

Satsanga with Sri Swami Veditatmananda Saraswati
Arsha Vidya Gurukulam

Bhaja Govindam – Verse 2

Even when there is *nitya-anitya-vastu viveka* or discrimination between the eternal and the ephemeral, there are various internal and external obstacles. The following verses, therefore, mention some of the important obstacles that we have to overcome in order that the *bhajanam* or worship of Govinda can be performed without difficulty or distractions. One important obstacle is mentioned in the second verse.

मूढ जहीहि धनागमतृष्णां कुरु सद्बुद्धिं मनसि वितृष्णाम् ।

यल्लभसे निजकर्मोपात्तं वित्तं तेन विनोदय चित्तम् ॥

mūḍha jahīhi dhanāgamatṛṣṇāṁ kuru sadbuddhiṁ manasi vitṛṣṇām,
yallabhase nijakarmopāttam vittam tena vinodaya cittam.

Oh deluded one! May you give up your craving for the accumulation of wealth; (and) may you contemplate upon Govinda in your mind. Be content with whatever wealth is obtained through your honest efforts.

Mūḍha is the deluded one who is distracted on account of the various fascinations in life, and therefore, distracted from the path.

Jahīhi is give up. *Tṛṣṇām* is thirst. *Dhanāgamatṛṣṇām* is the thirst or craving for the accumulation of wealth.

Human beings are greedy

Greed is a big problem for the human being, and an important obstacle in the way of worship. He not only wants wealth, but also the accumulation of wealth. There is no grudge against wealth in this observation. We do require wealth to provide for our basic necessities such as food, shelter, and clothing. Without money, the day-to-day life cannot be sustained. Therefore, it is not money itself, but *dhanāgamatṛṣṇām*, the craving for money, that is the problem.

The human being has some kind of fascination for money. We can never be satisfied, regardless of how much we have. The more we acquire, the more we want. This is called greed, a dissatisfaction with what we have and a need for more. As long as there is greed, all our energy and concentration is going to be directed towards acquiring more and more wealth. Therefore Śrī Śaṅkarācārya

says, 'May you give up that thirst for wealth'. He does not say give up wealth, because he knows that money is necessary for the sustenance of life.

Only the human being derives joy from possession and accumulation. We do not find this tendency elsewhere, in other life forms. We are not satisfied with the money that is just enough to fulfil our needs. We always want more and more. When I was a child, I used to fill up a box with my marbles. Every night I would shake it, hear the noise, and count the number of marbles. It gave me great satisfaction to get more marbles. Although I had a hundred marbles, I would not part with even one to my younger brother. Why? They were all mine. What satisfaction is that? It is the satisfaction of possession. We accumulate not only wealth, but even clothes, shoes etc. We look at these things with great satisfaction, even though we may not wear most of our clothes. Similarly, even though we may not use that money, we want more and more of it. Why? Our satisfaction appears greater with the possession of more wealth. Unfortunately, a man cannot enjoy what he has because his mind is always preoccupied with what he does not have. He continually compares himself with others and is always trying to keep up with the Joneses. He exhausts himself completely, but will still find no satisfaction at all.

Greed is an obstacle in the worship of Govinda

Tr̥ṣṇa, or the thirst for accumulating wealth is a destructive thing. It destroys the personality and completely exhausts our energy because we will never be free from this thirst.

निस्स्वो ह्येकशतम् शती दशशतम् लक्षम् सहस्राधीपः ।

लक्षेशो क्षितिपालताम् क्षितिपतिः चक्रेशवत् सम्पदम् ।

चक्रेशः पुनरिन्द्रतम् सुरपतिर्ब्रह्मस्पदम् वान्छति ।

ब्रह्म विष्णुपदम् हरिर्हरपदम् तृष्णावधिम् को गतः ॥

*nissvo hyekśatam śatī daśaśatam lakṣam sahasrādhīpaḥ,
lakṣeśo kṣitipālatām kṣitipatiḥ cakreśavat sampadam,
cakreśaḥ punarindratam surapatirbrahmaspadam vānchati,
brahma viṣṇupadam harirharapadam tṛṣṇāvadhim ko gataḥ.*

The one who has no money wants a 100. The one who has a 100 wants a 1000. The one who has a 1000 wants a 100,000. The one who has a 100,000 wants to be a king. The king wants to be a sovereign of the earth. The sovereign of the earth wants to be Indra, the king of the heavens. Indra

wants to be Brahmā. Brahmā wants to be Viṣṇu. Viṣṇu wants to be Śiva.
Who has ever attained the end of craving?

