

The Money *Mantra*

Ram (James Swartz)

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Nikos: Dear Jim, we met last January in Tiruvannamalai during your *satsangs* about *Vivekacudamani*. I'm the Greek guy who talked a couple of times with you. From that time I've spent much time studying Vedanta, listening to your recordings and trying to live according to *karma yoga*. After 28 years of search I've finally find my path, which is Vedanta, and this has begun to change positively my perception of life, suddenly.

Nevertheless, after few months from my return to Greece something has started to go in a "wrong" manner: I've lost my job and many troubles have started to grow with my girlfriend. From May to today everything has changed for me, my wealth has gone and pleasure too immediately after.

James: I am sorry to hear about your troubles, Nikos.

Nikos: Well, in the end I've decided to contact you for information I don't know where to find elsewhere. In your teachings you mentioned a part of the *Vedas* relating to the instructions on to how gain money. For sure, my goal is to became free from my mind, in my mind and through my mind... but it's pretty difficult, if not impossible, to remain concentrated on this subject when it is difficult, really difficult, to find sufficient money to eat, and one's mobile rings continuously because of one's creditors.

So could you help me with advice and information about the *Vedas*? I've tried to endure, to be calm, but the more I quietly resist the more the attacks of this life became strong and scary.

In any case, thank you so so much for your attention, for your great work and for all you do contributing to a better life on earth.

A sincere, warm, loving hug.

~ Nikos

James: Ah, yes, this is a difficult information to get. I think you misunderstood what I was saying. The *Vedas* do say how to get wealth, but there are no particular rituals for gaining money. Well, there is one that I know of – I have forgotten the *mantra* – that is for recovering lost objects, which might apply to money, but you need to be instructed in how to chant it and you have to chant it so many times in the right way there is no guarantee that it will work. Someone did it for me once when something was stolen and it was returned in a very strange way. If there was a *mantra* for gaining money I would use it and share it with you, but if you think about it, nobody would work and the whole society would collapse. What I said was that if you follow *Vedic dharma*, then you will have wealth and pleasure – not necessarily material wealth and physical pleasure, however, but freedom.

As far as Vedanta is concerned, the real issue is why wealth and pleasure deserted you. It may

be for no fault of your own. I know that some Southern European countries are bankrupt and unemployment is very high, and people in Spain are actually looking into the garbage cans for food! If this is the reason, there is nothing you can do about your situation except look for work and take a *karma yoga* attitude, because this is the result of collective *karma*.

Vedanta, self-inquiry, is always about the “why.” It may be that this situation is the result of your actions – or lack of appropriate actions. And if it is, then the “why” is always centered on the question of your attitude and your values. How did this situation come about? Why did you get in debt? Apart from seeing it as a learning experience and taking the *karma yoga* attitude, what do you think you are doing – if anything (I am not saying that you are) – that caused this situation? It is a violation of *dharma* to live beyond your means because debt agitates the mind. Are you impatient and can't wait to get what you want? Do you tend to seek pleasure and be lazy? Has spirituality been the main focus of your life? Have you ever been in this situation before? Again, I don't know what might be the reason, if it is the result of your actions. Only you can know.

The only solution, however, is *karma yoga*. *Isvara* must want this for you, to teach you something. *Karma yoga* is the solution because it is really out of your hands. Look for the upside in this situation – there is one, for sure – and do your best. There is no quick fix. Even if there was a *mantra* that I could give, it wouldn't solve the problem. It would just mask the factors that created this situation in the first place. I was in that situation once, and it was actually one of the best times of my life. I quit worrying about food and shelter and somehow it was always there. And the women loved me because I was so free. So if you are the problem, forgive yourself and be happy. Even if you have money and women, you might not be happy, because happiness is something that only you can give to yourself. And it so happens that when you are happy everyone wants to be around you and things start coming your way.

All the very best to you, Nikos.

~ James