

## Artha Forum participates and co-sponsors the event @ HSBC HQ, London

**Date: 11<sup>th</sup> November 2013**

**Speaker: HH Radhanath Swami**

**Topic: The Culture of Wealth**

It is my great honor and joy to be with all of you this evening. First of all let us all offer a prayer and our heart's remembrance to all of the people who are suffering in the Philippines during this time of great crisis. Such sobering moments really do help focus us, on what really matters in our lives. I am very grateful to be here at HSBC. It's my fourth time speaking to all of you and I really feel like I am coming home to family when we are together even though I haven't had a bank account since 1969. In my interactions with the leaders and then people connected with HSBC, I really do find a real aspiration for making the world a better place through values, Human Values.

### **Money cannot buy Values**

Earlier this year I was in Chicago. I was invited to a very prominent international corporation to meet with the CEO, the CFO, the CMO and the COO. I don't even know what they mean actually. And it was a very beautiful meeting. They asked me something about a recent talk I gave at the House of Lords, at the British Parliament. And I told how, I spoke about forty minutes or something. But one sentence I said, many people after work were telling me, how it really transformed their way of thinking, and I was thinking how this sentence was, was such a simple common sense thing. SO the CEO's real interest was "what did you say". The words were that, "you can understand how rich you are by counting how many things you have that money cannot buy". I remember people clapped. When the CEO of this Corporation, who has just come flying in on his own private jet, he became so enthusiastic. He said "Yes, the most important meaningful things in life money cannot buy." And he went on and on with the list, we cannot buy happiness, we cannot buy peace, we cannot buy values, we cannot buy inter relations of quality with family, we cannot buy love. I think he is a billionaire. After he went on and on with all the things that money cannot buy, I asked him, you know, "Why do you work

so hard for money"? And he gave me such an honest answer. He said "Because the other things, it can buy are very nice to have". I was very satisfied with that answer.

### **Wealth is also a sacred gift**

Today the topic of the talk is the Culture and responsibility of wealth and the special occasion is Diwali which is one of the most beautiful celebrations within the Vedic Sanatana dharma or Hindu religion in India. It's called the festival of lights. Actually, traditionally and this has been going on for centuries, for millenniums, where practically every home, they put little lamps with some oil and a flame on our windows, on our roofs, in our homes during the night time. The spirit of this festival is how light conquers darkness, how love conquers hate, how compassion conquers selfishness, how forgiveness conquers arrogance and how selfless sharing is the real value with which we can find deep fulfillment in our life. The symbol is the blue flame of fire. It not only illuminates but it also gives warmth. And with all rituals, they have an inner purpose, a symbol. Diwali is really to light that flame, the flame of love and compassion within our own hearts.

As far as wealth, it could have such a divine purpose, if it is used in this spirit. According to the Vedic system of Bhakti, wealth is sacred. Laxmi is the goddess of fortune. And when we understand the potential sacredness of wealth, we could use it for our own enlightenment and for the prosperity and the enlightenment of the world. But like fire, fire is so crucial, it is fire within our stomach that digests food, it's the fire of the Sun that gives us all the energy in the world. Fire dispels darkness, fire cooks our food, fire keeps us warm, but if we are not attentive fire can also have one of the most destructive powers.

When I was a little boy, I remember my aunt, I loved very dearly she burnt to death in a building that was on fire. And I remember after hearing that, I went into my basement where we were living and I saw a little fire, keeping the whole house so warm because in Chicago where I am from, the winters were extremely cold, this much snow. So the beautiful things in life, if they are used properly, it has such benefit to our selves and to the world. But if used improperly, it could cause so much sadness and difficulty.

### Real fulfillment is through service

The history of Diwali which Surinder has spoken of and he said I was going to speak about it, so I guess I will. Sita is the mother of all living beings according to the Ramayana and as a mother she nourishes all wealth, all fortune, the earth, the environment. They are always that the Mother nourishes us. To understand that the environment is sacred, that our health, our intelligence is a sacred gift, that the wealth or the money we may have is also a sacred gift and to use it according to that principle, making our very lifestyle in banking or in business or in politics whatever it may be, becomes Yoga. It becomes a path of spiritual enlightenment. In the Ramayana, Sita was the consort or the wife of Rama. Rama symbolizes the highest virtues. For the purpose of honour and integrity and defending His own family, He was willing to go to the forest for fourteen years. To leave behind His palaces, His wonderful clothes, His fine foods, for a higher purpose and Sita went with Him. Ravana kidnapped Sita. He was so immensely powerful so immensely wealthy, but it bred within his heart envy and selfishness and incredible arrogance. For he thought he had the right to do anything he wanted for his purpose. In the end of course, he lost everything. The principle of the Ramayana is that these 2 forces are within all of us. There is a Rama of divine nature and there is Ravana of very selfish nature. And real values are to overcome these selfish arrogant tendencies for a higher purpose of Seva or service. Service to humanity; service to God. This is the basic spiritual principle of this universe. **Anand mayo bhayasat** it says in Brahmasutra. That every living being is seeking fulfillment. And true fulfillment within is to love and to be loved. Things could give some temporary satisfaction to the mind and to the senses but things can give no fulfillment to the heart. Only love can give fulfillment to the heart.

