

**Satsanga with Sri Swami Veditatmananda Saraswati**  
**Arsha Vidya Gurukulam**

**Bhaja Govindam – Verse 29**

In this verse, we are again told of a very harsh or bitter fact about life concerning wealth or money.

अर्थमनर्थं भावय नित्यं नास्तिततः सुखलेशः सत्यम् ।

पुत्रादपि धन भाजां भीतिः सर्वत्रैषा विहिता रीतिः ॥

*arthamanartham bhāvaya nityam nāstitataḥ sukhaleśaḥ satyam,*  
*putrādapi dhana bhājāṃ bhītiḥ sarvatraiṣā vihitā rītiḥ.*

‘Wealth is calamitous’ thus reflect constantly. The truth is that there is not even an iota of happiness to be got from it. To the rich, there is fear even from one’s own son. This is the way with wealth everywhere.

*Artha* means wealth, but we should understand it to include other things like power, possessions, etc. The word *artha* has several meanings. One meaning of *artha* is wealth. *Artha* also denotes that which is meaningful. Therefore, *puruṣārtha* is defined as *puruṣaiḥ arthyate iti puruṣārtha*, that which is sought by a *puruṣa* or person is *puruṣārtha*. So *artha* means that which is sought, or that which is desirable. Here, Śrī Śaṅkarācārya says, all *artham* is *anartham*, meaning undesirable or calamitous. *Artha* is something that is seen to bring a fulfilment to life, but what you call *artha* only brings about *anartha* or calamity in life. Teachers of Vedanta keep on condemning wealth, desire, and pleasure. Do they not know how to live the good life? Or are they jealous of those who live the good life? Why do we keep saying that? It is because there is pain and exertion involved in procuring wealth. Wealth does not come free. You really have to sweat and toil for wealth. (Swamiji: The usage of the article ‘the’ and ‘a’ in this context: ‘a’ good life for living according to *dharma* etc; ‘the’ good life is used for a way of life of the well-heeled, which is commonly considered to be desirable, comfortable etc.)

*Bhāvaya nityam nāstitataḥ sukhaleśaḥ satyam.* *Nityam*, constantly, *bhāvaya*, reflect. Reflect upon what? *Artham anartham*, that wealth is calamitous. *Tataḥ*, from that, *sukhaleśaḥ nāsti*, there is not an iota of happiness. *Satyam*, I am telling you the truth, says Śrī Śaṅkarācārya. I am telling you the truth that there is not an iota of happiness in this wealth. Money brings about anxiety, it brings about greed, it brings about jealousy, and it brings about fear.

## Money creates anxiety

Having procured wealth, am I now free from worries and anxieties? Not at all. No sooner than the wealth is procured, there is other anxiety, that of protecting the wealth. As we discussed earlier, *lakṣmīstoyataraṅgabhaṅgacapalā* [Śivāparādhakṣamāpaṇa Stotram, 13]. Lakṣmī is supposed to be *chapala*, fickle. She is as fleeting as a bubble of water. Just as you can never know when it will burst, so also, nobody knows when this wealth will go away. Therefore, preserving wealth also becomes a great exercise. It brings about a lot of anxiety.

It requires a lot of struggle to earn the money in the first place, and when it comes, it brings with it the anxiety of how to protect it. I then want to multiply that money. I invest it in the stock market, and lose sleep over it at night. The moment you invest your money in the stock market, your peace of mind is gone. Every morning, you open the financial section of your newspaper to check the prices and comments of the analysts.

## Money creates jealousy

Unfortunately, money never creates a sense of satisfaction in me. Again, as we discussed earlier, *nissvo hyekśatam śatī daśaśatam lakṣam sahasrādhīpaḥ*, when I did not have money all I wanted was one hundred rupees; the moment I had one hundred rupees, I wanted one thousand; once I had a thousand rupees, I wanted a lakh of rupees, meaning I wanted to be a millionaire. Thus, money always creates greed. There is something curious about this insatiability. However much I have, I always feel that I don't have enough; the more I get, the more dissatisfied I seem to become. Only more greed seems to arise in me. Therefore, there is some kind of a hold money has upon me. Even *svāmīs* have to be very careful in handling money because it is very tough; money somehow makes you want more of it.

