, they will take your soul away. They will give you the legal punishment that yamraj wants to give you. That is their job. You can't blame for that. Similarly, you can't blame income tax officers. In fact, I pity them, poor fellows. Many of the income tax officers, I have talked to many of them, they get frustrated. Bohot reid kiya, main thak gaya abhi reid se, bohot tension hai. One income tax officer told me after every raid, I lose 4 kgs. I said that's good, then enjoy food here and raid somebody else, why you have come here. So, best thing in the world is to realize that the material side of business, it is ok, fine, as long as you are within legal means. The moment you step out of, fear comes in. Supposing

somebody, one of your employee reports you that sir you have a raid at your place and if you are in a place like African countries, they may even put you in jail straight away, there may not be proper justice also. Or if you are in Saudi Arabia or somewhere, they will cut off your hands or foot, I don't know which part of the body they like or don't like. It happens in those countries. So it is too dangerous to continue to do non bhakti yog business, it is far superior to do bhakti yoga business, bhakti yoga in business. Because that is the intelligent thing to do. I was given time, I have overstepped by 5 minutes. Now I would request you, if any of you have questions in your mind. You can ask publically, or you can ask privately. I don't mind either way.

Question by Mr. Rishi:

If one is starting a business and one is profitable by Krishna's grace and through that profit one decides post activities to donate a certain percentage to charity,

One starts a business and conceptualizes that a part of that business it if the business is profitable, because one never knows when one seeds the business that a percentage of profit will go towards charity. Fundamentally, how would you help us, the younger generation to understand the different approaches? Because ultimately the profit is going to charity or to a charitable cause.

Answer by Mr. Desai:

Yes, it's a very important point, first of all, it's wise to give always to an official organization because it is recognized by the income tax, you might get 80 G or 35 AC or something as a tax relief. So somebody has done homework for you, by making sure that is not a cheating case. There are many charitable organizations which can cheat you. Secondly, you should have a guru, you should have a teacher. If you want to learn engineering, you will go to engineering college, or medical school for medicine, accounting college. So, you must have a teacher and you should ask these questions to your teacher that which charitable organization I should give. But the thought is very kind on your part. Now when will we start practicing? We are already doing. Right.

Mr. Rishi:

My question is which charity. What is the difference in the approach of like Rajeev and Kushal said we will start a venture and will give 15% or 20% whatever is the percentage to the charity versus some people start a business without commitment that a certain percentage to charity and post event if they make money, if they become successful, after that they would like to give a charity.

Answer by Mr. Desai:

No there is no difference. Money is money, whether you think about it or not think about it. Once it comes in your account, it's yours. Means you might have thought that I should give a charity after I make a profit, correct? That is what you are saying? And another person thinks, after I make profit, I will think it over and decide whether to give the charity or not and then he may give charity. There is no difference. Everything depends on result. The result is both gave charity. Correct. One with the pre notion that he is going to do business and give charity. Another fellow says I am not committed to make

charity but later on I will decide whether to make charity. But at the end of the day if both give charity, both benefits. Because once you give charity, the rest of your wealth becomes purified. Did you know that? That is the Vedas. Because just like you want to go for a bath and you go for soap and water and then you have a bath and rest of the body becomes clean and unclean goes out to the gutter. Do you know, once you give charity, rest of your money becomes purified. That's a fact. Ask somebody who has given big charity, they feel happy.