When a man does not have a single rupee, all he wants is one hundred rupees. Give him a hundred rupees and ask him if he is satisfied. He will want one thousand, *śatī daśaśatam*. If he has one thousand, he wants a million. If he has a million, he wants more, he wants to be a minister, and so on. The thirst is never ending; it merely changes form.

Therefore, Śrī Śaṅkarācārya says, 'May you give up the craving or thirst for the accumulation of wealth, *jahīhi dhanāgamatṛṣṇām*'. It is an obstacle in the worship of Govinda. It is not possible for these two objectives to be present together. It is impossible to have that thirst and worship Govinda at the same time.

People ask this question, "How can I get peace of mind? When I sit down for prayer, I am not able to concentrate". Unless we bring about some fundamental changes in our perceptions and values of life it is not possible to control a mind which is under the control of greed. The Īśāvāsya Upaniṣad [1] also says, 'May you not have greed for anybody's wealth,' "*tena tyaktena bhujīthā mā grdhaḥ kasyasviddhanam*". Be satisfied with what you have.

Focus on Govinda

Kuru sadbuddhiṁ manasi vitṛṣṇām. *Manasi* means in your mind, and *buddhi* means thought. *Sadbuddhi* is thoughts about *sat*, the truth or reality, or about Govinda. May you contemplate upon Govinda in your mind, says Śrī Śaṅkarācārya. It is the focus that is important here. People tell me that they have focus as long as they are in the ashram, but once they go out and start working, the mind gets preoccupied with so many other things that the focus gets lost.

We can maintain the focus on Govinda if we make all our actions revolve around Govinda. Just as we do *pradakṣiṇa* or circumambulation around the Lord fixing him at the center of our focus, so also, in the worship of Govinda, the Lord should become the focus of whatever we do. How can we make this happen? This will happen when we are alert, when our mind is free from distractions. When would that be? That will come about when the mind is free from *tṛṣṇām* or craving. *Vigatā tṛṣṇām yasmāt tat vitṛṣṇām*, that from which the craving or *tṛṣṇām* has gone away is *vitṛṣṇām*. What makes us dwell upon wealth and money is not the money itself, but the craving, the greed for more. Śrī Śaṅkarācārya is

pointing out that the craving for wealth is an obstacle because the mind can focus either outwardly or inwardly, not both ways.

Eliminate craving by developing a correct attitude towards wealth

Our mind does not have to be controlled. All we have to do is seek to eliminate those factors which distract the mind. Certain things draw my mind away from me. If you remove those factors the mind will not be drawn away, and will remain stable and focused. The *tr̥ṣṇa* or craving in the mind can be removed by realizing that the craving does not have any value beyond providing certain basic necessities in our life. We should have a healthy attitude towards wealth. We should recognize the place wealth has in our life, and assign it that place. To say that wealth is useless is wrong. To say that wealth is everything is also wrong. If you have responsibilities towards the family, you have to provide for that. At the same time, understand that there is no end to your requirements. You can keep on increasing what you consider to be your necessities and find that there is never enough money to fulfill them. The same people who lived happily in an apartment in India with no car, soon learn to live in a six-bedroom house with three cars in the USA! As Pujya Swami Dayanandaji says, what we call progress is merely converting luxuries into necessities.

Spiritual life requires an understanding of all of our priorities. An austere life with the minimum necessities is definitely one of the first requirements. I give only as much importance to wealth as belongs to it, and not beyond. We give undue importance to wealth because we are insecure and seek security in wealth. Here, the *ācārya* is saying that money cannot provide security.

Where is security to be found? Can an insecure thing give you security? Somebody can take your money away, and the money will go with him; it will not protest. Therefore, neither money nor wealth or anything else can give you security. Security is that which you discover from within yourself. Money has no role to play besides satisfying your basic necessities. If you have more, may you give it to the people who need it, *deyam dīnajanāya ca vittam* [Bhajangovindam, 27]. *Bhajanam* or worship of Govinda is possible only in a mind that is free from *tr̥ṣṇa* or the craving. What is the attitude required to become free from this craving?

Develop contentment

Yallabhase nijakarmopāttam vittam tena vinodaya cittam. Yat vittam labhase, whatever money that you get, nijakarmopāttam, earned as a result of your honest

karma or effort, *tena vinodaya cittam*, makes your mind happy or cheerful. Here, Śrī Śaṅkarācārya is teaching us the value of *santoṣa* or contentment. This is called *pratipakṣa bhāvanā* in *yoga śāstra*. *Pakṣa* means standpoint. *Pratipakṣa* means an opposite standpoint or opposite point of view. In this, whenever a given point of view disturbs your mind, you replace it with the opposite point of view and thus calm the mind. For example, you get agitated or excited when you are angry. If you replace that anger by kindness or compassion for the person who is causing it, your anger will get diffused.