### Appreciate the sacredness of life

In 1971 Mother Teresa taught me that same message in her little convent in Calcutta. The real problem in this world is hunger, hunger of the heart. And she said I see this hunger even in the wealthiest people of New York and London, in Bombay, in Paris. People are starving for love. And from the spiritual perspective the origin of that love is between the atma, your true self and the Supreme, who we call Krishna or God or whatever the names. Let us take some examples, In the Old Testament, Moses, these are universal spiritual principles, he was Prince of Egypt. He had tremendous amount of luxury and an incredible future of power, but for a higher principle

he went into the desert. He took his people into the wilderness. Would he have made such an impression in the world if he would have just remained happy as the Prince of Egypt? Higher Principle! In the New Testament Jesus, he said make your treasure not in this world; make your treasure in the kingdom of God. Because the treasures of this world are either going to be burnt by fire or rusted by rust or eaten by moths or stolen by thieves. What is the use of gaining the whole world if you lose your immortal soul. And in both these testaments the first principle is to love God with all your heart, mind and soul. And if we do that what is the natural by-product?! That we love our neighbor as ourself. Everyone is our neighbor. Diwali teaches us the principle of unity in diversity. There are people of many colours, different sexes of different nationalities of different religions or no religions. There are people of different species. How to live with compassion; by seeing the unity and the sacredness of life. You see we cannot really appreciate the sacredness of wealth unless we appreciate the sacredness of life. The life that is within ourselves. When we identify that and appreciate that then we can actually see that we are all part of the same creator. Whatever our religion, nationalities or social status might be, we are all family. And real fulfilment in life is according to what we have and what we can do. We are here for each other as a family. Compassion, this is the essence of human values and this is the essence of all spiritual values.

### **Love and compassion for all is the foundation**

In my tradition, Lord Chaitanya, He was a great other type of Krishna who appeared about 500 years ago and He spoke about Prem-daan. This was His message. That the greatest treasure, the highest wealth is love. When we awaken that Love for God, then naturally it's like watering the root of the tree and that water extends to every part of the tree. Each flower, each twig, each leaf, everyone. The Atma, the living force within us is spiritual, eternal, full of knowledge and full of happiness. And that happiness is built on the foundation of love. When we connect to that love, we find a wealth that neither time or death can ever take away. When we find that potential within ourselves, then whatever we have becomes an instrument of that wealth. Our intelligence, our influence, our money, our, our skills. This is such a great need within the world.

## Leaving a legacy of love

As I was sitting I was speaking to Antonio Simoes and he was telling me how much, he is so grateful to be a part of HSBC bank because the leadership really is trying, striving to focus our values and actually trying to help the world through those values. Generally when Swamis like me think of banks, it's a very materialistic greedy kind of environment but it doesn't have to be that way. It could be just the opposite. Because where there is influence, where there is leadership, where there is wealth, there is the capacity to make biggest difference in the world. And when we take responsibility for what we have, to make a difference in the world then our life becomes very meaningful and we become instruments to make so many other lives very meaningful.

What is the legacy that individually, as a family and as a society we are going to give to the next generation. This is the most important consideration. Values, our values more than anything else, our character is what's going to influence our children and our grand children. To give them meaningful and fulfilling lives. If I were to give a simple personal example. Tomorrow, I fly to Chicago. It is my father's ninetieth birthday. I was thinking if anybody has read the book I wrote The Journey Home, he will know how much distress, anxiety and suffering I caused my father and mother, so at least I could be there for his 90th Birthday. Of course, now, he is very happy and very proud. I remember something he said to me when I was ten years old. It was not just what he said but how he lived it, his whole life. That was fifty three years ago. At that time he was an automobile dealer. And he had taken a lot of loans from banks. And he would be selling a car. Many of you are too young to understand the context of what I am about to say. It was the biggest financial disaster in automobile industry. My father lost everything. The banks were trying to take out the house we lived in. He was struggling and struggling. He was going to bankruptcy people and trying to convince them and really trying to make up for things. He was working about eighteen hours a day, constantly. Just trying to save the family from total poverty. And he used to tell me, He said it's not how much money we have that is important, it's our love for each other. That's what's really important in life. Never forget that. And I used to ask my mum if that's what's important, why you are working eighteen hours a day. He said I have to because we have to do the needful in this world. He said but don't be misled. It's our love for each other and the values that we hold that is the only really important

thing in life. Little did he know that I would become a renounced monk, a Swami on the basis of his teachings. But I can say that later on, he became very wealthy on the basis of his hard work. But that principle remained the foundation of his life. It's the foundation of the family that he created.

### **Joy of giving**

Whether we are monks, whether we are millionaires, whether we are billionaires, whatever our particular occupation or status in society, whatever our religion, it's this type of character and values. How to share, how to take responsibility for each other, that really gives human life, meaning and value. It is said that if you lose your wealth you lose nothing, if you lose your health you lose something, if you lose your values, your character, you lose everything. People, who have much, are in a position to do such great sacred services for the whole world. Human evolution is not just in our science our technology. Human evolution is when individually and collectively we go from the need to get, to the joy of giving. And I know many people and some of those people are sitting right in this room today, who really seriously work hard. As hard as anybody I have ever seen in their occupations. And by their creative genius they really have accumulated a lot. But their motivation is to serve God and serve society through doing so. And what they are doing is phenomenal. They are making a serious difference in people's lives and in the world. That potential is within all of us. Let me have a foundation of inner peace and inner values. It gives; it gives power to whatever we do. The power of love, the power of compassion. When we learn that every word we speak, every act we do, and what we do with what we have is an investment, an internal investment. Then everybody takes responsibility.

I am overjoyed that the HSBC bank is opening the doors to give us a chance to speak these words and I dearly appreciate this opportunity. Each and every one of us in our own ways is a leader. And when giving our values to the next generation and to the world today, lets us be instruments of real positive change in every field. Thank you very much.