People associate pride with having money. When money comes to me, not only am I not satisfied with what I have, but I am always comparing myself with others. I may have a million dollars alright, but my friend has two million! Therefore, I also must have the second million. Generally speaking, the more money I have, the more generous I should become, but it does not happen that way. The more money I have, the more I feel that I do not have enough, because somebody else has more. Man can never be satisfied. Money only arouses greed and dissatisfaction in him.

## **Money creates fear and suspicion**

People who have wealth always have a secret fear of those who do not have it. I feel that those who don't have money are always looking at me, always seeking an opportunity to extract it, and always seeking an opportunity to exploit me. I feel obliged to protect myself from them. When somebody asks for some money I feel like saying, why don't you go work? I feel that he is going to take something away from me. I cannot part even with one rupee even though I am a millionaire. This is something common to everybody. This is what money does to a person.

Money also brings suspicion. Your fear makes you suspicious. You begin to suspect your partner, your subordinates, your accountant, etc. You can't trust anybody. That is why, in a family business, this man never hands his keys to his sons. He does not really give up the control to anybody. He must make all decisions and he must have the keys. This mother-in-law will never pass on the keys to the daughter-in-law. This also brings in the idea of power etc.

## **Money divides people**

Wherever money is, it divides. The moment the issue of money comes between two friends the friendship gets dissolved. Many partnerships break up this way. In the beginning, they all work hard. Once the money comes in, however, one fellow does something, and then they fall out. Thus, money divides friends, money divides father and son, and money divides even husband and wife. Therefore, in the second line, Śrī Śaṅkarācārya says, *putrādapi dhana bhājāṁ bhūtiḥ*, the wealthy fear or suspect even their own sons. Sometimes, you find a young man who is doing nothing. "Why, don't you have to work?" "No, I am just waiting." "Waiting for what?" "For the old man to pop off." And the old man also knows that this fellow is waiting for him to 'pop off'! We have seen so many examples. We have seen it in India also. If a parent makes the mistake of distributing all his or her wealth to their children, you have to see what happens to them. Once the wealth is assigned, they are thrown out of the house the very next day. Therefore, everybody wants to hold on to it until death. So these fellows wait for him to pass on. It is amazing how all the love and affection goes away when this calculation of money comes into the equation. All of us are familiar with this. Whether I have money not, I cannot be happy. *Nāstitataḥ sukhaleśaḥ satyam*, money can never give me happiness. It can only give me anxieties, fear, and suspicion.

## **We should be the master of money**

*Sarvatraiṣā vihitā rītiḥ. Rītiḥ, method. Sarvatra, everywhere.* These verses were composed about 1200 to 1500 years ago, but they sound so modern and are so relevant even today. It just goes to show that all of this existed even then. Mankind has fundamentally not changed. Things have essentially remained the same - the same mentality, the same kinds of problems. Why are we being told, *artham anartham bhāvaya nityam*, that we should always contemplate on the fact that *artha* is *anartha*? It does not mean that you should not earn money. That is not what is meant here. Money is, of course, required in our life. It is required for basic necessities, and so on. It is desiring money for the sake of money that is definitely calamitous. Money for the sake of certain basic necessities of life is a requirement. We should have a healthy attitude towards money, but we should also be aware when money begins to exert its power over us and we find ourselves chasing after it. The message is that we should always remain the master of money and not let not money become our master. Therefore, do not waste or squander away precious time or energy in this fruitless pursuit<sup>1</sup>.

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<sup>1</sup> Transcribed and edited by Krishnakumar (KK) S. Davey and Jayshree Ramakrishnan.