What is the standpoint that is opposed to *trṣṇa* or craving or greed? *Yalabhase nijakarmopāttam vittam tena vinodaya cittam*. Satisfaction or contentment is the antidote for this craving. May you have contentment or *santoṣa* in your life. It is not said here that you stop acting or working, and be content with air or water. Do make the required effort, perform your duty, but be satisfied with whatever results you get for your actions. Generally speaking, we are not satisfied with the reward that we get and, therefore, find ourselves running or chasing after wealth. So contentment is the *pratipakṣa* of *trṣṇa* or craving.

Contentment is important for spiritual growth

Whenever we talk of contentment, I am immediately asked the question, “Swamiji, if everybody is content, how will there be progress in our life? I will never exert myself if I am satisfied. I am inspired to do something only when there is discontentment.” It is perhaps true that as far as material progress is concerned, discontent will help. However, what we are seeking is true progress, an inner growth in life in which contentment has great value.

Contentment does not mean not acting. It does not mean remaining passive. It means being satisfied with the rewards of your action. If we are not contented, we will never be happy. When we are contented, at least we have an opportunity to enjoy what we have. I often tell the story of the poor man who went to see a saint and said, “Revered Sir, I do not have anything. Please show me how I can become rich.” “Alright. I will give you one million dollars if you give me your two eyes.” “I can’t do that.” “Ok, I will give you a million dollars for your arms.” “I can’t do that.” “What about a million dollars for your legs?” “Sir, don’t be ridiculous.” In a few minutes, the saint showed the man that what he already had was worth a few million dollars!

There is never any satisfaction in our lives. We think that we will make more progress if we have dissatisfaction, but while we may or may not make

progress, we will always be miserable if we are dissatisfied. It is true that there may be a long list of what we do not have. However, if we were to make a list of what we do have, we will find that we have quite a lot of things also. This is satisfaction or *santoṣa*.

Let us learn to enjoy what we have

Contentment is not restricted to wealth. It applies to every other aspect of life in which dissatisfaction deprives you of the joy that you might otherwise have. Learn to enjoy what you have. If you find that you really need something, go ahead and work for it. Make sure, however, that it is a genuine need and not an imagined need. You don't need to do what somebody else does. We are all influenced by the world or by the society. We don't have to always follow the values that others follow. We should have our own priorities and our own values. In short, *kuru sadbuddhiṃ manasi vitṛṣṇām*, may you make your mind free from *tṛṣṇām*, the craving or the greed.

In the Kaṭhōpaniṣad, the eight-year old Naciketas goes to Yamarāja, the Lord of Death. Yamarāja is so pleased with Naciketas that he offers him three boons. As the first boon, Naciketas asks for the welfare of his father. As the second boon, Naciketas asks for the welfare of the society, and as the third boon, Naciketas asks for the knowledge of the Self. Yamarāja is surprised at such a young boy asking for knowledge of the Self. Not knowing whether the boy knew the value of what he was asking for, he decides to test him. He offers him all sorts of attractive gifts in place of self-knowledge. He offers wealth, kingdoms, horses, elephants, gold etc. Naciketas does not even consider the offer. Yamarāja then makes his offer more attractive. "I will give you all pleasures that are available only in the heavens and not to human beings. Come on, take them. Take these musicians, take this chariot. Take them all." Naciketas is clear what he wants, and replies that a man can never be satisfied by wealth, "*na vittena tarpaṇīyo manuṣyah*" [Kaṭhōpaniṣad, 1-1-27]. It is true that regardless of how much wealth you offer, it can never satisfy man. Therefore, what is mentioned here is the *tṛṣṇa* or craving. Śrī Śaṅkarācārya talks some more about wealth in '*arthamanartham bhāvaya nityam*' [29]. We will see that later.

The first line of this verse, '*kuru sadbuddhiṃ manasi vitṛṣṇām*' is important. May you entertain thoughts of *sat*, thoughts of Govinda. May you maintain the focus on the goal of life by giving up the *tṛṣṇa* for *artha*, wealth. People say to me that they cannot worship God because he or she is has so many other

commitments. That is not really the obstacle. The obstacle is their order of priorities in life¹.

¹ Transcribed and edited by Krishnakumar (KK) S. Davey and Jayshree Ramakrishnan.